

## PERSONAL DATA PROTECTION POLICY

Take your time to read this document carefully. Do not hesitate to ask for clarification of anything you do not understand:

### Basic Information on Personal Data Protection

<b>Responsible</b>	BBVA SEGUROS, S.A. de Seguros y Reaseguros (“ <b>BBVA Seguros</b> ”) with registered office at Calle Gran Vía de Don Diego López de Haro, 12, 48001, Bilbao, and main office at Calle Azul, 4, 28050, Madrid. Email address: <a href="mailto:seguros@bbvaseguros.es">seguros@bbvaseguros.es</a>
<b>Purposes</b>	<ul style="list-style-type: none"> <li>a) To manage the insurance you have contracted or requested and guarantee fulfilment of the contract.</li> <li>b) Management of reinsurance and co-insurance contracts.</li> <li>c) Compliance with legal obligations.</li> <li>d) Manage and consult with other companies and institutions in the insurance sector the information contained in common files for statistical, actuarial and fraud prevention purposes, and for preparing technical insurance studies.</li> <li>e) Preparation of risk profiles.</li> <li>f) Communication of your personal data to BANCO BILBAO VIZCAYA ARGENTARIA, S.A. (“<b>BBVA</b>”).</li> <li>g) Statistical studies and creation of analytical models.</li> </ul> <p>If you are the insured or beneficiary (holder of the insurance right), but not an insurance policyholder (party contracting the insurance), we will process your personal data for the purposes of managing the contract to which you are a party by virtue of your legal relationship with a policyholder who is a BBVA Seguros customer.</p>
<b>Rights</b>	Your data is yours and you control it yourself. That means that you can access, rectify and delete the data at any time, and request any other rights, as explained in the section <a href="#">Additional information</a> .
<b>Additional information</b>	You can find additional, detailed information on BBVA's Personal Data Protection in the <a href="#">Additional information</a> section.

[ ] I want my identification and sociodemographic data, economic information in the contract, contracted guarantees, insurance benefit payments, maturities, redemptions and income to be communicated to BBVA so that they can be processed, within the framework of the preferences and consents that I have configured as a BBVA customer, for the following purposes: for inclusion in its analytical and marketing models; to improve and develop products and services and to produce statistics and analytical studies; to use the results of this processing to prepare customer profiles that allow a more specific offer (personalising promotional and advertising actions). All of the above is in accordance with BBVA's Privacy Policy (available at <https://protecciondedatos.bbva.es/>)

BBVA will process your data always respecting the preferences that you have configured at any given time in relation to the processing of your personal data by BBVA.

+ info in the Additional information section [Communicate your data to BBVA](#).

You can change the selection made and configure your options at any time, using the app or through your manager or at your branch.

We remind you that you are under no obligation to accept this processing for these purposes. Therefore, if you do not check the box you do not give your consent to the communication, and this has no effect on the operation or fulfilment of the products and services that you have contracted with BBVA Seguros.

When you enter the key requested in the signature process, you will be agreeing to this Personal Data Protection Policy.

## Other Information on the Personal Data Protection Policy

### 1. Who is responsible for processing your personal data (the controller)?

BBVA SEGUROS, S.A. de Seguros y Reaseguros (“[BBVA Seguros](#)”), with registered office at Calle Gran Vía de Don Diego López de Haro, 12, 48001, Bilbao, and main office at Calle Azul, 4, 28050, Madrid.

Email address: [seguros@bbvaseguros.es](mailto:seguros@bbvaseguros.es)

### 2. Who is the Data Protection Officer and how can you contact them?

The Data Protection Officer is the person in charge of protecting the fundamental right to the protection of personal data of BBVA Seguros customers and is responsible for ensuring compliance with the data protection regulations in this company.

You can contact the BBVA Group's Data Protection Officer at [dpo.seguros@bbva.com](mailto:dpo.seguros@bbva.com)

### 3. What personal data do we process and how do we obtain it?

At BBVA Seguros, we process the data shown below. It comes from information that you have provided to us directly, information about you that we have collected or generated and information that we have obtained from other sources.

#### (I) If you are a BBVA Seguros customer:

##### a) Data you provide to us directly

At BBVA Seguros, we process this data in relation to the products and services you have contracted with us.

