

THE HARTFORD INTERNATIONAL CUSTOMER AND THIRD PARTY PRIVACY POLICY

We may process your Personal Data for the following purposes and on the following legal grounds:

PURPOSE		CATEGORY OF DATA	LEGAL GROUNDS
QUOTATION/INCEPTION Setting you up as a client, including fraud, credit and anti-money laundering and sanctions checks	INTERMEDIARY	Personal Data: - Individual Details - Identification Details - Financial Information Special categories of Personal Data: - Credit and Fraud Data	Personal Data: - Performance of our contract with you - Compliance with a legal obligation - Legitimate interests (to ensure that the client is within our acceptable risk profile) - To assist with the prevention of crime and fraud Special categories of Personal Data: - In the substantial public interest (insurance purpose) - Consent
	INSURER	Personal Data: - Individual Details - Identification Details - Financial Information Special categories of Personal Data: - Credit and Fraud Data	Personal Data: - Performance of our contract with you - Compliance with a legal obligation - Legitimate interests (to ensure that the client is within our acceptable risk profile) - To assist with the prevention of crime and fraud Special categories of Personal Data: - In the substantial public interest (insurance purpose) - Consent

PURPOSE		CATEGORY OF DATA	LEGAL GROUNDS
QUOTATION/INCEPTION Evaluating the risks to be covered & matching to appropriate policy/premium	INTERMEDIARY	Personal Data: - Individual Details - Identification Details - Policy Information Special categories of Personal Data: - Risk Details - Previous Claims - Credit and Fraud Data	Personal Data: - Perform contract - Legitimate interests (to determine the likely risk profile and appropriate insurance product and premium) Special categories of Personal Data: - In the substantial public interest (insurance purpose) - Consent
	INSURER	Personal Data: - Individual Details - Identification Details - Policy Information Special categories of Personal Data: - Risk Details - Previous Claims - Credit and Fraud Data	Personal Data: - Perform contract - Compliance with a legal obligation - Legitimate interests (to determine the likely risk profile and appropriate insurance product and premium) Special categories of Personal Data: - In the substantial public interest (insurance purpose) - Consent
	REINSURER ¹	Personal Data: - Individual Details - Policy Information Special categories of Personal Data: - Claim History	Personal Data: - Legitimate interests (to determine the likely risk profile and appropriate insurance product and premium) Special categories of Personal Data: - In the substantial public interest (insurance purpose) - Consent
QUOTATION/INCEPTION AND POLICY ADMINISTRATION Collection or refunding of premium	INTERMEDIARY	Personal Data: - Individual Details - Financial Information	Personal Data: - Perform contract - Legitimate interests (to recover debts due to us)
	INSURER	Personal Data: - Individual Details - Financial Information	Personal Data: - Perform contract - Legitimate interests (to recover debts due to us)
POLICY ADMINISTRATION General client care, including communicating with you regarding administration and requested changes to the insurance policy. Sending you updates regarding your insurance policy.	INTERMEDIARY	Personal Data: - Individual Details - Policy Information Special categories of Personal Data: - Risk Details - Claim History	Personal Data: - Perform contract - Legitimate interests (to correspond with clients, beneficiaries and claimants in order to facilitate the placing and renewal of and claims under insurance policies) Special categories of Personal Data: - In the substantial public interest (insurance purpose) - Consent
	INSURER	Personal Data: - Individual Details - Policy Information Special categories of Personal Data: - Risk Details - Claim History	Personal Data: - Perform contract - Legitimate interests (to correspond with clients, beneficiaries and claimants in order to facilitate the placing and renewal of and claims under insurance policies) Special categories of Personal Data: - In the substantial public interest (insurance purpose) - Consent

PURPOSE		CATEGORY OF DATA	LEGAL GROUNDS
CLAIMS PROCESSING Managing insurance claims including fraud, credit and anti-money laundering and sanctions checks	INTERMEDIARY	Personal Data: • Individual Details • Identification Details • Financial Information • Policy Information Special categories of Personal Data: • Credit and Fraud Data • Risk Details • Claim History	Personal Data: • Perform contract • Legitimate interests (to assist our clients in assessing and making claims) Special categories of Personal Data: • In the substantial public interest (insurance purpose) • Consent • Legal Claims
	INSURER	Personal Data: • Individual Details • Identification Details • Financial Information • Policy Information Special categories of Personal Data: • Credit and Fraud Data • Risk Details • Claim History	Personal Data: • Perform contract • Legitimate interests (to assess the veracity and quantum of claims) Special categories of Personal Data: • In the substantial public interest (insurance purpose) • Consent • Legal claims
	REINSURER ¹	Personal Data: • Individual Details • Policy Information Special categories of Personal Data: • Credit and Fraud Data • Risk Details • Claim History	Personal Data: • Legitimate interests (to assess the veracity and quantum of claims) Special categories of Personal Data: • In the substantial public interest (insurance purpose) • Consent • Legal claims
CLAIMS PROCESSING Defending or prosecuting legal claims	INTERMEDIARY	Personal Data: • Individual Details • Identification Details • Financial Information • Policy Information Special categories of Personal Data: • Credit and Fraud Data • Risk Details • Claim History	Personal Data: • Perform contract • Legitimate interests (to assist in assessing and making claims) Special categories of Personal Data: • In the substantial public interest (insurance purpose) • Consent • Legal Claims
	INSURER	Personal Data: • Individual Details • Identification Details • Financial Information • Policy Information Special categories of Personal Data: • Credit and Fraud Data • Risk Details • Claim History	Personal Data: • Perform contract • Legitimate interests (to defend or make claims) Special categories of Personal Data: • In the substantial public interest (insurance purpose) • Consent • Legal Claims

