



# Data Processing Policy

## Qualibroker Ticino AG |

Valid from: 01.09.2023

## Table of contents

<b>1.</b>	<b>General provisions</b>	<b>4</b>
1.1.	Legal basis	4
1.2.	Aim of the Data Processing Policy	4
1.3.	Purpose of data processing	4
1.4.	Responsible data protection office	4
<b>2.</b>	<b>Information system structure</b>	<b>5</b>
2.1.	Printers, office supplies and postal delivery	5
2.2.	Components of the information system	5
2.3.	Interfaces	6
<b>3.</b>	<b>Entities involved</b>	<b>7</b>
3.1.	Organisational areas of Qualibroker Ticino AG	7
<b>4.</b>	<b>User and data access</b>	<b>8</b>
4.1.	Users	8
4.2.	User management	8
4.3.	Cancellation of access authorisation	8
4.4.	User training	8
4.5.	Instruction/directives	8
4.6.	Processes	8
<b>5.</b>	<b>Data processing/data categories</b>	<b>9</b>
5.1.	Data origin	9
5.2.	Categories of processed data	9
5.3.	Registration of data collection with the FDPIC	9
<b>6.</b>	<b>Data archiving</b>	<b>10</b>
6.1.	Archiving obligation	10
6.2.	Retention period and deletion	10
<b>7.</b>	<b>Technical and organisational measures</b>	<b>11</b>
7.1.	Access control	11
7.2.	Data carrier control	11
7.3.	Transport control	11
7.4.	Disclosure control	11
7.5.	Memory control	11
7.6.	Access control	11
7.7.	Input control	12
7.8.	Measures in the area of end devices	12
7.9.	Separation of test and production servers	12
7.10.	Data security breaches	13
7.11.	Working from home	13
<b>8.</b>	<b>Rights of data subjects</b>	<b>14</b>
8.1.	Information obligation when collecting personal data	14
8.2.	Right to information	14
8.3.	Right of access and right to rectification	14
8.4.	Right to deletion	14
8.5.	Right to restriction of processing	14
8.6.	Notification obligation in connection with rectification or deletion of personal data or restriction of processing	14
8.7.	Right to data portability	14
8.8.	Right to object	15

8.9.	Right to withdraw consent	15
8.10.	Right to lodge a complaint	15
<b>9.</b>	<b>Final provisions</b>	<b>16</b>
9.1.	Amendments to the Policy	16
9.2.	Approval	16

## 1. General provisions

For the sake of readability, gender-specific differentiation is not used throughout the document. All references to persons apply to all genders in the interests of equal treatment.

### 1.1. Legal basis

This Data Processing Policy has been drawn up on the basis of the following laws and ordinances:

- The European Union's General Data Protection Regulation (GDPR) of 27 April 2016 (version dated 4 May 2016)
- Data Protection Act (DSG) of 25 September 2020 (version dated 1 September 2023)
- Data Protection Ordinance (DPO) of 31 August 2022 (version dated 1 September 2023)
- Swiss Code of Obligations (CO) of 30 March 1911 (as at 1 April 2017)

### 1.2. Aim of the Data Processing Policy

The Data Processing Policy ensures that the personal and fundamental rights of persons whose personal data is processed at Qualibroker Ticino AG are protected in accordance with the statutory provisions. It describes in particular the data processing and control procedure and mentions which documents exist concerning the planning, implementation and operation of the data collection.

### 1.3. Purpose of data processing

Qualibroker Ticino AG is a provider of tailor-made insurance and risk solutions. It offers services in the field of occupational pension plans, personal, property, liability and other non-life insurance, as well as risk management. In order to be able to offer the customer tailored solutions and maintain correspondence with the customer and the insurers, the processing of customer data is essential for order fulfilment.

### 1.4. Responsible data protection office

The **internal** officer responsible for data protection issues and contact for questions is:

Piermichele Bernardo  
Managing Director

Qualibroker Ticino AG  
Via S. Balestra 22b  
6901 Lugano, Switzerland

Phone +41 58 854 03 30

E-mail [piermichele.bernardo@qualibroker.ch](mailto:piermichele.bernardo@qualibroker.ch)

## **2. Information system structure**

### **2.1. Printers, office supplies and postal delivery**

The printers are provided and maintained by Witzig The Office Company AG, in 8500 Frauenfeld, Switzerland, and Axiu Services AG, in 1950 Sion, Switzerland. Office supplies are obtained from Ofrex AG, in 8152 Glattbrugg, Switzerland. Post CH AG, in 3030 Bern, Switzerland, is responsible for dispatch by post.

