

O2 Agency Solutions ApS (O2A)

Privacy Policy

Version	Date	Changes	By
2021	-	Policy adapted for O2 Agency	Jonathan Sprules
Sep 2021	09 September 2021	Policy reviewed	Jonathan Sprules
Dec 2021	21 December 2021	Directors statement added	Jonathan Sprules
Jun 2022	27 June 2022	Policy reviewed	Henrik Skafte

“O2A is committed to ensuring that the protection of our customers privacy is at the heart of our business processes.

The protection of our client’s privacy is fundamental to the service O2A provides and the board of management undertakes their responsibilities in ensuring that this is rigorously maintained across all phases of the business.”

Nicholas Readings Director on behalf of the Board of Directors

Privacy Policy

We (also referred to as “we”, “us”, or “our”), O2 Agency Solutions ApS who are authorised and regulated by the Danish Financial Supervisory Authority (Finanstilsynet). Its Financial Services registration number is 31896. O2 Agency Solutions ApS are a registered company in Denmark (Company Registration. 40266976). Our registered address is Nybrogade 18, 2nd Floor 1203 Copenhagen K.

The term ‘you’ or “your” refers to the user or viewer of our website

The purpose of this notice

This Notice is designed to help you understand what kind of information we collect in connection with our products and services and how we will process and use this information. In the course of providing you with products and services we will collect and process information that is commonly known as personal data.

This Notice describes how we collect, use, share, retain and safeguard personal data.

This Notice sets out your individual rights; we explain these later in the Notice but in summary these rights include your right to know what data is held about you, how this data is processed and how you can place restrictions on the use of your data.

What is personal data?

Personal data is information relating to an identified or identifiable natural person. Examples include an individual’s name, age, address, date of birth, their gender and contact details.

Personal data may contain information which is known as special categories of personal data. This may be information relating to an individual’s health, racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic and biometric data, or data relating to or sexual orientation.

Personal data may also contain data relating to criminal convictions and offences.

For the purposes of safeguarding and processing criminal conviction and offence data responsibly, this data is treated in the same manner as special categories of personal data, where we are legally required to comply with specific data processing requirements.

Personal data we collect

In order for us to arrange and administer insurance for you, we will collect and process personal data about you. We will also collect your personal data where you request information about our services, customer events, promotions and campaigns. We may also need to collect personal data relating to others in order to arrange and administer insurance. In most circumstances, you will provide us with this information. Where you disclose the personal data of others, you must ensure you are entitled to do so.

You may provide us with personal data when completing online quote or contact forms, when you contact us via the telephone, when writing to us directly or where we provide you with paper-based forms for completion or we complete a form in conjunction with you.

We will share your personal data within our firm, group of companies, business and with business partners in accordance with your consent. This is normal practice within the insurance industry where it is necessary to share information in order to place, quantify and underwrite risks, to assess overall risk exposure and to process claims. It is also necessary to determine the premium payable and to administer our business.

We also share personal data with authorised third parties and, this is necessary where we are required to do so by law, where we need to administer our business, to quote for, source, place and administer your insurances to perform underwriting activities and to process claims. Some examples follow:

- Insurers;
- Underwriters;

- Premium finance providers;
- Credit reference agencies;
- Debt recovery agencies;
- Claims handling companies;
- Loss adjusters;
- Insurance brokers;
- Reinsurers;
- Regulators.
- Law enforcement authorities

Any disclosure, except required by law requires your consent. O2 Agency Solutions ApS is subject the Danish Anti-Money Laundering Act and is committed to storing and disclosing information to Danish authorities.

- **O2 Agency Website**
Cookies are used to identify visitors and to simplify accessibility, and to monitor visitor behaviour when viewing website content, navigating our website and when using features. When you first time visit our website you will be asked to accept the use of cookies.
The homepage will not store personal details in connection with your use of our website unless you chose to enter it for contact purposes or other clearly stated purposes.
- **Direct client contact**
We may wish to record your communications with us when contacting our customer care, complaints and other customer focused functions, if so, approval will be requested before recording takes place.

Where we collect data directly from you, we are considered to be the controller of that data i.e. we are the data controller. Where we use third parties to process your data, these parties are known as processors of your personal data. Where there are other parties involved in underwriting or administering your insurance they may also process your data in which circumstance we will be a joint data controller of your personal data.

A data ‘controller’ means the individual or organisation which, alone or jointly with others, determines the purposes and means of the processing of personal data.

A data ‘processor’ means the individual or organisation which processes personal data on behalf of the controller.

As a provider of insurance services, we will process the following categories of data:

- Personal data such as an individual’s name, address, date of birth, gender, contact details and details of historic claims
- Special categories of personal data such as health and details on historic claims resulting in injury (physical and physiological)
- Data relating to criminal convictions and offences such as details of driving offences or insurance fraud

If you object to the collection, sharing and use of your personal data, we may be unable to provide you with our products and services.

