# UNIS – Privacy Statement

1. **Introduction to UNIS (Liechtenstein) AG, Triesen, and UNIS AG, Zurich, and their operations/activities in the insurance business**

The following explanations shall serve to promote the understanding of the data processing carried out by UNIS (Liechtenstein) AG, Triesen, and UNIS AG, Zurich, in course of the insurance business conducted by them.

UNIS (Liechtenstein) AG is hereinafter also referred to as UNIS Liechtenstein. UNIS AG is hereinafter also referred to as UNIS Switzerland. UNIS Liechtenstein and UNIS Switzerland are hereinafter jointly referred to as UNIS.

In their capacity as insurance intermediaries and Lloyd's Coverholders, UNIS Liechtenstein and UNIS Switzerland are authorised by Lloyd's and certain Lloyd's Underwriters to bind insurance contracts and amendments thereto for the account and on behalf of Underwriting Members of Lloyd's syndicates ("the Underwriters" or "Lloyd's Underwriters") and for the account and on behalf of other Insurers, such as Lloyd's Insurance Company S.A. (Brussels), Chubb Versicherungen (Schweiz) AG or any other A rated Swiss domiciled Insurance Company.

UNIS Liechtenstein is authorised to bind insurances only for risks located in Liechtenstein.

UNIS Switzerland is authorised to bind insurances only for risks located in Switzerland.

1. **Information pursuant to Article 13 of the General Data Protection Regulation ("GDPR") and Article 19 of the Swiss Federal Act on Data Protection ("FDPA")**

This privacy statement provides information about the processing of personal data ("personal data" or "data") by UNIS Liechtenstein and UNIS Switzerland,

* when parties visit their joint website [www.unis.ch](http://www.unis.ch);
* when parties communicate with UNIS by e-mail and other means of communication;
* when UNIS pursues marketing purposes or provides insurance product related information;

and

* when third parties such as (prospective) insureds, producing employees or representatives of producing brokers, employees or representatives of insurers, employees of loss adjusters or employees or representatives of service providers engage with UNIS during the course of their business and when dealing with UNIS at the pre-contractual phase when establishing an insurance business relationship.

UNIS is strictly following the laws and regulations of data protection when collecting and processing personal data.

* 1. **Name and address of the joint controllers, the representative of a controller not established in the EEA and of the data protection officer**

The **joint controllers** **and website-operators** according to Article 26 GDPR and Article 5 (j) FDPA are:

1. UNIS (Liechtenstein) AG at the address Landstrasse 123 in 9495 Triesen, Liechtenstein; phone: +423 399 03 64; e-mail: Graham.Miller@ardonaghspecialty.com ; Website: [www.unis.ch](http://www.unis.chi)

and

1. UNIS AG at the address Gartenstrasse 38 in 8002 Zurich, Switzerland; phone: +41 44 511 88 00; e-mail: Graham.Miller@ardonaghspecialty.com ; Website: [www.unis.ch](http://www.unis.ch) .

The **representative of UNIS Switzerland** pursuant to Article 27 GDPR and Article 3(2) GDPR as a consequence of UNIS Switzerland's business activities in the European Economic Area ("EEA") is UNIS (Liechtenstein) AG – please see the contact details of UNIS (Liechtenstein) AG above.

The **data protection officer** according to Article 37 GDPR of UNIS (Liechtenstein) AG is available at said address of UNIS (Liechtenstein) AG, c/o Graham Miller or at Graham.Miller@ardonaghspecialty.com.

* 1. **When and during which process data of you is processed by UNIS**

### Data processing when visiting the website [www.unis.ch](http://www.unis.ch)

The processing of personal data of users/visitors of UNIS' website is based on the purposes mentioned below and on a legal basis (GDPR). The processing of personal data via UNIS' website is limited to data that is required to operate a functional website, for the provision of content and services to policyholders/insureds and persons interested in the insurance products available via UNIS or if the website visitor provides data voluntarily.

When visiting the website of UNIS, the visitor's browser transmits certain data to UNIS' webserver hosted in Germany in order to provide the visitor the information the visitor has accessed on UNIS' website.

The following data is collected and stored during the website visit:

[x]  Information regarding the type and version of internet browser used to access the website

[x]  Operating system and its interface

[x]  Language and version of the browser software

[x]  Internet service provider

[x]  IP address

[x]  Date and time of each access

[x]  Website from which the user accessed our website

The data mentioned above is saved for a maximum time period of 730 days. This storing is primarily done for security reasons, i.e. to ensure the stability and integrity of UNIS' systems.

