

Privacy Policy

Definitions

We/Us/Our/MelitaUnipol means MelitaUnipol Insurance Agency Ltd as Agents for Mapfre Middlesea p.l.c.

You/Your/Yourself means the User of the Website

Privacy Policy Terms

We, at MelitaUnipol, are committed to protect your privacy as a visitor to our website. To better protect such rights, we are providing this Privacy Policy, explaining our information practices and the choices that you can make about the way in which we collect and further process your personal information. We will treat such information in strict confidence in accordance with the requirements of our Data Protection Notice (see below), the provisions of the Data Protection Act, 2001 and the General Data Protection Regulation. For this purpose, we kindly invite you to read the following information so that you will be better guided as to how we will use and protect your personal information.

The Personal Data We Collect About You And The Purposes For Which We Process This Data

When you visit and browse through our website, you can do so without telling us who you are and/or revealing any other information about yourself. You may however voluntarily choose to provide us with personal information if you complete and submit any of the forms that may from time to time be available on our Website. This will enable us to contact you to provide you with the feedback or service which you have requested. We shall process this personal information in order to provide you with the particular service you request when completing these forms such as providing you with a requested quotation, administering any particular insurance policy that may be issued to you in this regard, registering and administering of claims and responding to any enquiries that you may make. The personal information that we collect about you with your consent may include:

- your name and surname;
- your contact details;
- your ID card number, Mobile Number, Session date, Payment amount, Payment references, Renewal instructions for Policy renewals, registered email address, ;

- more specific details relating to insurance policies and claims as set out in the relative forms.

We may also receive professional information about you from other sources, including publicly available sources. We may combine information that we have about you from various sources, including the information that you have provided to us.

When you visit and download information from our website, we automatically collect information concerning your internet provider address, the date and time when you accessed the site, the details of the requested web page and/ or download, and whether your request was successful or not. We will only use this information for statistical purposes, and we will not transfer, sell or lease to any other party such information.

Cookies

Our website also uses a technology called “cookies”. A cookie is an element of data that a website can send to your browser, which may then store it on your system. Cookies are created for each session when you visit our website. None of the information collected by means of cookies is associated with you as an individual. We do not use the cookie technology to capture individual e-mail addresses or any personally identifying information about you.

The information so gathered through cookies may include:

- The date and time when you access our website;
- Registered Email Address, Mobile Number, ID Card, IP address, Account Number, Session Date and time.
- the website pages that you view and any download that you may make through such pages;
- whether or not such viewing or download is successful;
- the Internet address of the website or the domain name of the computer from which you access our website;
- the operating system of the machine running your web browser; and the type and version of your web browser.

Should you wish to reject all or certain cookies used by our website, you may modify your web browser preferences to do so. If however you reject all cookies then you might be unable to use some of the services available on our website. Moreover, you may set your browser to notify you when you receive a cookie, giving you the opportunity to choose whether or not you wish to accept it. Usually, the information on how to change your options regarding cookies can be obtained by referring to your operating systems manual or to the ‘Help’ section of your web browser, or by contacting your Internet Service Provider.

Data Protection Notice Including Disclosure of Personal Data

We will process any personal and/or sensitive data supplied to us on/in an application/proposal form or subsequently supplied by yourself, whether orally or in writing, for all or any of the following purposes:

- provision of information, including marketing communications;
- answering your questions and request for services, and solicit your feedback;
- send important notices, such as changes to our terms, conditions and policies; and
- sending you technical notices, updates, security alerts and support and administrative messages;
- making sure we have up-to-date contact information for you.
- underwriting and issuing contracts of insurance, collecting premiums and submitting other bills, claims handling purposes, paying benefits, reinsurance, co-insurance and actuarial activities;
- the proper performance of your contract of insurance;
- underwriting of subsequent insurance applications/proposal forms which you may lodge with us;
- preventing, detecting and/or prosecuting fraud and any other criminal activity which we are bound to report (e.g. if you provide false or deceptive information about yourself or attempt to pose as someone else, we shall disclose any information we may have about you in our possession so as to assist any type of investigation into your actions) and to meet any other specific legal or contractual obligations including but not limited to protecting and defending our rights and property and that of our policyholders or users of our website;
- establishing, exercising or defending any legal action;
- internal purposes, including auditing, risk assessment purposes, internal management, research and statistics, systems administration and the development and improvement of our products and services;
- the protection and promotion of our legitimate interests and the proper conduct of our business;
- as may be allowed or required by or under any law.

We may also be required to process your personal data for the purpose of:

- compliance with applicable laws, rules, regulations, guidance and codes;
- compliance with demands or requests made by local and foreign regulators, governments, courts and law enforcement authorities, and complying with a court process, or in connection with any litigation.

On what basis do we use your personal information?

- When you specifically give us your *consent* to do so;
- *For legitimate business purposes:* Using your personal information helps us to provide you with the products and services you seek. Where we use your personal information for this purpose, rest assured that we will take measures to protect your personal information.
- For the performance of a *contract*;
- In compliance with a *legal obligation*.

Recipients and sharing of your personal information

Your personal information will be received by MelitaUnipol Insurance Agency Limited's representatives and employees.

