

Description of register

**Valid as of 1 January 2009,
updated 12 March 2018**

Mandatum Life Insurance Company Limited and Kaleva Mutual Insurance Company insurance register	
Register owner	Mandatum Life Insurance Company Limited, Business ID 0641130-2 Kaleva Mutual Insurance Company Business ID 0200628-9 Bulevardi 56 00101 Helsinki, Finland
Management of register	Mandatum Life Insurance Company, Dalia Virtanen, tel. +358 010 516 7446 Requests for review of collected personal data and direct marketing prohibitions: Customer service, tel. +358 0200 31100
Purpose of processing personal data	1. Mandatum Life and Kaleva insurance functions 2. Insurance-related functions of Sampo Group and Kaleva (e.g. property rentals) and customer relations. This also includes the sales and marketing of the products and services that fall within the sphere of these companies and their ancillary businesses, including direct marketing.
Registered person groups	The register contains personal data on persons who have an insurance policy, or a quote for a policy, with Mandatum Life or Kaleva.
Regular disclosure of data	Mandatum Life and Kaleva will disclose personal data only with the customer's consent or when the disclosure of data is required by law.
Transfer of personal data outside the EU or the EEA	Data can be transferred outside the European Union (EU) or the European Economic Area (EEA) within the limits set by the Personal Data Act. The register owner shall transfer personal data outside the EU and EEA only to such partners that have guaranteed an adequate level of protection for the data through an agreement or otherwise as required by law. The transferred data is only processed on behalf of the register owner.
Principles of personal data protection	1. Access to register data is controlled by means of data rights management to ensure that the data is accessed only by persons with the specific right to do so. 2. Persons accessing register data are required by law to maintain the confidentiality of the data, and they have signed an agreement of non-disclosure. 3. The register resides in the Sampo Group corporate network, which is separated from public communications networks by means of firewalls. 4. Confidential information transmitted through public communications networks is encrypted electronically. 5. Paper documents are stored in facilities with restricted access, and their use is monitored with the use of access rights management.

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Data groups and data registered according to the group

Registered person	Data group	Data
1	Basic policy data	Product ID Start and end dates of policy, reasons for start and end Validity of policy Annual premium and method of payment Quotes related to policy Quote processors Other basic information Documentation related to policy Written communications related to policy Data related to identifying and knowing the customer Customer's FATCA status
	Insurance premiums	Payment plan Payment status Premiums charged Premiums paid Method of payment Bank and money transfer information Interest and charges on overdue payments Current total of premiums Receivables information Other payment information

<p>Life insurance and pension insurance</p>	<p>Policy type Start and end dates of policy, reasons for start and end Validity of policy Assessments of insurance needs Quotes related to policy Quote processors Data on the insured Decision-related data concerning insurance application Health assessments Medical examinations and statements Risk-related information on profession and pastimes Restrictions and disease classifications Beneficiaries Coverage defined in policy Taxation information Percentage of premiums charged Index-related terms and revisions, client bonuses Documentation Written communications Employment information Data regarding use of policy as collateral Data on insurance policy loan</p>
<p>Additional data for unit-linked insurance</p>	<p>Customer's investment experience and knowledge, financial situation, investment targets Investment type Funds Investment plans Planned withdrawal of funds</p>