

Declaration of the Personal Data Controller of STUnŻ ERGO Hestia SA

1. The Controller of your Personal Data is Sopockie Towarzystwo Ubezpieczeń na Życie ERGO Hestia SA (hereinafter referred to as ERGO Hestia). A Data Subject who is a natural person can contact the Personal Data Controller:
 - 1) in writing, at the following address: ul. Hestii 1, 81-731 Sopot;
 - 2) on telephone, at: 801 107 107 or 58 555 55 55.
2. The Personal Data Controller has appointed the Data Protection Officer who can be contacted in any matters concerning the processing of personal data and to exercising the rights related to data processing. The Data Subject can contact the Data Protection Officer:
 - 1) in writing, at the following address: ul. Hestii 1, 81-731 Sopot;
 - 2) by e-mail, at: iod@ergohestia.pl;
 - 3) through the contact form available in the Personal Data Protection section at www.ergohestia.pl.
3. The Personal Data Controller processes personal data for the following purposes:
 - 1) carrying out assessment of the insurance risk in order to present the insurance offer, concluding the insurance contract, or providing insurance coverage – we shall use profiling for these purposes, and for the purpose of calculating the premium. Decisions will be made based on the data accumulated in the process of concluding the insurance contract or providing the insurance coverage, e.g. birth dates, information on health condition, or the job held. The decisions will be based on an automatic assessment of the insurance risk related to the conclusion of a contract with you. For example, if you have a job carrying a substantial risk, the potential insurance risk might be higher, and this can translate to a higher insurance premium;
 - 2) performing the insurance contract, e.g. completing the insurance operations related to claim settlement. When a claim is reported, the profiling is used to determine the claim settlement path. The decision on selection of the claim settlement path will be made based on the data accumulated in the claim reporting process, and on the claim type;
 - 3) reinsuring the risks;
 - 4) seeking claims;
 - 5) conducting direct marketing of the Data Controller's own products and services – in the case of direct marketing of our own products and services we will resort to profiling. This means that we will develop your marketing profile based on your data so as to present you with offers tailored to your needs;
 - 6) counteracting insurance fraud – to the extent necessary to counteract fraud and the use of ERGO Hestia business for criminal purposes;
 - 7) considering the reported claims and appeals concerning the services provided by ERGO Hestia, as well as the requests and inquiries addressed at ERGO Hestia;
 - 8) satisfying the obligations related to counteracting money laundering and the financing of terrorism, as ensuing from the Act on Counteracting Money Laundering and the Financing of Terrorism of 1 March 2018 (Journal of Laws 2018: it. 723) (hereinafter referred to as the Act on Counteracting Money Laundering and the Financing of Terrorism);
 - 9) satisfying international tax obligations and implementing the FATCA Act (Foreign Account Tax Compliance Act), and performing the obligation of automatic exchange of tax information with other countries – CRS (Common Reporting Standard);
 - 10) satisfying the obligations resting with the Data Controller in connection with the sanctions introduced in the relevant regulations of the United Nations, European Union, or the United States of America;
 - 11) for analytical and statistical purposes.
4. Legal grounds of personal data processing:
 - 1) the processing of personal data is indispensable to assess the insurance risk, conclude the insurance contract, or provide insurance coverage, as well as to perform the insurance contract and reinsure the risks;
 - 2) the legitimate interest of the Personal Data Controller, such as the direct marketing of his own products and services, seeking claims under the concluded insurance contract, counteracting and prosecuting offences committed to the detriment of the insurance agency, curbing the insurance risk related to the provision of the insurance coverage and the conclusion of the insurance contract; for analytical and statistical purposes;
 - 3) fulfilling the law-imposed obligations of the Data Controller (ensuing from the provisions of the domestic and international law, European Union law included);
 - 4) legitimate interest of the third party, i.e. the controlling entity of the MunichRe capital group (the Data Controller is a member of), in its capacity of the entity obliged directly to impose the sanctions of the United States of America and ensure their compliance with by the related entities;
 - 5) consent, provided it is given voluntarily.
5. Personal data can be transferred to: reinsurance agencies, entities offering health care services, other insurers (subject to separate consent) so as to assess the insurance risk and determine the entitlement to the benefit and its amount, other entities (subject to separate consent) for the purposes of conducting direct marketing of their products and services, other data controllers if justified by the legitimate interest of the Data Controller, and to the entities which process personal data on commission from ERGO Hestia, to name e.g. the providers of IT services, entities processing the data for debt collection purposes, entities providing the archiving services, carrying out the insurance claim settlement procedure, entities which arrange or perform operations connected with risk assessment or the insurance claim settlement procedure in progress, and insurance agents.
6. ERGO Hestia shall transfer personal data to recipients located in countries outside the European Economic Area if this proves absolutely necessary to perform the insurance contract in place. ERGO Hestia shall ensure proper protection measures are taken to secure the data. To obtain information on the ways of obtaining copies of the security measures or the place they are made available, please contact the Personal Data Controller or Data Protection Officer.
7. The Data Subjects whose data are processed by ERGO Hestia enjoy the following rights in connection with the processing:
 - 1) the right of access to his/her personal data;
 - 2) the right to demand rectification, or deletion of personal data, or restriction of their processing;
 - 3) the right to object to the processing of his/her personal data – to the extent they are processed for the direct marketing purposes, profiling included;
 - 4) the right to move his/her personal data, i.e. to receive the personal data from the Data Controller in a structured and commonly-used and machine-readable format, and the right to transmit those data to another data controller;
 - 5) the right to lodge a complaint with the supervisory authority in charge of personal data protection;

- 6) the right to withdraw his/ her consent, which shall not affect the lawfulness of any processing performed before the withdrawal;
 - 7) in the case of automated decision-making the right to receive relevant explanation of the grounds of the decision made, the right to contest the decision and express his/her point of view or demand human intervention in order to re-analyse the data and obtain an individual decision.
8. To exercise the rights listed in it. 7, please contact the Data Controller or the Data Protection Officer.
9. If the insurance contract has been concluded, or the insurance coverage provided, your personal data will be stored until all claims under the insurance contract have become time-limited, or the statutory obligation to store the data has expired, in particular the obligation to keep the books of accounts related to the insurance contract. If no insurance contract has been concluded, or no insurance coverage provided, your personal data will be stored until any claims related thereto become time-limited. If you give your relevant consent, your personal data will be used for the purposes specified in the consent (e.g. for the marketing purposes) up to the moment the consent is withdrawn. The data will be processed for analytical and statistical purposes for the period of 12 years following termination of the insurance contract.
10. The provision of your personal data is necessary for the assessment of the insurance risk, for signing of the insurance contract or including you in the insurance coverage, and for performance of the insurance contract. Failure to provide personal data shall preclude the conclusion of the insurance contract or provision of the insurance coverage. Provision of personal data for any purposes other than those specified above, e.g. the marketing purposes, is voluntary.
11. The Personal Data Controller enjoys the right to verify the personal data given in the contract of insurance against the lists published by the General Inspector for Financial Information which contain data of persons posing a threat to international peace and safety, and as such subject to financial sanctions pursuant to section 117 of the Act on Counteracting Money Laundering and the Financing of Terrorism of 1 March.