



Privacy Policy



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Swiss Re reserves the right to vary or amend this Privacy Policy Statement at any time and Swiss Re is under no obligation to inform you about such variations or amendments. The most recent version of the Privacy Policy Statement will govern our use of your information and will always be available on the Swiss Re Sites. By continuing to access or use this Swiss Re Site after any changes become effective, you agree to accept the revised Privacy Policy Statement. Please visit this Privacy Policy Statement on a regular basis to ensure that you have read the latest version. This Privacy Policy Statement was updated the last time on the date indicated at the end of the Privacy Policy Statement.

Swiss Re is committed to protecting your privacy. This Privacy Policy Statement concerns the entire online collection of personal data on Swiss Re Sites and describes how your personal data is collected and used and how Swiss Re fulfils its obligations under applicable data protection law.

The headings used for each of the paragraphs of this Privacy Policy Statement do not affect its interpretation. "You" means a user of Swiss Re Sites. "We" means Swiss Re. "User data" or "data" means personal data that has been collected from users through various functionalities of Swiss Re Sites or by the use of an e-mail address given on a Swiss Re Site. "Personal data" means information relating to an identified or identifiable person.

This Privacy Policy Statement should be read in conjunction with the Terms of Use. Any defined terms used in this Privacy Policy Statement but not defined herein bear the definition given in the Terms of Use.

Additional local information

Swiss Re is an international group of companies active in the reinsurance and insurance business in many countries. Swiss Re offices in particular countries may be subject to additional or different data protection requirements. Please note that, in addition to this Privacy Policy Statement, Swiss Re Sites may include legal data protection information specific to one or several countries.

How is your data collected?

We may collect personal data from you over Swiss Re Sites in the following ways:

- You provide personal information to us, in particular your contact data like name, e-mail address, and company name, by using the various functionalities of Swiss Re Sites (e.g. login, commenting, subscription, download, ordering, event or newsletter registration) or by sending information to a Swiss Re e-mail address given on a Swiss Re Site.
- We are also collecting data about newsletter articles you read or topics you are interested when you click on the provided links in an email or newsletter - such data is considered personal data.
- You provide additional personal information to us which we may request from you from time to time following on from contact you have made with us through a Swiss Re Site. Such information may be necessary or unnecessary (optional) for the provision of services on a Swiss Re Site as indicated in any particular case. In no event, however, are you requested to provide sensitive personal data about you or other persons. Please avoid sending us such types of data.
- If you access Swiss Re Sites or use services available via Swiss Re Sites, your connection data will be collected by our servers and/or through cookies that may be placed in your computer (see below). Our servers will store your IP address in log files by which your computer can be identified as well as certain other connection data (e.g. time and amount of transferred data, product and release information from your Internet browser).

Use of cookies

Swiss Re uses tracking technology such as cookies to gather connection data and to understand how users use Swiss Re Sites. A cookie is an element of data that a website can send to your computer's browser so that this computer will be recognised by the site on the user's return. Cookies allow the web server to recognise your computer on connection to a Swiss Re Site, which in turn allows the server to make downloading of pages faster than on first viewing. Also cookies may be used to establish statistics about the use of Swiss Re Sites by

gathering and analysing various data (e.g. most visited pages, time spent by users on visited pages). Cookies will not be used to monitor website visits of a particular individual. Cookies placed on your computer will not be kept longer than necessary for the purposes indicated. It is possible to set the browser on your computer to notify you when a cookie is being recorded on your computer's hard drive. It is generally also possible to set the browser to prevent cookies from being recorded on your computer. For the optimal use of Swiss Re Sites, however, we recommend that you do not block the recording of cookies on your computer. The procedure for refusal of cookies may differ depending on the software product. You may check with your software helpdesk or software supplier if you wish to refuse cookies. If you choose not to receive cookies, you may not be able to use certain functionalities or pages of Swiss Re Sites.

How is your data used?

The user data collected over a Swiss Re Site will be processed for the following purposes:

- We will use your connection data for statistical purposes and to manage and improve the usability of the Swiss Re Sites by means of particular software (e.g. Google analytics) or cookies (see above).
- We will use your contact data to: (i) answer any queries you have about Swiss Re Sites and to notify you of any changes to Swiss Re Sites; (ii) provide you with information you have requested (subscriptions, event registration confirmation and further details on a registered event, forgotten password); and (iii) inform you about Swiss Re, events hosted by Swiss Re and other related events.
- We will use the information about your personal newsletter subscriptions and your personal "interaction" data (the articles and topics you are interested in) to learn about your preferences and improve the knowledge provided to you via our newsletters and communication. We will not use your personal interaction data for any other purpose except for improving our services.
- We will use your personal data to manage your participation at registered events, manage your subscriptions and to inform you about Swiss Re services and solutions that may be of interest to you (marketing activities), unless you inform us that you wish not to receive any promotion material from Swiss Re (see Terms of Use).
- We will include comments that you provide through commenting functionality on Swiss Re Sites or otherwise in anonymous reports, statistics, surveys and pools which we make available on Swiss Re Sites. However, these types of information will not enable readers to identify individuals or individual businesses. Your comments are made available on Swiss Re Sites in anonymous form, unless you have expressly agreed otherwise using dialogue and sharing functionality.
- Swiss Re does not sell your personal data to third parties.

