

## Privacy Disclaimer

Last updated: 25th of May, 2018

### **Handling of personal data**

Below is a description of how and why Fairwater Marine AB processes personal information about its customers.

Personal data is all information that can be directly or indirectly attributed to a physical person who lives, for example. Data that identifies the physical person by name, identification number, location, or online identifier.

Fairwater Marine AB processes personal information that is necessary to be able to conduct business as an insurance broker. We work with companies as customers and do not really need to store personal data in order to determine our customers' insurance needs. In general, Fairwater Marine AB has only contact information for representatives of the customers we work with.

Fairwater Marine AB always processes personal data in accordance with current data protection regulations.

It is not advisable to send sensitive personal information or social security numbers by email without encrypting the content. This applies to both Fairwater Marine AB and its customers.

If Fairwater Marine AB detects a breach of security that is likely to pose a serious risk to our customers' rights, Fairwater Marine AB reports this to the customer in accordance with the Data Protection Act.

### **Why and how does Fairwater Marine AB process personal data?**

The purpose of Fairwater Marine AB processing of the customer's personal data is to identify the customer's contact person and meet Fairwater Marine AB's insurance brokerage assignments. Fairwater Marine AB only uses systems with sufficient security to store and process personal data. It is only a selection of persons who handle and have access to any sensitive data in the Fairwater Marine AB system and all of Fairwater Marine AB are subject to professional secrecy.

### **What personal data does Fairwater Marine AB treat?**

Tasks treated by Fairwater Marine AB can be categorized as follows:

- Administrative information such as name, address, phone number and e-mail address.
- Information about the customer's need for insurance
- Information about victims in cases where we as a broker are instructed by our customer to handle claims as an intermediary between our customer, the injured party and the insurer. There may be a lot of variation in the information we have in the case, but we only deal with the information that is necessary for the claim for compensation from the customer or the injured party to be handled by the insurer in the specific injury case.

These data may contain requested information about the victim such as:

- o Economic situation
- o Work situation
- o Family situation
- o Outcomes
- o Coverage
- o Sensitive personal data
- Personal data intended to meet the requirements of the Money Laundering Act
- Information necessary to perform control of EU sanctions.

**Which treatment basics do we use?**

Certain personal data are necessary to process to fulfill the mission Fairwater Marine AB has. This applies, for example, to names and contact details, as well as the information that is the basis for needs analysis and the like.

If Fairwater Marine AB's mission involves Fairwater Marine AB to process health information or other sensitive personal information about a customer, Fairwater Marine AB will obtain customer consent before processing. This may be withdrawn at any time, and processing of personal data will expire. The processing of personal data that took place when the consent was active will not be affected by the revocation. However, Fairwater Marine AB will delete the relevant personal data if there is no legal basis for continuing the storage.

**Who delivers Fairwater Marine AB personal data to?**

Personal data may be provided to public authorities, if this is required by statutory disclosure or extradition.

If it is necessary for Fairwater Marine AB to use a personal data counsel, the Personal Data Administrator only processes personal information according to detailed instructions from Fairwater Marine AB. This is to ensure the customer's rights and protect the integrity of the customer. Any third party receiving personal information from Fairwater Marine AB is subject to professional secrecy.

**Marketing**

Fairwater Marine AB may treat personal data from customers to market products and services by mail or telephone to the extent Fairwater Marine AB judged that such right exists after the balance of interest has been carried out. This applies only if no customer has informed Fairwater Marine AB that the customer does not wish to be a recipient of SK. direct.

**How long does Fairwater Marine AB store personal information about the customers?**

Fairwater Marine AB does not store personal data beyond what is necessary to fulfill the purpose of the treatment. However, according to the Act on Insurance Brokerage and the Insurance Distribution Act, the data must be saved for 10 years after the last delivery date in accordance with the limitation provisions of these Acts. The personal information will then be deleted immediately.

## **Customer's right of access, rectification, deletion and data transfer**

### **Insider**

Customer is entitled to gain access to the information we process about this. This means that the customer has the right to know what purpose and treatment Fairwater Marine AB uses, what information about customer Fairwater Marine AB deals, what recipients or categories of recipients to whom personal data were forwarded, the time the personal data were stored and the data were collected from.

### **Right to claim rectification and deletion**

If Customer believes that Fairwater Marine AB has recorded information about the Customer that is incorrect or incomplete, Customer is always entitled to request corrections of the relevant personal data.

Customer may require Fairwater Marine AB to remove personal data if the data is no longer necessary to fulfill the purpose of the processing; if the customer withdraws his consent for consent has been used as a basis for treatment; if the customer opposes the treatment and there are no other legal grounds for continuing treatment; or whether the data has been processed illegally. Customer also has the right to object to the processing of personal data if Customer believes that Fairwater Marine AB is not correct in relation to personal data.

### **Right to data transfer**

Customer is always entitled to request the personal information Fairwater Marine AB has stored about the customer in a structured manner and in a machine-readable format. Customer also has the right to require Fairwater Marine AB to transfer personal data processed and stored to, for example, another brokerage service via customer.

However, the right to transfer requires Fairwater Marine AB to process personal data with the agreement of a customer or to fulfill the Fairwater Marine AB mission (agreement). The transfer only applies to personal information provided by the customer. If Fairwater Marine AB has provided a customer advice, customers can not request such information to be transferred to another via the customer.

### **Contact**

Data Protection Officer (DPO):

If Customer has questions about how Fairwater Marine AB processes personal information or wishes to grant rights under this clause, please contact Fairwater Marine AB Personal Data Responsible via email:

[anna.osterberg@fairwater.se](mailto:anna.osterberg@fairwater.se)

DPO is subject to professional secrecy and is obliged to prevent others from accessing or knowledge of customer's personal information unless consent has been obtained. Privacy also applies after completed work.

### **How does a client complain about the treatment?**

The Data Inspectorate's job is to check that the privacy policy is followed. If customer experiences something the customer considers is a violation of the regulations, please submit a written request to the Data Inspection. Postal Address: Datainspektionen, Box 8114, 104 20 Stockholm.



## **Cookies**

Fairwater Marine AB's website shows how Fairwater Marine AB manages cookies in accordance with current policies.