For the purposes of meeting the General Data Protection Regulations (Regulation (EU) 2016/679 of the European parliament and of the council of 27 April 2016) territorial scope requirements, Denmark is identified as the named territory where the processing of personal data takes place.

If you require more information about our insurance processes or further details on how we collect personal data and with whom we share data with, please contact our data privacy representative by e-mailing Paola Maini : paola.maini@O2-agency.com

Why do we need your personal data?

We will use your personal data for the performance of our contract with you, to quote for and provide you with insurance products and services, to process claims and renewals, to administer your policy and our business, to respond to any requests from you about services we provide and to process complaints. We will also use your personal data to manage your account, perform statistical analysis on the data we collect, for financial planning and business forecasting purposes.

In purchasing our products and services you should understand that you are forming a contract with us. If you contact us for a quote or request details on the services we provide, we consider ourselves as having a legitimate business interest to provide you with further information about our services.

We will retain your personal data at the end of any contractual agreement for a period of three years. Where you have submitted a claim, we will retain your data for minimum of a period of three years though this may be extended to ten years to allow us to process the claim, if it is a non-injury claim; where an individual has been injured (physical and physiological), we will retain your data for three years. Where you have requested a quote, we will retain your personal data for three years, where you have contacted us for details of our services and products, we will retain your personal data for three years. Where you make a complaint, we will retain the data for three years though this may be extended to ten years to allow us to process the complaint. Where you or law enforcement agencies inform us about any active investigation or potential criminal prosecution, we will comply with legal requirements when retaining this data.

The retaining of data is necessary where required for contractual, legal or regulatory purposes or for our legitimate business interests for statistical analysis (profiling) and product development and marketing purposes.

Sometimes we may need to retain your data for longer, for example if we are representing you or defending ourselves in a legal dispute or as required by law or where evidence exists that a future claim may occur.

Please contact our data privacy representative if you object to the use of, or you have any questions relating to the use of, your data, the retention of your personal data, automated decision making services/tools and techniques.

Your rights

Individuals are provided with legal rights governing the use of their personal data. These grant individuals the right to understand what personal data relating to them is held, for what purpose, how it is collected and used, with whom it is shared, where it is located, to object to its processing, to have the data corrected if inaccurate, to take copies of the data and to place restrictions on its processing. Individuals can also request the deletion of their personal data.

These rights are known as Individual Rights under the General Data Protection Regulations (regulation (EU) 2016/679 of the European parliament and of the council of 27 april 2016.

The following list details these rights:

- The right to be informed about the personal data being processed;
- The right of access to your personal data;
- The right to object to the processing of your personal data;
- The right to restrict the processing of your personal data;
- The right to rectification of your personal data;
- The right to erasure of your personal data;
- The right to data portability (to receive an electronic copy of your personal data);
- Rights relating to automated decision making including profiling.

Individuals can exercise their Individual Rights at any time. As mandated by law we will not charge a fee to process these requests, however if your request is considered to be repetitive, wholly unfounded and/or excessive, we are entitled to charge a reasonable administration fee.

In exercising your Individual Rights, you should understand that in some situations we may be unable to fully meet your request, for example if you make a request for us to delete all your personal data, we may be required to retain some data for taxation, prevention of crime and for regulatory and other statutory purposes.

You should understand that when exercising your rights, a substantial public or vital interest may take precedence over any request you make. In addition, where these interests apply, we are required by law to grant access to this data for law enforcement, legal and/or health related matters.

The flow of data within the insurance sector is complex and we ask you to keep this in mind when exercising your 'rights of access' to your information. Where we may be reliant on other organisations to help satisfy your request this may impact on timescales.

If you require further information on your Individual Rights or you wish to exercise your Individual Rights, please contact us by emailing Paola Maini paola.maini@O2-agency.com.

Protecting your data

We will take all appropriate technical and organisational steps to protect the confidentiality, integrity, availability and authenticity of your data, including when sharing your data within our firm, group of companies, business, and authorised third parties.

Complaints

If you are dissatisfied with any aspect of the way in which we process your personal data please contact data protection officer/data privacy representative You also have the right to complain to the Danish data protection supervisory authority, the Danish Data Protection Agency (Datatilsynet). The Danish Data Protection Agency may be contacted via its website which is <https://www.datatilsynet.dk/>, by [live chat](#) or by calling their helpline on +45 33 19 32 00.

How to contact us

If you have any questions regarding this Notice, the use of your data or your Individual rights please contact us as follows:

Paola Maini

Nybrogade 18,2 1203 Copenhagen K
paola.maini@O2-agency.com