UNIS does not perform any web analysis on its website and does not use any web analysis tools based on personal data. All analyses are based on anonymized datasets. The statistical evaluations will be stored for 730 days.

Where the GDPR applies, the legal basis for the temporary storage of data and log files is Article 6 (1) point (f) GDPR.

### Cookies

Cookies are small text files that the visited website sends to the website visitor's device (personal computer, tablet, smartphone, etc.). They are stored in the website visitor's device via his or her browser before being retransmitted to the same website on the website visitor's next visit.

On UNIS' website a functionality cookie is used to memorize/remember the selected website-language at the visit of UNIS' website. Where the GDPR applies, the legal basis for the processing of data through this technically necessary cookie is Article 6 (1) point (f) GDPR.

Please be informed that UNIS does not use any third-party cookies or tracking-tools.

### Download of documents

UNIS does not require personal data from you to download forms/documents from their website – please also see section 2.2.2. below in this context. However we have no tracking mechanism for the download of requested documents.

### Contact by e-mail and other means of communication

If you communicate with UNIS in relation to the insurance services provided by UNIS, UNIS only processes the personal data exchanged between you and UNIS, e.g. your contact details (such as name, surname and address) and the metadata of the communication, in order to provide its services and process your inquiry.

If you contact UNIS for any other query, UNIS use the submitted personal data only to process your inquiry/report and any further questions you might have in relation thereto.

Where the GDPR applies, the legal basis for the processing of your inquiry and report is Article 6 (1) (a) or (b) GDPR.

UNIS will delete your personal data after completing your inquiry within six months unless it is related to pre-contractual measures requested by you or to the performance of obligations under a contract concluded with UNIS, in which case it will be retained for as long as our processing purposes, the legal retention periods and our legitimate interests in documentation and keeping evidence require it or storage is a technical requirement.

### Data processing for marketing purposes and the purpose of the provision of insurance product related information

Personal data of registered insureds, producing brokers and of their employees or representatives may be used for providing them with advertising and insurance product related information via email, text message, telephone or other agreed means of communication.

The types of data processed in this context are name, email address or telephone number of the above-mentioned data subjects.

Where the GDPR applies, the legal basis for sending you advertising is Article 6 (1) (a) or (f) GDPR. According to Recital (47) GDPR, the processing of personal data for direct marketing purposes may be regarded as carried out for a legitimate interest in accordance with Article 6 (1) (f) GDPR.

You have the right to object to the processing of your personal data for purposes of direct marketing at any time and free of charge. Where you object to the processing for direct marketing purposes, your personal data is no longer processed for such purposes.

### Data processing when engaging with UNIS as Lloyd's Coverholder for insurance services

### Processing of personal data when dealing with insurance applications and preparing, performing and administrating insurance contracts

Namely for the **purpose** of

1. processing applications for insurance coverage and providing information including quotes in relation thereto;
2. assessing the insurance risk to be assumed;
3. preparing and issuing insurance contract documentation (e.g. confirmation of cover or policy);
4. performing the administration and execution of the insurance contract;
5. complying with laws, directives and recommendations from authorities and internal regulations, in particular preventing the breach of any sanctions or anti-money laundering regulations by ensuring not to collect premiums from sanctioned insureds and not to pay claims made by sanctioned insureds through the maintenance of appropriate systems, procedures and controls;
6. invoicing of premium payments;
7. collecting premiums payable;
8. reporting the risks written through the insurances bound by UNIS on behalf of the Lloyd's Underwriters and other Insurers (Risks Written Reporting/Bordereau(x));
9. reporting all paid premiums relating to insurances bound by UNIS on behalf of the Lloyd's Underwriters and other Insurers (Paid Premium Reporting/Bordereau(x));
10. reporting paid claims and outstanding claims (Paid and outstanding Claims Reporting/Bordereau(x));
11. producing statistical information required by other Insurers (Underwriting Bordereaux, monthly reports on complaints data and cancellation data, comparison between written premium and technical premium);
12. renewing/extending an existing insurance contract; and
13. processing/managing claims made under an insurance contract by providing claim summaries along with policy documentation to Lloyd's Underwriters and other Insurers via Lloyd's brokers upon the receipt of claims directed from the insured(s) to UNIS,

UNIS namely collects/processes the following **personal data** of the following **data subjects**:

* from the prospective insureds and insureds
1. name and surname
2. date of birth
3. address
4. e-mail address
5. driving licence details
6. nationality
7. bank account details
* from the employee(s) of the producing broker (i.e. the broker dealing directly with the party/client seeking insurance); the employee(s) of the insurer underwriting the risk sought to be insured; and the employee(s) of the loss adjuster who participates in the administration and fulfillment of insurance contracts when claims are made by or on behalf of the insured
1. name and surname
2. e-mail address
3. telephone number

If you have given us consent to process your personal data for certain purposes, we process your personal data within the scope of and based on this consent, unless we have another legal basis and we require such a basis. Consent given can be revoked at any time (see contact details in Section 2.1), but this has no effect on data processing that has already taken place.

