

Fair Processing Notice

Who we are

1. iptiQ Life S.A. is part of the Swiss Re Group. In respect of your personal information, iptiQ Life S.A. is the data controller for providing contracts of insurance, administration and claims handling purposes.
2. iptiQ Life S.A. take the privacy and security of your personal information seriously and would like to assure you that your information will be properly managed and protected by the companies named above. Please read this notice carefully as it explains how iptiQ Life S.A. and/or carefully selected third parties they work with collect and use your personal information.

You can ask for further information about the use of your personal information or complain about its use, by contacting the Data Protection Officers using the details below:

Data Protection Officer
iptiQ Life S.A.
30 St Mary Axe
London
EC3A 8EP

For contracts of insurance and claims
Email: DPO_Contact@iptiQ.com

How we use your information

You are applying for a Guaranteed Inheritance Plan, insured and administered by iptiQ Life S.A. iptiQ Life S.A. will be handling the personal information you provide for insurance and administrative purposes. This includes any sensitive personal data such as health information which you provide as part of the application process.

iptiQ Life S.A. may use your personal information for the following purposes:

- Provide you with a quotation and set up your policy
- Administer your policy
- Claims handling
- For the prevention, detection and investigation of financial crime, including fraud
- Statistical and analytical research
- Where necessary, to comply with legal and regulatory obligations;

We will use your information for the purposes listed above. For any other purpose, where appropriate and required, we will contact you to receive your consent in advance of processing your personal information.

Who we may share your information with

iptiQ Life S.A. may share your personal information with:

- Companies within the Swiss Re Group of Companies
- Other organisations in order to prevent, detect or investigate financial crime or fraud
- Approved and appointed service providers, including those used to administer policies
- Credit reference agencies
- Relevant legal and regulatory authorities

You can find details below of our carefully selected outsourced service providers with whom we may share your personal information for the purposes of providing you with your policy:

- Amazon Web Services

For a complete list of outsourced service providers, please contact the relevant Data Protection Officer, using the contact details above.

Information provided on another person

If you are submitting personal information about another person, then you confirm that you have their consent to provide such information and for their information to be used as set out in this notice, and that you have provided a copy of this notice to that other person.

Use of your personal information when using our websites and email communications

When you visit one of our websites, we may collect information from you such as, your email address, IP address and other online identifiers. This helps us to track unique visits and monitor patterns of website traffic, such as who visits and why they visit.

We may use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website.

Transfer of personal information to other countries

Your personal information may be processed in countries outside of the United Kingdom (UK) / European Union (EU). Where we transfer your personal data to countries that are outside of the UK/EU we will ensure that the transfer is carried out in a compliant manner and appropriate safeguards are in place and in accordance with the relevant data protection requirements.

Retaining your personal information

We will retain and process your personal information for as long as necessary to meet the purposes outlined in this notice provided to you.

Your rights

You have the right to request access to your personal information, to have it corrected, erased, apply restriction and or object to processing. If we are processing your personal information with your consent, you have the right to withdraw your consent at any time. The implication may be that iptiQ Life S.A. may not be able to provide you with the goods and services you requested.

We will for the purpose of providing you with a contract of insurance process your personal information by means of automated decision making and profiling.

You also have the right to request a copy of the personal information iptiQ Life S.A. hold about you.

If you have provided your consent to receive marketing information, you have the right to opt-out at any time.

To make any of these requests, please contact the Data Protection Officer using the contact details above.

Making a complaint

We encourage you to bring any matters to our attention that you may not be satisfied with. You can contact the relevant Data Protection Officer using the contact details provided above.

You can lodge a complaint with the Information Commissioners Office by contacting them at:

Information Commissioners Office	Cheshire
Wycliffe House	SK9 5AF
Water Lane	0303 123 1113 (local rate) or
Wilmslow	01625 545 745 (national rate)

Your insurer

The policy is manufactured, administered and underwritten by iptiQ Life S.A. UK Branch. iptiQ Life S.A. is a public limited company (société anonyme) incorporated and registered in Luxembourg, authorised and regulated by Le Commissariat aux Assurances, Registered Office 2, rue Edward Steichen, L-2540 Luxembourg, Grand-Duchy of Luxembourg. iptiQ Life S.A. UK Branch is registered in England and Wales under registration number BR017015 with registered office 30 St Mary Axe, London EC3A 8EP and is a UK Branch of an Overseas Firm authorised by the Prudential Regulation Authority, subject to Regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.