

Personal Data Controller statement

Pursuant to Article 14 of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data and repealing Directive 95/46/EC (General Data Protection Regulation), we are obliged to provide you with the following information regarding the processing of your personal data by our Company and your rights. With the above in mind, please be informed that:

1. The Controller of your personal data (hereinafter: the Controller) is Sopockie Towarzystwo Ubezpieczeń ERGO Hestia SA (hereinafter: ERGO Hestia). The individual to whom the data relates may contact the Controller: in writing, at ul. Hestii 1, 81-731 Sopot; by telephone at: 58 555 60 00.
2. The Controller has appointed a Data Protection Officer, who may be reached in all matters relating to the processing of personal data and the exercise of rights related to data processing: in writing, at ul. Hestii 1, 81-731 Sopot, by e-mail: iod@ergohestia.pl, via the contact form in the Personal Data Protection section available at www.ergohestia.pl.
3. The Controller processes personal data for the following purposes:
 - 1) execution of the insurance contract – among other things, the performance of insurance activities related to the settlement of the reported loss. In the case of a damage report, profiling is used to determine the liquidation path. The decision on selecting the claim adjustment path shall be made on the basis of the data gathered during the process of filing an insurance claim and claim data included in the bases of the data controller. For example, if there was no report during the previous year on a claim from a given policy, there is a chance that the claim will be adjusted in a simplified manner, meaning there will be no need to carry out an inspection of a vehicle or property by a representative of ERGO Hestia.
 - 2) investigation of claims,
 - 3) prevention of insurance crimes – to the extent necessary to prevent fraud and the use of ERGO Hestia's activities for criminal purposes,
 - 4) reinsurance of risks,
 - 5) consideration of reported complaints and appeals – regarding services provided by ERGO Hestia, as well as other requests and inquiries addressed to ERGO Hestia,
 - 6) verification and ensuring the accuracy of identification data in the process of executing the insurance contract, in the event of:
 - a. vehicle insurance: data are obtained from the Central Vehicle Register and the Central Driver Register, and include: details of vehicle, owners and holders in terms of:
 - for individuals: PESEL number or document number (in the case of foreigners), first name, last name, address, data on driving licenses, data on traffic violations,
 - for sole proprietorships: name, REGON, registered address of the place of business.
 - b. details of natural persons conducting sole proprietorship may be obtained from the Central Statistical Office, the Central Register and Information on Business Activity and the National Court Register in the scope of: name, NIP, REGON, PKD, registered address of the seat of the business, form of business and dates of its activity.
 - 7) fulfilling the obligations incumbent on the Controller in connection with sanctions introduced by applicable regulations of the United Nations, the European Union or the United States of America,
 - 8) performance of the contract for the provision of electronic services (if concluded, the relevant provisions are contained in the terms of service),
 - 9) related to servicing customers and clients via the hotline – your personal data may be processed in the form of a call recording,
 - 10) analytical and statistical.
4. Legal bases for personal data processing:
 - 1) the processing of personal data is necessary for the execution of the insurance contract; to carry out liquidation proceedings,
 - 2) the Controller's legitimate interests include, but are not limited to: direct marketing of its own services, investigation of claims, prevention and prosecution of crimes committed against the insurance company, analytics and statistics,
 - 3) fulfillment of the Data Controller's legal obligations (arising from national and international laws, including European Union law) – processing for the purpose of fulfilling legal obligations includes processing under accounting regulations, processing of complaints related to reporting to public authorities, including supervisory authorities, and to other entities to which ERGO Hestia is required to report,
 - 4) legitimate interest of a third party, i.e., the parent entity of the MunichRe Group (to which the Controller belongs), as an entity directly obligated to apply the sanctions of the United States of America and ensure their compliance by related parties.
 - 5) consent if voluntarily given.

5. Personal data was obtained from: the policyholder, the insured, the claimant, the perpetrator, the vehicle user, the vehicle driver, the witness, the representative of the above categories of persons, the police, the court, the prosecutor's office to the following extent: name, surname, PESEL number, address data, contact data.
6. Personal data may be transferred to: reinsurance companies, other insurance companies for the purpose of claim settlement in case of separate consent, to other controllers in the case of legally justified interests of the Data Controller or granting a separate consent, entities processing personal data on behalf of ERGO Hestia, among others, providers of IT services (including, among others, providers of cloud computing services), insurance intermediaries, entities processing data for the purpose of debt collection receivables, organizing for the benefit of entitled persons the services to which they are entitled in connection with the concluded insurance agreement, conducting satisfaction surveys after their performance, entities providing document archiving services and carrying out mailings, entities conducting legal proceedings concerning claims and carrying out proceedings aimed at liquidation of damages, medical institutions, other entities in case of granting separate consent. The aforementioned entities process data on the basis of an agreement with ERGO Hestia and only in accordance with its instructions.
7. The Controller will transfer your personal data outside the European Economic Area (hereinafter EEA) only when necessary and ensure an adequate degree of protection. Data will be transferred to a third country for which an adequate level of data protection has been established by a decision of the European Commission or using typical contractual clauses approved by the European Commission. Recipients of data in third countries may be state authorities designated by law to collect data about the incident or conduct proceedings related to the reported incident on the territory of that country, or entities providing assistance or other services on the territory of that country to assist the injured person or limit the consequences of the damage. However, the transfer of data will take place only on condition that it is necessary for the performance of a contract between the data subject and the Controller, the performance of a contract concluded in the interest of the data subject (between the Controller and another natural or legal person), the establishment, investigation or protection of claims. Subject to the data protection principles described above, the Controller may outsource certain services or IT tasks to service providers located outside the EEA. You may request further information on how to obtain a copy of the security features or where to access them.
8. Individuals whose personal data is processed by ERGO Hestia have the following rights in connection with the processing: the right to access their personal data, the right to request rectification, erasure or restriction of the processing of their personal data, the right to object to the processing of personal data, the right to personal data portability, i.e. to receive personal data from the Controller, in a structured, commonly used machine-readable format, and the right to send it to another Controller, the right to lodge a complaint with a supervisory authority dealing with personal data protection. In order to exercise the above rights, please contact the Controller or the Data Protection Officer.
9. Personal data are stored until the statute of limitations for claims under the insurance contract or until the expiration of the obligation to store data under the law, in particular the obligation to store accounting documents relating to the insurance contract. Data will be processed for analytical and statistical purposes for a period of 12 years from the date of termination of the insurance contract.
10. Information on the Data Provision Requirement. Provision of personal data in connection with the reported claim is necessary to carry out the claim adjustment procedure. Failure to provide the personal data shall result in an inability to carry out the claim adjustment procedure.