### **2.2. Components of the information system**

#### **2.2.1. Corporate management**

Overall responsibility for data protection lies with the Executive Board. This responsibility is not transferable.

#### **2.2.2. E-mail, Internet/intranet and telephone**

Internet access for business purposes is configured for all customers. An individual e-mail account and a direct line are set up for each employee. The transitions from the internal to the external network are protected by a firewall. Externally, only selected Qualibroker Ticino AG employees registered at UMB AG, in 6330 Cham, Switzerland, can access the Qualibroker Ticino AG system using a code.

Private use of the infrastructure/e-mails is tolerated to a limited extent and must be done outside working hours or during breaks.

#### **2.2.3. HR management**

Internally, one employee is entrusted with the tasks of HR management. If necessary, Treureva AG, in 8008 Zurich, Switzerland, shall be consulted when hiring new employees.

#### **2.2.4. Document management**

The data and documents are stored centrally on the servers of UMB AG and Microsoft and are launched using PowerApp (brokers) and Office365. Access authorisation to specific data and documents is granted according to the function and role of an employee.

#### **2.2.5. IT operations**

The IT area is handled by the outsourcing partner UMB AG. UMB AG provides the servers on which the applications, data and documents of Qualibroker Ticino AG are stored. The insurance broker software is supplied and maintained by Brokinsoft SA, in 1950 Sion, Switzerland. These partners confirm by signing a contract that they comply with data protection regulations for themselves and their employees.

Employees can access the data on the servers of UMB AG that they need to carry out their activities via their computer (client). All data is regularly stored by UMB AG as a backup and archived by both it and Qualibroker Ticino AG.

Both the firewall and the antivirus program must be regularly checked and kept up to date by UMB AG.

Qualibroker AG also operates a customer portal. A separate user agreement is required between the customer and Qualibroker AG in order to use the customer portal.

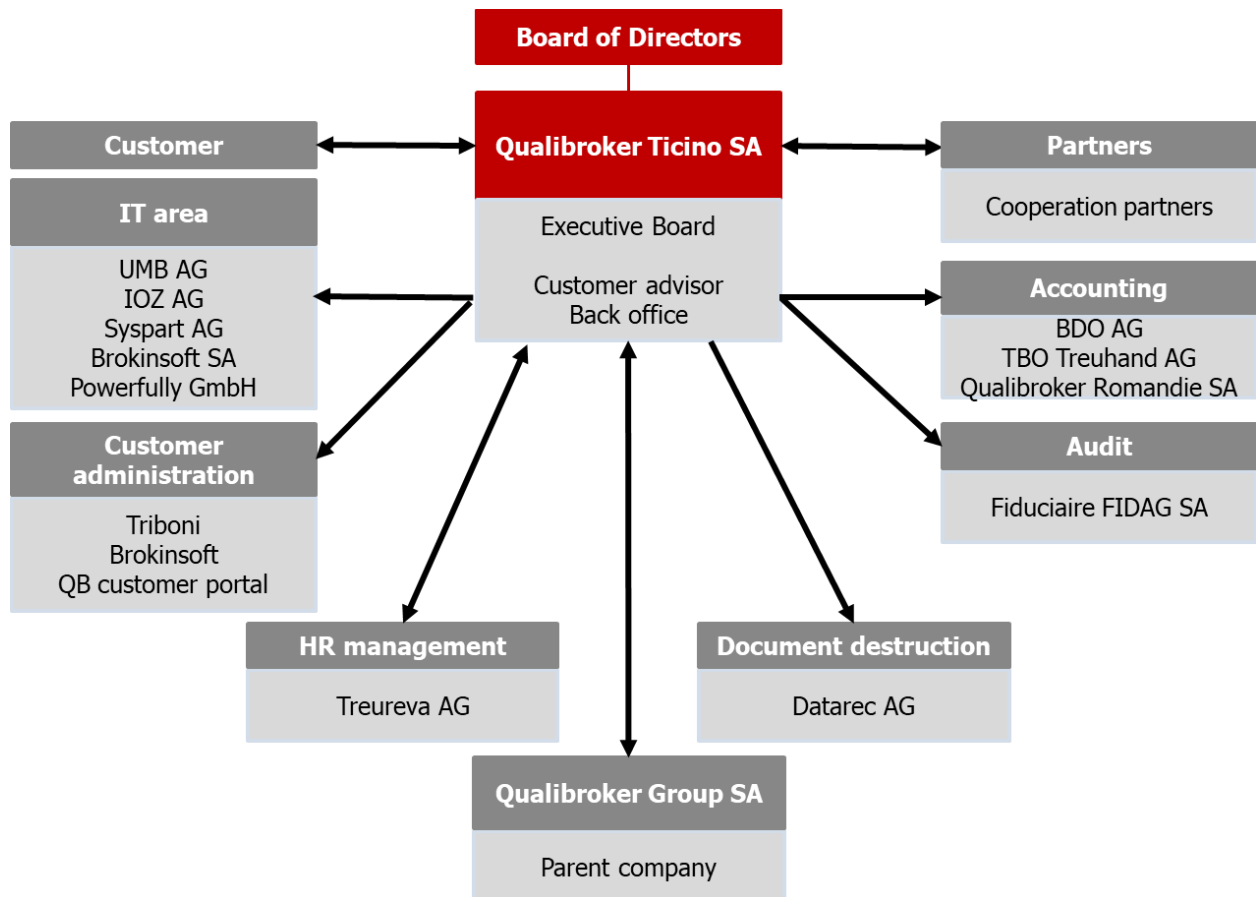
Promacx AG, in 3011 Bern, Switzerland, is responsible for web hosting.

