



Safety
all over the
World

Privacy policy for Gjensidige Forsikring

Gouda is a part of Gjensidige Forsikring. Therefore, Gjensidige's privacy policy also applies to Gouda.



Gouda
En del af Gjensidige

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Valid from January 2020



Privacy policy for Gjensidige Forsikring

Introduction

Protecting your personal data is important for us. We want to be transparent about our processing of your data so that you can feel safe. In this privacy policy, we explain how we collect and use your personal data, and we describe your rights and how you can exercise them.

What is personal data?

Personal data is information associated with you as a person, such as your civil registration number (civil reg. no.), your address, telephone number, etc. This information is necessary for us as an insurance company.

What is processing of personal data?

Processing of personal data covers all processes that personal data can undergo, such as collection, registration, organisation, structuring, storage, adaptation, retrieval, use, transfer and erasure. We mainly process personal data when offering insurance policies and processing claims.

What is the lawful base for processing?

The processing of personal data must take place on what is known as a lawful basis for processing. The General Data Protection Regulation and the Danish Data Protection Act set out different lawful bases for processing. Those most relevant to Gjensidige Forsikring are:

- that it is necessary in order to enter into or fulfil a contract with the person whom the personal data concerns
- that it is necessary for complying with laws and regulations
- that we have a legitimate interest in the processing, which is necessary and more important than protecting the personal data of the person concerned
- that the processing is necessary for determining, exercising or defending a legal claim
- that a consent has obtained from the person whom the personal data concerns



Data controller and Data protection officer

Data controller

The data controller is the legal entity deciding the purpose of the processing of personal data and the tools to be used. The data controller is responsible for ensuring that measures are implemented to meet the data protection rules.

The legal entity responsible for processing personal data is Gjensidige Forsikring, Danish branch of Gjensidige Forsikring ASA, Norge, ORG no. 995 568 217, A.C. Meyers Vænge 9, DK-2450 Copenhagen SV, CVR no. 33 25 92 47. This privacy policy only refers to the entity as Gjensidige Forsikring.

Gjensidige Forsikring also operates under the brands Nykredit Forsikring, Mølholm Forsikring, Gouda Rejseforsikring and Byggeriets Forsikringservice.

Data protection officer (DPO)

Gjensidige Forsikring has a data protection officer (DPO) who helps ensure that we process personal data in accordance with the data protection rules.

The data protection officer is also your customer contact person. If you have any questions about how we use your personal data, or you have any suggestions for us, you can contact our DPO at dpo@gjensidige.dk or send a letter to: Gjensidige Forsikring, Danish branch of Gjensidige Forsikring ASA Norge, A.C Meyers Vænge 9, 2450 Copenhagen SV, Denmark, Attn.: DPO.

Communication channels

We use e-Boks, login-protected pages and e-mail as channels of communication with our customers. When sending special categories of personal data (sensitive personal data) or civil reg. no. by e-mail, we encrypt the message, typically using transport encryption (TLS) to prevent unauthorised access to your data.

How do we use your personal data?

Insurance offer, purchase and renewal

Gjensidige Forsikring processes your personal data when we send you an insurance offer, when you purchase an insurance policy or renew your insurance.

We sometimes require health information for travel insurance. Health information is considered a special category of personal data (sensitive personal data). We obtain your consent to process such data when we enter into a contract with you. The data we obtain is necessary for making the contract, and we cannot enter into a contract if you do not want to provide this information.

Information about trade union membership is also considered a special category of personal data (sensitive personal data). If it is a condition for an insurance offer that you are a member of a trade union, we obtain your consent to process data about your trade union membership. We obtain the consent when entering into and/or renewing the contract. We need to process this information so that you can get the membership benefits associated with and the products adapted to your trade union membership. If you do not want us to process data about your trade union membership, you can request an insurance offer based on our ordinary terms.

Special rules apply to the processing of civil registration numbers (civil reg. no.). If relevant, we will obtain your consent for processing your civil reg. no. at the time of entering into the contract. Processing your civil reg. no. is necessary for ensuring that you are uniquely identified in our ongoing customer relationship and for enabling us to make payments to your NemKonto account and communicating securely with you in e-Boks, etc. We cannot offer you an insurance contract if you do not want to give us your civil reg. no.

We may receive your civil reg. no. from your employer when entering into an insurance contract with your employer.

Basis for processing:

The processing of personal data is necessary in order to enter into and fulfil the contract with you or implement measures at your request before entering into a contract.

