

## STATEMENT BY THE DATA CONTROLLER FOR THE INSURED PERSON

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1. The personal data controller is Sopockie Towarzystwo Ubezpieczeń ERGO Hestia S.A. (hereinafter referred to as: ERGO Hestia). The data subject may contact the personal data controller:
  - 1) in writing, to the address ul. Hestii 1, 81-731 Sopot;
  - 2) by calling 801 107 107 or 58 555 60 00.
2. The personal data controller has appointed a Data Protection Officer who can be contacted regarding all matters relating to the processing of personal data and the exercise of rights related to data processing. The data subject may contact the Data Protection Officer:
  - 1) in writing, to the address ul. Hestii 1, 81-731 Sopot;
  - 2) via the email address: [iod@ergohestia.pl](mailto:iod@ergohestia.pl);
  - 3) by using the contact form available in the Personal Data Protection section of the website [www.ergohestia.pl](http://www.ergohestia.pl).
3. The personal data controller processes personal data for the following purposes:
  - 1) assessment of insurance risk in order to present an offer to the Policyholder, conclusion of an insurance contract on your behalf or providing you with insurance cover – for these purposes and for the purpose of determining the amount of the premium, we use profiling. Decisions are taken on the basis of data collected in the process of concluding the insurance contract or providing insurance cover, information obtained through the Insurance Guarantee Fund of the Insurance Database of the Central Vehicles Register, Central Drivers Register, Statistics Poland, DateWise, CatNet, Aon Benfield, Google maps, OpenStreetMap. The data obtained from the databases indicated above will be adequate for the assessment of a given risk. In the event of concluding a distance contract, these decisions are made automatically – without human intervention. The decisions are based on automatic assessment of insurance risk of the conclusion of a contract on your behalf. For example, more claims in the insurance history may translate into a higher insurance risk and, consequently, a higher insurance premium. If an insurance contract is renewed for a subsequent period, the decisions will be made automatically (without human intervention) on the basis of data collected during the conclusion and performance of the initial insurance contract;
  - 2) performance of an insurance contract, int. al. performance of insurance activities related to claims adjustment. If a claim is reported, profiling is used in order to determine an adjustment course. Decisions on the selection of an adjustment course will be taken on the basis of data collected during the claim reporting process and the claim data contained in the personal data controller's databases. For example, if no claim was reported under a given policy in the last year, it is likely that the claim will be adjusted in a simplified manner and therefore, without the need to inspect the vehicle or property by a representative of ERGO Hestia;
  - 3) verification and ensuring of the correctness of identification data in the process of conclusion and performance of the insurance contract, in the case of:
    - a. vehicle insurance: data are obtained from the Central Vehicles Register and the Central Drivers Register, including: data of the vehicle, its owners and holders in respect of the following:
      - for natural persons: Personal ID No (PESEL) or document number (in the case of foreigners), full name, address, data concerning the right to drive, data on infringements of road traffic regulations,
      - for self-employed natural persons: name, Statistical ID No (REGON), registered address of the registered office of the company;
    - b. data of self-employed natural persons may be obtained from Statistics Poland, the Central Registration and Information on Business and the National Court Register in respect of the following: name, Tax ID No (NIP), Statistical ID No (REGON), Polish Classification of Activity (PKD), registered address of the registered office of the company, form of activity and dates of activity;
  - 4) risk reinsurance;
  - 5) pursuit of claims;
  - 6) prevention of insurance offences – to the extent necessary to prevent abuse and use of ERGO Hestia's activities for criminal purposes;
  - 7) examination of complaints and appeals concerning the services provided by ERGO Hestia, as well as other requests and enquiries addressed to ERGO Hestia;
  - 8) compliance with the obligations to which the controller is subject in relation to sanctions introduced under the relevant regulations of the United Nations, the European Union or the United States of America;
  - 9) analytical and statistical purposes.

4. Legal grounds for personal data processing:
  - 1) the processing of personal data is necessary for the assessment of insurance risks, conclusion of an insurance contract or provision of insurance cover, performance of an insurance contract, risk reinsurance;
  - 2) a legitimate interest of the personal data controller, pursuit of claims under an insurance contract, counteracting and prosecution of crimes committed to the detriment of the insurance company, reduction of the insurance risk connected with the provision of cover and conclusion of an insurance contract, analytics and statistics;
  - 3) compliance with the data controller's legal obligations (resulting from national and international legislation, including European Union law);
  - 4) a legitimate interest of a third party, i.e. the parent company in the MunichRe capital group (of which the controller is a member) as an entity directly obliged to apply sanctions of the United States of America and to ensure that they are complied with by the affiliates.
5. The following personal data have been collected from the Policyholder in connection with the conclusion of an insurance contract on your behalf: forename, surname, Personal ID No (PESEL), address.
6. Personal data may be transferred to: reinsurance companies, entities performing medical activities, other controllers if such data controllers have legitimate interests, as well as to entities processing personal data on behalf of ERGO Hestia, e.g. IT service providers (including cloud computing service providers), entities processing data for the purpose of debt collection, provision of archiving services, conducting insurance benefit adjustment procedures, entities which organise or perform activities related to risk assessment or ongoing insurance benefit adjustment procedures, insurance agents – 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 referred to as the EEA) only where necessary and will ensure an adequate level of protection. The data will be transferred to a third country for which an adequacy decision has been adopted by the European Commission or with the use of standard contractual clauses approved by the European Commission. Data recipients in third countries may include state authorities legally designated to collect the event data or those investigating the reported event in that country or entities providing assistance or other services in that country in order to assist the injured person or mitigate the effects of the damage. However, the transfer will only take place if it is necessary for the performance of an agreement between the data subject and the controller, for the performance of an agreement concluded in the interest of the data subject (between the controller and another natural or legal person), for the establishment, pursuit or defence of legal claims. Subject to the data protection principles described above, the controller may outsource specific IT services or tasks to service providers established outside the EEA. You may request further information on how to obtain a copy of the security features or where they are made available.
8. Data subjects whose personal data are processed by ERGO Hestia have the following rights in connection with the processing:
  - 1) the right to access their personal data;
  - 2) the right to request rectification, erasure or restriction of the processing of their personal data;
  - 3) the right to object to the processing of personal data, in so far as they are processed for the purposes of direct marketing, including profiling;
  - 4) the right to data portability, i.e. to receive personal data from the data controller in a structured, commonly used machine-readable format, and the right to transfer such data to another controller;
  - 5) the right to lodge a complaint with the supervisory authority responsible for the protection of personal data;
  - 6) in the event of automated decision-making, the right to obtain an adequate explanation regarding the grounds for a decision, the right to question the decision or express an own position, or to request human intervention to re-analyse the data and obtain an individual decision.
9. In order to exercise the rights referred to in section 8, data subjects are requested to contact the data controller or the Data Protection Officer.
10. If an insurance contract has been concluded or if insurance cover has been provided, personal data will be stored until claims under the insurance contract become time-barred or until the expiry of the statutory obligation to store the data, in particular the obligation to retain accounting documents concerning the insurance contract. If no insurance contract has been concluded or no insurance cover has been provided, personal data will be stored until any claims in this regard become time-barred. Data will be processed for analytical and statistical purposes for a period of 12 years from the date of the insurance contract termination.