- **Identifying and contact data:** name, surnames, photos, ID card number, passport or foreign national ID document (NIE), nationality, postal addresses, email addresses, landline and mobile phone.
- **Signature data:** handwritten and digitised.
- **Identification codes or key** for access to the registered user area.
- **Sociodemographic data:** age or date of birth, gender, address, marital status, family situation, residences, studies and occupation and membership of groups.
- **Contract data:** premiums, insured capital, debit and credit accounts, claims, frequency of payments or deposits.
- **Data about the insured assets** necessary to manage the contract and delimit risk.
- **Health data and information on habits** (tobacco, alcohol, sports and food) taken from the health questionnaire when it is needed for subscription and management of the products you wish to contract or have contracted with BBVA Seguros.

##### b) Data collected or generated about you:

- **Data on the use of the channels that BBVA Seguros makes available to you so that you can manage your products and services**, e.g. device ID or IP address, navigation, access and use of digital channels.
- **Information on products and services contracted, e.g.**, data related to your contact with BBVA Seguros from the different channels, data obtained from your comments in communications or data taken from interaction with chat-bots.

##### c) Data from other sources:

- **Madiva Soluciones, S.L.:** Information on appraisals of property, valuation of vehicles or other movable property.

- **Publicly accessible sources, e.g.**, land registry, official journals and bulletins, public registers, public sector resolutions, telephone directories, lists of people belonging to professional associations.
- **Official lists for fraud prevention**, such as those published by the European Union, the United Nations and the Office of Foreign Assets Control of the United States of America.
- **Common information systems in the insurance sector** described in paragraph 4.1.d of this Privacy Policy.
- **Insurance brokers** who, where appropriate, will provide us with the necessary data for the signing, execution and fulfilment of the insurance contract, and for complying with obligations under the insurance regulations.
- **Health professionals, hospitals and other health centres** that may have been parties to the insurance policy in force with BBVA Seguros: information regarding your health and treatments covered, for the management of any insured events or claims, as well as for the purposes of billing health care.
- **Other insurance companies** (in case of co-insurance).
- **Third parties** that provide us with data within the framework of management of a claim.

**d) Data obtained from Banco Bilbao Vizcaya Argentaria, S.A. ("BBVA"):**

- If you are a BBVA customer, they will provide us with your current contact details (your telephone number and email address) so that we can keep our customer contact details accurate and up-to-date at all times.
- When **have given your consent**, they will also communicate the following data to us:
  - **Identification and contact data in BBVA.**
  - **Data about contracted BBVA products and services**, such as contract number, limit associated with the products, type of products and services, contract data (attributes associated with the contract), direct debit account, risk with BBVA, parties, and any documentation associated with any of these contracts.
  - **Sociodemographic data**, such as age, marital status, family situation, properties, education and occupation (type of contract and seniority in employment) or membership of groups.
  - **Economic data**: monthly net income, average balance in accounts, balance of assets, direct debit receipts, salary paid into account, income and expenses, as well as data about your financial rating.
  - **Transactional data**, such as your account activity, card activity, balances, income, payments, transfers, debits, receipts and direct debits. This information includes the origin, destination, description and third party associated with the transaction, as well as its location, date and time.

## (II) If you are an insured non-policyholder:

BBVA Seguros will process the following data sent to us by you directly or that we receive via the policyholder:

- **Identifying and contact data:** name, surnames, ID card number, passport or foreign national ID document (NIE), nationality, postal addresses, email addresses, landline and mobile phone.
- **Signature data:** handwritten and digitised.
- **Identification codes or key** for access to the registered user area.
- **Economic data from the contract:** premiums, insured capital, debit and credit accounts, frequency of payments or deposits.
- **Data about the insured assets** necessary to manage the contract and delimit the premium.
- **Health data:** when needed for subscription and management of the products you wish to contract with BBVA Seguros.
- **We will also collect personal data from other sources:**
  - a. **Madiva Soluciones, S.L.:** Information on appraisals of property, valuation of vehicles or other movable property.
  - b. **Publicly accessible sources, e.g.,** official journals and bulletins, public registers, public sector resolutions, land registry, telephone directories, and lists of people belonging to professional associations.
  - c. **Official lists for fraud prevention**, such as those published by the European Union, the United Nations and the Office of Foreign Assets Control of the United States of America.
  - d. **Common information systems** described in paragraph 4.I.d of this Privacy Policy.
  - e. **Health professionals, hospitals and other health centres** that may have been parties to the insurance policy in force with BBVA Seguros: information regarding your health and treatments covered, for the management of any insured events or claims, as well as for the purposes of billing health care.
  - f. Other insurance companies (in case of co-insurance).
  - g. Third parties that provide us with data within the framework of management of a claim.

