



WESPECIALTY

we know how.

RGDP procedure PERSONAL DATA PROCESSING SHEET

About us

WESPECIALTY offers insurance to individuals, legal entities and insurers.

It is necessary to collect and process personal data, including sensitive personal data, in order to provide the insurance services required, i.e. to offer a quote, conclude a contract and handle any claims or complaints.

WESPECIALTY collects and processes data in accordance with the General Data Protection Regulation (RGPD), Law No. 78-17 of 6 January 1978 on Data Processing, Data Files and Individual Liberties, the Insurance Code and generally applicable legal and regulatory provisions.

The nature of this personal data will depend on whether it concerns the holder of an insurance contract, a third party making a claim or a witness to an incident.

Its data will be used for the insurer's professional activities, such as financial management and analysis.

In the event of false declarations or omissions, the consequences for the Insured may be the nullity of the contract taken out (article L.113-8 of the Insurance Code) or a reduction in the compensation paid (article L.113-9 of the Insurance Code).

WESPECIALTY may, in certain circumstances, share this data with third parties, such as brokers, economic intelligence agencies, reinsurers, claims handlers and insurance experts, regulatory bodies or anti-fraud agencies.

Its data is kept only as long as is necessary to provide the expected service and in compliance with the legislative and regulatory provisions applicable by the National Commission for Information Technology and Civil Liberties / CNIL.

Policyholders have the right to access their data, the right to define instructions concerning the fate of their data after their death, the right to object to the processing of their data on legitimate grounds, the right to have their data rectified and the right to lodge a complaint with a supervisory authority.

If you have any questions or require further information, you can also contact us at any time by email: compliance@wespecialty.com

But also, the supervisory authority responsible for processing personal data on the territory of the French Republic (Art. 55 RGPD):

National Commission for Information Technology and Civil Liberties (CNIL)
3 Place de Fontenoy
75007 Paris
France

Data collection :

Under the conditions laid down by the CNIL, personal data may include :

- General data such as your name, address, telephone number and e-mail address, date of birth and gender;
- Information about your relationship with the policyholder if you are the beneficiary;
- Identification details such as passport, driving licence and social security number;
- Your bank details and payment details (account number, IBAN, BIC, postal bank);
- Where applicable, information about your professional situation, such as your job title, professional experience and professional qualifications;
- Financial data;
- The data was obtained by checking sanctions lists published by the United Nations, the European Union, the UK Treasury, the Office of Foreign Assets Control (OFAC) and the US Department of Commerce (Bureau of Industry and Security);
- All information relating to your request to take out an insurance policy, such as your previous insurance policies and claims history. This data may include information specific to the type of insurance you are applying for, such as information about your art or jewellery collection;
- Data (including photographic evidence) relating to your contract or a claim.
- Data obtained following verification of public sources, such as newspapers and social networks;
- Any other data transmitted by you, your insurance broker or a third party acting on your behalf.

Also, sensitive personal data:

- Data relating to offences, convictions and security measures, either when the insurance contract is taken out, or during its performance, or for the management of disputes, under the conditions set out in CNIL "authorisation AU 32";
- Data whose collection or transfer is likely to reveal, directly or indirectly, the racial or ethnic origins, political, philosophical or religious opinions or trade union membership of individuals, under the conditions set out in CNIL standard NS 56, and in accordance with Regulation (EU) 2016/679 of 27 April 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data. With regard to such data, acceptance of the general terms of use is not sufficient proof of your consent to their collection and processing.

We collect your personal data only in the cases authorised by law and directly from you:

- when you want to take out or renew an insurance policy;
- when we give you a quote;

- when you make a claim under your insurance contract ;
- when you contact us by e-mail, telephone or other written or oral communication channels;
- when you file a complaint.

