

Service Description

1. How to read this description

This description applies only to the components, data categories and features the Customer has selected in its Order form. Anything that is not selected is not included, even if it is described here.

Where the Order form specifies scope, that scope applies. This covers markets, insurance sub-types and data types, pension and investment account types, and Data Sources.

Capitalised terms have the meaning given in the Agreement.

2. The Service and how data collection works

The Supplier provides software-as-a-service products (the “Service”) that let the Customer access and visualise End-user data from third party Data Sources. The Service is delivered through standardised APIs, pre-built user interfaces and a Customer Portal, as selected in the Order form.

The Service accesses and processes information from Data Sources and their consumer-facing systems, and imports the relevant data of an End-user to the Customer’s systems through a standardised API connection. It collects automatically the relevant data available within the Supplier’s solution from the Data Sources where the End-user has an engagement.

Real-time collection is started by the End-user, who:

1. selects the Data Sources from which to collect their data
2. approves the Terms of Use for the service, which the Customer provides and which set out the scope of the service provided to the End-user, the parties and the End-user’s instruction for the data collection
3. is shown the Customer’s privacy policy, which informs the End-user of the type of data collected, data retention, data subject rights and similar matters within the scope of the Service
4. authenticates with the log-in method required and specified by the Data Source

When collection is complete, the data is aggregated, normalised and structured into a coherent set of parameters across all Data Sources of the same data category. The Customer can then collect the data from the Supplier or consume it through the selected integration method. The Supplier is responsible for the aggregated data being presented correctly through the applicable integration methods, based on the data made available by the Data Source.

The Supplier also provides an API to transfer the aggregated data, and advisor statistics, to the Customer for long-term storage and analysis.

3. Product components

The Customer can integrate the Service into its own systems and processes in the ways selected in the Order form.

API integration

The API integration is for Customers that want full control of the user interface. The Supplier provides data through a standardised API, with guidelines and instructions for using it.

Pre-built end-user interface

The pre-built interface gives the Customer technical access to all of the Supplier’s products through a single iframe integration. It guides the End-user through the whole journey with components for company selection,

secure authentication and visualisation of the results. The Customer can configure its theming, including font type, brand colour and button shapes. The complete list of configurations is in the integration guide at docs.insurely.com.

The Order form states which of these variants applies:

- **Embedded website.** The interface is embedded in the Customer's web application.
- **Mobile webview.** The interface is embedded in the Customer's mobile app through a webview.
- **Supplier-hosted subdomain.** The interface is hosted by the Supplier on a subdomain provided by the Customer.

Customer Portal

The Customer Portal is a logged-in area at hub.insurely.com where Authorised Users can view data shared by End-users and configure the product. It needs no technical integration. Authorised Users sign in with one of three methods:

- email and password
- a one-time password created and sent to the Authorised User's registered email
- single sign-on with the Customer's own authentication system (Microsoft single sign-on is supported)

The features available in the Customer Portal depend on the Added Features selected in the Order form (section 6).

4. Data categories and scope

The Service includes the data categories selected in the Order form, limited to the types and sub-types selected there.

Order form selection	What it includes	Scope set in the Order form
Insurance data access	The End-user's insurance information from Data Sources, with the coverage information described below	Insurance sub-types: house, vehicle, animal, person, health. Data types: personal insurance policy information; insurance product guarantees; advanced product guarantees with deductibles and limits
Pension data access	The End-user's pension information from Data Sources	Occupational pension, private pension, collective occupational pension, IPS pension, capital insurance
Investment data access	The End-user's investment account information from Data Sources	Capital insurance account (KF), investment savings account (ISK), custodial account (VP), savings account (Sparkonto)
Mortgage data access	The End-user's mortgage information from Data Sources	Data Sources selected in the Order form
Loan data access	The End-user's loan information from Data Sources	Data Sources selected in the Order form
Account Service data access	Not included unless the Customer holds the applicable licence and the Parties have agreed separate regulated-service terms before use	As agreed in those terms

The types of data collected, the data fields for each category and Data Source, and the insurance coverage mapping develop over time. They are described in the technical documentation at <https://docs.insurely.com/>. Maintenance of the insurance coverage mapping is described in the Service Level Agreement.