## (III) If you are a beneficiary of insurance contracted by a third party:

BBVA Seguros will process the following data sent to us by you directly or that we receive via the policyholder:

- **Identifying and contact data:** name, surnames, photos, ID card number, passport or foreign national ID document (NIE), nationality, postal addresses, email addresses, landline and mobile phone.
- **Signature data:** handwritten and digitised.
- **Economic data from the contract:** premiums, insured capital, payment account, frequency of deposits.
- We will also collect personal data from other sources:
  - a. **Publicly accessible sources, e.g.:** official journals and bulletins, public registers, public sector resolutions, land registry, telephone directories, and lists of people belonging to professional associations.
  - b. **Official lists for fraud prevention**, such as those published by the European Union, the United Nations and the Office of Foreign Assets Control of the United States of America.
  - c. **Common information systems** described in paragraph 4.1.d of this Privacy Policy.
  - d. **BBVA Group:** information provided by BBVA in the management of testamentary affairs
  - e. **Third parties** that provide us with data within the framework of management of a claim.

At BBVA Seguros, we ask you to keep your data duly updated so that the data we process is true, accurate and up to date at all times. If you change your data, you must tell us immediately so that we are aware of your current situation.

#### 4. For what purposes and why (legitimate basis) do we process your personal data?

At BBVA Seguros, we process your personal as follows:

##### (I) If you are a BBVA Seguros customer:

###### a) To manage the insurance you have contracted or requested and guarantee fulfilment of the contract.

In the course of your contractual relationship with BBVA Seguros, your personal data will be processed for the following purposes:

- To identify you, manage your request to be registered as a new client and assist you in this process.
- To make any pre-contractual simulations you request of the different BBVA Seguros products and services.
- To manage correctly the products and services that you request or purchase from us.

This includes developing, maintaining and monitoring the pre-contractual and contractual relationship with BBVA Seguros (including, where appropriate, completing the necessary health questionnaires or medical examinations), handling claims, determining the

assistance needed and compensation or payment of the benefit that may be appropriate, and managing payment or reimbursement of assistance expenses to the insured, beneficiary and/or injured party.

- To answer your questions and monitor the relationship we maintain with you in connection with the products and services you have contracted with BBVA Seguros.
- To send you non-marketing notifications to manage your relationship with BBVA Seguros in connection with the products and services contracted with us, and to know your opinion of the services provided.
- To monitor, analyse and manage situations of risk, defaults, incidents or claims, including any processing for their investigation and/or discovery so that we can take the necessary action.
- To show you your insurance data in a simple and intuitive way on the different channels that BBVA Seguros makes available to you at all times.
- To manage your access to the different channels that BBVA Seguros makes available to you so that you can access and manage the products and services you have contracted with BBVA Seguros.

The **legitimate basis** for us to process your personal data in these cases is **execution of the contract** for the products and services requested or contracted with BBVA Seguros.

## **b) Management of reinsurance and co-insurance contracts**

Additionally, Law 20/2015 on the Regulation, Supervision and Solvency of Insurance and Reinsurance Entities (“**LOSSEAR**”) allows insurance companies such as BBVA Seguros to process data within the framework of the execution and management of a reinsurance and co-insurance contract, so that your data may be communicated to reinsurance and co-insurance institutions for execution of the reinsurance or co-insurance contract.

This also includes carrying out related operations, such as statistical or actuarial studies, risk analysis or research, and any other activity related to or resulting from the reinsurance and co-insurance activity.

The **legitimate basis** for us to process your personal data in cases of co-insurance is **execution of the contract** for the products and services requested or contracted with BBVA Seguros.

The **legitimate basis** in reinsurance contracts is the **legitimate interest** of BBVA Seguros in maintaining adequate solvency ratios and in reducing the risk to which it is exposed, under the terms of Spanish insurance legislation, specifically the LOSSEAR Law.

