

# Data Privacy Statement

January 2021

For full information about how we process and protect your personal information please refer to our Privacy Policy which can be viewed by clicking on the site terms and conditions on the about us section on our website [www.medibroker.com](http://www.medibroker.com)

## How We Use Your Information

The personal information, provided by you (or anyone acting on your behalf), is collected by or on our behalf and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of arranging and administering your insurance, research or for statistical purposes.

We may process your information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as 'special category data, we must have a specific additional legal ground for such processing.

- Generally, we will rely on the following legal grounds:
- We will rely on this for activities such as providing you with information about your quote, assessing your application, managing your policy and providing other services to you.
  - We have an appropriate business need to process your personal information and such business need does not cause harm to you. We will rely on this for activities such as maintaining our business records, developing, improving our products and services, and providing information about our products and services to you.
  - We have a legal or regulatory obligation to use such personal information.
  - We need to use such personal information to establish, exercise or defend our legal rights.
  - You have provided your consent to our use of your personal information, including special category data.

## How we share your information

In order to sell, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following types of third parties:

- Insurers, Reinsurers, Regulators and Authorised/Statutory Bodies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on our behalf
- Other insurers, business partners and agents
- Other companies within the APRIL Group

As we operate as part of a global business, we may transfer your personal information outside the European Economic Area (EEA) for these purposes where adequate protection is in place.

## How long do we keep your data

- The duration of your insurance plan for the effective management of your insurance and for the duration of your claims. It is then kept on file for the statutory limitation periods.
- 3 years when you request a quote.
- 5 years in the event of insurance fraud and 5 years in connection with the prevention of money laundering and the financing of terrorism.

## Marketing

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you unless you have consented to this.

You can opt out of marketing communications from us by contacting our Data Protection Officer. For marketing emails, you can also opt out by clicking on the unsubscribe link in the email you received. For telephone marketing you can opt out by contacting Opposetel ([www.bloctel.gouv.fr/](http://www.bloctel.gouv.fr/)) in application of Article L121-34 of the French Consumer Code.

## Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering we may check your details with fraud prevention agencies and sanction websites, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision-making processes.

We may also conduct credit reference checks in certain circumstances. You can find further details in our full Privacy Policy explaining how the information held by fraud prevention agencies may be used.

To meet the requirements of the French Monetary and Financial Code, we perform due diligence to combat money laundering and the financing of terrorism and to enable the application of financial sanctions. To help us do this, we may need to ask you for a copy of your identity document.

## Automated Decisions

We may use automated tools with decision making to assess your application for insurance and for claims handling processes. If you object to an automated decision, we may not be able to offer you an insurance quotation.

## Your Rights

In accordance with the provisions of (EU) Data Protection Regulation 2016/679 of 27 April 2016, you have the right to access, rectify and erase data which is inaccurate,

incomplete, ambiguous, out-of-date or whose processing would be unlawful and object to and restrict the processing (in the cases provided for by law) and portability (in the cases provided for by law) of your data. You also have the right to specify instructions for the storage, erasure and transfer of this data after your death.

You can exercise these rights by contacting our Data Protection Officer.

Remember to send a double-sided photocopy of your ID with your request.

In accordance with the provisions of Article L561-45 of the French Monetary and Financial Code, with regards to data monitoring for the purpose of combatting money laundering and the financing of terrorism and the application of financial sanctions, you can exercise your right of access by applying to the French Data Protection Authority, Commission Nationale Informatique et Libertés - 3 Place de Fontenoy - TSA 80715 - 75334 PARIS CEDEX 07

You can make a complaint to the French Data Protection Authority, Commission Nationale Informatique et Libertés, online or by post if you feel, having first contacted us, that your rights are not being respected.

### **How to Contact Us**

Please contact us if you have any questions about our privacy policy or the information, we hold about you:

Medibroker Europe  
14 rue Gerty Archimède  
75012 Paris  
France

Email: [EU.customer.services@medibroker.com](mailto:EU.customer.services@medibroker.com)