

How we may share your personal information with others

Type of third party	Examples
Other insurance and insurance distribution parties	Where permitted by applicable law, If may share personal information with other third parties, for example, If group companies, other insurers, reinsurers, insurance- and reinsurance brokers, other intermediaries and agents, appointed representatives, distributors and financial institutions, securities firms and other business partners.
Our service providers that assist us in carrying out our business activities	<p>External third party service providers, such as</p> <ul style="list-style-type: none"> • accountants, auditors, experts, lawyers and other professional advisors; • IT support- and hosting service providers; • If IT Services A/S; • banks and financial institutions, i.a. payment administration; • travel and medical assistance providers, claim investigators and adjusters; • claim partners, such as car repair shops, road assistance companies, glass repair shops, construction consultants, veterinaries; engineers; examiners, health care providers; • Volvo Car Sverige AB – if provides claims information about the car and the accident to Volvo's accident commission (Sw. Haverikommissionen) with the purpose to develop and improve traffic- and vehicle safety. This also includes contact details to the policyholder, which may be used for Volvo's accident commission to obtain more information about the accident; • other third party providers that assist us in carrying out our business activities including insurance intermediaries, group representatives for the group insurances and claims preventive services.
Marketing service providers that assist us in performing marketing activities on our behalf	We may share personal information with companies conducting marketing activities on our behalf and companies analysing customer data for the purpose of marketing activities. Please refer to the section regarding Advanced Analytics.
Government authorities and third parties involved in legal proceedings	We may also share personal information with: (a) government or other public authorities (including, but not limited to, workers' compensation boards, courts, dispute resolution boards, regulatory bodies, law enforcement agencies, tax authorities and criminal investigations agencies) data protection authorities; (b) third party participants in legal proceedings and their accountants, auditors, lawyers, and other advisors and representatives, as we believe to be necessary or appropriate and (c) the Motor insurance bureau (concluded compulsory motor third party liability insurance policies and reported traffic accident claims).

<p>Other third parties</p>	<p>We may share personal information with emergency providers (fire, police and medical emergency services); retailers; medical networks, travel carriers; credit bureaus; credit reporting agencies; other people involved in an incident that is the subject of a claim.</p> <p>Where permitted by applicable law, personal information (including details of injuries) may be put on registers of claims and shared with other insurers. We may search these registers when dealing with claims to prevent, detect and investigate fraud (not used for sales purposes).</p> <p>If you benefit from another party's insurance policy or service arrangement with If (for example, a policy taken out by your employer), personal information relating to the administration of that insurance policy or service may be shared with that other party.</p> <p>GSR A claim registration register (GSR) common to the insurance industry. This register contains certain information about the damage as well as information about who requested compensation and is only used in connection with claims settlement. This means that the company finds out if you previously reported any damage to another insurance company. The purpose of the GSR is to provide a basis for insurance companies to identify unclear insurance cases. In this way, the companies can counteract the payment of compensation that is based on incorrect information. The data can also be used in de-identified form for statistical purposes. Data controller for GSR is Skadeanmälningsregister (GSR) AB, Box 24171, 104 51 Stockholm. Refer to gsr.se for more information.</p> <p>Larmtjänst AB With the purpose to fight insurance related crimes and to support insurance companies' investigation activities regarding unclear insurance cases, information may be submitted to Larmtjänst. The information relates to goods reported stolen or missing. For more information please refer to www.larmtjanst.se.</p>
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