

Declaration of the Personal Data Controller of STU ERGO Hestia SA

1. The Controller of your Personal Data is Sopockie Towarzystwo Ubezpieczeń 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 (in the case of a distance contract, the decisions will be made automatically, without human involvement). The decisions will be based on an automatic assessment of the insurance risk related to the conclusion of the contract with you. For example, the more claims were settled in the insurance history, the higher the potential insurance risk will be, and this can translate to a higher insurance premium. In the event the insurance contract is extended for a further period, the decisions will be made automatically (without human involvement) based on the data accumulated in the process of concluding and performing the initial insurance contract. Subject to a separate consent, the insurance risk assessment may also take into account the data obtained via Biuro Informacji Kredytowej [Credit Information Bureau] and Krajowy Rejestr Długów [National Debt Register];
 - 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 data stored in the databases of the Personal Data Controller. For example, if no claim has been reported over the recent year from the policy, it is likely that the claim will be settled in a summary procedure with no necessity of carrying out an inspection of the vehicle or property item by a representative of ERGO Hestia;
 - 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 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;
 - 9) 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.