DATA PROTECTION STATEMENT

This is a typical Data Protection Statement provided by insurers participating in the Insurance Malta Anti-Fraud Platform. In this Data Protection Statement, the participating insurers are represented by the pseudonym "*XYZ-Insurance*".

Data Protection Statement

XYZ-Insurance ("we", "us", "our") is the data controller in relation to personal data held about you or any other person whom you insure or propose to insure with us.

By making a request for insurance with *XYZ-Insurance*, you acknowledge that you, and all persons whom you propose to insure with us, accept this Data Protection Statement. You should therefore show this notice to anyone whom you propose to insure with us.

It may be necessary for us to collect sensitive personal data (such as medical conditions or injuries) relating to you or any other person insured or to be insured under the policy, or who may claim under the policy. You should get their explicit consent before sharing their sensitive personal data with us. By making a request for insurance with *XYZ-Insurance,* or making a claim under this policy, you acknowledge that you and all such persons are giving their explicit consent to such data being processed in the manner and for the purposes outlined here.

Under the terms of your policy, you should give us notice about any accident which may give rise to a claim under the policy. When you give us notice about any such accident, you acknowledge that you, and all persons who may claim under the policy, accept this Data Protection Statement. You should therefore likewise show this notice to anyone claiming under this policy.

We will use this information to manage your insurance policy, to assess creditworthiness, and for underwriting, claim handling and fraud prevention purposes. In order to provide you with products and services this information will be held in the data systems of *XYZ-Insurance* and / or of our intermediaries. We may also collect information from other sources and check the data you provide us with such information.

Dikjarazzjoni dwar Protezzjoni tad-Data

L-assigurazzjoni XYZ ("ahna", "maghna", "taghna") hija l-kontrollur ta' data personali migbura dwarek jew dwar persuni ohra li inti tassigura jew qed tipproponi li tassigura maghna.

Meta titlob assigurazzjoni minghand *l-assigurazzjoni XYZ,* intitaghraf li int u kull persuna ohra li qed tipproponi biex tigi assigurata maghna, taccettaw din id- Dikjarazzjoni dwar Protezzjoni tad-Data. Inti ghandek ghalhekk turi dan l-avviz lil kull min qed tipproponi biex jigi assigurat maghna.

Jista' jinhtiegilna nigbru data personali sensittiva (dwar per ezempju l-kondizzjoni medika jew xi korriment) li jirrigwardaw lilek jew xi persuna ohra li tassigura jew li ser tassigura maghna jew li tista' tiklejmja taht il-polza. Inti ghandek ghalhekk iggib il-kunsens esplicitu taghhom qabel ma tizvela maghna d-data personali sensittiva taghhom. Meta titlob assigurazzjoni minghand *l-assigurazzjoni XYZ*, jew meta tiklejmja taht din il-polza, inti taghraf li inti u l-imsemmija persuni qed taghtu l-kunsens esplicitu taghkom sabiex din id-data tigi pprocessata bil-mod u ghall-iskop imsemmija hawnhekk.

Skond il- polza tieghek, inti trid tavzana meta jsehh incident li dwaru jista' jsir klejm taht il-polza. Meta tavzana dwar xi incident bhal dan, intitaghraf li int kif ukoll kull persuna li tista' tiklejmja taht din il-polza, taccettaw din id-Dikjarazzjoni dwar Protezzjoni tad-Data. Inti ghandek ghalhekk turi dan l-avviz lil kull min jista' jiklejmja taht din il-polza.

Ser nuzaw din l-informazzjoni biex namministraw il-polza tieghek, nassessjaw il-kwalità ta' kreditu, nassiguraw, nimmanigjaw talbiet ghal kumpens u sabiex inrazznu l-frodi. Biex infornuk il-prodotti u s-servizzi taghna, ser inzommu din l-informazzjoni fis-sistemi ta' data ta' *l-assigurazzjoni XYZ* u / jew tal-intermedjarji taghna. Nistghu wkoll nigbru informazzjoni minn sorsi ohra u niccekjaw id-data li taghtina ma' din l-informazzjoni.

We may pass this data to other insurers either directly or through persons acting on their behalf (such as the Insurance Association Malta, Insurance Intermediaries, Motor surveyors or Private Investigators), and, where we are entitled to do so under the Insurance Business Act or the Data Protection Act, to the Commissioner of Police or any person authorised by law to access personal data. Furthermore in case you default in the payment of your premium or other dues under the policy, we may pass this information to the Malta Association of Credit Management so that such information will be recorded in their credit information system and made available to participants.