5. Markets and Data Sources

The Service is provided for the markets selected in the Order form. The markets supported are listed in the data catalog at <https://docs.insurely.com/catalog/>.

The Data Sources included are those that the Supplier can access, that have passed the Supplier's test procedure and that the Supplier has deemed suitable for production use. The Data Sources and purchased data scope at the Target Launch Date are listed in the Order form. Current coverage is described in the technical documentation at <https://docs.insurely.com/>.

6. Added Features

An Added Feature is included only if it is selected in the Order form.

Added Feature	Description
Third party data enrichment: SPAR, VTR, Bolagsverket	The Supplier enriches the End-user's personal information collected from Data Sources with additional information from the selected provider. Enrichment is based on data sets purchased by the Supplier or on direct integration with the provider, and may require the Customer's own licence
Data storage	By default, End-user data is stored for fourteen (14) days. With this feature the Customer can choose to store End-user data with the Supplier, in its secure environment, for a longer period specified in the Order form. After that period the End-user's personal information is anonymised and deleted from the Supplier's systems. The anonymised information is kept for analytics and visualisation of product usage in the Customer Portal
Customer Portal: Insurance product coverage comparison	Authorised Users can analyse and compare two insurance products without collecting personal information from the End-user. The feature maps the coverage in the general conditions of the selected Data Sources and gives an indicative view of the difference between the Customer's product and the End-user's current product, to support discussion and advice. The mapping cannot be used alone to guarantee coverage for specific risks
Customer Portal: Cancellation service	[Describe the service]. Requires the Customer's own Scrive licence
Customer Portal: Data visualisation	Authorised Users can view the data shared by End-users
Customer Portal: Liveboards / Analytics	Dashboards with statistics on demographics, usage patterns in the pre-built interface and advisory team activity, and user journey dashboards showing how End-users move through the interface. They are provided for the Customer's internal business purposes
Customer Portal: End-users Contact Details	[Describe the feature]

Custom reports beyond the standard dashboards are ordered through a new Order form, are subject to the Supplier's acceptance and may carry additional fees specified in that Order form.

7. Data availability and coverage

The Service depends on the availability of, and access to, data held by third party Data Sources. Coverage can decrease if a Data Source limits the visibility of certain data fields in the future. For example, if a Data Source updates its systems so that a data point is no longer included, the Supplier cannot deliver that data point.

The same applies to the insurance coverage mapping, which can decrease if a Data Source limits the visibility of data fields or the availability of the general conditions for the insurance product.

8. Responsibilities and updates

The Customer follows the Supplier's guidelines for the integration method it has selected. Pre-built interfaces that handle all interaction with the back-end APIs are kept up to date with the latest API versions by the Supplier.

Integration method	The Supplier is responsible for	The Customer is responsible for
API integration	Providing data through the standardised API with guidelines and instructions, and maintaining and updating the API while informing the Customer of changes	Updating its use of the API in line with new APIs or versions, in accordance with the Service Level Agreement, so that the integration keeps working
Embedded website	The content of the pre-built interface presented through the iframe	The environment in which the module is embedded, and, where its systems also consume data through postMessage, updating its use of the APIs for compatibility with the latest versions
Mobile webview	The content presented through the webview	The mobile app environment in which the interface is embedded, and the same postMessage responsibility as above
Supplier-hosted subdomain	The content of the pre-built interface and, unless otherwise agreed, the surrounding web environment	Providing the subdomain and giving the Supplier access to the digital assets needed, including design libraries

9. Not included

The following is not part of the Service unless the Parties agree otherwise in writing:

- Additional functions such as insurance quoting, comparison or policy purchase. These need an API provided by the Customer for the Supplier to integrate with, and a customisation of the pre-built interface for an additional fee ("Custom integrations").
- Distribution through commercial partners and consultancy services.
- Account Service data access, until the licence and regulated-service terms described in section 4 are in place.
- Any component, data category or feature that is not selected in the Order form.