

Privacy Policy

v1.0

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1 General

The protection of your personal data is of particular importance to us. In accordance with the provisions of the General Data Protection Regulation (GDPR), this statement will inform you about the processing of any personal data carried out by Quantum Leben AG (hereinafter "QL") and any related rights to which you as a concerned person are entitled to.

This privacy statement can be updated any time. Therefore we strongly recommend that you read this privacy statement regularly in order to familiarise yourself with any possible changes. This document reflects the current version in force.

Any personal, role and function designations used in this document are to be understood as both female and male.

2 Name and contact details of the responsible unit

Quantum Leben AG
Städtle 18
FL – 9490 Vaduz
Data Protection Officer

3 Data Protection Officer

QL has appointed a data protection officer who will be available to answer any questions you may have regarding data processing carried out by us. You can reach him at the following e-mail address:

dataprotection@quantumleben.com

4 Processing of data

In accordance with the provisions of the GDPR, QL processes personal data. In the following paragraphs you will find information regarding QL's relevant data processing operations including the respective purpose and legal basis.

4.1 Websites

4.1.1 Personal Data

In principle, you can have a look at QL's websites without directly disclosing to us who you are. However, our web servers automatically collect and store information transmitted to us by your browser during the purely informative use of the web pages. Any additional personal data is only collected if you contact us using the contact form available on our website or via e-mail.

The personal data received by QL via contact form or e-mail do not enable us to create a comprehensive listing or process and use your personal data for any purpose other than responding to your concern.

Typically, your personal information includes the following data types and categories:

- relevant information about your computer and the connection (IP address, operating system, browser type, browser version, browser configuration, name of the Internet provider, etc.). This information is transmitted in order to enable the internet connection and use of the web pages as well as the data exchange;

- relevant information about the web pages (URL, IP address, etc.) from which you accessed or were referred to the QL's web pages, as well as date and time;
- all subpages and links followed (URL clickstream) during your visit to QL's website, as well as date and time;
- the first name, last name, e-mail address, telephone number provided by you when using the contact form;
- any personal contact information, such as name, title, address, telephone number and e-mail address, that you provide to us when you send us an e-mail at info@quantumleben.com
- information/data and your role with respect to the company you represent (name, address, department, contract information, etc.) that you provide to us when you submit using the contact form or sending an email to info@quantumleben.com
- all requests and communications sent by you to QL using the contact form or sending an e-mail to info@quantumleben.com
- any search terms used by you and products and services viewed on our websites;
- any information collected through cookies or similar technologies;
- any agreements, consents, and/or approvals given;
- any information you enter or upload to QL's website.

Any information transmitted from your side to QL is provided at your discretion. However, if you do not provide all information necessary for the proper use of the website, the use of QL's website may be limited or impossible.

4.1.2 Purpose and legal basis of the data processing operations

4.1.2.1 Provision of the QL's website

The purpose of our website is to inform you about our company, our products and services. In addition, QL provides you with the possibility of using the contact form on our website or the e-mail address info@quantumleben.com to give you the opportunity to get in contact with QL.

QL collects, processes and uses your personal data exclusively for following purposes:

- administrate, operate, maintain, and improve QL's website;
- process enquiries about the website;
- coordinate and support QL's insurance intermediaries;
- individualise the content and offerings of the website according to your personal preferences;
- evaluate your eligibility for certain offers on the website;
- analyse QL's customer behaviour on the website;
- answer questions and react to comments;
- transmit information regarding QL's products and contracts and provide documents in the download area;
- communicate about various matters (e.g. safety instructions, support and administrative notices etc.);
- manage promotional and sales activities or business events;
- comply with all relevant legal obligations;
- enforce contractual agreements; and
- fulfil any additional individually agreed purposes.

Furthermore QL ensures that only a restricted group of people have access to your personal data in the context of their work tasks and activities.

Any data required for the proper operation of QL's website, such as the IP address, is processed in order to safeguard the legitimate interests of QL. The legitimate interests of QL are to offer technically proper functioning web pages.