## **c) To comply with the legal obligations applicable to BBVA Seguros**

BBVA Seguros must comply with the legal obligations imposed by law, specifically with legislation applicable to it because of its special activity in the insurance sector:

- **Legislation related to the insurance activity** undertaken by BBVA Seguros, such as: (i) the LOSSEAR Law; Royal Decree 1060/2015, of 20 November, on the organisation, supervision and solvency of insurance and reinsurance entities; (ii) Law 50/1980 on Insurance Contracts; and (iii) Royal Decree-Law 3/2020, of 4 February, on urgent measures to incorporate into Spanish law various European Union directives in the field of public procurement in certain sectors: private insurance; pension plans and funds; in the field of taxation and tax litigation.

Under the above legislation, BBVA Seguros may process your personal data to comply with standards and guidelines for the control and management of risks, including strategies, processes and information procedures – periodic and continuous – necessary to identify, measure, monitor and manage continuously the individual and aggregate risk to which BBVA Seguros is or may be exposed.

This also includes related activities such as the exchange of information with other companies in the insurance sector, communication to the Public Administration and/or public authorities, creating customer risk profiles, determining the amount of the technical provisions that BBVA Seguros must make, carrying out statistical studies and registering policies, claims, payments and actions carried out by BBVA Seguros.

- **Law 10/2010, on Prevention of money laundering and terrorist financing.** To prevent money laundering and terrorist financing, BBVA Seguros is under the following obligations:
  - Collect information about you and identify you in compliance with the due diligence obligations imposed by this legislation;
  - Analyse transactions carried out via BBVA Seguros when so required by the law; and
  - Provide information about transactions to the authorities of Spain and of other countries inside and outside the European Union, according to the legislation of countries and agreements signed between them.

The **legitimate basis** for this processing is **compliance with the legal obligations** imposed by the legislation previously described.

- d) **Manage and consult, with other insurance companies and institutions in the insurance sector, the information contained in common files for statistical, actuarial and fraud prevention purposes, and to prepare technical insurance studies.**

The LOSSEAR Law allows insurance companies such as BBVA Seguros to create and consult common files that facilitate fraud prevention, claims settlement and actuarial statistical collaboration for the purposes of preparing rates and selecting risk.

The managed files to which we provide information and that we consult are as follows:

- **The Car Insurance Historical Information System (SIHSA)**, which, at the time of signing the contract, provides rigorous comparative data on accident rates by sharing the information obtained from policies and claim over the last five years, under the terms set out in Royal Legislative Decree 8/2004, of 29 October, approving the revised text of the Law on civil liability and insurance for motor vehicles.
- **System of Information on Total Car Loss, Theft and Fire (SIAPTRI)**, which (i) facilitates automated identification of possible situations of anomaly and risk of fraud, cooperating with security forces and bodies by facilitating the investigation of possible crimes of theft and fraud related to insured motor vehicles; and (ii) cooperates with the Vehicle Repair Research Institute, the security forces and the Spanish Traffic Authority in identifying and locating stolen vehicles for which a claim has been paid, in accordance with the provisions of article 99.7 of the LOSSEAR Law.
- **Information System for Fraud Prevention in the Different Branches of Insurance**, which (i) prevents and detects fraud, either by warning the insurance company once a policy is issued, or by detecting fraud already committed in claims made, and (ii) cooperates with the security forces in facilitating the investigation of possible crimes of theft and fraud related to insured assets, all in accordance with the provisions of article 99.7 of the LOSSEAR Law.

**The legitimate basis is compliance with the legal obligations** under insurance regulations, specifically the detection, prevention and prosecution by BBVA Seguros of types of insurance fraud included in the LOSSEAR Law.

To exercise data protection rights in relation to the information systems described, you can contact the following address: Tecnologías de la Información y Redes para las Entidades Aseguradoras, S.A., Ctra. Las Rozas a El Escorial Km 0,3 Las Rozas 28231 MADRID. You can find the rest of the information about how your data is processed in these information systems on the websites of the Spanish Union of Insurance and Reinsurance Entities ([www.unespa.es](http://www.unespa.es)) and Tecnologías de la Información y Redes para las Entidades Aseguradoras, S.A. ([www.tirea.es](http://www.tirea.es)).

