

Privacy Policy

Last update: August 2023

1. Introduction

UNIQA-RE, Alfred-Escher-Strasse 50, 8002 Zurich, Switzerland, e-mail address: info@uniquare.ch ("UNIQA RE", "we", "us") focuses on protecting your personal data. We therefore comply with the applicable legal provisions on the protection, lawful processing and confidentiality of personal data as well as data security, in particular the General Data Protection Regulation ("GDPR") and the Swiss Data Protection Law ("DSG"). The following discloses what information we may collect, process and use as a reinsurer.

2. What is personal data?

Personal data is information about data subjects, whose identity is determined or at least determinable. This includes for example your name, your e-mail address or your IP address.

3. Which personal data do we use and for what purpose?

Primary insurance companies cede part of their risks to a reinsurer to ensure that they can always meet their obligations towards you. The processing of your personal data in the context of reinsurance may be necessary in the following cases in order to enable your primary insurer to conclude and implement the insurance contract with you and to ensure the fulfilment of its obligations (in particular claims) arising from its insurance relationships:

- We are reinsurers of the primary insurance
 - you want to conclude or have already concluded an insurance contract;
 - against which you have a claim as an insured person, beneficiary or injured party;
- We are the reinsurer of a reinsurance (retrocession).

Reinsurance of your insurance

In general, we receive anonymized data from the insurance companies, only. However, in specific cases, we receive pseudonymized data about your insurance relationship, your insurance application or application for benefits to fulfil the above-mentioned purposes or personal data.

Only in the following cases it may be necessary for us to receive personal data:

- Risk and benefit assessment (high contract sums, difficult to classify risk in individual cases)
- Support for primary insurers (especially in assessing risk and losses, and in the evaluation of procedures);
- Portfolio lists of the contracts covered by reinsurance (for accounting purposes, to determine the scope of the reinsurance agreements and for accumulation control (where we cover the same risk);

- Performance audit, review of the risk and performance audit of the primary insurers (randomly or in individual cases).

In these scenarios, we process your data for the above-mentioned purposes on the legal basis of Art 6 Para 1 lit b or Art 6 Para 1 lit f GDPR, which is also the legal basis if the processing is necessary to maintain our legitimate interests arising from the reinsurance contractual relationship with your primary insurer.

To the extent that it is necessary for the above-mentioned purposes for us to process special categories of personal data (e.g. your health data), we receive and process such data on the basis of your consent, which your primary insurance company has obtained in accordance with Art 9 para 2 a GDPR - also for the purposes of the reinsurer - unless national legislation permits your primary insurance company to pass on such data to the reinsurer even without your consent, like § 11c Para 1 ciph 2 Austrian Insurance Contract Act (*Versicherungsvertragsgesetz - VersVG*).

Insurance-specific statistics

We receive anonymous or pseudonymous data (contract or claim number) from your insurer to compile insurance-specific statistics (e.g. on mortality or risk occurrence probability) in order to evaluate new tariffs.

Such statistics are necessary to protect our legitimate interests and their preparation is based on the legal basis of Art 6 Para 1 lit f GDPR. In accordance with Art 89 para 1 GDPR, we provide suitable guarantees, that your data will be pseudonymized or anonymized as soon as possible when processed for statistical purposes.

Compliance with a legal obligation

In addition, we process your personal data to fulfil legal obligations such as regulatory requirements, commercial and tax law storage obligations. We base this data processing on the legal basis of Art 6 Para 1 lit c GDPR.

4. How long do we store your data?

The personal data in connection with the (re)insurance contractual relationship will be stored until the termination of the respective contract and beyond that in any case for a further seven years due to the statutory retention periods or as long as legal claims arising from the contract can be asserted against UNIQA RE (maximum 30 years after termination of the contract).

5. To whom do we provide your data?

We transfer your personal data to the necessary extent to the following external service providers (processors):

- Medical experts for the preparation of expert opinions for risk and performance assessment;
- IT service providers and/or providers of data hosting or data processing or similar services;
- Audit service provider for carrying out Internal Audits and IT security audits;

- Other service providers, providers of tools and software solutions who also support us in the provision of our services and act on our behalf.

All our processors will only process your data on our behalf and based on our instructions for the provision of the above services.

In addition, we transfer your personal data to the extent necessary to the following recipients:

- Any third party who participates in the fulfilment of our obligations towards you (such as the primary insurance, further reinsurance companies, agents and service providers);
- Other external third parties to the extent necessary on the basis of our legitimate interests (e.g. legal representatives in the event of an event, etc.);
- Authorities and other public bodies to the extent required by law (e.g. tax authorities, etc.).

During the data transfer described above, data is also transferred to recipients in Austria.

6. How do we protect your data?

We take appropriate technical and organizational measures to ensure that your personal data is protected against accidental or unlawful destruction, loss or alteration and against unauthorized disclosure or access. In addition, our employees and we are obliged to maintain data secrecy and confidentiality.

We would like to point out that in view of the risks involved on the Internet, we cannot guarantee complete security for the confidentiality of your data collected online and any unlawful access by third parties.

7. What are your rights?

According to Art 12 et seq GDPR and the applicable provisions of the Swiss Data Protection Act, such as Articles 25, 28 and 32, you have the right to access, rectification, erasure, restriction of processing and data portability as well as the right of revocation. You may object to the further processing of your personal data collected and processed based on your consent at any time for any reason.

If you have any questions, you can contact us at datenschutz@uniqare.ch at any time.

You can also lodge a complaint with the Swiss data protection authority EDÖB.

8. Questions and further information

For questions and further information how we process your personal data, please use the following e-mail address: datenschutz@uniqare.ch