Where the GDPR applies, the personal data of the prospective insureds (applicants) and insureds and of the employee(s) of the producing broker, insurers and loss adjusters is processed on the **legal basis** of Article 6 (1) (a), (b) and (c) GDPR. The legal obligations in relation to Article 6 (1) (c) GDPR we have to comply with are laid down in and result among others from Article 41 et seqq. of the Insurance Distribution Act (VersVertG), Article 106 and Appendix 4 Insurance Supervisory Act (VersAG) in conjunction with Article 1 and Article 4 Insurance Contract Law (VersVG).

### With whom UNIS shares personal data when dealing with insurance applications and preparing, administrating and performing insurance contracts

UNIS shares the above-mentioned personal data together with data of the insurance contract with the following **recipients** for the following reasons:

* With the producing broker who is seeking insurance coverage on behalf of his clients (prospective insureds) at UNIS (i) for providing him with quotes, (ii) for issuing policy documents and (iii) for entering into the insurance contract with the producing broker on behalf of his clients (prospective insureds).
* The parent company of UNIS in the United Kingdom and service providers for reviewing/tracking the performance of the insurance business operated by UNIS.
* Lloyd's brokers (Academy Plus Insurance Ltd, Dublin, for risks located in Liechtenstein; James Hampden International Insurance Brokers/Oxford Insurance Brokers Limited trading as Bishopsgate Insurance Brokers both of London, for risks located in Switzerland), Underwriting Member of Lloyd's syndicates (the Underwriters) and other Insurers (not being Underwriting Members of Lloyd's syndicates) in order to underwrite risks sought to be insured and to provide them with:
* the reporting of the risks written through the insurances bound by UNIS on behalf of the Lloyd's Underwriters and other Insurers (Risks Written Reporting/Bordereau(x));
* the reporting of all paid premiums relating to insurances bound by UNIS on behalf of the Lloyd's Underwriters and other Insurers (Paid Premium Reporting/Bordereau(x));
* the reporting of paid claims and outstanding claims (Paid and outstanding Claims Reporting/Bordereau(x));
* the provision of statistical information (Underwriting Bordereaux, monthly reports on complaints data and cancellation data, comparison between written premium and technical premium);
* Reinsurers to insure risks assumed by UNIS on behalf of Underwriters and other Insurers with reinsurers.
* Loss adjusters for managing claims made by insureds/policyholders or brokers under an insurance contract.
* The provider of UNIS' server in Switzerland to store insurance contract relevant data.
* Other service providers such as banks, debt collection companies, credit information agencies, consulting companies, or lawyers.
* Authorities such as agencies, courts and other authorities in Liechtenstein, Switzerland, the EEA or other countries if we are legally obliged or entitled to make such disclosures or if it appears necessary to protect our interests.

### Transmission of personal data abroad

Personal data mentioned in Section 2.24 may be transferred across borders, in particular

* from UNIS Switzerland to Lloyd's brokers and Lloyd's syndicates in the United Kingdom;
* from UNIS Switzerland to the insurance market corporation Lloyd's of London in the United Kingdom;
* from UNIS Liechtenstein to Academy Plus Ltd, Ireland;
* from UNIS Liechtenstein to UNIS Switzerland and vice versa;
* from UNIS Liechtenstein to Insurers and reinsurers in Switzerland, Belgium and the United Kingdom;
* from UNIS Liechtenstein to the provider of our server in Switzerland.
* from UNIS Switzerland to Chubb Versicherungen (Schweiz) AG in Switzerland and Chubb European SE in the United Kingdom.

There exists an adequacy decision of the EU-Commission pursuant to Article 45 GDPR with regard to transferring data from the EEA to Switzerland and to the United Kingdom according to which both of said countries ensure an adequate level of data protection. According to the Annex 1 to the Swiss Ordinance on Data Protection, states of the EEA and the United Kingdom ensure an adequate level of data protection. Where we transfer your personal information outside of those jurisdictions to a country that is not subject to an adequacy decision by the European Commission or the Swiss Federal Council, we will protect it with an appropriate data transfer mechanism.