## e) Preparation of risk profiles

Among BBVA Seguros's activities undertaken to comply with the insurance regulations described in section 4.l.c above, in connection with the products you have contracted or wish to contract with us, we must analyse and assess product requirements in relation to your profile and select and rate the risks associated with this relationship. This is done to analyse whether or not the risk is insurable and, if it is within the insurance parameters, to determine under what conditions and at what price (premium) the risk can be assumed and, where appropriate, to execute the necessary provisions.

These risk analysis activities are a necessary and integral part of BBVA Seguros's activity as an insurance company since they allow us to determine the risk and pricing of the policy you take out with us and limit the risk to which we are exposed.

Depending on the type of product you have contracted or wish to contract, we will evaluate as follows to develop your risk profile:

- Sociodemographic data: address, age, profession or occupation, marital status, family situation.
- Details of the insured asset.
- Health data and information on habits.

We also use information from our own sources or from third parties that is publicly accessible or that BBVA Seguros is obliged to access in accordance with insurance sector regulations:

- The common information systems detailed in paragraph 4.l.d above.
- Fraud prevention information systems.

The **legitimate basis** for this processing is **compliance with the legal obligations** related to risk management imposed by insurance and reinsurance regulations.

Additionally, if you are a BBVA customer and have given your consent for BBVA to provide us with your personal data us so that we can create personal profiles and offer you tailored prices for products and services, BBVA Seguros will use this data to prepare the risk profile and so improve the price (premium) of the product offered.

The **legitimate basis** for this processing is the **consent** given for BBVA to communicate your data to us for these purposes.

The analytical models applied for profiling in order to offer an adapted price can lead us to adopt automated decisions. For details of the decision that could be taken, please see: [https://www.bbvasseguros.com/wp-content/uploads/2022/10/Informacion\\_ampliada\\_respecto\\_a\\_decisiones\\_individuales\\_ING\\_e\\_d\\_i\\_linearized.pdf](https://www.bbvasseguros.com/wp-content/uploads/2022/10/Informacion_ampliada_respecto_a_decisiones_individuales_ING_e_d_i_linearized.pdf). You also have the right to have a third party intervene to explain the decision taken, record your comments about it and challenge the decision.

#### **f) To communicate your personal data to BBVA**

If you give us your consent, BBVA Seguros will communicate to BBVA your identification and sociodemographic data, economic information from the contract you have signed with us, the contracted guarantees, benefit payments, maturities, redemptions and income. This communication will be made so that BBVA can:

- Incorporate your BBVA Seguros data into BBVA's analytical and marketing models for different purposes, such as how to improve and develop products and services, and to prepare statistics and analytical studies for promotional, commercial and risk control purposes.
- Develop customer profiles that allow BBVA to make a more specific offer, taking into account your characteristics and the information collected on your relationship with BBVA Seguros combined with the information that BBVA has about you.
- Personalise its promotional and advertising actions (for example, it avoids sending you advertising for products that do not interest you since you have already contracted them).

The communication of personal data, if you accept it, will not involve transferring health data to which BBVA Seguros has had access in developing its relationship with you.

The **legitimate basis** is your **consent** for us to communicate your personal data to BBVA for the purposes described. You can decide whether or not to give us your consent to the processing explained in this section by checking the corresponding box in the Basic Information on Data Protection (*"I want my data to be communicated to BBVA so that it can use the data received from BBVA Seguros to improve and personalise the products and services it offers, enrich its analytical and marketing models, conduct insurance marketing campaigns and produce commercial and risk statistics and studies"*).

BBVA will process your data always respecting the preferences that you have configured at any given time in relation to the processing of your personal data by BBVA.

We remind you that you can change the selection made and configure your options at any time using the app or through your manager or at your branch.

## g) Statistical studies and creation of analytical models

At BBVA Seguros, in addition to what is indicated in sections 4.l.d and 4.l.e, we create analytical models using your data for the following purposes:

- To improve our internal processes.
- To improve and develop new products and services.
- To prepare statistics, surveys, actuarial calculations, averages and/or market studies that may be of interest to BBVA Seguros.
- To improve instruments for combating fraud and prevention of money laundering.
- Calculation of capacity to pay, churn rate, average life of the insurance, recurring or general claims rate.
- Purposes of solvency analysis, consultancy, *scoring* or propensity models, customer segmentation, estimates, recommenders and price models.
- Business monitoring and preparation of supporting reports for decision-making.

