

Privacy Notice

TIKALL ASSURANCES SUISSE SA

Version 1.0 – Last updated: 23 October 2026

In brief

Who	Tikall is the controller of your data. For claims handled on behalf of an insurer, the insurer is the controller.
What	Identification, professional, contract and claims data. Health data only where necessary; health data concerning patients for claims handling only.
Why	Proposals, insurance contracts, claims and legal obligations. Insurance and claims data is never used for marketing. No data is sold.
Recipients	Insurers, reinsurers, brokers, claims experts and lawyers, IT providers and authorities, where necessary.
Where	Switzerland, the EEA and the United Kingdom. Elsewhere only with appropriate safeguards. Health data is hosted in Switzerland wherever possible.
How long	For the duration of the contract and thereafter as long as legal retention obligations and limitation periods require.
Automated decisions	No cover or claim is declined by automated means alone.
Your rights	Access, rectification, deletion, objection: contact@tikall.ch.

This summary is provided for convenience. The full Privacy Notice follows.

1. About this Privacy Notice

- 1.1 This Privacy Notice explains how Tikall Assurances Suisse SA ("Tikall", "we", "us") processes personal data in connection with its insurance services, its website and its other business relationships.
- 1.2 It applies in particular to proposers and policyholders, insured persons and beneficiaries, employees of policyholders, claimants and injured third parties (including patients), and representatives of brokers, insurers, service providers and other business partners.
- 1.3 We process personal data in accordance with the Swiss Federal Act on Data Protection ("FADP") and, where applicable, the EU General Data Protection Regulation ("GDPR").
- 1.4 If you provide us with personal data about other persons (for example employees, patients or co-insured persons), please ensure that you are entitled to do so and that these persons are informed of this Privacy Notice.

2. Who is responsible

- 2.1 **Tikall as controller.** Tikall is the controller for processing carried out for its own purposes, in particular when it collects proposal forms and related information, assesses risks, submits them to insurers, administers insurance contracts, acts as an insurance intermediary, manages its relationships with brokers and business partners, operates its website and complies with its own legal and regulatory obligations. Insurers to which Tikall submits a risk process the data as separate controllers. The insurer is named in your policy documentation and informs you of its own processing in its privacy notice.
- 2.2 **Tikall on behalf of insurers.** Where an insurer entrusts Tikall with the handling of claims or shares claims information with Tikall, Tikall processes that personal data on behalf of the insurer, which is the controller, and in accordance with its instructions.
- 2.3 **Contact.** For any data protection question or request: Tikall Assurances Suisse SA, Data Protection, Place Saint-François 7, 1003 Lausanne, Switzerland – contact@tikall.ch.

3. Personal data we process

- 3.1 Depending on the relationship, we process the following categories of personal data:
 - (a) identification and contact data, such as name, address, date of birth, e-mail address and telephone number;
 - (b) professional data, such as profession, specialty, qualifications, professional registration, place of practice, employer and function;
 - (c) contract and risk data, such as information provided in proposal forms, cover, premium, prior insurance and claims history, and payment data;
 - (d) claims data, such as the circumstances of the loss, correspondence, expert reports, legal assessments and settlement information;
 - (e) health data, where necessary (see section 6);
 - (f) compliance data, such as identity verification and sanctions screening results;
 - (g) communication data, such as the content and metadata of our correspondence with you;
 - (h) technical data, such as IP address, device and browser information and logs, when you use our website or online services.
- 3.2 We do not process location data or biometric data, and we do not sell personal data.

4. Sources

- 4.1 We obtain personal data mainly from you or from the person who arranges insurance for you, such as your broker or your employer.

- 4.2 Personal data about claimants and injured third parties, including patients, is generally provided by the policyholder, the claimant or their representatives, or by other parties involved in the claim, such as lawyers, experts or other insurers.
- 4.3 We may also obtain personal data from insurers and reinsurers, previous insurers, public sources and registers (such as commercial and professional registers) and sanctions screening services.

5. Purposes and legal basis

- 5.1 We process personal data for the following purposes:
 - (a) assessing risks, preparing proposals, and concluding, administering and renewing insurance contracts;
 - (b) handling, defending and settling claims;
 - (c) reporting to insurers and reinsurers and arranging reinsurance;
 - (d) complying with legal and regulatory obligations, including supervisory reporting, sanctions and anti-money laundering checks, and accounting and record-keeping obligations;
 - (e) establishing, exercising or defending legal claims;
 - (f) communicating with you and managing our relationships with brokers and business partners;
 - (g) operating, securing and improving our website and IT systems;
 - (h) informing business contacts about our services. You may object to this at any time.
- 5.2 Personal data processed on behalf of an insurer is used only for the purposes instructed by the insurer. Insurance and claims data is not used for marketing. Statistical analysis and pricing work is carried out on anonymised or pseudonymised data wherever possible.
- 5.3 We process personal data where this is necessary to conclude or perform a contract, to comply with a legal obligation, or to pursue the legitimate interests described above, or on the basis of your consent where required. You may withdraw your consent at any time with effect for the future.
- 5.4 If you do not provide the data required for a proposal or a claim, it may not be possible to provide cover or to settle the claim.

