

Legal basis for using your personal data

Purpose for use of Personal Information	Needed to perform a contract with you, or prepare to enter into a contract with you	It is in our legitimate interests or those of a relevant third party	To protect a person's vital interest	Needed to comply with legal requirements	You have provided consent
To communicate with you	✓	✓		✓	
To make assessments and decisions about you	✓	✓		✓	✓ (in circumstances where a consent is required by applicable law)
To provide insurance, claims- and assistance services, and other products and services	✓	✓	✓		
To process payments	✓	✓		✓	
To improve the quality of our products and services for training		✓		✓	✓ (in circumstances where a consent is required by applicable law)
To prevent, detect and investigate crime and manage commercial risks		✓		✓	
To carry out research and analysis		✓			✓ (in circumstances where a legal ground over and above legitimate

					interest is required by applicable law)
To provide marketing information & personalise your experience when using If Digital Services		✓			✓ (in circumstances where a legal ground over and above legitimate interest is required by applicable law)
To manage our business operations and IT infrastructure		✓		✓	
To manage complaints, feedback and queries	✓	✓		✓	
To comply with applicable laws and regulations		✓		✓	
To establish and defend legal rights	✓	✓		✓	