



Information on the protection of your personal data in international health and life & disability insurance

1 What data is required for the management of your insurance plan?

- **Your identity:** last name, first name, date of birth, nationality, Social Security number, marital status and dependents and a copy of an identity document,
- **Your contact details:** postal address, email address and telephone number
- **Information about your health:** hospital precertification agreements, treatment estimates, conditions, treatment, medical history, etc.
- **Your bank details:** bank account details and payment method
- **Your professional activity:** country of expatriation, length of assignment, language spoken, employer, employment, etc.
- **Information about your plan:** benefits, premiums, reimbursement statements, etc.
- **Information generated by your relationship with MSH International:** membership number, the phone number you are calling from, time of the call, duration of the call, etc.

2 How does MSH International use your personal data?

MSH International, with its head office located in Season, 39 rue Mstislav Rostropovitch 75815 Paris cedex 17, France, conducts personal data processing actions required for your formal identification to access a secure area, for the issue of an insurance offering or policy, its management and monitoring, for the completion of reporting and for compliance with regulatory requirements in the field of anti-money laundering and terrorist financing. In this respect, all of the data collected is mandatory.

3 Who is your personal data shared with?

The recipients of your personal data may be: the risk carrier (insurer), the different entities making up MSH International, its partner ALPTIS ASSURANCES for the insurance product START'EXPAT and the service providers involved in the administration of the insurance policy across the world. In this context, your data may be transferred to third countries outside the European Union guaranteeing an appropriate level of protection or subject to the use of adapted safeguards such as the signature of standard data protection clauses adopted by the European Commission.

4 How long is your data stored?

Your personal data will be stored for the length of time required by the administration service, as provided for by the applicable laws.

5 What are your rights and how can you exercise them?

In accordance with the applicable regulations, you have the following rights:

- **The right to access your data:** you can obtain information regarding the processing of your personal data as well as a copy of this personal data.
- **The right to rectify your data:** if you believe that your personal data is inaccurate or incomplete, you may ask for this personal data to be amended accordingly.

- **The right to have your data erased:** you may ask for your personal data to be erased within the limits of what is permitted by the regulations. Specifically, the regulations state that this right only applies if the relevant data is no longer required for the purpose for which it was collected or to comply with a legal obligation or if it no longer allows the establishment, exercise or defense of legal claims.
- **The right to restrict the processing of your data:** you can ask for the processing of your personal data to be restricted under the conditions laid down by the regulation applicable to the protection of the personal data of individuals.
- **The right to object to the processing of your data:** for the purposes set out above, you may object to the processing of your personal data, for reasons related to your particular circumstances. You have the right to object to the processing of your personal data for marketing purposes including customer profiling in connection with this marketing.
- **The right of portability of your data:** when you have given your consent for your personal data to be used, you have the right for this data to be passed on directly to another processor if this is technically possible.
- **The right to withdraw your consent:** when you have given your consent to the processing of this personal data, you have the right to withdraw this consent at any time.
- **The right to specify instructions which would take effect after your death.**

You have the right to lodge a complaint with a supervisory authority responsible for the protection of personal data.

The MSH International Data Protection Officer is Ms. Samanta Le Pont, Risk and Compliance Division. You can write to her at:

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- dpo@s2hgroup.com