

## ERGO Versicherung AG UK Branch and ERGO UK Specialty Ltd Data Privacy Notice

This data privacy notice is designed to help you understand how ERGO Versicherung AG UK Branch and/or ERGO UK Specialty Ltd (herein referred to as ERGO) processes your personal data. This notice specifically covers what personal data we collect about you if you are a Third-Party Administrator.

### Data Subject Access Rights

You have a number of rights in relation to the information we hold about you. These rights include but are not limited to:

- Data Portability: the transfer of your personal data to another Data Controller.
- Erasure: to have your personal data removed or deleted.
- Rectification: to have your personal data corrected if it is inaccurate.
- Restrict Processing: to restrict processing where your personal data is inaccurate, or the processing is unlawful.
- Subject Access Request: to access your personal data and information around its processing.
- To object to direct marketing.

Please note that there are times when we will not be able to delete your information. This may be as a result of a requirement to fulfil our legal and regulatory obligations or where there is a minimum statutory period of time for which we have to keep your information. If we are unable to fulfil a request we will always let you know our reasons.

Please contact the Compliance Manager if you have questions concerning this Data Privacy Notice or your Data Subject Access Rights. You can contact the Compliance Manager at: MUNICH RE Group offices 13<sup>th</sup> floor, 10 Fenchurch Avenue, London, EC3M 5BN or by emailing: [Compliance@ergo-commercial.co.uk](mailto:Compliance@ergo-commercial.co.uk) or by telephoning: 0203 003 7000

If you are unhappy with any response given or have a complaint, you can raise this with:

The Information Commissioner  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

## What information do we collect about you, and what we use it for?

In the course of our relationship with you, we may collect and process personal data for a range of different reasons. For each reason we must have a lawful basis for processing personal data and we will rely on the following as our lawful bases:

- It is necessary in order to enter into a contract, or required for a contractual basis.
- We have a legal or regulatory obligation.
- We have a legitimate business need to use personal information for business operation and administration purposes. When we use your personal data for these stated reasons, we have assessed the basis of our processing and ensured that our legitimate business need does not result in any detriment to you.

### Personal Data

Categories of data	Type of information processed	Where the information comes from	Purpose of Processing	Lawful basis of Processing	Who we disclose data to
Individual Information	Name, Address, Contact details , Date of birth, Gender, National insurance number, Employment History, Education, Professional Certifications	You  Insurance intermediaries or other insurance market participants.	It is necessary in order to enter into a contract, or required for a contractual basis	It is necessary for the purposes of a contract.  We have a legitimate business need	Group companies and firms providing administration services.  Reinsurers.  Our agents and other intermediaries or market participants.
Business and Financial Information	Financial history, Income, Bank details, Credit history, Job Title, Business Description, Information obtained during the due diligence process, Information gained in the process of conducting business.	Anti-Fraud Databases, Credit Reference Agencies, Sanctions Lists, Court Judgements.  Government and Civil Agencies.  Publicly Available Sources	Managing our business operations Maintaining business and policy records.  Managing records of the firms we do business with.  Analysing and improving the products and services we offer.  To apply for and claim on insurance.	We have a legitimate business need	Credit reference agencies. Anti-fraud databases.  Government and Civil Agencies Regulatory Bodies
Statutory and anti-fraud information	Information from sanctions and anti-fraud databases concerning you.		Legal or Regulatory Purposes	We have a legal or regulatory obligation	
			Setting you up as a TPA including possible fraud, sanctions, credit and anti-money laundering checks.	It is necessary for the purposes of a contract.  We have a legitimate business need	

When we process special categories of personal data, we are required to have additional lawful bases for processing, and we will rely on the following as our lawful bases:

- You have provided consent
- It is necessary for an insurance purpose and is in the substantial public interest.
- Where the use of your special categories of information is necessary to establish, exercise or defend our legal rights.

### **Special Categories of Personal Data**

<b>Categories of data</b>	<b>Type of information processed</b>	<b>Where the data comes from</b>	<b>Purpose of processing</b>	<b>Lawful basis of processing</b>	<b>Who we disclose data to</b>
Statutory and anti-fraud information	Criminal records and convictions, including alleged offences and any caution, or court sentence.  Information gained in the process of conducting business.	You.  Anti-fraud databases, sanctions lists, government and civil agencies, court judgments	Setting you up as a TPA including possible fraud, sanctions, and credit and anti-money laundering checks.	You have provided your consent	Group companies and firms providing administration services.  Reinsurers.  Our agents and other intermediaries or market participants.  Credit reference agencies. Anti-fraud databases.  Government and Civil Agencies  Regulatory Bodies
				It is necessary for an insurance purpose.	
				The prevention and detection of fraud is in the substantial public interest.	
				It is necessary to establish, exercise or defend our legal rights	

### **Personal information about others**

We may collect data about other individuals, such as your employees. If you give us information about another person, it is your responsibility to ensure and confirm that you have told that person why and how ERGO uses personal data and that you have that person's permission to provide that data (including any sensitive personal data) to us and for us to process it.

## How we protect your information

Your privacy is important to us and we follow strict technical, physical and organisational procedures in the processing, storage, disclosure and destruction of your information. This is to protect against any unauthorised access or damage to, or disclosure or loss of, your information.

## Use of Consent

In certain circumstances, we may need to process special categories of personal data, such as information about criminal convictions. To do this we may require your consent. You may withdraw your consent to processing at any time by contacting the Compliance Manager.

We will always attempt to explain clearly when and why we need this information and the purposes for which we will use it and will obtain your explicit consent to use sensitive personal data.

## Data retention

Your personal data will only be kept for as long as it is necessary for the purpose for which it was collected.

Category of data	How long we retain your data
Client Details	Once a partnership, relationship or a delegated authority has ceased, full records will be kept for 10 years.
Financial and Accounts Information	Once a partnership, relationship or a delegated authority has ceased, full records will be kept for 10 years.
Audit Information	Once a partnership, relationship or a delegated authority has ceased, full records will be kept for 10 years.

## **Transfer of data**

Personal data may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all applicable principles of English law. Personal data will not be transferred outside the EEA unless it is to a country which is considered to have equivalent standards with regard to data protection, or we have taken reasonable steps to ensure that suitable data protection standards are in place. Your personal data may be disclosed to companies within the Group outside the EEA or to other entities outside the EEA that provide business services, subject to the above-mentioned data protection measures.

## **Changes to this information notice**

We may amend this Data Privacy Notice from time to time for example, to keep it up to date or to comply with legal requirements. Should any significant changes be made to the ways in which ERGO processes data from those described at the time of collection, we will post a notice on our website.