For these purposes, whenever possible, BBVA Seguros replaces the identification and contact data (identified in the previous section on data categories) with a code, always keeping a separate and secure list of the links between codes and customers. This is known as pseudonymised data and it protects the identity of the data subject.

We sometimes use technical measures such as masking (where data is disguised), encryption (with reversible keys) or aggregation (sum and combination of data), all aimed at protecting the identity of our customers and providing guarantees, in case of security breaches, to prevent identification.

The **legitimate basis** is BBVA Seguros's **legitimate interest** in continuously improving the quality and functionality of the products and services we offer you and of our operations, for the purposes described in the first paragraph of this section.

If you do not agree, you can exercise your right of opposition, if you consider it appropriate, at the following address: [derechosprotecciondatosbbvaseguros@bbvaseguros.es](mailto:derechosprotecciondatosbbvaseguros@bbvaseguros.es)

## (II) If you are the insured or beneficiary

We will process your personal data in a more limited way and exclusively for the following purposes:

- To manage the contracted insurance, on **execution of the contract**, in relation to the products and services contracted by the policyholder with BBVA Seguros in which you appear as the insured and/or beneficiary.
- To manage co-insurance contracts, on **execution of the contract** in relation to the products and services requested or contracted with BBVA Seguros.
- To manage reinsurance contracts, based on the **legitimate interest** of BBVA Seguros in maintaining adequate solvency ratios and reducing the risk to which it is exposed, as provided for by Spanish insurance legislation, specifically the LOSSEAR Law.
- Compliance with **legal obligations** and other regulations applicable to BBVA Seguros, including access to the common systems created for fraud prevention.
- Creation of risk models, in **compliance with a legal obligation** in the regulations for insurance companies.
- Study and creation of analytical models, based on the **legitimate interest** of BBVA Seguros in continuously improving the quality and functionality of the services we offer you and of our operations, as well as offering you a wider and improved range of products and services.

As far as these activities are similar to those carried out for BBVA Seguros customers, you will find a detailed description of them in the previous section on BBVA Seguros customers.

In the event that we manage a group insurance subscription for a large number of insured parties, their data, including any health data, is processed by virtue of the existence of a contractual relationship since it is necessary for execution of the contract. However, the policyholder assumes responsibility for notifying those insured about the processing of their personal data.

## 5. For how long will BBVA Seguros keep your personal data?

We will store your personal data for the duration of the contractual relationship. Data related to insurance proposals sent to you by BBVA Seguros, but not finally contracted, will be kept for a maximum of ninety (90) days, unless we agree a longer period in the request to avoid duplicated procedures in new requests.

Once the contractual relationship ends, BBVA Seguros will keep the personal data blocked during:

- a. The statutory limitation periods for the purposes of claims or legal actions.
- b. In general, for 10 years, as required by the regulations on prevention of money laundering and terrorist financing.
- c. For the maximum period that may be necessary in accordance with the sector regulations applicable to BBVA Seguros.

After these periods, we will destroy your personal data.

## 6. To whom do we communicate your data?

As previously indicated, BBVA Seguros may communicate your personal data to the following third parties:

- As we have informed you, if you consent previously, we may communicate to BBVA your identification and sociodemographic data, economic information from the contract you have signed with us, the contracted guarantees, benefit payments, maturities, redemptions and income.
- Health professionals, hospitals and any other health centres that may have assisted you in order to manage any event or claim insured as well as for the purpose of billing health care.
- In cases of reinsurance and co-insurance, for the management of the contractual relationship with third party insurance companies, when necessary.
- Common files identified in section 4.1.d of this Privacy Policy for statistical, actuarial and fraud prevention purposes and to prepare technical insurance studies.
- Supervisory authorities, in cases where we are obliged by a law, both on compliance with insurance regulations and on money laundering and terrorist financing, such as the Department of Insurance and Pension Funds, the Executive Service of the Commission for the Prevention of Money Laundering and Monetary Offences (SEPBLAC) and the Department of Registries and Notaries.
- Judges, courts, the public prosecutor's office and/or the competent public sector authorities.
- To BBVA, when necessary for the management of testamentary affairs.
- To the public registry of contracts of insurance coverage in the event of death.
- To the Ministry of Health's national death index.

In order to provide you with a suitable service and manage the relationship we maintain with you as a customer, Annex I provides you with a list, sorted by categories, of the companies that process your information on behalf of BBVA Seguros, as part of service provision agreements with them.

