

Terms and conditions of usage and data protection provisions

Breadcrumb

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[Context](#) 14 November 2017

Welcome to the Website of the Swiss Insurance Association (SIA). We appreciate your visit and hope our Website will provide you with a wide variety of (contact) information on the Swiss insurance industry. By accessing, reading or using the content on this Website, you are tacitly agreeing to accept and abide by the conditions set out below. Any statements hereinafter using the terms "we/us" or "the SIA" refer to the Swiss Insurance Association. As used hereinafter, the term "website/site" refers to the present website.

Updates

We expressly reserve the right to alter, supplement or delete these terms and conditions and the content of our website in any way we shall see fit for any reason and at any time. We therefore recommend you check these regularly. You will find the reference date of our latest update in the last paragraph of these terms and conditions.

Accuracy and reliability of information/liability

The information provided on our website constitutes a voluntary service provided by the SIA. All information provided is intended exclusively for the users of our website. The content of our website has been established and maintained to the best of our knowledge and belief. The responsibility for external websites hyperlinked to the present website lies entirely with the providers of such websites. The SIA declines any responsibility as to such websites.

Most importantly, we assume no liability for any direct or indirect damages or losses resulting from the use of the Internet or the content of the SIA's web pages and/or any third party web pages by users. This liability disclaimer further extends to any legal defect and/or any eventual non-compliance with statutory provisions. The SIA expressly declines all liability for any type of malfunctioning of the Internet (data loss, "viruses", etc.) or for any misuse by third parties (viewing data, copying, etc.). The user, and the user alone, shall assume full responsibility and all risks involved in using the information on this website.

Intellectual property rights

All rights, titles and claims (including copyright, brands, patents and other intellectual property or other rights) in, for and from all information and content (including all text, data, graphics and logos) on this website are fully subject to the respective current regulations and to the property rights of the respective registered owners.

Data protection

The storage, processing and transfer of personal data of the website users by the SIA are governed by the present data protection provisions. We are committed to treating your data with the appropriate care and to fully complying with the rules and regulations of the Swiss Federal Law on Privacy (Schweizerisches Bundesgesetz über den Datenschutz, DSG). We use technical and organisational means to protect your data to the best of our ability against unjustified access by any third parties. Users should be aware that the Internet (World Wide Web) is a publicly accessible system. Any data entered by a user can be lost, misdirected or end up with an unintended recipient or fall into the hands of unauthorised individuals. It therefore is understood that all personal data and information entered by any user is provided voluntarily and at his/her own risk.

These data protection provisions pertain to all services offered by the SIA. Unless explicitly stated otherwise, they govern our treatment of the users' personal data. Any use of third-party service through this website will be governed exclusively by such parties' data protection provisions.

Data collection, storage, processing or usage

Users should be aware that certain personal data may be stored and processed upon registering with the

SIA, e. g. when ordering a publication, subscribing to our newsletter or using the contact form provided. These data include the following particulars or may include them in future: the user's e-mail address, name, postal address, date of birth, gender, language, education, profession, interests and information on his/her usage of our services (collectively the "data").

In addition, specific usage-related data (collectively the "user data") such as the user's IP address, the type of browser used and the times of access by your computer will be automatically transferred to us and stored on our servers, in order to enable the collection of data related to the usage of our website. We also use cookies for the same purpose. Cookies are small data packages stored on your computer and administered by your browser. They are used to make website navigation more effective and to personalise access. Users can delete cookies at any point in time in their browser and prevent their use.

By using this website, users acknowledge and agree that data will be collected and processed in Switzerland, even though the individual user may be resident in another country or make use of the services provided from another country. Users recognise that we may transfer and export data into other countries including the United States of America (USA). If the recipient country does not offer the same level of data protection as Switzerland or the user's country of residence, we shall ensure adequate data protection measures.

«Like» buttons on social media

Our website contains "Like" buttons of the following social media: Facebook, youtube, and Twitter. Such buttons enable users to recommend select website content via a social network to other users and to add said content to their personal profile. "Like" buttons are made available by the operators of the individual social networks. Plugins on our website may transmit information about a user's access to our website to the network operators. Operators are able to assign user access to our website to such user's social media account, if the user is signed in at the time of access. In order to avoid such assignments, we recommend signing off from social media before accessing our website.

The use of buttons transmits information to the corresponding social network. Data transmitted in this fashion will be stored on the network. The reasons for data collection, its extend, the processing of data collected and their usage as well as the means of protecting user privacy are to be found in the operators' data protection provisions:

- Facebook: <http://de-de.facebook.com/policy.php>
- Youtube: <http://www.youtube.com/intl/de/yt/about/policies/#community-guidelines>
- Twitter: <http://twitter.com/privacy>

Analysis tools

Our services rely on Google Analytics, a web analysis service offered by Google Inc., 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA ("Google"). Google Analytics also uses so-called "cookies" that enable an analysis of the use of our services. In general, the information generated by these cookies is transferred to a Google server in the USA and stored on that server. All our services, however, have been equipped with functions to anonymise users' Google IP addresses within the member states of the EU or the members of the European Economic Area (EEA) by shortening them. Only under exceptional circumstances will a user's full IP address be transferred to a Google server in the USA and then shortened. We have mandated Google to use this information to evaluate the use of our services by the users and to create usage reports.

Users may prevent the storage of cookies by activating the relevant preference in their browser software. They may also prevent the transfer of the information generated through cookies (including their IP addresses) to Google and its processing by Google by clicking on the following link and downloading the browser plug-in: <https://tools.google.com/dlpage/gaoptout?hl=de>

Evalanche

We use Evalanche to mail newsletters. Further information on this tool can be found at www.sc-networks.ch. A detailed explanation of Evalanche's data usage can be found at <https://www.sc-networks.com/company/data-protection/>.

Right to information

At any time, users are entitled to obtain information about their stored personal data and to request the correction of erroneous inputs, the termination of data collection and/or the deletion of data stored. Legal

provisions and orders by public authorities that require us to store personal data and make such data available remain reserved.

Users may send their requests for information to [infosw\[dot\]ch](mailto:infosw@swissinsurancesuisse.ch) or by letter to Swiss Insurance Association, Conrad-Ferdinand-Meyer Strasse 14, 8022 Zurich, Switzerland.

Users acknowledge that certain services may be subject to additional data protection provisions.

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