

## Munich Re UK Life Branch - Information Notice

This information notice is designed to help you, the policyholder of a customer (your insurer) of Munich Re UK Life Branch, to understand how we process your personal data we may receive from your insurer.

Whilst you will have not purchased your insurance directly from us but from your insurance company (the insurer), the insurer is a client of ours through a reinsurance contract under which your policy is reinsured to us and you become a client of ours through this reinsurance arrangement.

The reinsurance arrangement may require the sharing of your personal data with us, even if you may not have direct contact with us. We may also have to share some of your personal data with other parties under retrocession agreements or statutory obligations.

<b>The Data Controller for Munich Re UK Life Branch is:</b>
Munich Re UK Life Branch 10 Fenchurch Avenue London EC3M 5BN Tel: +44 (0) 20 3003 7000 Fax: +44 (0) 20 3003 7010 <a href="https://www.munichre.com/uk-life/en.html">https://www.munichre.com/uk-life/en.html</a>

**The Data Protection Officer / Expert for Munich Re UK Life Branch is:**

The Data Protection Officer / Expert  
Munich Re UK Life Branch  
10 Fenchurch Avenue  
London  
EC3M 5BN  
Tel: +44 (0) 20 3003 7000  
Email: [p0060010222@munichre.com](mailto:p0060010222@munichre.com)

Please contact the Data Protection Officer if you have questions concerning this Information Notice or your Data Subject Access Rights. These include:

- Data Portability: The transfer of your personal data to another Data Controller.
- Erasure: To have your personal data removed or deleted.
- Rectification: To have your personal data corrected if it is inaccurate.
- Restrict Processing: To restrict processing where your personal data is inaccurate or the processing is unlawful.
- Subject Access Request: To access your personal data and information around its processing.
- To object to direct marketing (we do not do direct marketing).

If you are unhappy with any response or have a complaint. You can raise this with:

The Information Commissioner  
Wycliffe House  
Water Lanef  
Wilmslow  
Cheshire  
SK9 5AF

Tel: +44 (0) 303 123 1113

## Who your data is shared with

The following are data controllers that we share your personal data with:

- Retrocessionaires – that we retrocede to.
- Brokers – that have advised you of insurance products.
- Government Agencies.
- Legal Advisers.

The following are data processors that we disclose your personal data to:

- Third Parties providing services for Banking, Claims Handling, Medical Professionals, Insurance Administration and IT Services.

Please contact the Data Protection Officer ([p0060010222@munichre.com](mailto:p0060010222@munichre.com)) if you require further information on who your data is shared with.

## What information about you we may collect and process

### Personal Data

Categories of data	Type of information processed	Where the data may come from	Who we may disclose the data to	Potential purpose of processing	Lawful basis of processing
Individual Information	Name, address, marital status, date and place of birth, nationality, employer, job title, employment history, family details and their relationship to you.	Insurance companies or other insurance market participants. Your family. Your employer.	Group companies. Anti-fraud databases. Medical doctors and specialists. Retrocessionaires and other reinsurers.	Setting you up as a client including checks for potential fraud, sanctions, credit and anti-money laundering. Underwriting, evaluating and pricing of the risks to be insured and calculating and validating the reinsurance premium for your policy.	Performance of the insurer's contract with you or, if such a contract does not exist, legitimate interest between reinsurance and insurance companies.

Categories of data	Type of information processed	Where the data may come from	Who we may disclose the data to	Potential purpose of processing	Lawful basis of processing
Policy Information	Information about the quotes and insurance policies you have applied for or taken out.	Insurance companies or other insurance market participants. Your family. Your employer.	Group companies. Anti-fraud databases. Retrocessionaires and other reinsurers.	Managing you as a client including underwriting, evaluating and pricing the risks to be insured and calculating and validating the reinsurance premium for your policy and calculating experience analysis. Aggregation of risk.	Performance of the insurer's contract with you or, if such contract does not exist, legitimate interest between reinsurance and insurance companies.
Financial Information	Premiums and claims paid on your policies. Income and other financial information.	Insurance companies or other insurance market participants. Your family. Your employer.	Group companies. Anti-fraud databases. Retrocessionaires and other reinsurers.	Managing you as a client including underwriting; evaluating and pricing the risks to be insured and calculating and validating the reinsurance premium for your policy. Aggregation of risk.	Performance of the insurer's contract with you or, if such contract does not exist, legitimate interest between reinsurance and insurance companies.
Statutory and anti-fraud information	Sanctions and information from anti-fraud databases concerning you.	Insurance companies or other insurance market participants. Member of your family; Your employer; Anti-fraud databases, sanctions lists, court judgements and other government agencies.	Group companies. Anti-fraud databases.	Setting you up as a client including checks for potential fraud, sanctions, credit and anti-money laundering. Managing you as a client including underwriting, evaluating and pricing the risks to be insured and calculating and validating the reinsurance premium for your policy.	Performance of the insurer's contract with you. Compliance with a legal obligation.
Claim Information	Information about previous and current claims.	Insurance companies or other insurance market participants. Member of your family. Your employer. Anti-fraud databases; claimants, defendants, witnesses, experts incl. medical experts, loss adjustors, solicitors and claims handlers.	Group companies. Anti-fraud databases. Medical doctors and specialists. Retrocessionaires and other reinsurers.	Managing insurance and reinsurance claims. Defending of legal claims. Investigating or prosecuting fraud.	Performance of insurer's contract with you. Compliance with a legal obligation. Processing is necessary for the defence of legal claims.