The personal data transmitted via e-mail or contact form such as contact data and provided information are processed in conjunction with relevant pre-contractual measures. For more information on business correspondence, see section **4.2**.

4.1.2.2 Google Analytics

QL's website use Google Analytics, a web analysis service of Google Inc. (hereinafter referred to as "Google"). Google Analytics uses cookies¹. The information generated by the cookie about your use of the website will generally be transmitted to and stored by Google on servers located in the US. However, since QL's website uses Google Analytics with the extension "_anonymizeIp()", IP addresses are only processed in an abbreviated form. Therefore, from the data transmitted a direct reference to a person can be excluded. If the data collected about you (e.g. your IP address) allows a reference to a person, within the EU/EEA member states Google is shortening this data and therefore any person related data is deleted. Only in exceptional cases the full IP address is transmitted to a Google server in the US and shortened there.

Google is using the data received to evaluate your use of the website, compiles reports about the website activities for QL and provides additional services related to the use of the website and the internet.

The IP address transmitted by your browser in the context of Google Analytics will not be connected to any other data collected and/or used by Google.

You can change your cookie settings (e.g. the acceptance of cookies) in your browser at any time. Doing so, you can limit the disclosure of your personal data. However, keep in mind that in this case you may not be able to benefit from the full functionality the website that wanted to set the cookie.

You may prevent the registration and recording of data generated by cookies and through your use of QL's website (including your IP address), and the processing of this data by Google downloading following browser plug-in to be found under: <http://tools.google.com/dlpage/gaoptout?hl=en>.

QL is using Google Analytics statistics in order to analyse the use of its website and to allow permanent improvement of its website offerings. In exceptional cases where any person related data is transferred to the US, Google has submitted to the EU-US Privacy Shield, <https://www.privacyshield.gov/EU-US-Framework>.

Information about Google:

Google Dublin, Google Ireland Ltd, Gordon House, Barrow Street, Dublin 4, Ireland, Fax: +353 (1) 436 1001

Terms of use: <http://www.google.com/analytics/terms/de.html>

Overview of data protection: <http://www.google.com/intl/de/analytics/learn/privacy.html>

Privacy policy: <http://www.google.de/intl/en/policies/privacy>

¹ Cookies are small files which are stored on a user's computer. They are designed to hold a modest amount of data specific to a particular client and website, and can be accessed either by the web server or the client computer. This allows the server to deliver a page tailored to a particular user, or the page itself can contain some script which is aware of the data in the cookie and so is able to carry information from one visit to the website (or related site) to the next.

The legal basis for the use of Google Analytics and the transmission of data to Google is justified in the legitimate interest of being able to evaluate the use of this website.

4.1.2.3 Cookies

QL's website is not using any so-called "cookies" with the exception of the application by Google Analytics as described in chapter 4.1.2.2.

It should nevertheless be mentioned that a "cookie" is a small text file that is stored on your computer by a website to allow you to view and use a website and to tailor it to your needs. In order to do this, the text file sends certain information back to the website.

You can change your cookie settings (e.g. the acceptance of cookies) in your browser at any time. Doing so, you can limit the disclosure of your personal data. However, keep in mind that in this case you may not be able to benefit from the full functionality the website that wanted to set the cookie.

A full and extended explanation of cookies and their functioning can be found under:

<http://www.allaboutcookies.org/>.

As QL's website uses cookies only in relation with Google Analytics, the legal basis for its application lies in the legitimate interest to evaluate the use of the website.

4.1.2.4 Social media and social plug-ins²

QL's website has installed plugins for various social media (Facebook, Google, Twitter, linked-in, and Youtube). Their purpose is to provide a simple connection to social media platforms for social media users.

Below you find a list with links to the terms of use and privacy policies to the social media plugins used on QL's website.

Linked-in: <https://www.linkedin.com/legal/privacy-policy?trk=uno-reg-guest-home-privacy-policy>

Facebook: <https://www.facebook.com/about/privacy>

Google and Youtube: <https://policies.google.com/privacy?hl=de&gl=en>

Twitter: <https://twitter.com/en/privacy>.

