

# **PRIVACY POLICY**

SafeSide Life AG

www.safeside.life

## Privacy Policy SafeSide Life AG

#### 1. General

SafeSide Life Ltd. (hereinafter: SafeSide) operates the safeside.life website and provides the services offered on this website. SafeSide also operates the safeside.ch and safeside.ch websites, which automatically redirects users to the safeside.life website. SafeSide is therefore responsible for the collection, processing and use of your data and must ensure compliance with Swiss law. SafeSide attaches great importance to the protection of your personal data. Here we inform you which data is collected on safeside.life and how it is used. You will also learn how you can check the accuracy of this information and how you can arrange for us to delete this data. Please note that this privacy policy may change from time to time. We therefore recommend that you read this data protection declaration regularly to ensure that you are always familiar with the latest version.

# 2. Collection, use and processing of personal and company data

When you visit safeside.life, certain data is automatically stored on our servers for system administration, statistical or security purposes. It is a matter of:

- the name of your Internet service provider
- your IP address (under certain circumstances)
- the version of your browser software
- the operating system of the computer with which safeside.life or safeside.ch was accessed
- the date
- the time
- the website from which you visit safeside.life or safeside.ch
- the search words you used to find safeside.life or safeside.ch

Under certain circumstances, this data may allow conclusions to be drawn about a particular visitor. However, personal data will not be used in this context. The use of such data is exclusively anonymous. By registering as a user and entering your data on safeside.life, you consent to your data being used for service-related purposes.

Processing means any handling of personal data, regardless of the means and procedures used, including but not limited to obtaining, storing, using, altering, disclosing, archiving or destroying data. SafeSide processes the data relevant for the conclusion of contracts as well as for the execution of contracts and services. First and foremost, the information from the application is processed.

Furthermore, you agree that your data can be used for advertising measures of third parties. If you do not consent to the use of your data for advertising purposes, you can prohibit this at any time by sending an e-mail to office@safeside.life or by post to SafeSide Life Ltd., Stauffacherstrasse 100, 8004 Zurich, Switzerland.

#### 3. Disclosure to third parties

SafeSide relies on the external transfer of data. In your interest your data will be transferred to our partners (third parties) in particular to the insurance company as far as the order processing makes it necessary.

You therefore authorize SafeSide Life AG to process your data and forward it to the insurance company for the purpose of offering pure life insurance as well as gaining access to administrative and insurance data supplied by the insurance company during the subscription process or related to policy modifications or further interactions. This power of attorney is granted to SafeSide to help you manage your insurance records with the insurance company. You therefore accept that SafeSide will be able to consult your contractual and personal data with the insurance company and waive any confidentiality obligation imposed upon the insurance company towards SafeSide or its representatives. If we pass on data to external service providers, technical and organizational measures are taken to ensure that the data is passed on in accordance with the statutory provisions on data protection. If you provide us with personal or company-related data on your own initiative, we will not use, process or pass on this data beyond the scope permitted by law or by you in the form of a declaration of consent. In addition, we only pass on your data to external service providers insofar as this is necessary for the execution of the contract and they have agreed to the corresponding confidentiality and due diligence provisions. In addition, we will only pass on your data if we are obliged to do so by law, official or judicial orders.

#### 4. Information, deletion and correction

You can request information about your data stored by us at any time. We ask you to send a request for information by e-mail or in writing by post to the address below. Together with the request, proof of identity to the same address is required.

You have the possibility to request the deletion or correction of your data at any time. You are of course also entitled at any time to revoke your consent to the use or processing of personal data with effect for the future. Please write to us by e-mail to office@safeside.life or by mail to SafeSide Life Ltd., Stauffacherstrasse 100, 8004 Zurich, Switzerland.

Stored data will be deleted by us if they are no longer needed for the stated purpose.

With regard to the deletion of data, it should be noted that we are subject to certain legal obligations, which foresees the obligation to retain certain data. We have to comply with this obligation. If you wish the deletion of data, which are subject to the legal storage obligation, the data will be blocked in our system and only used to fulfil the legal storage obligations. Once the retention period has expired, your request for deletion will be complied with.

#### 5. Data security

We will store your data securely and therefore take all appropriate measures to protect your data from loss, access, misuse or alteration. Our employees and contractual partners who have access to your data are contractually bound to secrecy and compliance with data protection regulations. In some cases, it may be necessary for us to pass on your inquiries to companies affiliated with us. Your data will also be treated confidentially in these cases.

#### 6. Cookies to facilitate the use

To facilitate the use of our website, we use so-called cookies. "Cookies" are small pieces of information that are temporarily stored by your browser on the hard disk of your computer and are necessary for the use of our service. The information contained in the cookies thus serves to control the session, in particular to improve navigation and enable a high degree of user-friendliness of a website. The cookies we use do not store any personal information. Most web browsers automatically accept cookies. You can avoid this by changing the settings of your browser. You can remove cookies stored on your PC at any time by deleting the temporary Internet files (browser bar "Extras-Internet Options").

