

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@globalcapital.com.mt or Bupa Malta, GlobalCapital Health Insurance Agency Ltd, Testaferrata Street, Ta' Xbiex XBX 1403, Malta. If you have any questions about how we handle your information, please contact us at gdpr@globalcapital.com.mt.

Information about Bupa Malta

In this privacy notice, reference to 'Bupa Malta', 'we', 'us' and 'our' are to GlobalCapital Health Insurance Agency 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'), via any channel (e.g. email, website, telephone, app).

2. Ways in which we obtain personal information

We obtain personal information from you and from certain third parties (e.g. those acting on your behalf, like brokers, healthcare providers). Where you provide us with information about other individuals, you must ensure that they have seen a copy of this privacy notice and are comfortable with you doing this.

3. Categories of personal information

We process two categories of personal information about you and/or, where applicable, your dependants, namely standard personal information (e.g. information we use to contact you, identify you or manage our relationship with you); and special categories of information (e.g. health information, information about race, ethnic origin and religion that allows us to tailor your care, and information about crime in connection with screening).

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 administer 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 in order to protect the rights, property, or safety of Bupa Malta, our customers, or others. The legal ground upon which we process personal information depends on what category of personal information we process. Standard personal information is normally processed by us on the basis that it is necessary for the performance of a contract, our or a third party's legitimate interests or it is required or permitted by applicable law.

5. Marketing and preferences

Bupa Malta would, on occasion, like to keep you informed of Bupa Malta products and services which it considers may be of interest to you.

Please tick if you would like us to keep you updated about our products and services by post, telephone email and text.

You will be able to opt out of receiving these communications at any time by emailing bupa@globalcapital.com.mt or by writing to Bupa Malta, GlobalCapital Health Insurance Agency Ltd, Testaferrata Street, Ta' Xbiex XBX 1403, Malta.

6. 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 some 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. Further details are available in our Full Privacy Notice.

7. Sharing your information

We share your information with Bupa Global, with relevant policyholders (including your employer if you are covered under a group scheme), with funders commissioning services on your behalf, those acting on your behalf (e.g. brokers and other intermediaries) and with others who help us provide services to you (e.g. healthcare providers) or from whom we need information to handle or verify claims or entitlements (e.g. professional associations). We also share your information in accordance with the law.

8. Transfers outside of the European Economic Area (EEA)

Bupa Malta deals with many international organisations and uses global information systems. As a result, Bupa Malta transfers your personal information to countries outside of the European Economic Area, that is the EU member states and Norway, Liechtenstein and Iceland, for the purposes set out in this privacy notice.

9. How long we retain your personal information

Bupa Global retains your personal information in accordance with retention periods calculated in accordance with the criteria detailed in the Full Privacy Notice available on our website.

10. Your rights

You have rights to have access to your information and to ask us to rectify, erase and restrict use of your information. You also have rights to object to your information being used, to ask for the transfer of information you have made available to us, to withdraw consent to the use of your information and not to be subject to automated decision-making which produces legal effects concerning you or similarly significantly affects you.

11. 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@globalcapital.com.mt. 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.

