



Privacy Policy

Paul Frank AG
(incl. Liechtenstein Branch)

Version 1.2
September 2025

1. Introduction

This Privacy Policy explains how Paul Frank AG (“Paul Frank”, “we”, “us”) collects, uses, discloses, and protects your personal data when you visit our website or interact with us.

We are committed to handling your personal data in accordance with the Swiss Federal Act on Data Protection (FADP), the EU General Data Protection Regulation (GDPR) (as applicable in Liechtenstein), and any other relevant data protection laws.

2. Personal Data We Collect

We may collect and process the following types of personal data:

- Contact details: such as your name, email address, telephone number, postal address.
 - Correspondence: information provided in emails or enquiries submitted through our website.
 - Technical data: including IP address, browser type, operating system, and pages accessed (collected via server logs or cookies).
 - Business-related information: where necessary for underwriting, claims handling, or regulatory obligations.
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3. How We Use Your Personal Data

We process your personal data for the following purposes:

- To respond to enquiries and provide requested services.
- To perform contractual obligations (e.g. insurance placement, claims management).
- To comply with legal and regulatory obligations (e.g. anti-money laundering, reporting to supervisory authorities).
- To protect our legitimate interests, including IT security, fraud prevention, and business development.

Where required by law, we will request your consent before processing your personal data. You may withdraw consent at any time.

4. Disclosure of Your Personal Data

We do not sell your personal data.

We may share personal data with the following categories of recipients:

- Underwriters at Lloyd’s of London and other insurance market participants involved in placing or servicing your insurance.
- Service providers who process data on our behalf (e.g. IT providers, claims experts).
- Regulatory and supervisory authorities, as required by law.
- Business partners and intermediaries, where necessary for insurance services.

Some recipients may be located outside Switzerland, Liechtenstein, or the European Economic Area (EEA). Where data is transferred internationally, we will ensure an adequate level of protection through standard contractual clauses or equivalent safeguards.

5. Data Security and Retention

We apply appropriate technical and organisational measures to protect personal data against unauthorised access, unlawful processing, accidental loss, destruction, or damage.

Personal data will only be retained as long as necessary to fulfil the purposes outlined in this policy or as required by applicable law (e.g. statutory retention obligations).

6. Your Rights

Under data protection law, you may have the following rights:

- Access: to obtain a copy of the personal data we hold about you.
- Rectification: to correct inaccurate or incomplete data.
- Erasure: to request deletion of your data, subject to legal obligations.
- Restriction: to limit processing under certain circumstances.
- Portability: to receive your data in a structured, commonly used format.
- Objection: to object to processing, including for direct marketing.
- Withdrawal of consent: where processing is based on consent.

To exercise these rights, please contact us (see Section 8).

7. Cookies and Tracking

Our website may use cookies and similar technologies to improve functionality and user experience. Details are provided in our Cookie Policy (if applicable).

8. Contact

For questions, concerns, or to exercise your data protection rights, please contact:

Data Protection Officer
Paul Frank AG
Mittlere Strasse 13
CH-3600 Thun
Email: info@paul-frank.ch

If you are not satisfied with our response, you may also lodge a complaint with the Swiss Federal Data Protection and Information Commissioner (FDPIC), the Liechtenstein Data Protection Authority (Datenschutzstelle), or your local supervisory authority.

9. Passwords and IT Security

All employees of Paul Frank use individual credentials for system access. Key administrative, underwriting, and claims processes are traceable to the responsible user. Highly sensitive or confidential documents are sent via encrypted email or secure data transfer solutions.

10. Changes to this Policy

We may update this Privacy Policy from time to time to reflect legal, technical, or business developments. Updates will be published on this website, indicating the date of the latest revision.