Deactivating cookies may result in you not being able to use all the functions of our portal.

Here you will also find instructions for deleting cookies for Internet Explorer https://support.microsoft.com/enus/help/278835/how-to-delete-cookie-files-in-

internet-explorer and Mozilla https://support.mozilla.org/en-US/kb/clear-cookiesand-site-data-firefox

#### 7. Plug-ins

#### 7.1 Facebook plugins

On our website, plugins of the social network Facebook, 1601 South California Avenue, Palo Alto, CA 94304, USA are integrated. You can recognize the Facebook plugins by the Facebook logo or the "Like" button ("Like") or "Share" button ("Share") on our page. You can find an overview of the Facebook plugins here:

http://developers.facebook.com/docs/plugins/.

When you visit our pages, the plug-in establishes a direct connection between your browser and the Facebook server. The content of the plug-in is transferred directly from Facebook to your browser and integrated into the website by it. Facebook receives the information that you have visited our site with your IP address, even if you do not have a

Facebook account or are not logged in to Facebook. This information (including your IP address) is transmitted directly from your browser to a Facebook server in the USA and stored there. If you click the Facebook "Like" button while logged into your Facebook account, you can link the content of our pages to your Facebook profile. This allows Facebook to associate visiting our pages with your user account. The information from your interaction is also transferred directly to a Facebook server and stored there. The information is also published on Facebook and displayed to your Facebook friends. We would like to point out that, as the provider of the pages, we do not have any knowledge of the content of the transmitted data or its use by Facebook.

Facebook may use this information for the purpose of advertising, market research and tailoring Facebook Pages to meet your needs. To this end, Facebook creates usage, interest and relationship profiles, e.g. to evaluate your use of our website with regard to the advertisements displayed to you on Facebook, to inform other Facebook users about your activities on our website and to provide other services associated with the use of Facebook.

For more information, please see Facebook's privacy statement at

https://www.facebook.com/about/privacy/.

If you do not want Facebook to be able to assign visits to our pages to your Facebook user account, please log out of your Facebook user account before using our website.

#### 7.2 Twitter

Plug-ins of the short message network Twitter Inc., 795 Folsom St., Suite 600, San Francisco, CA 94107, USA are integrated on our website. You can recognize the Twitter plugins (tweet button) by the Twitter logo on our site. An overview of the tweet button can be found at https://dev.twitter.com/.

When you access a page of our website that contains such a plug-in, a direct connection is established between your browser and the Twitter server. Twitter receives the information that you have visited our site with your IP address. If you click on the "Tweet" button while logged into your Twitter account, you can link the content of our pages to your Twitter profile. This allows Twitter to assign the visit to our pages to your user account. We would like to point out that, as the provider of the pages, we do not have any knowledge of the content of the data transmitted or its use by Twitter. Further information on this can be found in Twitter's privacy policy.

If you do not want Twitter to be able to assign visits to our pages, please log out of your Twitter user account.

#### 7.3 LinkedIn

Plugins of the social network LinkedIn of the LinkedIn Corporation, 2029 Stierlin Court, Mountain View, CA 94043, USA (hereinafter "LinkedIn") are integrated on our website. You can recognize the LinkedIn plugins by the LinkedIn logo or the "Recommend" button on our site. When you visit our site, the plug-in establishes a direct connection between your browser and the LinkedIn server. LinkedIn receives the information that you have visited our site with your IP address. If you click on the LinkedIn "Recommend button" while logged into your LinkedIn account, you can link the content of our pages to your LinkedIn profile. This allows LinkedIn to assign the visit to our pages to your user account. We would like to point out that, as the provider of the pages, we do not have any knowledge of the content of the transmitted data or its use by LinkedIn. Details on data collection (purpose, scope, further processing, use) as well as on your rights and settings can be found in the data protection information of LinkedIn.

You can find this information at: http://www.linkedin.com/legal/privacy-policy.

#### 7.4 YouTube

Our website contains at least one plug-in from YouTube, belonging to Google Inc., LLC 901 Cherry Ave. San Bruno, CA 94066 USA. As soon as you visit a YouTube plug-in page on our website, a connection is established to YouTube's servers. This will tell the YouTube server which specific page of our website you have visited. In addition, if you are logged in to your YouTube account, you would be able to assign YouTube your surfing behavior directly to your personal profile. You may opt-out of this ability by logging out of your account before doing so. For more information about YouTube's collection and use of your information, please see YouTube's privacy policy at http://www.youtube.com/t/privacy.

#### 7.5 Google Adsense

These Internet pages may use Google AdSense, a service for integrating advertisements from Google Inc. "("Google"). Google AdSense uses "cookies", which are text files placed on the user's computer, to help the website analyze how users use the site. Google AdSense also uses so-called web beacons (invisible graphics). Through these web beacons, information such as visitor traffic on the pages of this offer can be evaluated.