Certain companies that provide services to BBVA Seguros may access your personal data from third countries outside the European Economic Area (international data transfers). These transfers are made: (i) to countries with a level of protection comparable to that of the European Union (European Commission suitability decisions); (ii) through standard contract clauses; or (iii) based on other suitable guarantees provided by law.

After verifying that your rights are suitably protected in accordance with the regulations of the country in which the data is processed, BBVA Seguros signs contracts with these service providers guaranteeing that they process the data in accordance with BBVA Seguros's instructions and in full compliance with the applicable data protection regulations.

To obtain a copy of the guarantees adopted or more information about them you can contact us at the following address: [derechosprotecciondatosbbvaseguros@bbvaseguros.es](mailto:derechosprotecciondatosbbvaseguros@bbvaseguros.es) or at [dpo.seguros@bbva.com](mailto:dpo.seguros@bbva.com)

## 7. What are your rights when you provide us with your details?

RIGHT	CONTENTS
Access	You will be able to consult your personal data included in BBVA Seguros files.
Rectification	You will be able to modify your personal data if there are any inaccuracies.
Erasure	You will be able to request that your personal data be erased.
Objection	You can ask for your personal data not to be processed, for example, when such processing is based on legitimate interest.
Restriction of processing	You can request a restriction on the processing of your data in the following cases: <ul style="list-style-type: none"> <li>▪ While any dispute over the accuracy of your data is being checked.</li> <li>▪ When such processing is illegal, but you object to your data being erased.</li> <li>▪ When BBVA Seguros does not need to process your data but you need it to defend claims.</li> <li>▪ When you have objected to your data being processed in order to comply with a task in the public interest or to satisfy a legitimate interest, while it is being verified whether the legitimate reasons for processing prevail over your own.</li> </ul>
Portability	You can receive an electronic version of the personal data you have provided to us and any resulting from your contractual relationship with BBVA Seguros, and transfer it to another company.

## 8. Service Channels

<a href="mailto:derechosprotecciondatosbbvaseguros@bbvaseguros.es">derechosprotecciondatosbbvaseguros@bbvaseguros.es</a>	BBVA Seguros Departamento de Calidad Calle Azul, 4. 28050 Madrid
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If you believe that we have not processed your personal data in accordance with the regulations, you can contact our Data Protection Officer at [dpo.seguros@bbva.com](mailto:dpo.seguros@bbva.com)

You can also lodge a complaint with the Spanish Data Protection Agency ([www.aepd.es](http://www.aepd.es))

These rights can be exercised at no cost.

Furthermore, you may withdraw any consent given, at any time, without affecting the lawfulness of the processing sending your request to the email address [derechosprotecciondatosbbvaseguros@bbvaseguros.es](mailto:derechosprotecciondatosbbvaseguros@bbvaseguros.es)

## ANNEX I: List of BBVA Seguros service provider categories (with potential access to personal data)

- Insurance agents.
  - Telecommunications services.
  - Audit and consultancy services.
  - Financial services, banking and quasi-banking services.
  - Other financial services activities.
  - Training services.
  - Trusted third-party services.
  - Contact centre services.
  - Quality survey services.
  - Postal, distribution and courier services.
  - Receipt remittance service.
  - Physical security services.
  - Printing and enveloping services.
  - Archiving, custody, storage and digitalisation services.
  - Documentation removal and destruction services.
  - Back-office services.
  - Administrative services.
  - Other business support activities.
  - Advertising and communication services.
  - Legal activities services.
  - Judicial and recovery management services.
  - Claims management services.
  - Risk analysis services
  - Corporate social responsibility services.
  - Maintenance services.
- Place of supply for listed services: Spain.
- Computer services:
    - Technology platform services.
    - Hosting services.
    - Data processing services.
    - Architectural and engineering services.
    - Backup services.
    - Business continuity services.
    - Electronic custody services.
    - Computer consulting services.
    - Security and cybersecurity services.
    - Other services related to IT technology.
- Location of provision of services: Spain.

Certain companies that provide services to BBVA Seguros may access your personal data from third countries outside the European Economic Area (international data transfers). These transfers are made: (i) to countries with a level of protection comparable to that of the European Union (European Commission suitability decisions; (ii) through standard contract clauses; or (iii) based on other suitable guarantees provided by law.

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