The legal basis for the transmissions of data from QL's website to social media is the legitimate interest to offer an attractive website to the users that provides an optimal connection to the most used social media.

In case you click on our website www.quantumleben.com on one of the provided social media logos, you will be forwarded to the relevant social media webpage. With this process no personal or user data are shared with the social media platforms. These platforms are under the responsibility of third-party-providers are fully independent of QL's website offerings.

4.1.3 Transmission of personal data to processors and third parties

Your data will not be sold, rented or put at the disposition of third parties other than described here below.

Transmission of personal data to governmental institutions/bodies or authorities only takes place in accordance with legal regulations.

² A "plugin" is a software add-on that is installed on a program, enhancing its capabilities. For example, if you wanted to watch a video on a website, you may need a plugin to play it because your browser doesn't have the tools it needs. You can think of it like getting a CD player for your CD.

QL may forward personal data to external processors (Article 28 GDPR) to process the data on behalf of QL and to third parties in case of a legitimate interest.

If necessary, the data will be transmitted to the hosting provider or website content manager as processors and to third parties such as Google Analytics, Cookies and social media platforms. If the social media connection is a link only there will be no data forwarding.

The legal basis for the transfer of your personal data to external processors is based on the legitimate interest to offer a fully functional website.

The transfer of the data to the third parties as described above has its legal basis in the legitimate interest which follows the described interest of these applications.

4.1.4 Transfer of personal data to a third country

There will be no transfer of your data to third countries outside the EU/EEA without any adequacy decision or valid privacy shield certification.

4.1.5 Management, storage and security of personal data

In order to protect your data managed by QL against accidental or intentional manipulation, loss, destruction or access by unauthorized persons, we use technical and organisational security measures. These are continuously improved in line with actual technological developments.

Despite our technical and organizational measures to protect your data, we cannot guarantee absolute safety. With the use of our website, our products, and services you acknowledge that QL does not give any binding assurance or guarantee and in case of an accidental or intentional manipulation, a loss, the destruction, or unauthorized access QL does not assume any liability. Irrespective of this, QL is complying with its reporting obligations in relation to GDPR.

If you use a link provided on QL's website that redirects you to web pages of third parties, you leave the offer of QL's website. QL does not assume any responsibility for the processing of your data on third-party sites, even if you access these sites via a link from QL's website.

Your personal data will only be stored by QL as long as necessary for the original purpose for which the data was collected or necessary based on applicable legal reasons.

As you use QL's webpage your data will be put at disposition in order to technically enable QL to offer services on QL's website to you. Without the provision of the data required to access the web pages, we cannot technically offer you the service of our websites.

4.2 Business Correspondence

If you contact QL via our e-mail address info@quantumleben.com or via the contact form on our website, QL collects and processes following personal data: Name, contact details, e-mail address and if applicable your function and position within a company.

If necessary, QL also processes additional data if these are transmitted to us by you. If you contact QL by telephone or letter, the data transmitted will be processed as well. The data processed is dependent on the data provided by you.

QL processes these data in order to initiate a correspondence with you and to provide you with any requested information. The legal basis for this data processing is either an obligation to fulfil a contract, in particular an insurance contract, in the case such a contract is in place between yourself and QL or a pre-contractual activity, since the correspondence is assumed to be related to our propositions. If required, QL is processing this data to fulfil legal, especially regulatory obligations.

If you are in a business relationship with QL, QL may collect additional purpose-related data about which you will be informed at the appropriate point in this privacy policy.

In principle QL does not transmit your personal data related to any business correspondence. For the above listed purposes, transmission of your personal data to external processors (Article 28 GDPR) for processing the data on our behalf is possible. The legal basis for this data forwarding to external processors is the same than for data processing at QL.

Your data will not be transferred to third countries outside the EU/EEA without an adequacy decision.

Your personal data will only be stored as long as it is necessary to fulfil the original purpose or there is a legal basis for doing so.