Also, data from:

- The policyholder, if you are the beneficiary;
- Third parties involved in the insurance contract or claim (such as our business partners and representatives, brokers or other insurers, accident managers, victims or witnesses);
- Third parties who provide a service relating to the insurance contract or claim (such as insurance adjusters, claims handlers and medical advisers);
- Public sources such as judgments, insolvency registers, internet search engines, press articles and social networks;
- Third parties who provide sanctions verification services;
- Insurance federations;
- Financial crime agencies and insurance market databases (for example, to combat fraud and verify international sanctions);
- Our regulators, including the Prudential Control and Resolution Authority and the CNIL.
- Police forces, tax authorities and other law enforcement agencies;
- Third-party service providers assist us in our day-to-day business, including IT service providers, actuaries, auditors, lawyers, document management service providers, external business management service providers, our subcontractors and tax advisors;
- Certain third parties in connection with any sale, transfer or transmission of a business.

Data processing :

We may need to use your personal data in different situations, provided that we have a legitimate reason for doing so. The processing of your personal data will therefore be based on the following legitimate grounds:

- We need to use your personal data to conclude or execute your insurance contract;
- We have a legal or regulatory obligation to use personal data;
- We need to use your personal data for a justifiable purpose (for example, to investigate incidents which are the subject of a claims report, to maintain business records, to carry out strategic business analysis, to update our business planning, to develop and improve our products and services). The use of this data is limited to that which is strictly necessary for the purpose in question and subject to the applicable data retention periods. We also take due account of your rights and interests when using your personal data for these purposes.

Where the data we process is sensitive personal data, we must demonstrate a clear legitimate reason. The processing of your sensitive personal data will therefore be based on one of the following grounds:

- We need to use sensitive personal data in order to establish, exercise or defend our rights. This may arise when we are the subject of legal proceedings, or wish to initiate proceedings ourselves, or in investigating a third party's claim against you;
- You have given your consent to the use of your sensitive personal data (for example, in relation to your complaint), unless the law provides that the collection and processing of sensitive personal data is prohibited despite your consent. In certain circumstances, your consent is required to process sensitive personal data (for example, information about your state of health). Without your consent, we may not be able to conclude an insurance contract or manage claims. We will always explain why your consent is necessary;
- You have made sensitive personal data public.

We are obliged to check you for solvency, fraud and money laundering.

- Use is necessary for the conclusion or performance of your insurance contract;
- The use corresponds to a justifiable purpose (combating fraud and other crimes of a financial nature);
- There is a substantial public interest in preventing and detecting illegal acts (if fraud is suspected);
- We need to establish, enforce or defend rights.

To manage the claims you make under your insurance contract.

- Use is necessary for the conclusion or performance of your insurance contract.
- The use corresponds to a justifiable purpose (assessing and settling your claim and managing the procedure in this respect);
- You have given your express consent. In certain circumstances, your consent will be required before we can settle the claim;
- We need to use your data to establish, enforce or defend our rights;
- It is required for insurance purposes.

For fraud prevention and investigation.

- Use is necessary for the conclusion or performance of your insurance contract;
- The use corresponds to a justifiable purpose (the prevention and detection of fraud and other acts of financial delinquency);
- You have given your express consent. In certain circumstances, your consent will be required before we can provide you with the insurance contract or settle your claim;
- We need to use your data to establish, enforce or defend our rights.

To communicate with you and deal with any complaints you may have:

- Use is necessary for the conclusion or performance of your insurance contract;
- The use corresponds to a justifiable purpose (corresponding with you, recording and processing complaints and ensuring that any future complaints are dealt with appropriately);
- You have given your express consent;
- We need to use your data to establish, enforce or defend our rights.

To improve quality, training and safety:

- The use corresponds to a justifiable purpose (to develop and improve our products and services);
- You have given your express consent.

For the administration and management of our business, including commercial analysis, review and planning, as well as IT hosting, support and security:

- Use corresponds to a justifiable purpose (efficient management of our business);
- You have given your express consent;
- This use is necessary in the public interest.

For insurance management activities, including trend analysis, actuarial work, service delivery planning, risk assessment, fees and charges:

- The use corresponds to a justifiable purpose (to develop and improve our products and services);
- You have given us your express consent.

To apply for an insurance policy or make a claim under our insurance policy:

- The use corresponds to a justifiable purpose (ensuring that we are adequately insured).
- You have given us your express consent;
- We need to use your data to establish, enforce or defend our rights.