If it is necessary to process special categories of personal data (sensitive personal data) to enter into a contract, we will ask for your consent to this.

We need to process your civil reg. no. in the form of receiving it from your employer in order to determine, exercise or defend legal claims.

Customer management

We process your personal data to safeguard the customer relationship, and you are registered in our customer registers. We communicate with you about changes in our insurance policies, changes in our terms and conditions, changes in our electronic services and to provide other important information. We also process personal data when invoicing and to fulfil our contracts with you.

Basis for processing:

Processing personal data is necessary to fulfil our contract with you.

If we have to process special categories of personal data (sensitive personal data) to fulfil the agreement with you, we will ask for your consent.

Handling of enquiries

When you contact us, we use your information for the purpose of responding to you. This may include enquiries about our products and services made by phone, e-mail or otherwise.

Basis for processing:

Gjensidige has a legitimate interest in being able to provide correct information and responding to your enquiry.

Claims processing and settlement

We process personal data about the persons involved (customers, claimants and witnesses, etc.) in connection with claims reporting, including assessing, processing and settling the claim. In some cases, it may be necessary to process health information to assess a claim.

Basis for processing:

Processing personal data is necessary to fulfil our contract with you as a customer.

This is necessary for Gjensidige Forsikring or a third party to pursue a legitimate interest.

If the processing of special categories of personal data (sensitive personal data) is necessary for the above purposes, the basis for such processing is that a legal claim can be established, exercised or defended.

Prevention and investigation of criminal offences

We process personal data in order to prevent and uncover criminal offences such as fraud against you, Gjensidige Forsikring or others. The data we have obtained for this purpose may also be collected from and disclosed to other financial undertakings, the police and other public authorities. In order to prevent criminal offences, we use analytical methods to monitor claim cases. These methods include profiling by grouping our customers into different customer segments based on data that we have about you as a customer or that we receive from third parties. The profiling may include personal data such as name, address, socio-demographic data and network analyses. Some individual claims will consequently be selected for checking. The selection of claims to be checked is automated, but cases sent for checking will be manually processed by a case officer.

Gjensidige Forsikring may process personal data in order to prevent and uncover transactions linked to money laundering or terrorist financing.

Basis for processing:

The processing is based on Gjensidige Forsikring's legitimate interest in protecting itself against criminal offences and ensuring that claims are settled correctly.

The processing with respect to preventing financing of terrorism is necessary in order to comply with our legal obligations as an insurance company.

Customer follow-up and marketing

Gjensidige Forsikring processes personal data to provide you with information, relevant advice and marketing of our products and services. To give you relevant information at the right time and through the right channel, we may use profiling and segmentation to adapt the message to you. We use mathematical models as well as data that we have about you and that we receive from third parties.

If you discontinue a price calculation in our online shop, we may contact you to give you an offer based on this price calculation. If you are not a customer and have registered for the Robinson opt-out list, we will not contact you.

As an insurance company, we are generally allowed to contact you by phone. If you have given us your e-mail address in connection with purchases of products, we may market our own corresponding products to you by e-mail. Otherwise, we will ask for your consent before sending you electronic marketing in e-mails or text messages, etc. In our marketing, we will make it easy for you to opt out of any future electronic contacts.

Basis for processing:

If you have a customer relationship with Gjensidige Forsikring, the processing of your personal data will be based on Gjensidige Forsikring's legitimate interest in giving you information and offers.

Customer and market surveys

We process personal data in connection with market and customer satisfaction surveys and analyses of the responses, for instance when we ask if you are satisfied after having been in contact with us or after a claim. In such surveys, we may use profiles by grouping customers into segments based on our data in order to adapt our communication based on this information or information from third parties. We also process personal data to improve our products and services and in the training of our employees.

Basis for processing:

The processing of personal data is based on Gjensidige Forsikring's legitimate interest in obtaining information about how we are perceived as a company and your opinion and that of others about our products, services and customer service.

Analyses, reports and statistics

We process personal data when carrying out analyses, for instance to determine prices (tariffing), profitability analyses and in connection with development of products and services.

Basis for processing:

The processing is necessary to comply with our legal obligations as an insurance company as set out in the financial legislation.

We process personal data based on Gjensidige Forsikring's legitimate interest in conducting customer analyses and increasing customer insight.

Compliance with legal obligations

Gjensidige Forsikring processes personal data when necessary to comply with regulatory requirements and the legislation applying to insurance companies and in relation to insurance products, reporting to public authorities, security requirements and requests from public authorities.

