

How long do we keep your personal data

Purpose	Retention Period
A. Communicate (excl. marketing purposes)	As long as you are our customer or as long as we are having any kind of obligations towards you or any third party under the insurance contract.
B. Assessments and decisions (automated and non-automated, incl profiling of individuals)	As long as needed to fulfil the purpose but not more than 13 months (in case you become our customer we will keep this information as long as we are having any kind of obligations towards you or any third party under the insurance contract or any other purpose persists).
C. Provide insurance, claims and assistance services, and other products and services	As long as you are our customer or as long as we are having any kind of obligations towards you or any third party under the insurance contract. This period may vary depending on the type of insurance in question but is at least 10 years following the expiration of the insurance/closing of the claim (as the case may be) based on statutes of limitations.
D. Process payment and premium	As long as necessary in order to comply with applicable bookkeeping legislation for a period of seven (7) years.
E. Improve quality & staff, training	We process the recordings of telephone conversations for a time period of 90 days for quality and training purposes. Recordings of inbound and outbound calls (in order to document what has been discussed and decided on the call) for the purpose of claims settlement will be kept as set out under C above.
F. Prevent, detect and investigate crime	Investigations are part of the claims file and may therefore be kept as long as you are our customer or as long as we are having any kind of obligations towards you or any third party under the insurance contract. This period may vary depending on the type of insurance in question but is at least 10 years following the expiration of the insurance based on statutes of limitations.
G. Carry out research and data analysis	We are storing this data in a pseudonymized form for as long as necessary but no longer than 72months.
H. Provide marketing & Personalise Experience	As long as you are our customer and thereafter a maximum of 37 months. If the processing is based on marketing consent the retention period is 13 months.
I. Manage business operations and IT infrastructure	Log-in id, records about your online activities are stored up to five (5) years. Other information is stored as long as we are having any kind of obligations

	towards you or any third party under an insurance contract or any other purpose persists. Personal information processed for this purpose will, as far as possible, be used in an aggregated format that no longer can be associated with you.
J. Manage complaints, feedback & queries	As long as you are our customer or as long as we are having any kind of obligations towards you or any third party under the insurance contract.
K. Comply with applicable laws and regulatory obligations	As long as necessary in order to comply with applicable legislation, for example five (5) years for anti-money laundering- and seven (7) years for bookkeeping laws. Your personal information may be processed for even a longer time if necessary to establish and defend a legal right.
L. Establish and defend legal rights	As long as you are our customer or as long as we are having any kind of obligations towards you or any third party under the insurance contract. This period may vary depending on the type of insurance in question but is at least 10 years following the expiration of the insurance based on statutes of limitations. Your personal information may be processed for even a longer time if necessary to establish and defend a legal right.
M. Reinsurance	As long as you are our customer or as long as we are having any kind of obligations towards you or any third party under the insurance contract. This period may vary depending on the type of insurance in question but is at least 10 years following the expiration of the insurance based on statutes of limitations