#### **2.2.6. Cookies**

The following cookies are used on the website of Qualibroker Ticino AG: Google Ads, Google Analytics, Facebook Marketing and Craft Cookie.

## 2.3. Interfaces

The graphic below shows the data and document interfaces of Qualibroker Ticino AG to the outside world. A list of interfaces and an overview of suppliers and outsourcing relationships are maintained internally.



The personal data processed by Qualibroker Ticino AG in the context of its activity as an insurance broker comprises publicly accessible data disclosed by the policyholder, insurer and insured party. As part of its duties as an employer, Qualibroker Ticino AG processes personal data that it obtains from employees, applicants and Treureva AG, which may be commissioned with HR management tasks.

In order to obtain quotes for customers and take out insurance, it is necessary for customer data to be forwarded to the insurance partners of Qualibroker Ticino AG for order fulfilment.

IT was outsourced to UMB AG. Within the scope of their activities, Syspart AG, in 8810 Horgen, Switzerland, IOZ AG, in 6210 Sursee, Switzerland, Office365, Brokinsoft SA, in 1950 Sion, Switzerland, and Powerfully GmbH, in 8307 Effretikon, Switzerland, have access to electronically recorded customer and employee data via the Qualibroker customer portal.

Payroll accounting is handled by TBO Treuhand AG, in 8036 Zurich, Switzerland. The financial statements for Qualibroker Ticino AG are prepared by BDO AG, in 8005 Zurich, Switzerland. Fiduciaire FIDAG SA, in 1920 Martigny, Switzerland, is responsible for the audit. These companies are granted access to the business documents of Qualibroker Ticino AG as a result of their activities. Qualibroker Romandie SA, in 1018 Lausanne, Switzerland, also assumes certain accounting duties.