Basis for processing:

The processing is necessary to comply with our legal obligations as an insurance company.

Complaints handling, recourse claims, legal processes etc.

We process your personal data in connection with handling complaints, recourse claims and other claims, including claims made during legal processes.

Basis for processing:

This is necessary for Gjensidige Forsikring or a third party to pursue a legitimate interest.

If the processing of special categories of personal data (sensitive data) is necessary for the above purposes, the basis for such processing is that a legal claim can be established, exercised or defended.

Security

Gjensidige Forsikring processes your personal data in order to secure the company's assets, for example in connection with logging onto servers, operating infrastructure, firewalls, access control and camera surveillance

Basis for processing:

We process personal data on the basis of Gjensidige Forsikring's legitimate interest in maintaining operational reliability.

Development of new and existing products and services

We process your personal data in order to identify the potential demand for new products and services or to improve existing products and services, such as analyses and testing related to the development of new and existing products and supporting systems.

Basis for processing:

We process personal data on the basis of Gjensidige Forsikring's legitimate interest in developing new and existing products and services.

Visiting our websites

We log your use of our websites to define what is known as behavioural patterns. This enables us to improve the websites, making them simpler and better. We also use information logged for administration, statistics, marketing and maintenance of the websites.

Basis for processing:

We process personal data on the basis of Gjensidige Forsikring's legitimate interest in adapting website content to ensure their ease of use and to adapt content to you.

Recording telephone conversations

We record telephone conversations for internal training purposes if you have accepted this.

Basis for processing:

We record the telephone conversation on the basis of your consent.

Processing of special categories of personal data (sensitive personal data)

Gjensidige Forsikring processes select special categories of personal data (sensitive personal data). This includes information about health and trade union membership. We also use your civil reg. no.

Health information

Gjensidige Forsikring processes health information when required to take out an insurance and in connection with claims and claims processing. Health information is considered a special category of personal data (sensitive personal data). Special rules apply to the processing of this information. If we need to process health information to make a contract, we obtain your consent when entering into the contract. We cannot offer you an insurance contract if you do not want to give us your health information.

We may also process health information when developing tariffs, in analyses linked to solvency and capital adequacy requirements, etc. This processing is necessary in order to fulfil Gjensidige Forsikring's legal obligations which have been stipulated to safeguard important public interests.

Basis for processing:

If it is necessary to process special categories of personal data (sensitive personal data) to enter into a contract, we will ask for your consent to this.

As an insurance company, Gjensidige Forsikring is required to monitor the value of assets, liabilities and risks and to calculate capital requirements, etc. This processing is necessary in order to fulfil Gjensidige Forsikring's legal obligations which have been stipulated to safeguard important public interests.

If the processing of special categories of personal data (sensitive personal data) is necessary for managing and handling claims the basis for such processing is that a legal claim can be established, exercised or defended.

Information about trade union membership

Gjensidige Forsikring has cooperation agreements with different associations and organisations, which entitle the members to benefits and adapted products. Trade union membership is considered a special category of personal data (sensitive personal data) which is subject to special rules on processing. If relevant, we will obtain your consent to process data about trade union membership. We obtain the consent when entering into and/or renewing the insurance. This data must be processed for you to be entitled to membership benefits and to receive adapted products. If you do not want us to process data about trade union membership, you can apply for insurance on ordinary terms.

If you give your consent for Gjensidige Forsikring to process data about trade union membership, the data will be used internally in our customer follow-up, for instance in analyses and when we customise offers. We never share information about your trade union membership with third parties without your consent.

Basis for processing:

The processing of data about trade union membership is based on the consent of the person concerned.

If the processing of special categories of personal data (sensitive personal data) is necessary for managing and handling claims, the basis for such processing is that a legal claim can be established, exercised or defended.

Processing of civil registration number

Special rules apply to the processing of civil registration numbers. If relevant, we will obtain your consent for processing your civil reg. no. at the time of entering into the contract.

We need to process your civil reg. no. to ensure that you are uniquely identified in our ongoing customer relationship and to enable us to make payments to your NemKonto and communicate securely with you in e-Boks, etc. If you do not want to consent to our processing of your civil reg. no., we cannot enter into or maintain an insurance contract with you, and if you revoke your consent, Gjensidige must terminate your insurance contract subject to the notice period stated in the insurance terms at any time.

When setting up company plans or enrolling in an insurance policy that has already been taken out, we may receive your civil reg. no. from the policyholder. This could be insurance taken out by your employer or when family members are added to an existing insurance policy.