PURPOSE		CATEGORY OF DATA	LEGAL GROUNDS
CLAIMS PROCESSING Investigating and prosecuting fraud	INTERMEDIARY	Personal Data: • Individual Details • Identification Details • Financial Information • Policy Information Special categories of Personal Data: • Health Data • Criminal Records Data • Other Sensitive Data • Credit and Fraud Data • Risk Details • Claim History	Personal Data: • Perform contract • Legitimate interests (to assist with the prevention and detection of fraud) Special categories of Personal Data: • In the substantial public interest (insurance purpose) • Consent • Legal claims
	INSURER	Personal Data: • Individual Details • Identification Details • Financial Information • Policy Information Special categories of Personal Data: • Health Data • Criminal Records Data • Other Sensitive Data • Credit and Fraud Data • Risk Details • Claim History	Personal Data: • Perform contract • Legitimate interests (to assist with the prevention and detection of fraud) Special categories of Personal Data: • In the substantial public interest (insurance purpose) • Consent • Legal claims
RENEWALS Contacting you in order to renew the insurance policy	INTERMEDIARY	Personal Data: • Individual Details • Policy Information Special categories of Personal Data: • Risk Details • Claim History	Personal Data: • Perform contract • Legitimate interests (to correspond with clients, beneficiaries and claimants in order to facilitate the placing of claims under insurance policies) Special categories of Personal Data: • In the substantial public interest (insurance purpose) • Consent
	INSURER	Personal Data: • Individual Details • Policy Information Special categories of Personal Data: • Risk Details • Claim History	Personal Data: • Perform contract • Legitimate interests (to correspond with clients, beneficiaries and claimants in order to facilitate the placing of claims under insurance policies) Special categories of Personal Data: • In the substantial public interest (insurance purpose) • Consent

PURPOSE		CATEGORY OF DATA	LEGAL GROUNDS
THROUGHOUT THE INSURANCE LIFECYCLE Transferring books of business, company sales and reorganisations	INTERMEDIARY	Personal Data: - Individual Details - Identification Details - Financial Information - Policy Information Special categories of Personal Data: - Credit and Fraud Data - Risk Details - Claim History	Personal Data: - Legitimate interests (to structure our business appropriately) - Legal obligation Special categories of Personal Data: - Consent
	INSURER	Personal Data: - Individual Details - Identification Details - Financial Information - Policy Information Special categories of Personal Data: - Credit and Fraud Data - Risk Details - Claim History	Personal Data: - Legitimate interests (to structure our business appropriately) - Legal obligation Special categories of Personal Data: - Consent
	REINSURER ¹	Personal Data: - Individual Details - Policy Information Special categories of Personal Data: - Claim History	Personal Data: - Legitimate interests (to structure our business appropriately) - Legal obligation Special categories of Personal Data: - Consent
THROUGHOUT THE INSURANCE LIFECYCLE General risk modelling and underwriting	INTERMEDIARY	Personal Data: - Individual Details - Identification Details - Financial Information - Policy Information Special categories of Personal Data: - Credit and Fraud Data - Risk Details - Claim History	Personal Data: - Legitimate interests (to build risk models that allow placing of risk with appropriate insurers) Special categories of Personal Data: - In the substantial public interest (insurance purpose) - Consent
	INSURER	Personal Data: - Individual Details - Identification Details - Financial Information - Policy Information Special categories of Personal Data: - Credit and Fraud Data - Risk Details - Claim History	Personal Data: - Legitimate interests (to build risk models that allow accepting of risk with appropriate premiums) Special categories of Personal Data: - In the substantial public interest (insurance purpose) - Consent
	REINSURER ¹	Personal Data: - Individual Details - Policy Information Special categories of Personal Data: - Claim History	Personal Data: - Legitimate interests (to build risk models that allow accepting of risk with appropriate premiums) Special categories of Personal Data: - In the substantial public interest (insurance purpose) - Consent

PURPOSE		CATEGORY OF DATA	LEGAL GROUNDS
THROUGHOUT THE INSURANCE LIFECYCLE Complying with our legal or regulatory obligations	INTERMEDIARY	Personal Data: - Individual Details - Identification Details - Financial Information - Policy Information Special categories of Personal Data: - Credit and Anti-Fraud data - Risk Details - Previous Claims - Current Claims	Personal Data: - Legal obligation Special categories of Personal Data: - In the substantial public interest - Consent
	INSURER	Personal Data: - Individual Details - Identification Details - Financial Information - Policy Information Special categories of Personal Data: - Credit and Anti-Fraud Data - Risk Details - Claims History	Personal Data: - Legal obligation Special categories of Personal Data: - In the substantial public interest - Consent
	REINSURER ¹	Personal Data: - Individual Details - Policy Information Special categories of Personal Data: - Previous Claims - Current Claims	Personal Data: - Legal obligation Special categories of Personal Data: - In the substantial public interest - Consent
BUSINESS ADMINISTRATION Manage our everyday business needs (internal account, administer survey, business continuity and disaster recovery, corporate governance)	INTERMEDIARY	Personal Data: - Individual Details - Policy Information - Financial Information	Personal Data: Legitimate interest (to run our operations)
	INSURER	Personal Data: - Individual Details - Policy Information - Financial Information	Personal Data: Legitimate interest (to run our operations)
	REINSURER ¹	Personal Data: - Individual Details - Policy Information - Financial Information	Personal Data: Legitimate interest (to run our operations)



Business Insurance
Employee Benefits
Auto
Home

¹ A reinsurer is a company who agrees by contract to assume all or part of the risk covered by an insurance or reinsurance contract underwritten by the first company, such as The Hartford, to issue the insurance or reinsurance contract.