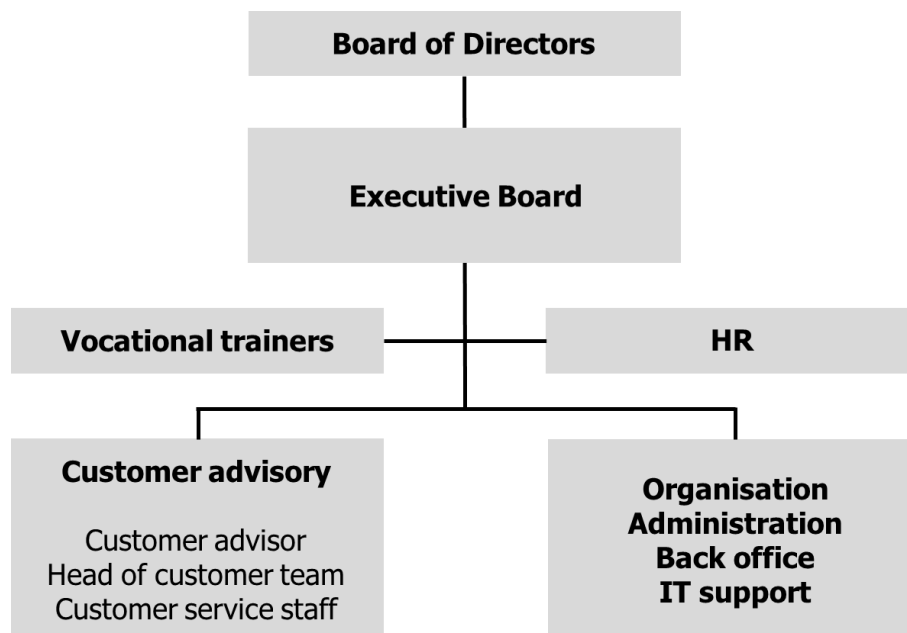
Datarec AG, in 3006 Bern, Switzerland, is used to destroy documents containing customer and employee information in accordance with data protection regulations.

Qualibroker Ticino AG works closely with Schreiber Maron Sprenger AG, Qualibroker AG and Qualibroker Oberwallis AG. To enable this collaboration, the employees of the companies are usually also granted processing authorisation for the customer data of the respective company.

### 3. Entities involved

#### 3.1. Organisational areas of Qualibroker Ticino AG

Overall responsibility for data protection lies with the Executive Board. This responsibility is not transferable.



## **4. User and data access**

### **4.1. Users**

All employees of Qualibroker Ticino AG are users of the IT system and can process data. The access authorisations of all employees are documented and granted depending on their function and role.

Qualibroker Ticino AG maintains policies on the use of IT and telecom infrastructure.

### **4.2. User management**

User administration is carried out by the internal IT coordinator. The Executive Board is responsible for defining the IT access rights of the individual employees.

### **4.3. Cancellation of access authorisation**

Users are entitled to access the data for as long as and to the extent that they need it to carry out their activities. In the event of departure or change of task within the company Qualibroker Ticino AG, the access authorisation shall be revoked and the access authorisations required for any new area of responsibility shall be re-issued.

### **4.4. User training**

The users of the IT system provided by UMB AG are trained in various ways in the area of data protection and application technology.

Every employee is made aware of the data protection provisions in the company in the employment regulations and signs to receive them. Employees receive regular training in the area of data protection. The training status of each employee is documented.

### **4.5. Instruction/directives**

Data processing is governed by directives, regulations and guidelines. These are regularly updated by the relevant authority.

### **4.6. Processes**

The data in the information system of Qualibroker Ticino AG is collected, processed and passed on according to defined processes. Details on the processes can be found in the respective process descriptions. These documents are easy to find using the process map on the Intranet of Qualibroker Ticino AG and are intended for internal use.



## **5. Data processing/data categories**

### **5.1. Data origin**

The personal data processed by Qualibroker Ticino AG comprises publicly accessible data disclosed by the policyholder, insurer, insured persons or authorised third parties. No data is obtained from other third parties.

### **5.2. Categories of processed data**

The main data categories that Qualibroker Ticino AG processes in the system or stores on paper are as follows:

- Customer data (e.g. name, address, date of birth, gender, nationality, credit rating data)
- Data from applications, including the associated supplementary questionnaires (e.g. information provided by the applicant about the insured risk, answers to questions, expert reports, information provided by the previous insurer about the claim experience to date)
- Data from contracts with insurers (e.g. contract duration, insured risks, benefits, data from existing contracts)
- Debt collection data (such as the date and amount of premiums received, outstanding amounts, reminders, credit balances, payment details) and
- Any claims data (e.g. damage reports, investigation reports, invoices, data relating to injured third parties)

### **5.3. Registration of data collection with the FDPIC**

The statutory provisions do not provide for the data collections processed by Qualibroker Ticino AG to be registered with the Federal Data Protection and Information Commissioner (FDPIC). As the owner of contact details and contracts of suppliers and outsourcing partners as well as data collections for its own HR administration, Qualibroker Ticino AG is exempt from the obligation to register in accordance with Art. 12 para. 5 FADP.