Basis for processing:

If it is necessary to process your civil reg. no. to enter into or fulfil the contract with you, we will ask for your consent.

If the processing of your civil reg. no. is necessary in connection with claims and claims management, or if the policyholder gives us your civil reg. no. in connection with further enrolment under the insurance contract, and if it is necessary to identify you uniquely during storage in the period when claims may be raised under the insurance after its expiry, the basis for processing is that legal claims can be established, exercised or defended.

In addition, civil registration numbers may be disclosed in accordance with the provisions of section 11(2)3 of the Danish Data Protection Act where such disclosure is a natural element of the ordinary operation of the company and the disclosure is of decisive importance for unique identification of you, or the disclosure is demanded by a public authority, for instance for address updates at the Central Person Registry.

Collection of personal data

What personal data do we collect?

The personal data we collect depends on your relationship with us. You may be a policyholder, a beneficiary who is not a policyholder, a claimant, witness, agent, health professional, appointed representative or another person linked to Gjensidige Forsikring. The personal data we collect also depends on the insurance policies you have with us. The personal data we collect can include:

General identification and contact

information such as: Name, address, telephone number, e-mail address, gender, family status, date of birth, children, job title and relationship with the policyholder, the insured party or the claimant.

Other identification numbers issued by public

authorities: Civil reg. no., vehicle registration number, driving licence number and passport number.

Financial information and account details:

Payment card number, account number and account details, credit rating and other financial information.

Health information: For some of our products and services, we need to collect and process special categories of personal data such as health information. This could be information typically found in a doctor's patient records, or information about current or previous physical or mental health conditions, health status, information about injuries, functional impairments, operations, personal habits (smoking, alcohol consumption), prescription information, case history, ability to work, sickness absences or family case history.

Other special categories of personal data:

Information about trade union membership.

Information required to provide products or services such as:

Addresses and identification information for insured assets (a property's address or a vehicle's registration number), travel information, information about previous accidents or claims, cause of damage, position as board member or partner, or other ownership or management interests in an undertaking and information about other policies you hold.

Digital traces: We register behavioural patterns on our website, and this information is considered personal data. Behavioural patterns are created by the pages you visit, links you click and information you type in forms. We also collect: IP addresses, time and information about browser and hardware and the link you use to enter our websites.

We also use cookies on our websites. We have a cookie policy explaining what cookies are and how we use them on our respective websites under the brand concerned:

<https://gjensidige.dk/privat/cookies-og-sikkerhed/Cookies>

<https://nykreditforsikring.dk/persondata/cookies>

<https://molholmforsikring.dk/cookies>

<https://gouda.dk/cookie-info>

<http://bygfs.dk/informationer/persondata-og-sikkerhed/>

The sources we obtain personal data from

The source of your personal data that we process depends on your relationship with us. If you are a customer, agent, health professional or among our other suppliers, we generally obtain data directly from you. Sometimes we obtain information from other parties, such as public or private institutions.

For example, if you are a claimant, beneficiary who is not a policyholder or witness, we may have received or obtained information from public or private institutions or others in connection with the purchase of insurance or settlement of a claim.

In connection with the purchase of insurance or changing or renewing insurance, we can obtain information from various sources, including:

- Public institutions and registers such as: The Central Person Register (CPR), OIS (the public information server), the Danish Official Gazette, CVR.dk, EDI, the Digital Motor Register (DMR).
- Private institutions: Other insurance companies, Experian, the registers of Insurance & Pension Denmark.
- Other relevant sources could be your employer or guardian.

For claims processing, it may also be relevant to obtain information from:

- Public institutions, including the police, tax authorities, courts and hospitals.
- Private institutions, including other insurance companies, banks, various health professionals and specialists such as doctors, hospitals, chiropractors and suppliers such as workshops and assessors.
- Other relevant sources may include witnesses, counterparties in a claims case and lawyers.

We also cooperate with insurance intermediaries and other partners who sell our products. If you purchase insurance via insurance intermediaries where we are the insurance company, we obtain your personal data from them.

We inform you

You will be informed if we obtain information about you, unless its collection is regulated by law, notification is impossible or disproportionately difficult or there is no doubt that you already know the information to be contained in the notification.

Disclosure of your personal data

Gjensidige Forsikring is subject to a duty of confidentiality concerning customer data. If permitted under applicable law, Gjensidige may make your data available to others.

