

HOW WE PROCESS YOUR PERSONAL DATA

WE CARE ABOUT YOUR PRIVACY

This Privacy Notice is presented to you by Försäkringsaktiebolaget Agria (publ) (**Agria**) company registration number 516401-8003 Box 70306, 107 23 Stockholm, Sweden (**we, us and our**)

We are committed to protecting and respecting your privacy. This Privacy Notice tells you about your privacy rights and sets out how we, as a data controller, collect, share and use your personal data and about the rights you have when you enter into a contract with us, through any of our branches or through other means of contact between you and Agria, for example through online forms on our website, chat, paper applications or recorded telephone calls.

It is important that you take note of the information and please feel free to contact us- (further details in our Contact Us section below) if you have any questions. This Privacy Notice is being provided to you in line with our obligations under the General Data Protection Regulation (**GDPR**).

WHAT IS PERSONAL DATA?

Personal data means any piece of information that relates to an identified or identifiable living natural person. Examples of personal data include civic registration numbers, names, addresses, audio and video recordings and IP addresses.

All forms of operation performed on personal data constitute personal data processing. Processing means any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

WHAT PERSONAL DATA DO WE COLLECT AND PROCESS ABOUT YOU?

We process personal data about you if you are a policyholder, insured, co-insured, payer, beneficiary, injured, pledgee, legal guardian, administrator, proxy holder, contact person or representative of a legal person, beneficial owner or website visitor.

Personal data can also be collected from a third party, including our subsidiaries Agria Vet Guide AB and Capstone Financial Services Ltd or from our other business partners such as veterinary clinics. In some cases, we may also obtain data from veterinaries or veterinary clinic staff but only for the purposes of settling a claim. In addition, we regularly collect personal data from publicly available sources, such as private and public records.

We will collect and process the following categories of personal data about you:

Personal data that we may collect directly from you when you use the services, enter into a contract with us or when you contact us for assistance:

- **Identification Information:** your name, address, civil status, date of birth, Personal Public Service Number;
- **Contact Information:** your address, e-mail address and phone number;
- **Insurance Policy Information:** your bank account and/or credit card information.
- **Technical Information:** such as your IP address, MAC addresses or equivalent;
- **Correspondence Information:** information that you may give us by corresponding with us by post, phone, e-mail;

You are not obliged to provide us with your personal data. However, if you do not, we will not be able to carry out the services you have requested of us

Personal data we may collect about you from third party sources

This personal data may include:

- **Contact Information:** your address, e-mail address and phone number;
- **Insurance Policy Information:** your bank account and/or credit card information; and
- **Investigations Information:** such information as we may require to investigate a claim.

WHO WE MAY SHARE YOUR PERSONAL DATA WITH

Agria will never sell your personal data. However, we will disclose your data to Agria Vet Guide AB and other companies, branches and associated entities within the Länsförsäkringar Alliance for statistical and marketing purposes and also to coordinate and enhance our advice and service to you. We may also disclose your data including to but not limited to the following:

- Insurance intermediaries and reinsurers, data storage providers, systems administrators and developers and suppliers of IT-infrastructure services; and
- payments processors, providers of archiving services, private detectives, barristers, third party experts, accountants, banks, financial and tax advisors or external auditors or any other third-party provider who assists us in the provision of our services to you.
- We may disclose your data in the event that we sell or buy any business or assets, in which case we may disclose your personal data to the prospective seller or buyer of such business or assets.

This may occur both within and outside of the EU and EEA. See further information about non-EU and EEA recipients below (section Transfer of personal data outside of EU/EEA).

Furthermore, your personal data will be transferred to public authorities if it is required by law. In the event of disputes and other procedures in order to establish, exercise or defend legal claims, your personal data may be transferred to courts, tribunals and opponents.

FOR WHICH PURPOSES DO WE PROCESS YOUR PERSONAL DATA?