The information generated by cookies and web beacons about the use of this website (including the user's IP address) and the delivery of advertising formats is transmitted to a Google server in the USA and stored there. This information can be passed on by Google to Google's contractual partners. However, Google will not merge your IP address with other data stored by you.

Users may refuse the use of cookies by selecting the appropriate settings on their browser, however please note that if you do this you may not be able to use the full functionality of this website. By using this website, users agree to the processing of data collected about them by Google in the manner and for the purposes set out above.

#### 7.6. Google+

So-called social plug-ins ("plug-ins") of the social network Google+, which is operated by Google Inc., 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA ("Google"), are used on our Internet pages. The plugins can be recognized, for example, by buttons with the character "+1" on a white or colored background. An overview of the Google plugins and their appearance can be found here: https://developers.google.com/+/plugins

If you call up a page of our website that contains such a plug-in, your browser establishes a direct connection to Google's servers. The content of the plug-in is transmitted by Google directly to your browser and integrated into the page. Through the integration, Google receives the information that your browser has called up the corresponding page of our website, even if you do not have a profile on Google+ or are not currently logged in to Google+. This information (including your IP address) is transmitted directly from your browser to a Google server in the USA and stored there.

If you are logged in at Google+, Google can assign the visit of our website directly to your Google+ profile. If you interact with the plugins, for example by pressing the "+1" button, the corresponding information is also transmitted directly to a Google server and stored there. The information is also published on Google+ and displayed to your contacts there.

The purpose and scope of the data collection and the further processing and use of the data by Google as well as your rights in this regard and setting options to protect your privacy can be found in Google's data protection information: http://www.google.com/intl/de/+/policy/+1button.h tml

If you do not want Google to assign the data collected via our website directly to your profile on Google+, you must log out of Google+ before visiting our website. You can also completely prevent the loading of Google plugins with add-ons for your browser, e.g. with the script blocker "NoScript" (http://noscript.net/).

#### 7.7 Instagram

So-called social plugins from Instagram, operated by Instagram LLC, 1601 Willow Road, Menlo Park, CA 94025, USA ("Instagram"), are used on our Internet pages. The plugins are marked with an Instagram logo, for example in the form of an "Instagram camera". An overview of the Instagram plugins and their appearance can be found here: http://blog.instagram.com/post/36222022872/intro ducing-instagram-badges

When you visit a page on our website that contains such a plug-in, your browser establishes a direct connection to Instagram's servers. Instagram sends the content of the plug-in directly to your browser and integrates it into the page. This integration tells Instagram that your browser has visited the appropriate page on our site, even if you do not have an Instagram profile or are not logged into Instagram. This information (including your IP address) is sent directly from your browser to an Instagram server in the USA and stored there.

If you are logged in to Instagram, Instagram can assign the visit to our website directly to your Instagram account. When you interact with the plugins, for example by pressing the "Instagram" button, this information is also sent directly to an Instagram server and stored there. The information is also published on your Instagram account and displayed to your contacts there.

The purpose and scope of the data collection and the further processing and use of the data by Instagram as well as your related rights and privacy settings can be found in Instagram's privacy policy: https://help.instagram.com/155833707900388/

If you do not want Instagram to associate the data collected through our website directly with your Instagram account, you must log out of Instagram before visiting our website. You can also prevent Instagram plugins from loading completely by using add-ons for your browser, e.g. the script blocker "NoScript" (http://noscript.net/).

#### 7.8 Google Analytics

This website uses Google Analytics, a web analysis service provided by Google Inc. "("Google"). Google Analytics uses "cookies", which are text files placed on your computer, to help the website analyze how users use the site. The information generated by the cookie (browser type/version, operating system used, referrer URL previously visited website, IP address, time of server request) about your use of this website is usually transferred to a Google server in the USA and stored there. If IP anonymisation is activated on our website, however, Google will shorten your IP address beforehand within member states of the European Union or in other contracting states of the Agreement on the European Economic Area.

Only in exceptional cases will the full IP address be transmitted to a Google server in the USA and shortened there. Google will use this information for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing other services relating to website activity and internet usage. Google may also transfer this information to third parties where required to do so by law, or where such third parties process the information on Google's behalf. The IP address transmitted by your browser as part of Google Analytics is not combined with other data from Google. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website. By using this website, you consent to the processing of data about you by Google in the manner and for the purposes set out above.

Further information on the web analysis service used can be found on the Google Analytics website. For instructions on how to prevent your data from being processed by the web analysis service, please visit http://tools.google.com/dlpage/gaoptout?hl=en.

#### 8. Changes to this privacy policy

Changes to this privacy policy will be posted on this page. In this way, you can find out at any time what data we store, how we collect it and how we use it. You can save and/or print the data protection regulations.

## **Contact information**

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