Data sharing :

We ensure the confidentiality of this data, which will only be communicated, if necessary, to the third parties listed below:

- Third parties involved in the management of the insurance contract or claim, including insurance adjusters, claims managers, private investigators, accountants, auditors, banks, lawyers and other experts, including medical consultants;
- Other insurers (for example, when you have been insured with another insurer or a claim has been handled by that insurer);
- Insurance brokers and other intermediaries;



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- Other insurers with whom we are insured (reinsurers) and companies that organise reinsurance;
- Economic intelligence agencies, within the framework of the applicable national law;
- Third-party providers of sanctions verification services;
- Insurance federations;
- Agencies combating financial crime and insurance market databases;
- Our regulators, including the Prudential Control and Resolution Authority and the CNIL;
- The police, tax authorities and other law enforcement agencies;
- Third-party service providers, agents, IT service providers, actuaries, auditors, lawyers, document management service providers, external business management service providers, our subcontractors and tax consultants;
- Certain third parties in connection with any sale, transfer or transmission of a business;
- Any agent or representative acting on your behalf;
- Where applicable, any other person whose intervention is necessary for the performance of the insurance contract concluded with you, in order to prevent risks or ensure compliance with the provisions or rules of conduct relating to the proper management of the company.

Data retention :

We will keep your data for as long as is reasonably necessary and in compliance with our legal and regulatory obligations.

We have an extensive data retention policy which governs how long we keep different types of data. The exact retention period will depend on the nature of your relationship with us and the nature of the personal data we hold. For example :

- If we issue an offer of insurance and you (or someone acting on your behalf) do not take up the offer, we will retain the data for a period of 36 months from the date of collection or last contact from you;
- If you make a claim under one of our insurance policies, we will retain your personal data for a period of 5 years from the date of closure of the claim, unless the nature of the claim justifies retaining the data for a longer period.

Your rights

Under the French Data Protection Act (Law for Information Technology and Civil Liberties), you have a number of rights in relation to the personal data we hold about you. You can exercise your rights by contacting us at any time.

It is important to note that, while we take your rights very seriously, it may not always be possible to comply with your request in specific circumstances where exercising your rights would prevent us from complying with our own legal or regulatory obligations. In such cases, we will inform you of the reasons for our refusal.



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In certain circumstances, granting your request may result in the termination of your insurance contract or the cessation of the processing of a reported claim. For example, deleting your personal data at your request would deprive us of the information necessary to settle your claim. We will inform you of this when you make your request.

- **The right to access your personal data**

You have the right to receive a copy of the personal data we hold about you, as well as certain information about our use of this data.

As a general rule, your personal data will be provided to you in writing, unless you request otherwise. Where your request has been made electronically (for example, by e-mail) a copy of your personal data will be sent to you electronically wherever possible.

- **The right to rectification**

We take all necessary steps to ensure that the personal data we hold is accurate and, where necessary, updated and completed. However, if you consider that your personal data is imprecise, inaccurate or incomplete, you may contact us and ask us to amend or update it.

- **The right to restrict processing**

In certain circumstances, you have the right to ask us to stop using your personal data, for example if you consider that it is inaccurate or that we no longer need to use it.

- **The right to withdraw consent**

For certain types of use of your personal data, we obtain your consent. You therefore have the right to withdraw your consent to any further use of your personal data.

Please note that, for certain reasons, your consent to the use of your data is required in order to issue your insurance contract. If you withdraw your consent, we may have to cancel your contract or may not be able to settle your claim. We will inform you of this at the time you request the withdrawal of your consent.

- **The right to erasure**

Sometimes referred to as the "right to be forgotten", this right allows you, in certain circumstances, to request the deletion of your personal data, for example when the retention of the data we have collected no longer appears necessary to achieve the original purpose or when you have exercised your right to withdraw consent.

- **The right to data portability**

In certain circumstances, you have the right to ask us to transfer your personal data to a third party of your choice.

- **The right to lodge a complaint with the competent authority**

You have the right to lodge a complaint with the National Commission for Information Technology and Civil Liberties (CNIL) (or any other locally competent data protection authority) if you consider that the use of your personal data is contrary to data protection law.



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For further information, please consult the CNIL website: <http://www.cnil.fr/>

Please note that lodging a complaint will not affect the exercise of your other rights and actions.