Data disclosure to third parties

We will not disclose your personal data to third parties, except for the following: (1) disclosure of data if legally required or ordered by an authority or a court; (2) disclosure of data to external service providers who process Swiss Re data on its behalf or otherwise; (3) disclosure of data to contracted event co-sponsors in cases where you registered for such an event; (4) disclosure of limited data (only name, title, company name) to other event participants in form of participant lists; (5) disclosure of data to third parties in corporate reorganisations, disposals or acquisitions; (6) disclosure of data to third parties if necessary to protect the interests of Swiss Re or other users.

We will not sell, rent, distribute or otherwise make your contact or other data commercially available to any third party, except with your prior permission.

Data storage and transfer outside your country

Your data is processed according to applicable data protection and privacy laws. Any data you send over the Internet to the Swiss Re Site swissre.com is processed and stored by the service provider Limelight Networks, Inc., USA. Any data provided on any Swiss Re microsite is processed and stored by the service provider EverWare AG, Switzerland. Some data will also be stored on servers of Swiss Re.

Accordingly, your personal data will be transferred to and processed in locations outside the country in which you are viewing the Swiss Re Site (the "User Country"). Any data or material sent or uploaded by you will be accessible in countries outside the User Country. If your User Country is within the European Economic Area ("EEA") or is Switzerland or another country providing an adequate level of data protection, please note that your personal data will also be accessible and processed in countries with a lower level of data protection. In these situations Swiss Re will ensure (by entering into a written agreement or otherwise) that an adequate level of data protection is maintained by the recipients of your data in accordance with applicable data protection law.

Storage of e-mails

All incoming and outgoing e-mail messages are automatically stored in the Swiss Re Electronic Message Repository. The e-mails are protected by legal, technical and organisational measures and are processed according to applicable data protection and privacy laws. They may only be accessed in justified cases in accordance with applicable laws and regulations (e.g. court order, suspicion of criminal conduct, breach of regulatory obligations, material breach of employment contract). Access is only granted to employees in defined functions (e.g. litigation, legal, compliance, risk). The process steps as well as the search criteria used are pre-defined. All e-mails are disposed of after a pre-determined period of time and according to legal requirements. If you do not wish the retention of private e-mails by Swiss Re, we strongly advise you not to send private, non-business related e-mails to Swiss Re e-mail accounts.

Data security and confidentiality

Swiss Re applies and ensures that service providers apply technical and organisational security measures that are appropriate to protect personal data against accidental, unauthorised or unlawful destruction, loss, alteration, disclosure or access and against all other unlawful forms of processing.

The accessing and entering of information on Swiss Re Sites by users takes place over the Internet which is an open and unprotected network. This data transfer takes place in non-encrypted form. When disclosing any personal information via an open network, you should be mindful that it is potentially accessible to others and consequently can be collected and used by others without your consent. In particular, even when individual data packets are encrypted, the names of the sender and recipient are not. A third party may therefore be able to trace a transaction. Even if both the sender and recipient are located in the same country, data may also be transmitted via such networks to other countries regularly and without controls, including to countries that do not afford the same level of data protection as the User Country. Your data may be lost during transmission or may be accessed by unauthorised parties. Swiss Re does not accept any liability for direct or indirect losses as regards the security of your data during its transfer via the Internet. Please use other means of communication if you think this is necessary or prudent for security reasons.

For how long is your personal data retained?

Swiss Re retains the personal data collected over Swiss Re Sites only for as long as required or permitted by law and regulations.

Protection of children

Swiss Re does not wish to collect personal data over Swiss Re Sites from individuals under the age of 18 without the consent of the individual's parent or legal guardian. Individuals under the age of 18 must obtain the consent of their parent or legal guardian before providing any personal data to Swiss Re on a Swiss Re Site.

Links to External Websites

From certain Swiss Re Sites you are able to obtain access to websites operated by third parties ("External Websites"). External Websites are not monitored or maintained by Swiss Re and we do not endorse or accept any responsibility for their content or operation. You access External Websites at your own risk. This Privacy Policy Statement does not apply to External Websites. We are not responsible for the privacy policies of any External Websites (see Terms of Use). Please read the privacy policy of each External Website prior to accessing or sending personal data to the site.

Right to access your personal data

You are entitled to ask us anytime for information about what type of personal data about you has been collected online and stored with Swiss Re or with third parties processing online data on Swiss Re's behalf. You may also ask us to have your data rectified or deleted as required by applicable data protection law. For more information please contact us using details in the contact box above.

Data controller

Swiss Re Ltd, Mythenquai 50/60, 8022 Zurich, Switzerland is responsible as data controller for the processing of your personal data on Swiss Re Sites under Swiss data protection law to the extent applicable.

Contact

If you have any questions relating to the processing of your personal data, your privacy rights or this Privacy Policy Statement, please contact Swiss Re's Data Protection Officer at Swiss Re Ltd, Mythenquai 50/60, 8022 Zurich, Switzerland.

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ANY QUESTIONS?

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