

Privacy notice for users of the EU/EEA area

Zurich Switzerland and the companies of the Zurich Insurance Group place great importance on protecting your privacy and your personal data. In compliance with the applicable data protection legislation, in particular the EU General Data Protection Regulation (GDPR) and the Swiss and Liechtenstein Data Protection Act, we would like to inform you when and which personal data we store, as well as how we use it, for your further visits to our website.

1. Personal Data Controller

The controller for processing personal data relating to use of the website is Zurich Insurance Company Ltd, Mythenquai 2, CH-8002 Zurich, together with the other companies of the Zurich Insurance Group.

These companies are hereinafter referred to as "Zurich".

The address of Zurich's Liechtenstein branch is Zurich Insurance Company Ltd, Liechtenstein branch, Austrasse 79, Europark, FL-9490 Vaduz.

If you have any questions or feedback regarding data protection or the processing of your personal data, please contact Zurich's Data Protection Officer using the following contact options:

Zurich Insurance Company Ltd
Datenschutz
P. O. Box
CH-8085 Zurich
datenschutz@zurich.ch

2. Processing of personal data when using the website

2.1. General information on the processing of personal data

When you use Zurich's website and online services, we automatically collect meta data about your site visit. These may include the browser, the type of device (e.g. smartphone or tablet) you are using or your IP address.

You can visit our website without having to actively provide any personal information. We only store your given personal data if you provide it to us via our applications on the website (e.g. contact form).

2.2. General purposes of personal data processing

We process your data for the following purposes:

- ensuring the functionality and security of the website;
- processing your request when contacting us;
- ensuring high service quality and training;
- optimization of our website and web services;
- compliance with Zurich's legal obligations;
- other purposes to which explicit reference is made during data collection.

2.3. Legal basis and necessity of data processing

The legal basis for the processing of personal data relating to the contact functions (e.g. for the use of our online and telephone services) is the necessity of data processing for the provision of Zurich's contractual services in favor of the user, the preparation of a contract between Zurich and the user or the fulfillment of legal obligations to which Zurich is subject. If you do not provide your personal data, the functionality of these services may thus be restricted.

Further, personal data is processed based on Zurich's legitimate interests. In particular, such processing is carried out to ensure the security and functionality of the website and online services, to optimize and strategically develop these services and to defend and enforce Zurich's legal claims.

If you have given us your consent, this forms the legal basis for processing your personal data. In these cases, you can withdraw consent to the collection and storage of personal data at any time with effect to future processing activities.

2.4. Retention of personal data

Zurich will retain your personal data in accordance with the legal retention requirements. If required to enforce and defend its legal claims, Zurich will also retain relevant personal data beyond the legal retention period. In general, the duration of storage depends on the statutory periods of limitation or on the period during which claims can be asserted against Zurich. We will delete or anonymize data that is no longer required, to the extent permitted by law.

3. Web services, web analysis tools and cookies

3.1. Contacting customer service by telephone and using the contact form

Telephone calls with our customer service as well as enquiries via the contact form are processed to deal with your requests. Telephone calls can be recorded for service quality and training purposes.

3.2. Web analysis and cookies

Zurich does not use personal web analysis tools for users accessing our website from the EU/EEA region.

We use cookies to provide our digital services. These are small text files that are stored in your browser or on your device and are transmitted to us each time you access the website or our other digital offers. These contain, for example, an anonymous user ID so that we can recognize you on your next visit. In particular, this allows us to quickly identify and eliminate malfunctions or security gaps in our web services. This allows us to ensure the security and functionality of our digital offerings and continually improve them. We take care to only store as much information as is necessary.

If you do not agree to this, you can configure your browser so that it does not accept cookies from our website. You can still use our digital services, but some functions may not be available to you or only be available to a limited extent.

4. Profiling and automated individual decision-making

To ensure the security of the website, Zurich uses technologies that may result in the profiling of website users.

Zurich does not use automated individual decision-making based on personal data for its online services. Should these activities be initiated in the future, Zurich will ensure transparency and the rights associated with them.

5. Recipients of personal data

5.1. Recipient of your personal data

When providing the website and services, Zurich may forward data to domestic and foreign companies affiliated to Zurich Insurance Group Ltd for processing to the extent necessary. If the data processing relates to a contract with Zurich, e.g. when using the contact form, Zurich may transfer your contract and claims data to other third parties in Switzerland and abroad who are involved in the performance of the contract, in particular to co-insurers, reinsurers, agents and brokers who act on behalf of the policyholder. Zurich also works with external service providers (personal data processors) to fulfill its legal and contractual obligations.

5.2. Transfer of your personal data abroad

The transfer of personal data to countries outside the European Economic Area is based either on the respective adequacy decisions of the Federal Data Protection and Information Commissioner (FDPIC) or the Federal Council and the European Commission or on the EU standard contractual clauses for the transfer of personal data to third countries. Zurich has taken appropriate steps to ensure that the personal data is available in Switzerland.

6. Your rights

Upon your request, Zurich will provide access to your personal data that is processed. In addition, in certain cases you also have the right to data portability and thus to receive your Zurich personal data provided in a structured, commonly used and machine-readable format.

Under certain conditions, you can object to the data processing and demand its restriction as well as the correction and/or deletion of your personal data.

If Zurich could or did not process your personal data to your satisfaction, you may contact the Data Protection Officer listed under point 1. In addition, you can also lodge a complaint with the Liechtenstein Data Protection Authority: Datenschutzstelle Fürstentum Liechtenstein, Städtle 38, Postfach 684, FL-9490 Vaduz.

7. Security

Zurich takes technical and organizational security measures to protect your personal data against manipulation, loss, destruction or access by unauthorized persons and to ensure the protection of your rights and compliance with the applicable data protection regulations.

We use modern standard encryption techniques to transfer your data. However, communication via email is not encrypted.

Please note that despite extensive technical and organizational security precautions, data may be lost or intercepted and/or manipulated by third parties. Zurich Switzerland and the companies of the Zurich Insurance Group accept no liability in the event that a third party modifies, views, takes over, uses or exploits the data entered by you or by Zurich Switzerland.