

PRIVACY AND PERSONAL DATA PROTECTION POLICY:

MAPFRE MSV Life Plc, hereinafter also “The Company” or “MAPFRE”, with registered offices at MAPFRE MSV Life, The Mall, Triq il-Mall, Floriana. FRN1470, Malta is the owner of this website and is responsible for any personal data users may provide over this website.

Users are hereby informed and consent to having their data processed whilst browsing this webpage and those that are generated due to using it, including any communications or international transfers of data that may be made, for the purposes indicated in the section entitled “*What is the purpose of handling your personal data?*”.

Users, in turn, consent to the recording of any telephone conversations they may hold with MAPFRE due to navigating the webpage.

If the data thus provided refer to individuals other than the user, the user will attest to having obtained and received their prior consent to providing them, and to have informed them, before including them in this document, of the handling and communications purposes and of the other terms envisaged in the Additional Data Protection Information section.

Users hereby declare that they are above the age of 16. Similarly, if the data thus provided during the navigation of the webpage is from a minor, as the minor’s parent(s) or guardian(s), the applicant expressly authorises the handling of the data that has been provided including any data on health, for managing the purposes specified in the information on data protection.

Users attest to the precision and veracity of the personal data thus provided, agreeing to keep such data duly updated and to notify MAPFRE of any changes that may occur..

Use of this website is subject to the Privacy and Personal Data Processing Policy, the Conditions of Use, and the Cookies Policy detailed below. Please read them carefully. Accessing this website and using the materials contained herein means that you have previously read and accepted these terms without reservations.

BASIC INFORMATION ON DATA PROTECTION:

Who is in charge of handling your personal data?

The personal information and/or data you provide us with (including any health information) is entered into a file placed under the responsibility of:

- **Identity:** MAPFRE MSV Life Plc, Company Registration Number C15722
- **Postal address:** MAPFRE MSV Life, The Mall, Triq il-Mall, Floriana. FRN1470. Malta
- **Telephone:** (+356) 2590 9000
- **Email:** info@msvlife.com
- **Data Protection Officer Contact:** dpo@msvlife.com

Which data do we store?

MAPFRE MSV Life Plc obtains information about its users. The data we store are the:

- a) domain name of the provider (ISP) that provides them access to the network. For example, a user of provider XXX would be identified with the domain xxx.es.
- b) date and time of access to our website.
- c) internet address that linked to our website.

What is the purpose of handling your personal data?

The Company will process any personal data submitted voluntarily during the Webpage navigation, including healthcare data, together with any data that it may obtain or generate from recorded telephone conversations or from navigating internet websites or from other sources, in order to execute contracts or quotations, requests or contracting of any services or products, including once the contractual relationship has concluded, for the following purposes:

- Offering user more personalised browsing;
- Preparation of statistics on the countries and servers that most often visit the website;
- Knowledge of the times of higher visit traffic to the website, as well as the performance of precise adjustments to prevent access problems;
- Knowledge of the effectiveness of the various buttons and links to our server, in order to boost those that provide the best results;
- Maintenance of a record of the user web route activity;
- Fraud prevention and investigation;

- Maintenance and integral and centralised management of its relationship with the MAPFRE Group.

This website is being measured with solutions by Google Analytics http://www.google.com/intl/es_ALL/privacypolicy.html. These solutions use trademarks in the webpages and anonymous cookies to analyse information on the audience (e.g. number of visits, length of the visit, etc.), users' sociodemographic data, and records of their behaviour in our webpages (e.g. traffic sources, pages viewed, preferred sections, etc.). Further information on Google Analytics's privacy policy can be viewed at http://www.google.com/intl/es_ALL/privacypolicy.html.

All data collected and the processing and the purposes indicated above, are necessary or are related to the proper service and management of the webpage, and if applicable, maintenance, implementation and oversight of the relationship with MAPFRE MSV Life Plc.

How long will we keep your personal data?

The personal data thus provided will be held for a certain amount of time based on the following criteria: (i) the legal obligation to hold them; and (ii) requests for deletion from the interested party in applicable situations.

Under what authority are your data handled?

The legal basis for processing your data under the purposes included in the section entitled: "*What is the purpose of handling your personal data?*" is the consent of the interested party.

Who will be the recipients of your data?

MAPFRE MSV Life Plc may only communicate your data for the purposes specified in the section entitled "*What is the purpose of handling your personal data?*", to other companies in the MAPFRE Group (www.mapfre.com), and its subsidiaries and investees, to the Fundación MAPFRE, and to any third parties with which it may sign collaboration agreements.

