



[Controller and contact details of the controller and Data Protection Officer]

PZU SA with its registered office in Warsaw, Rondo Ignacego Daszyńskiego 4, 00-843 Warszawa, is the personal data controller. You may contact the controller by sending an email to the email address kontakt@pzu.pl or a letter to the address of the controller's registered office. In all matters relating to personal data protection, you may contact the Data Protection Officer designated by the controller. You may contact the Data Protection Officer by sending an email to the email address IODpzu@pzu.pl or a letter to the address of PZU SA, IOD, Rondo Ignacego Daszyńskiego 4, 00-843 Warszawa.

[Data processing]

The controller may process your data for the following purposes:

- preparation and presentation of the offer - the lawful basis for processing is the necessity to prepare and present the offer (i.e. to take action at the request of the data subject before concluding the contract), and in the case of acceptance of the offer - entry into and performance of an insurance contract - the necessity for the purpose of entering into and performing the contract is the lawful basis for processing,
- evaluation of insurance risk in an automated manner as part of customer profiling before entering into a contract - the necessity for compliance with a legal obligation to which the controller is subject under insurance and reinsurance laws and regulations is the lawful basis for processing,
- direct marketing of the controller's own products and services, including profiling to adapt marketing content sent - the necessity for the purpose of pursuing the controller's compelling legitimate interest is the lawful basis for processing; it is in the controller's legitimate interest to provide customers with information about insurance products and other financial products offered by PZU SA; if consent to the processing of personal data for marketing purposes is given in the absence of insurance taken out with PZU SA, i.e. if no insurance contract is entered into or if an insurance contract is terminated, such consent will be the lawful basis for personal data processing; for marketing purposes, contact details provided or to be obtained in the future will be used,
- alternatively, for the purpose of pursuing or defending claims related to the concluded insurance contract - the necessity for the purpose of pursuing the controller's compelling legitimate interest is the lawful basis for processing; it is in the controller's legitimate interest to be able to pursue and defend claims arising from the concluded insurance contract,
- reinsurance of risks - the necessity of processing for the purpose of pursuing the controller's compelling legitimate interest is the lawful basis for processing; it is in the controller's legitimate interest to mitigate insurance risk associated with the contract with you,
- fulfilment by the controller of the obligations to store accounting vouchers regarding insurance contracts and the obligation to store records of a claim handling procedure as evidence - the necessity to fulfil the legal obligation imposed on the controller under the accounting regulations is the lawful basis for processing,
- fulfilment by the controller of obligations under the law, in particular in the field of verification of sanction lists - the necessity to fulfil the legal obligation imposed on the controller under the relevant regulations is the lawful basis for processing,
- determination of the amount of insurance premiums, reinsurance premiums, and technical reserves for solvency purposes and technical reserves for accounting purposes - the legal basis for the processing is the necessity for the purpose of pursuing the controller's legitimate interest; the controller's legitimate interest is setting premiums at an amount which ensures at least the performance of all the obligations under insurance contracts and covering the cost of insurance activities of the insurance company,
- taking steps, if any, aimed at preventing payment of undue benefits or indemnities - the necessity for the purpose of pursuing the controller's compelling legitimate interest is the lawful basis for processing; it is in the controller's legitimate interest to be able to prevent payment of undue benefits or indemnities.

Decisions on the amount of the insurance premium will be made automatically, i.e. without human intervention, based on your data required by the insurer to evaluate the insurance risk in relation to the insured asset. Decisions will be based on profiling, i.e. automatic evaluation of the insurance risk of entering into an insurance contract with you. In connection with the automated decision-making regarding the amount of the insurance premium, you have the right to challenge the decision, to express your own position and to request that your case be re-examined and decided by an employee.

Provision of personal data in connection with a contract to be entered into is necessary for the entry into and performance of the insurance contract and for the evaluation of insurance risk - unless personal data are provided, no insurance contract may be entered into.

[Data storage period]

Your personal data will be stored until the claims under the insurance contract become time-barred or until the obligation to store data required by law expires; this applies in particular to the obligation to store accounting documents regarding the insurance contract, and until the expiry of the right to process data for the purpose of determining the amount of insurance premiums, reinsurance premiums, and technical reserves for solvency purposes and technical reserves for accounting purposes.

The controller will no longer process data used for direct marketing purposes, including profiling, if you object to the processing of your data for such purposes.

[Data transfer]

Your personal data may be made available to entities and authorities authorized to process such data by law.

Your personal data may be transferred to entities that process personal data at the controller's request, including among others: IT service providers, entities processing data for debt recovery purposes, marketing agencies or insurance agents, provided that such entities process data under a contract with the controller and solely in compliance with the controller's instructions.

Your personal data may be made available to entities in countries outside the European Economic Area in connection with entering into an insurance contract.

[Your rights]

You have the right to access and to demand rectification, erasure or restriction of processing of your personal data.

You have the right to personal data portability, i.e. to receive from the controller personal data in a structured, commonly used and machine-readable format. You have the right to transmit such data to another controller.

Insofar as processing of your personal data is based on the controller's compelling legitimate interest, you have the right to object to the processing of your personal data. In particular, you have the right to object to the processing of data for the purposes of direct marketing, including profiling.

If you wish to exercise the above rights, please contact the controller or the Data Protection Officer using the contact details specified above.

You have the right to lodge a complaint with the supervisory authority dealing with the protection of personal data in Poland. In Poland such authority is Prezes Urzędu Ochrony Danych Osobowych (the President of the Personal Data Protection Office).