The provision of your personal data for business correspondence takes place because you contact us regarding contractual matters or a legal, in particular supervisory, obligation. In this case you only need to provide the data we need to respond to your requests. Without this data we will usually not be able to correspond with you.

4.3 Policyholder and other persons involved in the insurance contract

If you have entered into an insurance contract with QL or have made an application for such a contract, you will find relevant information regarding the processing of your personal data in the following explanations.

4.3.1 Which of your personal data does QL process

QL processes personal data that was collected prior to or during a business relationship from you or a partner commissioned by you. Relevant personal data is, depending on the contractual status: contact data of policyholders, insured persons, beneficiaries and beneficial owners of the contract, compliance data, bank data, any assets of the policyholders or any contributing persons, if applicable, and, health data of the insured persons and, contact or additional data from any other parties involved.

4.3.2 What is the purpose and legal basis for the processing of your personal data?

QL processes personal data in accordance with the provisions of the European General Data Protection Regulation, the Liechtenstein Data Protection Act, the European Insurance Supervision Act and applicable insurance law in general.

The processing of personal data is either carried out in order to fulfil contractually agreed services or to perform pre-contractual activities, which take place at your request or at the request of a partner commissioned by you.

Additionally, QL will process your data beyond the contractual relationship in order to fulfil any legal obligations and for documentation purposes in the event of any legal claims or for the defense of such claims.

Should your consent be required for processing your personal data, you will be asked for it in each case.

The provision of personal data is required for a contract conclusion and further customer service.

4.3.3 To whom will your data be forwarded? Is there a transfer to a third country?

Within QL, only those persons who need your data to fulfil the contractual and legal obligations will have access to it. For the above-mentioned purposes, the data may also be passed on to external processors (Article 28 GDPR) for processing the data on our behalf and, if necessary, to third parties in the event of a legitimate interest.

Recipients of personal data may be, for example:

- Insurance intermediaries
- Reinsurers
- Contractually bound data processors
- Public bodies and institutions
- Official compliance platforms and auditors

The legitimate interest in forwarding your personal data to third parties lies above all in the appropriate execution of your insurance contract from an economic and risk management point of view.

When QL is passing on your personal data to external processors, we refer to the same legal basis that is relevant for the processing of your personal data at QL.

Your data will not be transferred to third countries outside the EU/EEA without an adequacy decision.

4.3.4 How long will your personal data stored at QL?

QL processes and stores your personal data as long as it is necessary for the fulfilment of our agreed services, for the legal compliance, or any other legal reasons.

The storage period is generally thirty years after expiry of the contractual relationship. If the contract is not concluded with you, we will store any health data collected during the risk assessment until the end of the third calendar year following the year in which you applied for insurance cover.

If the processing of the data is no longer required the data will be deleted from the records.

4.3.5 Is there an automated decision making?

As a matter of principle QL does not use any automatic decision-making related to business relations pursuant to Article 22 GDPR.

4.3.6 Is there an obligation to provide personal data?

As part of our business relationship, you must only provide personal data that is required for the establishment, performance and termination of a business relationship or which QL is legally obliged to collect.

Without this data, we will normally have to refuse to conclude a contract or will no longer be able to execute an existing contract and may have to terminate it. In particular, QL is obligated to process your personal data, in particular compliance data, in accordance with the provisions of the law on due diligence and money laundering.

In case you do not put the required information or documents at QL's disposition, QL is not able to enter into a contractual relationship with you or will not be able to continue a contractual relationship.

4.4 Insurance Intermediaries

QL processes data from you as an intermediary insofar as you have entered into a contractual relationship with us or wish to do so.

In this respect, QL will process at least the following personal data: contact data with telephone numbers of contact persons, performance data and commission payments, joint business correspondence.

QL processes personal data of you as an intermediary and of your employees, if relevant, for the purpose of partner administration and the administration of insurance contracts intermediated by you.

The legal basis for the processing lies in the contractual relationship which has been established with you or which is in a pre-contractual stage.

Should we require your agreement to the data processing, you will be asked in each individual case.