## Special Categories of Personal Data

Categories of data	Type of information processed	Where the data may come from	Who we may disclose the data to	Purpose of processing	Lawful basis of processing
Individual and claim Information	Gender and health information. Medical reports. Criminal records and convictions.	Insurance companies or other insurance market participants. Member of your family. Your employer.	Group companies. Anti-fraud databases. Medical doctors and specialists. Retrocessionaires and other reinsurers.	Setting you up or managing you as a client. Evaluating and pricing the risks to be insured and calculating and validating the reinsurance premium for your policy if it is a health or life insurance policy.	Performance of the insurance contract with you or consent  Processing is necessary for the defence of legal claims.
Statutory and anti-fraud information	Criminal records and convictions. Surveillance reports.	Insurance companies or other insurance market participants. Member of your family; Your employer; Anti-fraud databases, sanctions lists, court judgements and other government agencies.	Group companies; Anti-fraud databases; Medical doctors and specialists.	Setting you up or managing you as a client Evaluating and pricing the risks to be insured and validating any appropriate premium where there is health or life insurance, including checks for potential fraud, sanctions, anti-money laundering and other statutory checks.	Processing carried out under the control of official authority.  Processing is necessary for the defence of legal claims.

## Protection of your information

Your privacy is important to us and we follow strict security and organisational procedures in the processing, storage, destruction and disclosure of your information. This is to prevent unauthorised access or loss of your information.

## Use of Your Consent to Process Special Category of Personal Data

In order to provide insurance, in certain circumstances we may need to process special categories of personal data, such as medical records or criminal conviction data.

We follow the lawful basis that your insurer has used in processing and disclosing your special categories of personal data to us. This may be for the performance of the insurance contract or consent. If consent is used, you will not have given your consent directly to us but to the insurer that you purchased your policy from.

You may withdraw your consent for us to process your special categories of personal data at any time by contacting the Data Protection Expert (details as above). However, if you withdraw your consent this will impact on our ability to provide or continue to provide reinsurance for your insurance policy or pay claims.

## Call Monitoring and Recording

For quality control purposes and to audit the evaluation process for the underwriting and pricing of the risks to be insured, we may review copies of telephone recording made with the insurer that you purchased your policy from.

## Data Retention

Your personal data will only be kept for as long as it is necessary for the purpose it was collected for.

Category of data	How long we retain your data
Individual information	7 years after the end of the reinsurance agreement between us and your insurer.
Policy information	7 years after the end of the reinsurance agreement between us and your insurer.
Financial information	7 years after the end of the reinsurance agreement between us and your insurer.
Claims information	7 years after the end of the reinsurance agreement between us and your insurer.
Special categories of personal data (underwriting and pricing) where the policy did not come in force	1 year after the quote decision.

Category of data	How long we retain your data
Special categories of personal data (underwriting and pricing) where the policy became in force	7 years after establishing the policy in force.
Special categories of personal data (claims)	7 years after the end of the reinsurance agreement between us and your insurer.

## Transfer of Data

We will not transfer your personal data outside the UK or EEA where there is not an adequate level of data protection.

Your personal data may be disclosed to companies within our Group or to Service Providers outside the UK or EEA. However, we ensure that there is an adequate level of data protection in place and adhered to by these parties.

You can find out the details about any other party we have shared your personal data with by contacting the Data Protection Officer at the address provided at the top of this information notice.

## Changes to this Munich Re UK Life Branch Information Notice

If we make changes to this information notice, the revised information notice will be published on our website.