Nistghu niskambja din id-data ma' assiguraturi ohra, kemm direttament kif ukoll permezz ta' persuni li jirraprezentawhom (bhal l-Insurance Association Malta, Intermedjarji fl-Assigurazzjoni, Servejers tal-vetturi jew Investigaturi Privati), u, fejn ahna ntitolati taht l-Att dwar il-Kummerc ta' l-Assigurazzjoni jew l-Att dwar il-Protezzjoni u l-Privatezza tad-Data, lill-Kummissarju tal-Pulizija jew lil kwalunkwe persuna ohra li hija legalment awtorizzata biex ikollha access ghal data personali. Barra minn dan, fejn inti tonqos fil-hlas tal-premium jew ammonti ohra dovuti taht il-polza, ahna nistghu nghaddu din l-informazzjoni lill-Malta Association of Credit Management li zzomm referenza dwar Kreditu, sabiex din l-informazzjoni tigi mizmuma fis-sistemi taghhom u skambjata mal-membri taghhom.

Under the Data Protection Act you are entitled to know what personal data is held about you in our data systems and, where applicable, request the rectification or erasure of the same. If you wish to receive this information, please download the Personal Data Request Form, complete it with the required information and post it to us.

Taht l-Att dwar il-Protezzjoni u l-Privatezza tad-Data inti ghandek dritt tkun taf x'data personali tinzamm fuqek fis-sistemi taghna u, fejn huwa l-kaz, titlob ir-retifika jew il-kancellament tal-istess data. Jekk tixtieq tircievi din l-informazzjoni, inti gentilment mitlub tnizzel il-Formola biex titlob Data Personali, timliha bid-dettalji mehtiega u timpostahielna.

We may pass data that relates to the claims history of persons who may claim under your policy to the Insurance Malta Anti-Fraud Platform. The aim of the Insurance Malta Anti-Fraud Platform is to prevent, detect, suppress and/or prosecute insurance fraud. *XYZ-Insurance* jointly with other motor insurers is the data controller in relation to the Insurance Malta Anti-Fraud Platform. The platform is administered on our behalf by the Insurance Association Malta.

Nistghu niskambja data rigward klejms ta' persuni li jitolbu kumpens taht il-polza tieghek lill-Insurance Malta Anti-Fraud Platform. L-iskop tal- Insurance Malta Anti-Fraud Platform huwa sabiex jigi evitat, identifikat u imrazzan il-frodi tal-assigurazzjoni u sabiex jittiehdu passi legali kontrih. *L-assigurazzjoni XYZ* flimkien ma' assiguraturi ohra li jkopru vetturi bil-mutur huma il-kontrolluri ta' data migbura fil-Insurance Malta Anti-Fraud Platform. Dan il-platform huwa amministrat f'isimna mill-Insurance Association Malta.

Under the Data Protection Act you are entitled to know what data about claims you have made is held on the Insurance Malta Anti-Fraud Platform and, where applicable, request the rectification or erasure of the same. If you wish to receive this information, please download the Personal Data Request Form, complete with the required information and post it to us.

Taht l-Att dwar il-Protezzjoni u l-Privatezza tad-Data inti ghandek dritt tkun taf x'data dwar klejms li int ghamilt jinstabu fis-sistemi taghna u, fejn huwa l-kaz, titlob ir-retifika jew il-kancellament tal-istess data. Jekk tixtieq tircievi din l-informazzjoni, inti gentilment mitlub tnizzel il-Formola biex titlob Data Personali, timliha bid-dettalji mehtiega u timpustahielna.

We may occasionally update this Data Protection Statement. Therefore we would suggest you periodically review this statement to stay informed about how we are meeting our obligations under the Data Protection Act.

Minn zmien ghal zmien nistghu naggornaw din id-Dikjarazzjoni dwar Protezzjoni tad-Data. Ghalhekk nissugerixxu li kultant zmien taghti daqqa t' ghajn lejn din id-dikjarazzjoni biex tinzamm aggornat dwar il-mod kif qeghdin inwetqu d-dmirijiet taghna taht l-Att dwar il-Protezzjoni u l-Privatezza tad-Data.