Suppliers and partners

We can disclose personal data to third parties if it is deemed necessary for fulfilling your contract with us, for instance to offer you the correct prices and products from the Gjensidige group or our partners and to manage such benefit agreements. In these events, we disclose your data to the partner linked to your benefit agreement. We only disclose data necessary for the continuous verification of your entitlement to the benefit agreement. We only disclose special categories of personal data (sensitive personal data) with your consent.

In addition, we only make disclosures that are permitted under applicable law and do not violate our duty of confidentiality. This could be to partners delivering damage limitation and remedy services and to independent craftsmen. Relevant subcontractors include assessors, craftsmen, workshops and different health professionals such as chiropractors, doctors and physiotherapists.

Other insurance companies

We may share personal data with other insurance companies in connection with enrolment and in events such as recourse claims after a claim has been decided.

Insurance intermediaries

When using insurance intermediaries, we share personal data to enable the insurance intermediary to check our calculation of the insurance intermediary's commission.

Other recipients

Your data will be disclosed to the Danish Insurance Complaints Board in any complaint cases.

Duty of disclosure

In some cases, we are required by law to disclose data to other parties, and such disclosure obligations have precedence over the duty of confidentiality. We may also be subject to a disclosure obligation in relation to the police, courts, lawyers/administrative receivers and the supervisory authorities. When required by law to disclose data about you, the data will be disclosed without your consent.



Use of data processors

Use of data processors

We enter into data processor agreements with all the undertakings that process personal data on our behalf. Our data processors cannot process your personal data in any other way than that agreed with us and described in this privacy policy. Our use of data processors includes suppliers of IT services, for instance

Transfer of personal data to third countries outside the EU/EEA

Gjensidige processes your personal data within the EU/EEA area. However, it may be necessary to transfer your personal data to a country outside the EU/EEA area (third country transfer), for example to perform IT services. If the third country is not qualified as a secure third country by the European Commission (including recipients certified under Privacy Shield if the transfer is to the USA), we will in this connection ensure an adequate level of data protection by entering into agreements with the recipient, such as the European Commission's standard

contract for transfers to unsecure third countries, or by ensuring that the recipient meets the requirements of special certifications.

In special situations and only when necessary, data about you can be transferred to unsecure third countries without contracts or certifications being in place that ensure an adequate level of protection and without your consent. If, for example, you become ill or sustain an injury while you are travelling in an unsecure third country, Gjensidige will be able to transfer information about you and your insurance to local hospitals, doctors and other medical personnel to ensure that you receive the medical treatment you require. In these situations, the transfer is typically necessary to fulfil the contract with you and necessary to establish, defend or exercise a legal claim, and it may sometimes be necessary for protecting your interests in the event that you are not physically or legally able to give your consent to the transfer.



How long do we store your personal data?

We store personal data for as long as necessary to fulfil our purpose of the processing. We store your data for the period in which we can be met with a claim, are legally obliged to store it or have another objective purpose of storing it, such as:

Potential customers

If you have received an offer of insurance, we erase your personal data no more than 180 days after creating the offer, unless you accept it. As a general rule, agricultural or commercial insurance offers are erased after 18 months.

Existing customers

Your personal data will be processed as long as you have an insurance policy with Gjensidige Forsikring.

Customer with terminated customer relationship

After a contract with us is terminated, we will, due to the possibility of future insurance claims that can be traced back to the contract, store the data until the limitation period for the products in question has expired. The limitation periods vary, but if, for example, you have filed a claim with us concerning objects of value, the limitation period is ten years, while it is thirty years for personal injury. The limitation period for health insurance is 10 years. This means that the information in this case is erased either ten or thirty years after the expiry of the insurance policy.

When the limitation period expires, your personal data will automatically be erased from our systems.



Automated individual decision-making

Gjensidige Forsikring uses automated individual decision-making. This is important to secure efficient operations. Profiling can be used in such decisions. If the result of an automated individual decision affects you significantly, you can request a manual assessment of the decision in some cases. You will be informed of this during the process in the instances where this right applies.

Purchasing, changing and renewing insurance

The calculation of prices when providing offers, changes and annual renewal is an automated process, and profiling is part of the process of calculating the right price in relation to the insurance risk. The profiling can include personal data such as age, address, registration number, type of housing and the number of claims in the past three years. Profiling based on third party data may also be used in the price calculation. It is necessary to calculate the price of insurance and process personal data to be able to provide insurance.

