

BVGonline – Privacy Policy

Helvetia BVGonline

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BVGonline – Privacy Policy

1 General information

The processing of information and data, especially personal data, is a matter of trust. Your trust is of the utmost importance to Helvetia. To do justice to this importance, optimum protection must be ensured for your data.

All of the data you provide to Helvetia is treated confidentially and in accordance with the current data protection legislation – this includes, in particular, the collection, storage, use, provision and deletion of your data.

The term personal data (hereinafter referred to as "Personal Data" or "Data") covers all information referring to an identified or identifiable natural person (hereinafter referred to as "Data Subject") (e.g. name, e-mail address, telephone number, etc.).

2 Scope of application of this Privacy Policy

This Privacy Policy applies to the processing of Personal Data by Helvetia Swiss Life Insurance Company Ltd, St. Alban-Anlage 26, 4052 Basel (hereinafter referred to as "Helvetia") within the framework of provision of its services and/or the websites associated with it and, where applicable, any (web) apps, where these do not have their own privacy notices. This includes in particular the following website and (web) app (hereinafter also referred to as the "Online Portal") and their content: www.bvgonline.ch

This website and (web) app may contain links to websites of other providers (e.g. in the case of so-called social plugins). This Privacy Policy, and therefore the data protection guaranteed by Helvetia, does not extend to these.

3 Legal basis for the processing of Personal Data

Helvetia may use your Personal Data based on the following grounds in the absence of any statutory basis for doing so:

- Consent granted by you or by a person authorized by you
- Existence of a contract with Helvetia
- In the event of legitimate interests on the part of Helvetia

Legitimate interests include:

- Provision of advice and support as required
- Responding to contact made via a form
- The analysis and evaluation of usage of the Helvetia websites
- Compliance with legal and regulatory requirements and internal rules
- Combating misconduct, abuse, misdemeanours and crimes
- Conducting or participating in legal proceedings
- Cooperation with public authorities
- Customer management and maintaining contacts beyond the processing of contracts
- Improvement and new development of products and services
- Responding to questions and comments as well as evaluation
- Ensuring the protection of systems
- Security and protection of Data, secrets and assets
- Maintaining and organising business operations
- Advertising
- Product and company development

- Exchanging information between Helvetia group companies
- Market studies, for instance in order to analyse customer behaviour, activities, preferences and needs
- Customer satisfaction surveys
- Data analysis and keeping of statistics

4 Processing purposes

The processing of your Personal Data is essential for operation of the Online Portal. It is not possible to register for or log in to the Online Portal without your Data being processed. Your Data will only ever be used for the purpose disclosed to you when the data was collected, the purpose you consented to, the purpose which is apparent from the circumstances or the purpose which is provided for by law.

Helvetia processes Personal Data in particular to the extent that this is necessary for the following business processes:

- Provision of advice and support as required
- Provision of services
- Processing of contracts
- Contract management
- Invoicing
- Compliance with legal and regulatory requirements and internal rules
- Combating misconduct, abuse, misdemeanours and crimes
- Conducting or participating in legal proceedings
- Cooperation with public authorities
- Improvement and new development of products and services
- Responding to questions and comments
- Evaluation, improvement and new development of products and services
- Maintaining and organising business operations
- Security and protection of Data, secrets and assets
- Product promotion
- Sending newsletters
- Product and company development
- Market studies, for instance in order to analyse customer behaviour, activities, preferences and needs
- Customer satisfaction surveys
- Data analysis and keeping of statistics

5 Categories of processed Data

The Personal Data processed by Helvetia includes the following data provided as well as publicly available data:

- User data (e.g. first name, last name and e-mail address)
- Interaction Data (e.g. date and time of use of the Online Portal, page visited and previous page, IP address, information about the browser being used, device ID, current location where this information is enabled, Data from communications)
- Beneficiary Data (e.g. first name, last name, address, place of residence, Old Age and Survivors' Insurance (AHV) number, payroll amount, start and leave dates, working hours, interruption of employment and cause, purchase (voluntary payment) calculations, advance withdrawals, for example for residential property or as part of a divorce, information about capacity to work)
- Where appropriate, other Data from contracts

6 Data recipients

Helvetia may exchange Personal Data within Helvetia for the purposes stated above and/or with foundations (co)founded by Helvetia, its insurance intermediaries, its contracting partners and with previous insurers and/or reinsurers within Switzerland and overseas (the "Data Processor").

