



## DNK Privacy Policy

4/2021

### Introduction

The Norwegian Shipowners' Mutual War Risks Insurance Association (referred to as «DNK») is a mutual insurance company insuring members' interests in ships, drilling rigs and other similar mobile units against risks of war, terrorism and piracy. DNK is incorporated in Norway and conducts its business from Oslo.

To be able to provide insurance, security & contingency services and handle claims, we process personal data. Your personal data is handled with care and protected in compliance with EUs General Data protection Regulation (GDPR) and the Norwegian Personal Data Act.

Personal data means any information relating to a living natural person (data subject) who can be identified directly or indirectly. As a data controller DNK determines the purposes and means of the processing of personal data. DNK may use external suppliers (data processors) to assist with the processing of personal data.

This Private Policy describes DNKs collection, usage, processing, storage and transfer of personal data. The following areas are covered:

1. What type of personal data do we process?
2. Why do we process your personal data?
3. Who do we share your personal data with?
4. How long do we retain your personal data?
5. What security measures are in place to protect your personal information?
6. What are your rights as a data subject?
7. The use of cookies
8. How to contact us?
9. Changes to this statement

### 1. Personal data that you provide to us or we collect

The personal information we collect, hold and process varies depending on the nature of our services and relates to individuals included, but not limited to, members, claimants, suppliers, brokers, correspondents, surveyors, experts, legal representatives, professional advisors, rescue- and medical services.

Personal data is in most cases provided to DNK directly by you when you request a service from us. We may also collect additional information about you from third parties due to legal requirements, to keep information up to date and to verify the information we collect.

The personal data we process as our role as insurer may include the following:

- Basic personal details: Name, age, date of birth, nationality, position, workplace
- Sensitive personal details: Health and medical information related to claimants
- Contact information: E-mail, address, postcode, phone number
- Financial information: Mainly in relation to fraud and financial crime combatting
- Other information from other external registers: Beneficial owners, politically exposed and sanctioned persons

## 2. Purposes of processing your personal data

We process personal data to be able to provide insurance, administer insurance policies, manage claims, provide various information and services to customers and fulfill legal or regulatory obligations.

### **Insurance contracts and other business relationships**

We process personal data to

- consider an application prior to entering into an insurance contract,
- administer insurance policies and other business contracts incl. claims handling (legal persons)
- provide various services, communicate updates in covers, conditions etc.

#### *Legal basis*

We use your personal information where necessary to enable us to have a business relationship with your organization and to fulfill our obligations in the contract with you. Processing is necessary for the performance of the contract, GDPR Article 6.1 (b). The legal basis is also a balance of interest, GDPR Article 6.1 (f).

### **Claims – administering and paying**

In connection with a claim against us we process personal information that you or your employer provide to us or we collect. For personal injury/health issue (crew, passengers e.g.) we need to process sensitive data.

#### *Legal basis*

Processing is necessary for the performance of the contract, GDPR Article 6.1 (b).

Legal basis for the processing may also be consent when you have given your employer permission to transfer personal information to us, GDPR Article 6.1.(a).

The legal basis for handling sensitive data is in addition to the abovementioned, that processing is necessary for the establishment, exercise or defense of a possible legal claim, GDPR Article 9.2.(f). or for medical diagnosis and the provision of health care or treatment, GDPR Article 9.2.(h).

Furthermore, legal ground may be the protection of your vital interests if you are not physically or legally capable of giving your consent, GDPR Article 6.1.(d) or a balance of interest, GDPR Article 6.1 (f). This is also relevant if we collect personal data about for instance a witness.

### **Preventing, detecting and investigating financial crime and breach of sanctions**

We may collect personal information from sources such as company registration offices, registers held by tax authorities, UN, EU, OFAC - sanction lists and registers held by other commercial information providers.

#### *Legal basis*

This is necessary to enable us to meet legal and regulatory obligations such as (examples):

- Know Your Customer (KYC) requirements, checks and screening
- Anti- money laundering, terrorist financing and fraud
- Trade sanctions screening
- Reporting to tax-authorities, enforcement authorities, supervisory authorities

The processing is necessary for compliance with legal obligations, GDPR Article 9,2 (f).

