

Personal Data Controller statement

1. Who is the Controller of your personal data?

The Controller of your personal data is Sopockie Towarzystwo Ubezpieczeń ERGO Hestia SA (hereinafter: ERGO Hestia). Mailing address: ul. Hestii 1, 81-731 Sopot, telephone number: 58 555 60 00.

2. Who is the Data Protection Officer?

The personal data controller has appointed a Data Protection Officer who can be contacted in all matters concerning personal data processing and for the purpose of exercising the rights related to data processing.

Data subjects may contact the Data Protection Officer:

- 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. For what purposes are your personal data processed?

Your personal data is processed 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 damage. 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. What is the legal basis for processing your personal data?

Legal basis for data processing:

- 1) the processing of personal data is necessary for the execution of the insurance contract; to carry out liquidation proceedings,
- 2) legitimate interests of the Data Controller – these include direct marketing of its own services, investigation of claims, prevention and prosecution of crimes committed to the detriment of the insurance company, reduction of insurance risks related to the conclusion of an insurance contract, protection of property.
- 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. To which recipients will your personal data be transferred?

Personal data may be transferred to:

- 1) reinsurance companies,
- 2) medical facilities,
- 3) other insurance companies for the purpose of claim settlement in the event of separate approval,
- 4) other controllers in case of legitimate interests of the Data Controller or in case of separate consent,
- 5) 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, 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 court proceedings concerning claims and carrying out proceedings aimed at liquidation of damages. The aforementioned entities process data on the basis of an agreement with ERGO Hestia and only in accordance with its instructions.

Transfers of data outside the European Economic Area

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.

6. What are your rights related to the processing of personal data?

The data subjects of ERGO Hestia shall have the following rights in connection with the processing:

- 1) the right to access your personal data (information about the processed data, copies of the data),
- 2) the right to request rectification, deletion or restriction of processing of their personal data,
- 3) the right to object to the processing of personal data – you have the right to object to the processing of your personal data – to the extent that this personal data is processed on the basis of the legitimate interests of the Controller. In particular, you have the right to object to the processing of your data for direct marketing and profiling purposes,
- 4) the right to portability of personal data, 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,
- 5) the right to lodge a complaint with the personal data protection supervisory authority,
- 6) the right to withdraw consent – to the extent that the basis for the processing of your personal data is consent, you have the right to withdraw consent. The withdrawal of consent will not affect the lawfulness of processing based on consent before its withdrawal.

In order to exercise the above rights, please contact the Data Controller or the Data Protection Officer. Contact information is indicated above in item 2.

7. For how long will your personal data be kept?

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.

8. 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.