7 Storage period

Helvetia processes Personal Data as long as this is necessary for fulfilling the above-mentioned purposes. In principle, your Data will be deleted as soon as it is no longer required for the above-mentioned purposes. Helvetia stores your Data due to statutory retention obligations, for example. Furthermore, Helvetia stores your Data for the time period in which claims against Helvetia companies can be made.

8 Data provision

The policyholder or beneficiary is obliged to provide the Data required to assess the risk, execute the contract and handle claims. If it fails to meet that obligation, Helvetia may refuse to conclude the contract, or parts thereof, or to pay all or part of the claim in the case of failure to provide data.

9 Data security

With regard to processing Personal Data, Helvetia takes adequate technical and organizational measures to prevent unauthorized access and otherwise unauthorized processing. These are based on the international standards in this area and are reviewed regularly and adjusted when necessary.

Browser access to the Online Portal is ensured at any time by means of appropriate encryption technology.

10 Cookies

The Online Portal may use so-called cookies. Cookies are small files stored on your device (PC, smartphone, etc.) when you visit the Online Portal.

Cookies are used, for example, to collect information about the use of websites. Each time you visit this website, information is also recorded by the system about the device you use to access the site. Some cookies are deleted automatically at the end of the browser session (so-called session cookies) and some are stored for a specific period, or permanently, in the user's browser and are deleted automatically later on (so-called temporary or permanent cookies). Cookies stored on your device may also come from other Helvetia companies or third parties such as advertising partners (so-called third-party cookies). These are used to provide customized advertising and to measure its effect. Upon visiting the Online Portal, third parties are only granted access to Data based on an identification number, the so-called cookie ID. No Personal Data is transmitted, making it impossible to identify individuals. The data is not stored together with other Personal Data.

You will be informed about the use of cookies for analysis purposes when you visit the Online Portal.

You can determine how cookies are used yourself using the appropriate browser settings. Restricting or preventing the use or functionality of cookies may restrict the use of certain websites however.

You can manage a lot of online ad cookies from companies via the EU site <http://www.youronlinechoices.com/uk/your-ad-choices/> or the US American site <http://www.aboutads.info/choices/>.

For an overview of all third-party access to your browser, or to prevent the same, you can install specialist add-ons for your browser, such as NoScript or Ghostery.

11 Log files

The providers of the Helvetia websites collect and save Data in so-called log files when the site is accessed. This includes the following Data:

- IP address of the website visitor
- Username (user ID) for use of the Online Portal
- Date and time the site is accessed
- Description of the pages visited
- Indication of the files retrieved (downloads)
- Successful visit report
- The previously visited page
- The page the site was accessed from (top level domain, such as .ch, .fr, .com)
- Web browser used
- Operating system used
- Data entered by the user
- Transaction data

This data will not be stored together with the user's other Personal Data. In addition, this Data will only be collected for statistic website usage purposes, security and to improve the offering and website, and will not be forwarded to third parties for any other purpose.

This Data will be deleted as soon as it is no longer necessary to achieve the intended purpose, and providing there are no statutory grounds to retain it.

Since this access Data is absolutely necessary for provision of the website, there is no ability to object to this data processing.

12 Integration and restriction of third-party services

Sometimes third-party services may be integrated in the Online Portal. These may include, for example, services for advertising purposes, Data analysis and tracking, retargeting or so-called social plugins. The functionality of these services requires the provider to save your IP address. Helvetia is committed to only using such services where the provider in question only uses the IP address to deliver the respective services. Your IP address will be processed by the third party in accordance with their Privacy Policy.

At present Adobe Analytics is used to analyse user behaviour. This service can be disabled using the following link (Opt-out).

13 Your rights as a Data Subject

Among other rights, you have the right to request information about your Personal Data processed by Helvetia and, under certain conditions, to have said Personal Data corrected, transferred to you, blocked or deleted.

14 Contact

For questions about privacy and your rights, please contact Helvetia's Data Protection specialist unit.

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4002 Basel

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15 Right of modification

Helvetia reserves the right to modify this Privacy Policy in line with the current statutory regulations at any time. The version published here applies as amended from time to time.

