

Who are we?

HDI Global Specialty SE is a non-life insurance company registered in Germany and the Canadian Branch is authorized in Canada by the Office of the Superintendent of Financial Institutions. HDI Global Specialty SE – Canadian branch (“HSCB”) wants you to be aware of how we collect, use, protect and disclose your personal information. This Privacy Policy (“Privacy Policy”) applies to all associated services provided by HSCB.

Policy statement

HDI Global Specialty SE (including its Branches) is committed to treating customers fairly by placing them at the heart of what it does and providing the highest standard of products and services. HSCB is committed to ensuring that all customer personal information is handled in accordance with the Personal Information Protection and Electronic Documents Act (“PIPEDA”) and, where applicable, with provincial privacy legislation in Alberta, British Columbia and Quebec (collectively: “Canadian Privacy Laws”). As a Branch of HDI Global Specialty SE, HSCB also complies with the EU General Data Protection Regulation (“GDPR”).

What types of personal information do we collect

HSCB collects personal information, including sensitive information. “Personal information” means information that allows a person to be identified or which relates to an identifiable individual other than the individual’s name, title, business address or business telephone number. “Sensitive information” is personal information and includes information about an individual’s health, genetics, race, political opinion or membership, religion, philosophical beliefs, union membership, sexual orientation and criminal record.

Examples of the types of personal information which HSCB collects includes, but is not limited to, name, address and contact details, date of birth, gender, health information, claims history, criminal records, and credit history records.

Collecting your personal information and consent

We limit the collection and use of personal information to what we require in order to serve you as a customer and to administer our business, including to:

- Assess applications for insurance;
- Administer insurance policies;
- Investigate, adjust or settle claims;
- Detect, prevent and suppress fraud, authorized, or illegal activities;
- Comply with applicable laws and requirements of regulators, including self-regulatory organizations.

We collect this information in a number of ways. Sometimes we will collect this information directly from you. However, we typically collect this information from agents, insurance brokers and other insurance intermediaries.

HSCB collects personal information from you with your consent, which is generally obtained during the application and/or renewal of your insurance cover and/or during any claims process, or as otherwise permitted by law. Depending on the situation and the sensitivity of the information, we may obtain your consent in different ways. Express consent may be obtained verbally, online or in writing. Implied consent may be obtained through your use of a product, or when you approach us to obtain information, inquire about or apply for products or services from us. If you provide us with personal information about another person, we expect you to ask for their permission to do this and consent to this Privacy Policy on their behalf.

You may withdraw your consent to the collection, use and disclosure of your personal information, subject to certain limitations. However, if you do so, we may not be able to continue to provide you with our insurance products and services. If you wish to withdraw your consent, please contact our Privacy Officer.

Using and disclosing your personal information

We can only use and disclose your personal information for the purpose it was collected, unless the use or disclosure for another purpose is with your consent or otherwise permitted by law.

We may disclose your personal information to:

- Our related corporate entities for the purpose of performing our functions or corporate reporting. These related entities may be located overseas in any of the countries in which HDI Global Specialty SE operates including, but not limited to, Germany and the United Kingdom.
- Service providers and third parties to carry out activities on our behalf such as claims handling services or providing IT services to us.
- Other entities within our group, reinsurers (who may be located overseas), insurance intermediaries, credit reference agencies, our advisors, our agents, our administrators and those involved in the claims handling process (including assessors, investigators and others), for the purpose of assisting us and them in providing relevant services and products, or for the purpose of recovery or litigation.
- People listed as co-insured on your policy and to family members or agents authorized by you.

When disclosing your personal information to any third parties, HSCB requires them to protect and handle your personal information in a manner consistent with our privacy practices and all applicable privacy laws.

Protecting your personal information

We hold your personal information on databases and physical files. We take all reasonable steps to securely retain any information we hold (including the use of passwords and other security measures). We also maintain security procedures to manage and protect the use and storage of paper records containing personal information.

Access to your personal information

You have the right to access your personal information under our control, subject to any legal restrictions or rights of refusal. If you exercise this access right, we may charge you a reasonable fee for copying and sending the information from your file.

You may be refused access to your personal information in certain circumstances such as to safeguard the public interest or our interests (e.g. legal or litigation privilege). If we refuse to provide you access to your personal information, we will explain why in writing.

You also have the right to request correction of your personal information. All requests to access or correct your personal information must be made in writing.

Your rights

In certain circumstances, you may have the right to require us to:

- Provide you with further details about the use we make of your personal information;
- Provide you with a copy of the personal information we hold;
- Correct any inaccuracies in the personal information we hold;
- Delete any personal information we no longer have any lawful ground to use;
- Where the processing requires your consent, to withdraw that consent so we stop the processing in question;
- Transfer your personal information to another organisation;
- Object to us processing your personal information based on our legitimate interests unless our reasons for that processing outweigh any prejudice to your privacy rights;
- Object to automated processing, including profiling;
- Restrict how we process or use your personal information in certain circumstances e.g. whilst a complaint is being investigated.

In certain circumstances we may need to restrict the above rights to safeguard the public interest (e.g. prevention or detection of crime) or our interests (e.g. legal or litigation privilege).

Complaints and contact information

If you wish to contact us about the handling of your personal information, accessing or correcting your information, or to make a complaint, please contact:

Privacy Officer

HDI Global Specialty SE - Canadian Branch
Suite 400, 220 Bay Street,
Toronto, ON, Canada M5J 2W4
Tel +1 416-867-9712
E-mail address: PrivacyCanadaBranch@hdi-specialty.com

Complaints made regarding our privacy policy or the handling of your personal information will be addressed pursuant to our complaints handling policy.

If you have a concern we are not able to resolve, you have the right to contact your privacy regulator. Our Privacy Officer will give you this contact information upon request.

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Please note that the legally binding contents of your insurance cover arise exclusively from the wording of the currently valid terms and conditions that have been proposed and documented by us in your insurance policy.