### **Marketing, product and customer analysis and events**

We process personal information about you as our member or business contact to provide you with information about our services, products, events, subscription to publications/reports and other relevant subjects. The information is sent to you by e-mail. Customer analysis is performed to improve our product range and optimize our customer offerings.

#### *Legal basis*

Contact information is processed as part of a contract with member/business partner. The legal ground for the processing is the agreement we have with you as a subscriber to our publications and as an attendant to our events, GDPR Article 6.1.(b). The legal ground may be a balance of interest, based on the potential benefit for you as a member/customer, GDPR Article 6.1.(f).

If you do not want to receive newsletters or publications you can notify us, please see below.

#### **Accounts and records**

We are required to keep certain personal data from you for accounting and record keeping.

#### *Legal basis*

The processing is necessary for compliance with legal obligations.

### **3. Transfer of personal data and processing of third parties**

DNK employees have access to and process personal data upon a “need to know” basis to perform their job. All employees have a duty of confidentiality. Access to sensitive personal data is restricted through additional system controls.

DNK may need to share your personal information with the following categories of recipients to offer, administer and manage the services provided to you:

- **Within DNK** incl our two Norwegian subsidiaries to offer services outlined in this policy.
- **Insurance market participants** to offer services such as reinsurers, brokers, loss adjusters.
- **Legal advisors, loss adjusters and claims investigators** as part of claims handling and litigation.
- **Rescue services, medical providers** to assist in case of incidents and to provide health information in connection with a claim.
- **Experts and other legal advisors** in case of incidents, to prevent and detect illegal activity.
- **Risk management and company database tool providers** to comply with regulations such as KYC and to prevent/detect threats and illegal activity.
- **Other selected suppliers** such as IT service providers incl cloud service providers.
- **Public authorities** such as tax authorities, police authorities, enforcement authorities and supervisory authorities in case of incidents and statutory reporting requirements.
- **Internal or external auditors** for company audits or to investigate a complaint or security threat.

#### Data processors agreements

DNK enters into agreements with service suppliers who process personal data on behalf of DNK.

#### Transfer of personal data across geographies

In some cases, we may transfer personal data to countries outside EU/EEA to members, legal representatives, brokers, suppliers, rescue services etc. who operates in so-called third countries.

We obtain contractual commitments to protect your personal information.

#### Transfer of sensitive personal data.

Transfers of sensitive personal data such as health information via e-mail to lawyers, brokers, correspondents etc. in claims cases are always encrypted.

#### **4. Storage of personal data**

We retain your personal data for as long as necessary for the purpose it was collected/described in this policy and to comply with legal requirements. Retention of specific personal data may be necessary for the following reasons:

- To manage insurance policies and other relevant operations
- To evidence claims/agreements in case of disputes
- To fulfill statutory or other regulatory requirements (book-keeping)

Your personal data will be securely destroyed when it is no longer required. This includes keeping your information for a reasonable period after your relationship with us has ended.

#### **5. Security measures in place to protect your information**

DNK has implemented reasonable physical, technical and administrative security standards to protect personal information from loss, unauthorized access, misuse, alteration and destruction. All e-mails containing sensitive personal data must be encrypted and marked "confidential".

#### **6. Your privacy rights**

As a data subject you have legal rights in respect of personal information that we hold about you:

- Access:** The right to access and inspect personal data we hold about you.
- Correction:** The right to request us to correct your personal data where inaccurate/out of date.
- Erasure:** The right under certain circumstances to have your personal information deleted. Your information can only be erased if deleting is not in conflict with our legal or regulatory obligations.
- Object:** The right to withdraw your consent for processing personal data and to object to certain processing.
- Portability:** The right under certain circumstances to obtain and reuse the personal information we hold about you (data portability).

Your request to exercise your rights as listed above will be assessed given the circumstances in the individual case.

#### **7. Use of cookies**

DNKs website uses cookies, information capsules. Please see our separate Cookie Policy.

#### **8. Contact us and handling of complaints**

If you have questions or a request relating to our privacy and information handling processes or would like to make a complaint about this statement, please contact us at [Helena.marie.brudvik@warrisk.no](mailto:Helena.marie.brudvik@warrisk.no) (DPO).

#### **Changes to this statement**

We may update this statement from time to time. We will post the current version on this site.

This statement was last updated 6 April 2021.