

Privacy Policy

How NorseGael Risk AB handles Personal Data.

Handling of Personal Data

NorseGael Risk AB (hereafter referred to as NorseGael) is an insurance intermediary licensed by the Swedish Financial Supervisory Authority (Sw. Finansinspektionen) and registered with the Swedish Companies Registration Office (Sw. Bolagsverket).

Below is a description of how and why NorseGael processes personal information about its customers.

Personal data refers to all kinds of information that can directly or indirectly be linked to a living individual, such as information that can identify the individual through a name, an identification number, location data, or online identifiers.

NorseGael processes personal data that is only necessary to conduct business as an insurance intermediary and representative for the insurers we work with.

NorseGael always processes personal data in accordance with applicable data protection regulations.

It is not appropriate to send any sensitive personal data or personal identification numbers via email without encryption. This applies both to NorseGael and to customers.

If NorseGael detects a security breach that is likely to pose a significant risk to our customers' rights, NorseGael will report this to the customer in accordance with data protection regulations.

Why and How Does NorseGael Process Personal Data?

The purpose of NorseGael's processing of a customer's personal data is to identify the customer and fulfill NorseGael's and the insurer's insurance distribution assignment. NorseGael and the insurer only use systems with adequate security to store and process personal data. Only a selected group of individuals handle and have access to any sensitive data in NorseGael's systems, and all employees at NorseGael are bound by confidentiality.

What Personal Data Does NorseGael Process?

The data NorseGael processes can be categorized as follows:

- Administrative data such as name, address, phone number, email address, and personal identification number, as well as:

- Financial situation
- Employment situation
- Family situation
- Sensitive personal data such as information on full work capacity and union membership, if applicable
- Personal data required to meet the requirements of the Insurance Distribution Act
- Personal data required to meet the requirements of the Anti-Money Laundering Act
- Information necessary to perform checks against UN, EU, UK and US sanctions lists

What Grounds for Processing Do We Use?

Certain personal data is necessary to process in order to fulfill NorseGael's assignment. This includes, among other things, name and contact details, as well as data required for the customer to be able to purchase insurance. Furthermore, NorseGael needs to process personal data to be able to perform insurance distribution in accordance with applicable regulations.

NorseGael's assignment means that NorseGael may, in some cases, process health information or other sensitive personal data about the customer, and NorseGael will obtain the customer's written consent before processing. This consent can be withdrawn at any time, and the processing of personal data will cease. However, the processing of personal data that occurred while consent was active will not be affected by the withdrawal. NorseGael will, however, delete the relevant personal data if there is no legal basis to continue storing it.

Who Does NorseGael Provide Personal Data To?

Personal data may be provided to public authorities if required by law.

NorseGael also provides personal data to the insurance companies for which NorseGael performs administration and insurance distribution.

NorseGael may also provide personal data to third party suppliers NorseGael uses to support our business activities including claims adjusters, IT suppliers, actuaries, auditors and lawyers.

If necessary for NorseGael to use a data processor, the data processor will only process personal data according to detailed instructions and safeguards from NorseGael. This ensures the protection of the customer's rights and privacy.

How Long Does NorseGael Store Personal Data About Customers?

NorseGael does not store personal data longer than necessary to fulfill the purpose of the processing. However, under the Insurance Distribution Act, the data must be retained for 11 years after the last mediation event according to prescription provisions. After that, the personal data will be immediately deleted.

Customer Rights to Access, Rectification, Deletion, and Data Portability

Access

The customer has the right to access the data we process about them. This means the customer has the right to know the purpose and legal basis NorseGael uses for the processing, what data NorseGael processes about the customer, the recipients or categories of recipients to whom the personal data has been forwarded, how long the personal data will be stored, and where the data was obtained from.

Right to Rectification and Deletion

If a customer believes that NorseGael has recorded incorrect or incomplete information about them, the customer always has the right to request correction of the personal data.

A customer may also require NorseGael to delete personal data if the data is no longer necessary to fulfill the purpose of the processing; if the customer withdraws consent (if consent was the basis for processing); if the customer objects to the processing and there are no other legal grounds to continue the processing; or if the data has been processed unlawfully. The customer also has the right to object to the processing of personal data if they believe NorseGael is not handling the personal data correctly.

Right to Data Portability

The customer always has the right to request the personal data NorseGael has stored about them in a structured, machine-readable format. The customer also has the right to request that NorseGael transfer the personal data processed and stored to, for example, another intermediary service via the customer.

However, the right to transfer data requires that NorseGael processes the personal data based on the customer's consent or to fulfill NorseGael's assignment (contract). The transfer only applies to personal data that the customer has provided themselves.

Contact Information

If the customer has any questions about how NorseGael processes personal data or wishes to exercise their rights under this clause, please contact NorseGael at info@norsegael.com or send mail to NorseGael Risk, Engelbrektsgatan 9-11, 114 32 Stockholm, Sweden.

How Can the Customer File a Complaint About the Processing?

The Swedish Authority for Privacy Protection (Sw. Integritetsskyddsmyndigheten) www.imy.se is responsible for supervising and enforcing compliance with current data protection legislation.

If a customer believes there has been a violation of the regulations, they may contact the Swedish Authority for Privacy Protection via mail at: Integritetsskyddsmyndigheten, Box 8114, 104 20 Stockholm, Sweden.