Furthermore, any company in the MAPFRE Group (www.mapfre.com), or its subsidiaries and investees may communicate these personal data to any of the aforementioned entities for the purpose of maintaining integrated and centralised management of interested parties' relationships with the various MAPFRE Group companies, and interested parties may benefit from access to their data from any of these companies, in all circumstances in accordance with the applicable personal data protection legislation, with no need for the interested parties to be notified of each first communication that is made.

As part of the communications indicated in the preceding paragraph, data may be transferred internationally to third-party countries or international organisations for which there may or not be a European Commission adaptation decision regarding such data. Any international transfers to countries that cannot guarantee a proper level of protection will only be made in exceptional cases where strictly necessary for the proper implementation of the contractual relationship.

What rights do you have when providing us your data?

In the terms specified in the regulations in force, all persons have the right to:

- confirm whether MAPFRE MSV Life Plc is handling personal data that may concern you, and to access them and any information related to their handling;
- request the rectification of any imprecise data;
- request the deletion of data for reasons including the data no longer being necessary for the purposes under which they were collected. In such cases, The Company will stop handling the data, except to exercise or defend against any possible claims;
- request limits on the handling of your data. In such a case, they will only be allowed to be handled with your consent, except for storing and using them to exercise or defend against any claims, with the goal of protecting the rights of another individual or legal entity, or for reasons of the significant public interest of the European Union or that of a given member state;
- object having your data handled. In this case, MAPFRE MSV Life Plc will stop handling your data, except for defence against potential claims;
- receive your personal data in an appropriate structured, commonly used and machine readable format that has been provided to The Company, or to request MAPFRE MSV Life Plc to transfer the data to another responsible party where technically possible; and
- withdraw the consent you provided, if applicable, for the purpose included in the section entitled "*What is the purpose of handling your personal data?*", without doing so affecting the lawfulness of the data being handled as consented before consent was withdrawn.

The Data Subjects or their legal or voluntary representatives may directly exercise the aforementioned rights of access, rectification, erasure (to be forgotten), restriction, objection, objection to automated decision making, and portability by sending a written communication to the Rights Management Bureau at MAPFRE MSV Life Plc or by sending an email to rmb@msvlife.com.

Applicants may submit any claims to the Data Protection Commissioner on <https://idpc.org.mt>, especially if the Data Subject(s) are not satisfied with the manner by which their rights were exercised.

The user is understood to have been informed and to accept the conditions established above if they continue to navigate through the website and, if applicable should they click on the “SEND/CONTINUE/CALCULATE” button on data collection forms.

LIABILITIES

MAPFRE MSV Life Plc will not be held liable for the information on this website originating in sources outside the MAPFRE Group, as well as for the contents not prepared by it.

The function of the links on this webpage is exclusively to inform the user of the existence of other information sources on the matter on the Internet, where they may obtain additional data. MAPFRE MSV Life Plc will in no case be responsible for the result obtained through those hyperlinks.

LEGAL NOTICE

The owner of the domain is MAPFRE MSV Life Plc with Company Registration Number C15722, registered offices at MAPFRE MSV Life, The Mall, Triq il-Mall, Floriana. FRN1470. Malta, and it consists of websites associated with the domains MAPFRE.COM and MSVLIFE.COM.

CONDITIONS FOR USING THE WEBSITE

Users must agree to make good use of the website, with “good use” defined as use in accordance with the legislation in force, good faith, and public order.

Users will also agree not to use the website for fraudulent purposes and not to perform any action with intent to damage, disable or overload the website, or that may impede its normal use and functioning in any way.

Users are hereby informed that in the event of a violation of the Conditions of Use, or of the Privacy Policy or any other terms and conditions specified on the MAPFRE website, MAPFRE reserves the right to limit, suspend or block access to the website using any technical means it may deem necessary to achieve this.

Copyright

All rights reserved. The design of the website and its source codes, and the logos, trademarks and other distinctive signs appearing herein are property of MAPFRE and are protected by the corresponding industrial and intellectual property rights.

Except where authorised in writing by the copyright holders, any reproduction, distribution, transformation, manipulation, public communication or any other full or partial type of free or pay use of the texts or images appearing on this website or of any of the content herein, is strictly prohibited.

MAPFRE MSV Life Plc reserves the right to make, at any time and without previous notice, any amendments, changes, removals, or cancellations in the contents and their form of presentation that are seen fit, be it temporarily or definitively. Users should ensure that they use the updated version at all times. This power does not grant users any right to receive compensation for damages and losses.