



Client Notice without Automatic Data Collection (for manual on-boarding processes)

Verisk Claims (or “we”) respects your concerns about privacy. This Notice applies to personal data we collect during the account sign-up or account access process. The Notice describes the types of personal data we obtain, how we use the personal data, and with whom we share it. We also describe the rights you may have and how you can contact us about our privacy practices.

Verisk Claims is the data controller in respect of personal data that we collect through the account sign-up or account access process. Our contact details, as well as the contact details of our Data Protection Officer can be found at the How To Contact Us section at the end of this Notice.

1. How We Obtain Information About You

We collect personal data about you that you choose to provide us when signing up for or accessing our products and services. The personal data collected includes, but is not limited to, your first and last name, physical address, e-mail address, or telephone number.

2. Information We Obtain

Personal data that you provide directly to us will be apparent from the context in which you provide it, for example:

- When you fill out a form when signing up for or obtaining access to our products and services, or contact a member of Verisk Claims directly by telephone or email, you will generally provide your name, contact details and any other information requested by the form, such as the reason for your enquiry or your product preferences;

Each form varies in the information required and collected. In most cases, there is an indication of the information required on a form. You may choose to provide additional information that are not required.

3. How We Use Information That We Obtain

We may use personal data that you provide to us to provide you access to our products and services, respond to your inquiry, for example, to contact you about your request, ask a question, provide announcements about products and future events, conduct surveys, and contact you for other reasons related to offering and improving our services. We use the personal data for these purposes because we have a legitimate business interest in providing services to our customers and other interested individuals that is not overridden by your interests, rights and freedoms to protect personal data about you.

In addition to the uses discussed above, we may also use the personal data you provide on our Site to:

- operate, evaluate, and improve our business;
- develop new products and services;
- perform market research;
- advertise and market our products and services;
- determine the effectiveness of our advertising and marketing;



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- analyze our products, services, and websites;
- administer your request.

We use the personal data for the purposes described above because we have a legitimate interest in operating and improving our business that is not overridden by your interests, rights and freedoms to protect personal data about you.

We may also use the information to protect against and prevent fraud, claims, and other liabilities and to comply with or enforce applicable legal requirements, industry standards, and our policies and terms. We use personal data for these purposes when it is necessary to protect, exercise or defend our legal rights, or when we are required to do so by law that applies to us.

4. Information We Share

We do not sell or otherwise disclose personal data that you provide to us or that we collect through the account sign-up/access process, except as described here. We may share personal data you provide to us or that we collect through the account sign-up/access process with:

- Other companies in the Verisk group; and
- service providers that perform services on our behalf.
- We may share personal data with our affiliates for any of the reasons described above.

Details of the other companies in the Verisk group, including the countries in which they are located can be found on the www.verisk.com website.

We may share personal data with service providers that perform services on our behalf such as payment service providers, analytics providers, hosting providers and advisers. All service providers have entered into legally binding agreements requiring them to use or disclose personal data only as necessary to perform services on our behalf or comply with applicable legal requirements.

In addition, we may disclose personal data about you (a) if we are required or permitted to do so by law or legal process, for example due to a court order or a request from a law enforcement agency, (b) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, (c) in connection with an investigation of suspected or actual fraudulent or other illegal activity, and (c) in the event we sell or transfer all or a portion of our business or assets (including in the event of a reorganization, dissolution, or liquidation).

5. Data Transfers

We may transfer the personal data that we collect about you to recipients in countries other than the country in which the personal data originally was collected. Those countries may not have the same data protection laws as the country in which you initially provided the personal data. When we transfer your



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personal data to recipients in other countries (such as the U.S.), we will protect that personal data as described in this Notice.

If you are located in the European Economic Area (“EEA”), we will comply with applicable legal requirements providing adequate protection for the transfer of personal data to recipients in countries outside of the EEA and Switzerland. In all such cases, we will only transfer your personal data if:

- The country to which the personal data will be transferred has been granted a [European Commission adequacy decision](#);
- The recipient of the personal data is located in the U.S. and has certified to the [US-EU Privacy Shield Framework](#); or
- We have put in place appropriate safeguards in respect of the transfer, for example the [EU Model Contracts](#).

You may request a copy of the safeguards that we have put in place in respect of transfers of personal data by contacting us as described in the How To Contact Us section below.

6. How Long We Keep Information

The time period for which we keep personal data depends on the purpose for which we collected it. In all cases we keep it for as long as necessary to fulfil the purposes for which we collected it. We will then delete the personal data, unless we are legally required to retain it or if we need to retain it in order to comply with our legal obligations (for example, for tax and accounting purposes).

Subject to any applicable legal requirements, we typically retain personal data as follows:

- Personal data you provide to us through the account setup or access process: we keep this personal data for as long as necessary in order to manage access to your account, and for a short further period in case you send us further requests.

7. Your Rights and Choices

If you are located in the European Economic Area (“EEA”) or Switzerland, you may have the following rights in relation to personal data that we hold about you:

- To request confirmation of whether we process personal data relating to you, and if so, to request a copy of that personal data;
- To request that we rectify or update your personal data that is inaccurate, incomplete or outdated.
- To request that we erase your personal data in certain circumstances, such as where we collected personal data on the basis of your consent and you withdraw your consent;



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- To request that we restrict the use of your personal data in certain circumstances, such as while we consider another request that you have submitted, for example a request that we update your personal data;
- Where you have given us consent to process your personal data, to withdraw your consent; and
- To request that we provide a copy of your personal data to you in a structured, commonly used and machine readable format in certain circumstances.

You may contact us by e-mail or as described in the “How to Contact Us” section below to exercise your rights described above.

You also have the right to lodge a complaint with the data protection supervisory authority in your country. You can find the contact information of the data protection supervisory authority in your country online.

8. Updates to Our Notice

We may update this Notice periodically and without prior notice to you to reflect changes in our personal data practices or relevant laws. We will post the updated version and indicate at the top of the notice when it was most recently updated.

9. How to Contact Us Regarding Privacy Inquiries

If you have any questions or comments about this Notice or any issue relating to how we collect, use, or disclose personal data, or if you would like us to update information we have about you or your preferences, you may contact us.

Please include your name and the name of the business (Validus-IVC Ltd (Verisk Claims – Norwich)) to which your request refers.

By e-mail at: **privacy@verisk.com**

In writing at:
Verisk Analytics
Attention: Privacy Inquiries
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Fleet
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