We may also share your personal information with any of the following:

- our intermediaries, agents and suppliers strictly as required in order to carry out the purposes outlined in this privacy notice, including your broker, if any;
- our professional advisors and auditors strictly as required for consultation purposes or for compliance with our legal obligations;
- regulators, governments and law enforcement authorities as and when this is required under applicable laws and regulations;
- The Malta Insurance Association;
- The Malta Financial Services Authority;
- Other insurance companies and other third parties, if pertinent to any of the purposes listed above;
- courts, tribunals, arbitrators or other competent bodies who may have authority to request such personal information.

Relevant data will be disclosed or shared as appropriate with our employees and with affiliated companies, associates, agents and Tied Insurance Intermediaries, your broker if any, the Malta Insurance Association, other insurance companies and other third parties if pertinent to any of the purposes listed above. Should you have availed yourself of the services of one of our agents or sub-agents you confirm that you are aware that such agents and sub-agents will process your personal data pursuant to their legal obligations.

When you complete and forward to us an online form which includes also information of another person, you confirm that you are giving your explicit consent, in terms of the Data Protection Act, 2001 and the General Data Protection Regulation on your own behalf and all the other persons specified in the form, for us to process the said personal information as outlined above and you confirm that you have brought this Data

Protection Notice to the attention of these other persons and obtained their respective consents.

Access And Changes To Your Personal Data

Your Rights

You have the right to:

- Ask MelitaUnipol Insurance Agency Limited about the processing of your personal information, including to be provided with a copy of your personal information held by MelitaUnipol Insurance Agency Limited;
- to request the correction and/or deletion of your personal information, or restrict or object to the processing of your personal information - you are required to inform us immediately of any such correction or alteration relating to your personal data which we are processing, by writing to the Managing Director at MelitaUnipol Insurance Agency Ltd., 17 Market Street, Floriana FRN 1081, Malta, and must further be signed by yourself as the data subject to whom the particular data relates.
- to request to obtain and reuse your personal information for your own purposes across different services; and
- to complain to a competent supervisory authority, or to a court of law, if your data protection rights are violated or you have suffered as a result of unlawful processing of your personal information.

In addition to those rights outlined above you also have an unconditional right to object at any time to the processing of your personal information for direct marketing purposes by contacting us via one of the methods set out under the header "*Contact Us*" above.

Transfers outside the European Union

We may transfer your personal information outside of Malta. The countries to which your personal information is transferred may not offer an equivalent level of protection for personal information to the laws of Malta. Where appropriate, we will take steps to ensure your information is transferred subject to appropriate safeguards, such as by entering into data transfer agreements. Where we have put data transfer agreements or similar safeguards in place, we may be able to make a copy of this available to you if you contact us via one of the methods set out under the header "*Contact Information*" below.

How long will we keep your personal information?

We have a data retention policy that sets out how long we keep your information. This policy is based on the type of information, the purpose of collection, and the system within our digital platforms in which the information is held. As a general rule, we keep your personal information for as long as we need to in order to carry out those purposes for which your data has been collected.

Security

We use reasonable efforts to safeguard the integrity, availability and confidentiality of all personal data that we process relating to you and regularly review and enhance our technical, physical and managerial procedures so as to ensure that your personal data is protected from:

- unauthorised access;
- improper use or disclosure;
- unauthorised modification;
- unlawful destruction or accidental loss.

To this end we have implemented security policies, rules and technical measures to protect the personal data that we have under our control. All our employees and data processors, who have access to and are associated with the processing of personal data, are further obliged to respect the confidentiality of our clients' and visitors' personal data.

By its very nature however the Internet is not a secure medium and data sent via this medium can potentially be subject to unauthorised acts by third parties. We cannot guarantee the privacy or confidentiality of any information passing over our website.

Moreover, data sent via the Internet may be transmitted across international borders even where sender and receiver of information are located in the same country. Consequently, data relating to you may be transmitted via a country having a lower level of data protection than that existing in your country of residence. We shall accept no responsibility or liability whatsoever for the security of your data while in transit through the Internet.

Links To Other Websites

Our website may contain links to third party local and international websites. Please note that such links are not an endorsement by us of any information, products or services in such websites and we shall not accept any responsibility whatsoever for the content, use, availability, privacy practices or the content of any such websites. Please note that upon linking to such other websites, you will no longer be on our website and you will become subject to the privacy policy, if any, of such other website.

No third party is permitted to link any other website to our website without obtaining our prior written consent.

Changes To The Privacy Policy

We reserve the right to update this Privacy Policy at any time. It is in your own interest to check this page any time you access our website so as to be aware of any amendments which may have been made.

This policy was last updated on the 4th May 2018.

Data Controller

MelitaUnipol Insurance Agency Limited is the controller of your personal information. The contact person for data protection related matters is Chris Busuttill.

Support

If you have an enquiry or concern about our Privacy Policy and/or Data Protection notice, please contact us at:

MelitaUnipol Insurance Agency Ltd.,
17 Market Street,
Floriana FRN 1081, Malta
Phone Number: (+356) 22067000

E-mail: admin@melitaunipol.com

We welcome any comments or suggestions that you may have, which may contribute to our offering you a better quality of service.

MelitaUnipol Insurance Agency Ltd (Company Registration Number C 22256) is licensed to act as insurance agent for Mapfre Middlesea p.l.c. (Company Registration Number C 5553) and is authorized under the Insurance Business Act, 1998 to carry out long term and general business and is regulated by the Malta Financial Services Authority.