We process your personal data for the following purposes and in accordance with the following legal bases:

Categories of Personal Data	Purposes of Processing	Legal Basis for Processing
<ul style="list-style-type: none"> • Identification Information • Contact Information • Insurance Policy Information • Correspondence Information 	<ul style="list-style-type: none"> • To provide you with the relevant service or product, or take other measures that you request during the contract period such as in connection with claim adjustments • To assist third parties process a claim under your insurance policy 	<ul style="list-style-type: none"> • To enter into and perform our contract with you. If you do not provide this personal data, then we may not be able to contract with you and provide you with our services.
<ul style="list-style-type: none"> • Identification Information • Contact Information • Insurance Policy Information • Correspondence information • Investigations Information 	<ul style="list-style-type: none"> • Preventing, investigating and averting fraud • To screen personal data against sanction lists as required by law or official decisions by public authorities 	<ul style="list-style-type: none"> • To comply with our obligations under law, such as the Swedish Money Laundering Act or the Swedish Financial Supervisory Authority's general guidelines and regulations or any

	<ul style="list-style-type: none"> To report to authorities, both Swedish, Irish and foreign 	equivalent authority in any other jurisdiction.
<ul style="list-style-type: none"> Identification Information Contact Information Insurance Policy Information Correspondence information Investigations Information Technical Information 	<ul style="list-style-type: none"> To collect, register and administer the necessary personal data required for the contract To update information such as your registered address Managing payments of insurance premiums To settle insurance claims To calculate premiums and fees To answer your questions via our online forms, telephone or chat to reinsure our insurance risks where applicable To register the necessary information in order to provide a quote To assess an application for e.g. an insurance To collect, verify and register the necessary information in order to enter into contract 	<ul style="list-style-type: none"> To enter into and perform our contract with you. If you do not provide this personal data, then we may not be able to contract with you and provide you with our services. In pursuit of our legitimate interests in communicating with you (to the extent that such legitimate interests are not overridden by your interests or fundamental rights and freedoms).
<ul style="list-style-type: none"> Identification Information Contact Information Insurance Policy Information Correspondence information Investigations Information 	<ul style="list-style-type: none"> To establish, exercise or defend legal claims, such as recourse claims 	<ul style="list-style-type: none"> In pursuit of our legitimate interests in communicating with you (to the extent that such legitimate interests are not overridden by your interests or fundamental rights and freedoms).
<ul style="list-style-type: none"> Identification Information Contact Information Insurance Policy Information Investigations Information 	<ul style="list-style-type: none"> In order to offer you customised products and services including: Carrying out marketing activities such as direct marketing via e-mail and text messages Marketing and customer analysis, in some cases including profiling Carrying out customer surveys 	<ul style="list-style-type: none"> In pursuit of our legitimate interests in communicating with you (to the extent that such legitimate interests are not overridden by your interests or fundamental rights and freedoms). On the basis of your consent, where you've agreed (in accordance with local marketing

	<ul style="list-style-type: none"> • Producing statistical data for our risk assessments and insurance products • To improve our products and services. • Developing and improving both existing and new products and services • Developing and testing our systems for managing our products and services in a secure and effective manner • Preventing Damages 	<p>regulations) to receive such marketing materials.</p>
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TRANSFER OF PERSONAL DATA OUTSIDE OF THE EU/EEA

Personal data that we collect from you may be transferred to, and stored at, a destination outside the European Economic Area (EEA). If Agria transfers your personal data to a recipient outside of the EEA, for example when Agria engages with partners or service suppliers who process data on behalf of Agria, we will take appropriate mechanisms to safeguard your rights and freedoms to provide an adequate level of protection of personal data in respect of such third country data transfers. Such mechanisms include the adequacy decision under Article 45 of the GDPR in respect of data transfers to the United Kingdom or entering into standard contractual clauses under Article 46.2 of the GDPR. You may contact us via e-mail, letter, or telephone in case you wish to find out more or to obtain a copy of the appropriate safeguards.

HOW LONG DO WE STORE YOUR PERSONAL DATA?

