

Privacy Policy

Purpose

Nordic Loss Adjusting (NLA) processes personal data as part of its claims adjustment activities. The intention of this Privacy Policy is to explain what personal data is processed by NLA and for what purpose this processing is performed as well as what obligations NLA has and what rights you have.

Who is responsible for the personal data we collect?

As a main rule, NLA's client is the controller for the processing performed by NLA in its activities, which is described here.

What is 'personal data' and what is meant by 'the processing of personal data'?

The term 'personal data' means all kinds of information that may be directly or indirectly referable to a natural person. Encrypted information and electronic identities (IP numbers, etc.) are personal data provided they can be linked to a natural person.

All operations, or sets of operations, which are performed on personal data are deemed to constitute the processing of personal data. This may, for example, involve collection, recording, organisation, structuring, storage, adaptation, transmission and erasure.

What personal data is processed?

We obtain the personal data that is necessary for our claims adjustment activities. This may involve, for example, the following data: name, personal identity (ID) number, contact details, bank details, notes that you personally provide, medical records including x-rays, your correspondence, technical details about your property, health data, data provided for questionnaires, age, gender, place of residence, images and video recordings, data from public records (for example, property designation), membership.

We may also process personal data (name, contact details, etc.) for training or events.

Personal data relating to employees is also processed in the course of our HR management.

Why do we process your personal data?

NLA basically processes your personal data to be able to fulfil the commitments we have under the contracts we have concluded. In some cases we need to process your personal data because we are obliged to do so according to law. Furthermore, we may process your personal data to establish, exercise or defend legal claims or when we have a legitimate interest in processing your data.

From where do we collect your personal data?

Besides the data that you provide to us personally, we may also collect personal data from someone else.

We may collect the following data from other parties:

- 1) Data from public records to ensure the accuracy of the information we have regarding you
- 2) Different kinds of insurance document
- 3) Health data from a healthcare centre, physician or other medical or health establishment

Storage

NLA will save your personal data for as long as is required to enable NLA to fulfil the purpose for which it is collected. For claims adjustment, this means that we store the data until completion of the claims adjustment (including payment), and also for a period of three years thereafter for the purpose of being able to deal with any reconsiderations.

With whom may we share your personal data?

Processors

In some cases it is necessary for us to share your personal data with companies that are our 'processors' to enable us to adjust reported claims. The processor processes the information on our behalf and according to our instructions.

NLA has processors that help us with:

- Claims adjustment
- Assistance in the case of travel claims
- Health care mediation for private healthcare insurance
- Investigations
- Medical assessments
- IT support

Controllers

We may also share your personal data with some companies that are independent controllers. A company being an 'independent controller' means that the company itself regulates how the information provided to the company is to be processed. As the company is an independent controller, this company's privacy policy and processing of personal data applies when your data is shared with the company.

NLA might share your personal data with the following controllers:

- Government authorities (the Police, Swedish Tax Agency or other authorities), if we are obliged to do so by law or if there is a suspected crime.
- Client

Your rights

Right to register extracts and rectification

You can request a register extract free of charge relating to the processing of personal data that NLA performs in respect of you. If you consider that any of the personal data that NLA has about you is incorrect, you also have the right to ask for this data to be rectified. NLA will then rectify the personal data that transpires to be incorrect, with the exception of personal data that is only processed for archiving purposes.

Right to erasure and to object

As described above, NLA will save your personal data for as long as is required to enable NLA to fulfil the purpose for which it is collected. However, you have the right to ask for incorrect data to be erased and also for erasure when the personal data is no longer necessary.

A request for erasure and/or to object can also be made for personal data that is processed as a result of a legitimate interest.

Right to restrict the processing of personal data

'Restricting' the processing of personal data means that the personal data will continue to be stored, but will otherwise not be processed any further by NLA without your consent.

In the following cases, you have the right to ask for the processing of personal data to be restricted:

- If you are questioning the accuracy of the personal data
- If the processing of personal data is not permitted and you decide to restrict the processing of personal data instead of erasure
- If you have objected to the processing of personal data pursuant to a legitimate interest
- If the personal data is not required for the purposes for which it was previously processed, but you need it to establish, exercise or defend legal claims.

Right to data portability

You are entitled to ask for the data that you personally have provided to us to be moved to someone else ('data portability').

In the event that NLA's processing of personal data is based on either your consent or the performance of a contract with you, you have the right to ask to have the personal data that you have provided to us transferred to you or to another controller. A precondition for this is that the transmission is technically feasible and can be performed by automated means.

Right to withdraw consent

In the event that you have provided your consent to NLA's processing in any respect, you have the right to withdraw this consent. When such a withdrawal is made, the document to which the consent related will cease and personal data collected pursuant to this consent will be erased. This is subject to the precondition that it is not required for another purpose for which NLA has a right to process your personal data.

Competent authority

You can contact the Swedish Privacy Protection Authority if you are dissatisfied with NLA's processing of your personal data, or a decision relating to a request in accordance with above.



Contact details

You are welcome to contact us and our Data Protection Officer if you have any questions relating to NLA's processing of personal data.

Address: Nordic Loss Adjusting, Box 1141, SE-171 22 Solna, Sweden

Email: dpo@nlaab.com