### Storage period of personal data

Personal data from applications not resulting in the conclusion of an insurance contract will be **deleted** after two years from the date the quote was initiated.

All other personal data will be **retained** for as long as our processing purposes, the legal retention periods and our legitimate interests in documentation and keeping evidence require it or storage is a technical requirement.

### Data security

UNIS uses on its website the common encryption technology "https"in connection with the highest encryption levels that are supported by the website visitor's browser. If a page on UNIS' website was/is being transmitted encrypted it is shown by the lock symbol in the address bar of the website visitor's browser.

Additionally, UNIS uses appropriate technical and organizational security measures ("TOMS") to protect the personal data of data subjects from accidental or intentional manipulation, partial or complete loss, destruction, or to prevent unauthorized access by third parties. UNIS' security measures are continuously upgraded according to the latest technological developments.

UNIS namely applies the following TOMS:

* physical access to data processing facilities needs special authorization via an electronic access system;
* data can only be accessed using a valid username and password;
* access to data is appropriately restricted. Any folder containing personal data is locked down so that is accessible only by relevant individuals within UNIS;
* periodic security testing of applications that contain personal data;
* updating software in accordance with provider/manufacturer guidance to ensure that the most recent security patches are in place;
* any equipment containing personal data is securely destroyed once it is no longer in use;
* implementing remote wiping capabilities on mobile devices so that data can be erased in the event of loss or theft.
* using password protection or secure electronic file transfer functionality when sending files with large amounts of personal data externally.
* maintaining a staff leavers process that removes access to IT services and disables accounts that allow access to personal data.

Personal data provided by the insured, the producing broker including their employees and representatives and of any other individual of third parties engaging with UNIS in the course of UNIS' business operations are stored on a server located in Switzerland. The technical and organizational measures in place with regard to access, distribution, entry, availability and separation of personal data stored on our server in Switzerland comply with ISO 27001 standard.

### Rights of individuals/data subjects affected

Data subjects have the right:

1. To obtain appropriate information about (a) the identity and contact details of the controller (b) the data processed and the categories of personal data concerned by the processing; (c) the purposes of the processing; (d) the recipients or categories of recipients to whom their personal data have been or will be disclosed; (e) the envisaged period for which the data will be stored; (f) the existence of the right to rectify, erase, restrict or object to data processing; (g) the right to lodge a complaint with a supervisory authority; (h) the source of personal data in case these data were not collected by UNIS; (i) the existence and use of automated decision-making, including profiling, and if automated decision making is applied, meaningful information about the logic involved, the significance and the envisaged consequences of such processing for the data subject;
2. To request the rectification, amendment or deletion of inaccurate personal data concerning him or her or when the processing of his or her data is unlawful;
3. To demand the restriction of the processing of his or her personal data where (a) the accuracy of the personal data is contested by the data subject, for a period enabling UNIS as the data controller to verify the accuracy of the personal data; (b) the processing is unlawful and the data subject opposes the erasure of the personal data and requests the restriction of their use instead; (c) UNIS as the controller no longer needs the personal data for the purposes of the processing, but the data are required by the data subject for the establishment, exercise or defence of legal claims; or where (d) the data subject has objected to processing (for receiving advertising) pursuant to Article 21(1) GDPR pending the verification whether the legitimate grounds of the controller, UNIS, for advertising override those of the data subject;
4. *to object the processing of your personal data or revoke a prior granted consent to such processing at any time, although the lawfulness of processing your data is not effected by your revocation for the period between giving consent and the revocation;*
5. To request a copy of all their personal data processed by UNIS in a structured, commonly used and machine-readable format or request the transmission of the data to another controller.

If a data subject wishes to exercise the aforementioned rights, he/she may contact UNIS via the provided contact details in Section 2.1 above.

If the data subject believes that the processing of his or her personal data is inconsistent or contradicts the applicable data protection laws he or she has the possibility to lodge a complaint with the Data Protection Authority of the Principality of Liechtenstein (Städtle 38, Post Box 684, FL-9490 Vaduz, Tel. +423 236 60 90, Mail: info.dss@llv.li) or the Federal Data Protection and Information Commissioner of Switzerland (Feldeggweg 1, 3003 Bern, Switzerland, https://www.edoeb.admin.ch/edoeb/en/home/deredoeb/kontakt/anzeigeformular\_betroffene.html).