



L'assurance en plus facile.



THE PROCESSING OF YOUR PERSONAL DATA INFORMATION NOTICE

Dear Sir or Madam,

We are sending you this document to tell you about the way in which **April International Care France** processes your personal data, and your rights in this matter*.

The protection of your data is important to us and we have appointed a Data Protection Officer who can be contacted if you wish to exercise your rights.

TO EXERCISE YOUR RIGHTS

Address
**14 rue Gerty Archimède
75012 Paris**

Email
dpo.AICF@april.com

* Articles 13 and 14 of the (EU) data protection regulation n°2016/679 of 27 April 2016

UNDERSTANDING HOW YOUR DATA IS PROCESSED IN 5 KEY POINTS

WHAT IS YOUR DATA USED FOR?

At different stages of your insurance, we collect information from you or through your insurance broker or your company.

WHEN YOU PURCHASE THE INSURANCE AND DURING THE LIFE OF YOUR PLAN

> **To analyse your insurance needs**, when you request a quote or want to take out an insurance plan so that we can provide you with the most appropriate response.

> **To manage and implement your insurance plan**, for example when adding an endorsement, calculating and collecting your premiums, managing your claims and handling any complaints.

THROUGHOUT OUR RELATIONSHIP

> **To offer you products and services to meet your requirements**

For our mutual benefit, we continually measure and improve the quality of our services. To help us do this, your letters, emails and telephone calls may be recorded and analysed.

The same applies to our products to help us improve them, create new ones and offer them at the fairest rates. To help us do this, we use your data for statistical and actuarial purposes.

> **To go further in our relationship**

For our benefit, we may contact you by email, phone or post to offer you April products and services. You may at any time update your contact preferences and, where required, opt out of marketing communications as described below (see § *What are your rights on page 2*).

If you agree, you may also receive offers from our partners by email, phone or post.

In addition, if you want to refer a friend or family member, your data and the data of the person you referred will be used to provide you with rewards.

> **To help us combat insurance fraud**

It is in our interest to be able to detect attempted fraud in order to avoid paying unjustified claims. This helps maintain premiums at a level which is appropriate to the covered risks and to take legal action if required.

To help us combat money laundering and the financing of terrorism

To meet the requirements of the French Monetary and Financial Code, we perform due diligence to combat money laundering and the financing of terrorism and to enable the application of financial sanctions. To help us do this, we may need to ask you for a copy of your identity document.

WHO CAN ACCESS YOUR DATA?

> We, the company **APRIL International Care France, 14 rue Gerty Archimède, 75012 Paris**, collect and process your data for the purposes and in the manner described in this document. In our departments, only persons who need to have information about you as part of their duties have access to it.

> Depending on the purpose, we send your data to the following organisations:

- Insurers, reinsurers and wholesale brokers that we contact for your needs analysis, your purchase of the insurance and the management of your plan, the prevention of fraud and the improvement of our products or to offer you new products and services.
- The ombudsman and legally authorised authorities for the processing of your claims.
- Insurers, reinsurers, your broker and Tracfin for the prevention of money laundering and the financing of terrorism.
- Our partners to receive their offers of products and services.
- Our service providers involved in the processing of your data, within the strict framework of their duties, for example our medical examiner or our archiving service provider.

WHERE IS YOUR DATA PROCESSED?

Your data is processed by us and by our service providers within the European Union. However, it may, under supervision, be transferred outside that area. These transfer rules can be sent to you on request by our Data Protection Officer.

HOW LONG IS YOUR DATA USED FOR?

Your data is used for:

- The duration of your insurance plan for the effective management of your insurance and for the duration of your claims. It is then kept on file for the statutory limitation periods.
- 3 years when you request a quote.
- 5 years in the event of insurance fraud and 5 years in connection with the prevention of money laundering and the financing of terrorism.

WHAT ARE YOUR RIGHTS?

> Your data can be accessed and made available

In accordance with the provisions of (EU) Data Protection Regulation 2016/679 of 27 April 2016, you have the right to **access, rectify and erase** data which is inaccurate, incomplete, ambiguous, out-of-date or whose processing would be unlawful and **object to and restrict the processing** (in the cases provided for by law) and **portability** (in the cases provided for by law) of your data. You also have the right to specify instructions for the storage, erasure and transfer of this data after your death.

You can exercise these rights by contacting our **Data Protection Officer** (*contact details on page 1*).

Remember to send a double-sided photocopy of your ID with your request.

In accordance with the provisions of Article L561-45 of the French Monetary and Financial Code, with regard to data monitoring for the purpose of combatting money laundering and the financing of terrorism and the application of financial sanctions, you can exercise your right of access by applying to the French Data Protection Authority, Commission Nationale Informatique et Libertés - 3 Place de Fontenoy - TSA 80715 - 75334 PARIS CEDEX 07

> You can make a complaint to the French Data Protection Authority, Commission Nationale Informatique et Libertés, online or by post if you feel, having first contacted us, that your rights are not being respected.

> You can opt out of marketing communications from us by contacting our Data Protection Officer. For marketing emails you can also opt out by clicking on the unsubscribe link in the email you received. For telephone marketing you can opt out by contacting Opposetel (www.bloctel.gouv.fr/) in application of Article L121-34 of the French Consumer Code.