Qualibroker Ticino AG processes other data collections from customers as the processor on behalf of these customers. The respective customer remains the owner of these data and is therefore responsible for any registration with the data protection office.

## **6. Data archiving**

Qualibroker Ticino AG maintains internal regulations concerning document and data storage.

### **6.1. Archiving obligation**

Documents that are subject to archiving are archived for the duration required by law and protected against changes and unauthorised access.

### **6.2. Retention period and deletion**

The statutory retention period of ten years generally applies to the storage of business documents (Art. 958f para. 1 CO). If the business documents are stored electronically or similarly, it must be possible to make them legible again during this time (Art. 958f para. 3 CO).

Unless there is a statutory retention obligation, personal data will be retained for as long as it is necessary for the purpose for which it was collected. Then the data will be deleted.

## **7. Technical and organisational measures**

### **7.1. Access control**

Access to the office building of Qualibroker Ticino AG is secured with a key system. Access to the offices in the building is also only possible with a key. Visitors must ring the bell at the reception so that access can be granted. Visitors must be accompanied at all times on the premises. The rooms with technical equipment for data transmission and data storage, such as servers, are secured with locking systems or access systems and can only be accessed by a restricted group of people.

### **7.2. Data carrier control**

Information technology measures enable only authorised persons to process data on the electronic data carriers.

Hard disks, state solid discs and other data carriers that are permanently installed with data processing systems for normal use may not be removed from the systems except for the purpose of disposal or repair. Furthermore, certain IT resources intended for stationary use may not be removed from the premises of Qualibroker Ticino AG, except for the purpose of disposal, sale, migration or repair.

Data storage media must be irretrievably erased and, if possible, shredded before disposal.

Documents containing customer-relevant data are destroyed by shredding or disposal (Datarec AG).

### **7.3. Transport control**

Particularly sensitive data sent by e-mail is protected using server-to-server encryption.

SIM cards, flash memory, USB sticks and other data carriers intended for mobile use must be supervised and stored securely outside of Qualibroker Ticino AG. Mobile data storage media must be encrypted if technically possible.

Documents shredded by Datarec AG are stored and transported in locked containers until their actual destruction.

### **7.4. Disclosure control**

The data subject must have consented to the disclosure of the data or it must be possible to assume consent in the circumstances. Sensitive customer data may only be passed on in encrypted form. Data transfers are logged. It must always be checked whether the person making the enquiry is entitled to information.

Persons authorised to provide information are stored in the insurance broker software. These are reviewed annually by the customer as part of the annual appraisal.

### **7.5. Memory control**

Unauthorised entries, changes or deletions from the memory are prevented by access and authorisation control (e.g. user name/password) and by the IT applications. Regularly updating operating systems and applications minimises malware attacks. Regular backups are taken to protect sensitive data from loss.

### **7.6. Access control**

Access to the information system of Qualibroker Ticino AG is only possible with the corresponding authentication data. Access data is defined for each employee. Every employee receives this on their first day of work.

All passwords must be changed in a predefined intervals by the system. It is not allowed to set the same password for the same user twice in a row. If the login details are entered incorrectly several times, access to the information system is blocked and must be reactivated manually by the IT coordinator.

The system is protected by a firewall against use by unauthorised persons outside Qualibroker Ticino AG. Security is monitored on an ongoing basis as part of IT security measures.

### **7.7. Input control**

Unauthorised data entry into the memory must be prevented and it must be possible to subsequently check which personal data was entered at what time and by whom in the systems. For this reason, all entries and changes are continuously monitored and logged for reasons of system security and data integrity.

### **7.8. Measures in the area of end devices**

Every employee receives a personal password for computer access on their first day of work. This password must be kept strictly confidential and must not be disclosed to third parties. The use of any software or the entire operating system of Qualibroker Ticino AG outside the IT resources owned by Qualibroker Ticino AG is only possible with the express consent of Qualibroker Ticino AG. When leaving the workstation, employees are instructed to block access to the end device.

### **7.9. Separation of test and production servers**

In order to test new software modules, data is copied to a test server. All tests are carried out on the test server and only with the data that is on the test server.

### **7.10. Data security breaches**

If data security breaches are noticed, the direct line manager and the internal officer responsible for data protection issues must be notified immediately. Thereafter, the reporting obligation pursuant to Art. 22 et seq. FADP is complied with. A process diagram has been created for internal use.