Within QL, those persons who need your data to fulfil our contractual and legal obligations will have access to it. For the above-mentioned purposes, the data may also be passed on to external processors (Article 28 GDPR) for processing the data on our behalf.

When forwarding your personal data to external processors, we refer to the same legal basis that is relevant for processing the same data at QL.

Your data will not be transferred to third countries outside the EU/EEA without an adequacy decision.

QL processes and stores your personal data as long as it is necessary for the fulfilment of our agreed services, for the legal compliance, or any other legal reasons.

As a matter of principle QL does not use any automatic decision-making related to business relations pursuant to Article 22 GDPR.

As part of our business relationship, you are only requested to provide personal data that is necessary for our business relationship or which we are legally obliged to collect. Without this data, we will normally have to refuse the conclusion of the contract, the execution of the order or will have to terminate an existing contract if necessary.

If you do not provide us with the required information and documents, QL may not establish or continue the business relationship with you.

Should you transmit within the scope of your activities personal data of a new contract from your end customers to us without us having been or being in direct contact with the end customers concerned, we would like to state that you yourself are responsible for the data collected and processed up to then and that you also have to comply with the information obligations according to the GDPR. You are obliged to legally justify this data processing.

In particular, your information obligation has to include the transmission of data to QL for which you are responsible. Therefore, we assume that you transmit this data to us on a legitimate basis.

Both parties shall inform each other immediately and completely if errors or irregularities in data processing or violations of applicable data protection law (in particular the GDPR) are discovered. In the event of a request for information or deletion by the end customer, we ask you to inform us about.

4.5 Applicants

QL processes your personal data if you are an applicant for a job at QL for the purpose of recruiting and personnel development. Personnel administration and the related data processing comprises the applicant data with contact data and telephone number and the data on professional career with job references, curricula vitae and training.

QL processes this data on the basis of an application for an employment contract.

Within QL, those persons who need your data to fulfil our pre-contractual and legal obligations will have access to it. For the above-mentioned purposes, the data may also be passed on to external processors (Article 28 GDPR) for processing the data on our behalf.

When forwarding your personal data to external processors, we refer to the same legal basis that is relevant for processing the same data at QL.

Your data will not be transferred to third countries outside the EU/EEA without an adequacy decision.

QL processes and stores your personal data as long as it is necessary for the job application process, or any other legal reasons.

As a matter of principle QL does not use any automatic decision-making related to careers at QL pursuant to Article 22 GDPR.

As part of the application process, you only need to provide the personal data required to apply for the relevant position. Without this information, we will usually not be able to complete the application process and will have to terminate the application process without a result.

If you do not provide us with the necessary information and documents, we cannot enter into a job application process with you.

5 Your Rights

In order to protect your personal data which QL collects, processes and uses, you are entitled to the rights of information, rectification, erasure, restriction, data portability, withdrawal and objection as follows:

- to obtain information about the purposes of processing, the categories of personal data, the categories of recipients to whom your data have been or will be disclosed, the planned duration of storage, the existence of a right of rectification, erasure, restriction of processing or objection, the right to lodge a complaint with a supervisory authority, the origin of your data if not collected from us and the existence of an automated decision making including profiling and, where appropriate, meaningful information on their details,
- to request the rectification, addition or deletion of your personal data which is incorrect or cannot be processed in accordance with the law,
- to require QL to restrict the processing of your personal data,
- to object to the processing of your personal data (or to withdraw the consent previously given for processing) under certain circumstances,
- to receive your personal data that you have provided to us in a structured, common and machine-readable format or to request the transmission to another controller,
- to know the identity of third parties to whom your personal data will be transmitted, and
- to complain at the responsible data protection supervisory authority.

To assert these rights, please contact our data protection officer at:

dataprotection@quantumleben.com.

If you believe that the processing of your data violates the data protection law or your harms your interest in data protection in any other way, you can also complain to the supervisory authority. In Liechtenstein, this is the Datenschutzstelle Liechtenstein ("Data Protection Office"), www.datenschutzstelle.li