





## 5 Your consent to obtain a medical report

### Important information

In order to process your claim, we will need to be provided with a copy of a medical report from any doctor who has attended you. As a patient, you have the right under the Health Act (Cap. 528 of the laws of Malta) to access your medical records and medical reports. To be able to receive your medical report, we will need to produce your explicit consent in writing to the doctor concerned. You are free to withhold or withdraw your consent at any time but, if you do so, please bear in mind that we may not be able to process your claim

### Privacy notice

We are committed to protecting your privacy when dealing with your personal information. This privacy notice provides an overview of the information we collect about you and how we use and protect it. It also provides information about your rights. Fuller details can be found in our Full Privacy Notice available at: <http://www.bupa.com.mt/privacy-notice>. If you do not have access to the internet and would like a paper copy of the Full Privacy Notice, please contact the Bupa Malta service team on +356 21 342 342. Alternatively you can email or write to the team via [bupa@lifestarinsurance.com](mailto:bupa@lifestarinsurance.com) or Bupa Malta, LifeStar Health Limited, Testaferrata Street, Ta' Xbiex XBX 1403, Malta. If you have any questions about how we handle your information, please contact us at [gdpr@lifestarinsurance.com](mailto:gdpr@lifestarinsurance.com)

#### Information about Bupa Malta

In this privacy notice, reference to 'Bupa Malta', 'we', 'us' and 'our' are to LifeStar Health Limited which is registered as an insurance agent for Bupa Global Designated Activity Company ('Bupa Global').

#### 1. Scope of our privacy notice

This privacy notice applies to anyone who interacts with us in relation to our products and services ("you", "your"), in any way (for example email, website, telephone, app).

#### 2. Ways in which we obtain personal information

We collect personal information from you and from certain third parties (for example those acting on your behalf, like brokers, healthcare providers and so on). If you give us information about other people, you must make sure that they have seen a copy of this privacy notice and are comfortable with you giving us their information.

#### 3. Categories of personal information

We process the following categories of personal information about you and, if it applies, your dependants. This is standard personal information (for example information we use to contact you, identify you or manage our relationship with you), special categories of information (for example health information, information about race, ethnic origin and religion that allows us to tailor your care), and information about any criminal convictions and offences (we may get this information when carrying out anti-fraud or anti-money-laundering checks or other background screening activity).

#### 4. Purposes and lawful grounds of our processing personal information

We process your personal information for the purposes set out in our full privacy notice, including to deal with our relationship with you (including for claims and complaints handling), for research and analysis, to monitor our expectations of performance (including of health providers relevant to you) and to protect our rights, property, or safety, or that of our customers, or others. The legal reason we process personal information depends on what category of personal information we process. We normally process standard personal information on the basis that it is necessary so we can perform a contract, for our or others' legitimate interests or it is needed or allowed by applicable law. We process special categories of information because it is necessary for an insurance purpose, because we have your permission or as described in our full privacy notice. We may process information about your criminal convictions and offences (if any) if this is necessary to prevent or detect a crime.

#### 5. Processing for Profiling and Automated Decision Making

Like many businesses, we sometimes use automation to provide you with a quicker, better, more consistent and fair service, as well as with marketing information we think will be of interest (including discounts on our products and services). This may involve evaluating information about you and, in limited cases, using technology to provide you with automatic responses or decisions. You can read more about this in our full privacy notice. You have the right to object to direct marketing and profiling relating to direct marketing. You may also have rights to object to other types of profiling and automated decision-making.

#### 6. Sharing your information

We share your information within the Bupa Group, with relevant policyholders (including your employer if you are covered under a group scheme), with funders who arrange services on your behalf, those acting on your behalf (for example brokers and other intermediaries) and with others who help us provide services to you (for example healthcare providers) or who we need information from to handle or check claims or entitlements (for example professional associations). We also share your information in accordance with the law. You can read more about what information may be shared in what circumstances in our full privacy notice.

#### 7. Transfers outside of the European Economic Area (EEA)

We deal with many international organisations and use global information systems. As a result, we transfer your personal information to countries outside of the EEA (the EU member states and Norway, Liechtenstein and Iceland), for the purposes set out in this privacy notice.

#### 8. How long we keep your personal information

We keep your personal information in line with periods using the criteria shown in the full privacy notice available on our website.

#### 9. Your rights

You have rights to have access to your information and to ask us to correct, erase and restrict use of your information. You also have rights to object to your information being used, to ask us to transfer information you have made available to us, to withdraw your permission for us to use your information and to ask us not to make automated decisions which produce legal effects concerning you or significantly affect you. Please contact us if you would like to exercise any of your rights.

#### 10. Data Protection Contacts

If you have any questions, comments, complaints or suggestions in relation to this notice, or any other concerns about the way in which we process information about you, please contact us at [gdpr@lifestarinsurance.com](mailto:gdpr@lifestarinsurance.com). You also have the right to make a complaint to your local supervisory authority for data protection. The contact details for the Maltese Information and Data Protection Commissioner are as follows: Information and Data Protection Commissioner, Level 2, Airways House, High Street, Sliema SLM 1549, Malta. Tel: +356 2328 7100, email: [idpc.info@idpc.org.mt](mailto:idpc.info@idpc.org.mt)