In general we will only keep your personal data for as long as is necessary for the purpose for which it is collected and for a reasonable period of time thereafter. Where we process your personal data in connection with our performance of a contract with you, we will typically retain your personal data for as long as is necessary to fulfil our obligations to you under the terms of the contract plus a reasonable period of time thereafter. In the case of insurance provision, we are required to hold your personal data for a period of 6 years post termination of our contract with you. Once we have determined that we no longer need to retain your personal data, we will delete it from our systems. However in relation to all personal data which we process, we may retain it for a longer period of time if we require it in relation to a legal claim or if we are required to retain it by applicable law/regulation.

PROFILING

Profiling means any form of automated processing of personal data that is used to evaluate certain personal aspects relating to a natural person, such as e.g. personal preferences, interests and location. Agria processes personal data for profiling for marketing purposes in order to be able to provide you with customised products and services. Profiling may also be used for determining premiums and automated decisions, as well as in order to prevent fraud.

DIRECT MARKETING

We may contact you by post, email and/or telephone about our services and other events involving or relating to our services which may be of interest to you because you have agreed to receiving such material. You have the right to ask us to stop processing your personal data for direct marketing purposes. If you wish to exercise this right, please send us an email to dataskyddsbud@lansforsakringar.se with a header that says "Unsubscribe" or use the "Unsubscribe" button in any such email.

AUTOMATED DECISION-MAKING

In some cases Agria uses automated decision-making, i.e. decisions that are based solely on automated processes without human intervention that have legal effects for you or significantly affects you. This could for example be an automated approval or rejection of a claim. You have the right not to be subject to a decision based solely on any form of automated decision-making if the decision may have legal consequences or significantly affects you in any other way. However, we have the right to use automated decision making if this is necessary for entering into, or performance of, an agreement between you and us, or you have given your consent.

YOUR RIGHTS AND HOW TO EXERCISE THEM

As a data subject, you have the right to request that we:

- inform you whether we process your personal data, provide you with details relating to our processing, and with a copy of your personal data;
- rectify any inaccurate personal data or complete any incomplete personal data we might have about you;
- erase your personal data;
- restrict our processing of your personal data; and
- furnish you with the personal data which you provided to us in a structured, commonly used and machine-readable format.

Where we process your personal data solely on the basis of your consent, you are entitled to withdraw your consent at any time. This will not affect the lawfulness of our processing before the withdrawal. You also have the right to object to your personal data being processed on the basis of our legitimate interests (or those of a third party). We will cease processing your personal data, unless the processing is based on compelling legitimate grounds or is needed for the exercise or defence of legal claims.

These rights are not absolute and the exercise of your rights might be subject to certain conditions and restrictions prescribed by law. We might require further information from you before we can respond to your request. You may exercise your rights by contacting us via the Contact Details provided above.

COMPLAINTS

If you are dissatisfied with our processing of your personal data, you can submit a complaint to the Swedish Authority for Privacy Protection (IMY) www.imy.se. If you live or work in a country other than Sweden, you can also contact the supervisory authority in that country.

CONTACT DETAILS

Contact Us in Case of Questions

Please do not hesitate to contact us if you have any questions about data protection or would like to exercise any of your rights.

The easiest way to do this is to send us a message by post or email at the contact details below.

Försäkringsaktiebolaget Agria (publ), Irish branch
c/o Petinsure, PO Box 911, Little Island, Cork Ireland T45YR96

Email address: info@agriapetinsure.ie

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Data Protection Officer

Agria have appointed a data protection officer to monitor compliance with the GDPR and other applicable data protection rules. You may also contact our data protection officer if you wish to make any objections to our processing of your personal data.

E-mail: dataskyddsbud@lansforsakringar.se

Address: Dataskyddsbud, Länsförsäkringar AB, 106 50 Stockholm.

Changes to the Privacy Notice

We may update this privacy notice from time to time and we will publish the updated version on our Website.

This Privacy Notice was last updated in January 2023.