

Chubb Privacy

Appendix 2 Legal Basis for Processing

Activity	Type of information we collect	The basis on which we use the information	Who we may disclose the information to
Prospective Insureds and Insured Persons			
Set up a record on our systems	<ul style="list-style-type: none"> Contact Details Personal Risk Information Policy Information 	<ul style="list-style-type: none"> Performance of a contract Legitimate interests (to ensure we have an accurate record of all Insured Persons we cover) 	<ul style="list-style-type: none"> Service Providers
Carry out background, sanction, fraud and credit checks	<ul style="list-style-type: none"> Contact Details Personal Risk Information Incl. Criminal Data 	<ul style="list-style-type: none"> Consent Legitimate interests (to ensure that Insured Persons are within our acceptable risk profile and to assist with the prevention of crime and fraud) 	<ul style="list-style-type: none"> Service Providers Credit reference agencies Anti-fraud databases
Consider the underwriting submission, assess risk and write policy	<ul style="list-style-type: none"> Personal Risk Information Incl. Health Data Incl. Criminal Data 	<ul style="list-style-type: none"> Take steps to enter into a contract Legitimate interests (to determine the likely risk profile and appropriate level, cost and type of cover to offer, if any) Consent Local law exemption 	<ul style="list-style-type: none"> Third Party Administrators Service Providers Insurers /
Manage renewals	<ul style="list-style-type: none"> Contact Details Policy Information Personal Risk Information Incl. Health Data Incl. Criminal Data 	<ul style="list-style-type: none"> Performance of a contract Legitimate Interests (to decide to consent to a renewal period, and if so, on what terms) Consent Local law exemption 	<ul style="list-style-type: none"> Third Party Administrators Service Providers
Provide client care, assistance and support	<ul style="list-style-type: none"> Contact Details Policy Information 	<ul style="list-style-type: none"> Performance of a contract Consent 	<ul style="list-style-type: none"> Assistance Providers Service Providers
Receive premiums and payments	<ul style="list-style-type: none"> Contact Details Financial 	<ul style="list-style-type: none"> Performance of a contract 	<ul style="list-style-type: none"> Banks
Marketing	<ul style="list-style-type: none"> Contact Details Marketing 	<ul style="list-style-type: none"> Legitimate interests (to provide Insured 	<ul style="list-style-type: none"> Service Providers

		<ul style="list-style-type: none"> • <i>with information about insurance products or services which may be of interest)</i> • Consent 	
Comply with legal and regulatory obligations	<ul style="list-style-type: none"> • Contact Details Policy • Information • Personal Risk Information • Financial Information 	<ul style="list-style-type: none"> • Legal obligation 	<ul style="list-style-type: none"> • Regulators (<i>e.g. ACPR, FSMA</i>) • Law enforcement bodies • Courts • Other Insurers (<i>under court order</i>)
Activity	Type of information we collect	The basis on which we use the information	Who we may disclose the information to
Claimant			
Receive notification of claim	<ul style="list-style-type: none"> • Policy Information • Claim Details 	<ul style="list-style-type: none"> • Performance of a contract • Legitimate interests (<i>third party claimants (to maintain an accurate record of all claims received and the identity of claimants)</i>) 	<ul style="list-style-type: none"> • Third Party Administrators • Assistance providers • Service providers
Assess claim	<ul style="list-style-type: none"> • Claim Details • Incl. Health Data • Incl. Criminal Data 	<ul style="list-style-type: none"> • Performance of a contract • Legitimate interests (<i>to evaluate the circumstances of a claim</i>) • Consent • Local law exemption • Establish facts, exercise legal claims, defend our rights 	<ul style="list-style-type: none"> • Third Party Administrators • Experts • Lawyers • Claims Experts
Control and detect fraud	<ul style="list-style-type: none"> • Claim Details • Anti-fraud Data 	<ul style="list-style-type: none"> • Performance of a contract • Legitimate interests (<i>to control, assess and ultimately prevent fraud</i>) • Consent • Local law exemption • Establish facts, exercise legal claims, defend our rights 	<ul style="list-style-type: none"> • Surveillance providers (<i>exceptionally</i>) • Anti-fraud databases • Law enforcement bodies
Settle claim	<ul style="list-style-type: none"> • Financial Information 	<ul style="list-style-type: none"> • Performance of a contract • Legitimate interests (<i>third party claimants (to settle claims to third party claimants)</i>) 	<ul style="list-style-type: none"> • Banks • Lawyers
Comply with legal and regulatory obligations	<ul style="list-style-type: none"> • Policy Information • Claim Details • Anti-fraud Data • Financial Information 	<ul style="list-style-type: none"> • Legal obligation 	<ul style="list-style-type: none"> • Regulators (<i>e.g. ACPR, FSMA</i>) • Law enforcement bodies • Courts • Other Insurers

(under court order)

Activity	Type of information we collect	The basis on which we use the information	Who we may disclose the information to
Business Partners and Visitors			
Manage relationships	<ul style="list-style-type: none">Contact Details	<ul style="list-style-type: none">Legitimate interests (to maintain an accurate client and partner relationship management platform)Consent	<ul style="list-style-type: none">Service Providers
Administer contracts	<ul style="list-style-type: none">Contact Details	<ul style="list-style-type: none">Performance of a contract	
Marketing	<ul style="list-style-type: none">Contact DetailsMarketing	<ul style="list-style-type: none">Legitimate interestsConsent	<ul style="list-style-type: none">Service Providers
Run events and host office visitors; accommodate website visitors	<ul style="list-style-type: none">Website or Office Visitor	<ul style="list-style-type: none">Legitimate interests (to organise and host events which may be of interest to Business Partners)Consent	<ul style="list-style-type: none">Service Providers
Activity	Type of information we collect	The basis on which we use the information	Who we may disclose the information to
Applicable to all			
Transfer books of business	<ul style="list-style-type: none">All (if applicable)	<ul style="list-style-type: none">Legitimate interests (to structure our business)Legal obligation (portfolio transfer regime for insurance contracts under the applicable law)Consent	<ul style="list-style-type: none">CourtsPurchaserProfessional advisors
Sale or reorganisation of a Chubb company	<ul style="list-style-type: none">All	<ul style="list-style-type: none">Legitimate interests (to structure our business)Legal obligation (portfolio transfer regime for insurance contracts under the applicable law)Consent	<ul style="list-style-type: none">CourtsPurchaserProfessional advisors
Recording of telephone calls	<ul style="list-style-type: none">Contact Detailsany other information shared during the telephone call	<ul style="list-style-type: none">Legal obligation	<ul style="list-style-type: none">Service ProvidersRegulators

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