6. Health data

- 6.1 Health data is processed only where necessary to assess a risk or to handle a claim, and only to the extent required for that purpose.
- 6.2 In liability insurance, health data concerning patients and other injured third parties is processed solely for the handling, defence and settlement of claims.
- 6.3 Health data is accessible only to persons who need it for these purposes, is hosted in Switzerland wherever the service permits, and is not used for marketing.
- 6.4 We process health data where this is necessary for the performance of the insurance contract or for the establishment, exercise or defence of legal claims, or on the basis of your consent where required.

7. Automated decisions

- 7.1 Our systems may calculate premiums or propose terms automatically. We do not take decisions that produce legal effects concerning you or significantly affect you, such as declining cover or a claim, based solely on automated processing. Should this change, we will inform you, and you may express your point of view and request a review by a person.

8. Recipients

- 8.1 We disclose personal data only where necessary for the purposes set out in section 5, to the following categories of recipients:
 - (a) insurers and reinsurers;

- (b) brokers and other intermediaries involved in the insurance contract;
- (c) persons involved in handling a claim, such as loss adjusters, medical and other experts, lawyers and, where necessary, the claimant or their representatives;
- (d) service providers acting on our behalf, such as IT, hosting and communication providers, banks and payment providers, which are bound by written agreements and confidentiality obligations;
- (e) supervisory authorities, courts and other public authorities, where required by law;
- (f) potential acquirers or successors in the event of a transfer of our business or portfolio, subject to applicable confidentiality obligations.

8.2 Insurers, reinsurers, brokers, experts, lawyers and authorities process personal data as independent controllers.

9. Transfers abroad

9.1 We process personal data primarily in Switzerland. Personal data may be disclosed to recipients in the European Economic Area and the United Kingdom, in particular insurers, reinsurers and intermediaries. The Swiss Federal Council recognises these states as providing adequate data protection.

9.2 Personal data may exceptionally be disclosed to recipients in other countries, for example where a service provider or a party to a claim is located there. In that case, we ensure appropriate safeguards, such as an adequacy recognition (including certification under the Swiss-U.S. Data Privacy Framework) or standard contractual clauses recognised by the Federal Data Protection and Information Commissioner, or rely on a statutory exception, such as the performance of a contract or the establishment, exercise or defence of legal claims. You may request information on the safeguards applied.

10. Retention

10.1 We keep personal data for as long as required for the purposes for which it was collected, to comply with statutory retention obligations, and for the duration of the limitation periods applicable to possible claims. In particular:

- (a) insurance contract and claims data is kept for the duration of the contract and thereafter for as long as statutory retention obligations and limitation periods require and, where applicable, in accordance with the instructions of the insurer. As liability claims may be made many years after the end of a contract, this period may exceed ten years;
- (b) data relating to proposals that do not result in a contract is generally kept for two years;
- (c) business correspondence and accounting records are kept for ten years;
- (d) website logs are generally kept for up to six months.

10.2 Once the retention period has expired, personal data is deleted or anonymised. Where a delegated authority ends, personal data processed on behalf of the insurer is returned or deleted in accordance with its instructions, subject to statutory retention obligations.

11. Security

11.1 We protect personal data by appropriate technical and organisational measures, including role-based access with multi-factor authentication, encryption in transit and at rest, centrally managed devices, logging, written agreements with service providers, and confidentiality obligations and training for our personnel.

12. Your rights

12.1 Subject to applicable law, you have the right to:

- (a) obtain access to the personal data we process about you;

- (b) have inaccurate personal data corrected;
- (c) have personal data deleted or its processing restricted;
- (d) object to the processing of your personal data;
- (e) receive personal data you have provided to us in a common electronic format, or have it transmitted to another controller;
- (f) withdraw your consent at any time;
- (g) express your point of view on an automated decision and request a review by a person.

- 12.2 Requests may be sent to the contact set out in section 2.3. We may ask you to verify your identity. Requests are answered within 30 days and free of charge.
- 12.3 Where we process your personal data on behalf of an insurer, we forward your request to the insurer or handle it in accordance with its instructions.
- 12.4 These rights may be restricted where required by law, for example to comply with legal obligations, to protect the rights of third parties or professional secrecy, or for the establishment, exercise or defence of legal claims.
- 12.5 You may lodge a complaint with the Federal Data Protection and Information Commissioner (www.edoeb.admin.ch). Persons in the European Economic Area may also contact their local supervisory authority.

13. Website and social networks

- 13.1 When you visit our website, we process technical data to deliver and secure the website. We use cookies that are necessary for its operation, for example to remember language settings or keep you signed in. Any analytics or other non-essential cookies are used only with your prior consent.
- 13.2 If you create an account for our online services, we process the registration data you provide for that purpose.
- 13.3 The operators of social networks on which we maintain a page (such as LinkedIn) process personal data as independent controllers, in accordance with their own privacy notices.

14. Changes

- 14.1 We may update this Privacy Notice from time to time. The version published on our website is the current version.
- 14.2 This Privacy Notice is available in English, French and German.