All breaches of data security are listed in a register. The following information is recorded:

- Date of incident and/or discovery of incident
- Who reported the incident
- What happened
- Whether Qualibroker Ticino AG as controller or processor is affected
- Assessment of the risk to the privacy and fundamental rights of the data subject(s) affected by the data security breach
- To whom reports of the incident were made and the name and date of the report document
- Causes and effects of the incident
- Which data has been recovered – which of these manually
- How the restoration was accomplished and by whom it was performed
- What measures have been taken
- Responsible person

### **7.11. Working from home**

Qualibroker Ticino AG offers the option of working from home or another location on a voluntary basis. It has been contractually agreed (employment regulations) that data security must be guaranteed at all times and in all locations. In particular, no

- physical documents are taken home and
- documents can be printed out at home on private devices.

Employees working from home are obliged to ensure that business secrets are protected and that family members and third parties cannot gain access to business data. If these requirements are not met, the option of working from home ends.

## **8. Rights of data subjects**

A natural person who can be identified on the basis of the personal data processed by Qualibroker Ticino AG is a data subject. Qualibroker Ticino AG processes personal data on the one hand as a processor of customer data and on the other as a controller for the processing of data of partners, employees and suppliers. In the first case, the customer is the controller. The rights of data subjects listed here must be asserted against the respective controller.

### **8.1. Information obligation when collecting personal data**

Qualibroker Ticino AG is obliged in accordance with Art. 19 FADP to inform data subjects about the collection of personal data where it acts as the controller for data processing.

### **8.2. Right to information**

Any person may request information from the controller as to whether data about them is being processed, what data about them is available, where this data comes from, the purpose for which it is being processed, to whom the data is disclosed, what categories of data are available and how long the data is stored.

The request for information may be sent in writing together with a copy of the identity card or passport to the contact address of the controller. In the case of particularly complex applications, a cost contribution of up to a maximum of CHF 300.00 may be required.

### **8.3. Right of access and right to rectification**

Data subjects have the right to see their personal data processed by the controller. If incorrect information is stored about them despite efforts to ensure that the data is accurate and up to date, it will be corrected at their request. The data subjects shall be informed of this after the rectification.

### **8.4. Right to deletion**

To the extent that the controller is not obliged or entitled to retain some of the personal data under applicable laws and regulations, data subjects are entitled to have their data deleted from the controller's system.

### **8.5. Right to restriction of processing**

Subject to the conditions set out in Art. 18 of the GDPR, data subjects have the right to obtain from the controller restriction of processing.

### **8.6. Notification obligation in connection with rectification or deletion of personal data or restriction of processing**

In accordance with Art. 19 of the GDPR, Qualibroker Ticino AG notifies all recipients to whom personal data has been disclosed of any rectification or deletion of personal data or restriction of processing, unless this proves impossible or involves a disproportionate effort. Qualibroker Ticino AG shall inform the data subject about these recipients if the data subject requests this.

### **8.7. Right to data portability**

Data subjects have the right to receive the personal data concerning them, which they have provided to a controller, and to transmit it to another controller without hindrance from the controller to which the personal data have been provided.

### **8.8. Right to object**

If the processing of data is not absolutely necessary for the fulfilment of the contract or if the controller is not obliged or entitled to the processing of data on the basis of applicable laws and regulations, data subjects may object to such processing at any time with effect for the future.

### **8.9. Right to withdraw consent**

Any consent to data processing that has been granted to Qualibroker Ticino AG can be revoked in accordance with Art. 7 GDPR. Revocation is as easy as granting consent.

### **8.10. Right to lodge a complaint**

Data subjects have the opportunity to lodge a complaint with the competent data protection authority in the event of a violation of their rights.


## 9. Final provisions

### 9.1. Amendments to the Policy


The Data Processing Policy is updated on a regular basis. It may be amended at any time. Changes must be made in writing and approved by the Chairman of the Executive Board and the office responsible for data protection.

### 9.2. Approval

This Data Processing Policy have been approved by the Executive Board of Qualibroker Ticino AG and enters into force on 1 September 2023.



Piermichele Bernardo  
Managing Director



Marco Preiano  
Head of Account Management