Claims reports and processing

Some automated decisions are made in connection with the processing of claims. The decisions will be based on the company's insurance terms, what the insurance covers and the information you give us in the claims form. If a case is decided based on automated processing, you will be given information about the decision and your rights.

Your rights

The General Data Protection Regulation gives you a number of rights when we process your personal data. In the following, we describe the rights and how you can exercise them.

Please note that exercising some of the rights can affect our opportunity to deliver our products and services to you or to deliver them in the same way. One example of this is where consent is required to process certain data that is necessary for a contract, and where we use your data to adapt the advice and offers you receive.

Please be aware that your rights may be limited by the Danish Data Protection Act if your rights as a data subject are specifically found to be overridden by essential considerations of private interests. You can:

Request access

You have the right to request access to the personal data we process, and you have the right to be given a copy of these personal data.

Ask for correction

If you believe that the personal data we have about you is incorrect or incomplete, you have the

right to ask that the personal data be corrected or updated.

Ask for erasure

You can ask for your personal data to be erased if:

- you believe that the personal data is no longer necessary for the purpose for which we obtained them.
- you wish to withdraw any consent you have given us that has entitled us to use your personal data.
- the processing of the personal data is in breach of applicable laws.

We are obliged to store personal data about you for a given period if you have taken out insurance with us. In such cases, data must be stored about you due to the possibility of future claims for compensation that can be traced back to the contract. The right to erasure does not apply in such cases.

Ask for restriction of processing of personal data

You also have the right to request that the processing of your personal data be restricted if you believe that:

- the data we have about you is incorrect.
- the processing of the personal data is illegal, but you oppose erasure of the personal data and instead ask for their use to be restricted.
- we no longer need the personal data for the purposes for which they were collected, but you need them to establish, exercise or defend a legal claim.
- you have objected to the processing in the period in which a check is made of whether our legitimate interests override your legitimate interests.

Object

If the processing of your personal data is based on our legitimate interest, you can object to the processing if warranted by special reasons in your individual situation. This does not apply if we can present compelling legitimate reasons for processing the data.

You have an unconditional right to object to your personal data being processed for direct marketing purposes.

Withdraw your consent

If the processing of your personal data is based on your consent, you always have the right to withdraw your consent. Withdrawing your consent does not affect the legality of our processing prior to the withdrawal of consent.

Get a copy of your personal data (portability)

You have the right to be given a copy of the personal data that you have provided to Gjensidige Forsikring. The copy can be forwarded in a structured, commonly used and machine-readable format (data portability). The right to data portability is different from the right to access in that you have the right to access personal data that you have given us yourself and that is processed under certain legal bases, for example to enter into or to fulfil a contract with you.

Complaints

You can contact us if you have questions about our processing of your personal data. If you wish to file a complaint, you can contact our DPO who will investigate the matter. You can also file a complaint with the Danish Data Protection Agency: <https://datatilsynet.dk>

How to exercise your rights

If you would like to exercise your rights, you can log on to your personal page at one of the following sites:

<https://gjensidige.dk/login>
<https://nykredit.dk/dit-liv/forsikring/#forsikringer>
<https://privat.molholmforsikring.dk/NemIDLogin/NemIDLogin>

where you can see some of the most important personal data we have about you and ask for further access. You can also correct or add to the personal data we have and ask to be sent the personal data you have provided us with.

When you log on to your personal page, you can also change your consents. Any consents that cannot be managed through your page will be handled in the individual processes where you have given your consent. An example of this is the collection of personal data in connection with the settlement of your claim. We will always state clearly when we need your consent to carry out specific processing activities.

If you do not use or have a login-protected page, you can contact us as follows:

If you are a customer of Gjensidige Forsikring:

<https://gjensidige.dk/privat/kundeservice>

If you are a customer of Nykredit Forsikring:

<https://nykredit.dk/kundeservice/nykredit-forsikring>

If you are a customer of Mølholm Forsikring:

<https://molholmforsikring.dk/kontakt>

If you are a customer of Gouda Rejseforsikring:

<https://gouda.dk/privat/kontakt>

If you are a customer of Byggeriets

Forsikringservice:

<http://bygfs.dk/>

Data breaches

A personal data breach is when the processing of personal data deviates from the data protection rules if this results in unintended or unlawful destruction, loss, change, unauthorised disclosure or access to personal data. Please notify us if you become aware of such breaches taking place.

Changes to the privacy policy

We regularly review and update this privacy policy. We will give notice of any updates on our website. This privacy policy was last updated on 02.09.19.

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