

INFORMATION OF THE PERSONAL DATA ADMINISTRATOR FOR CUSTOMER



[CONTROLLER AND CONTACT DETAILS FOR THE ADMINISTRATOR AND DATA PROTECTION OFFICER]

The administrator of personal data is PZU Życie SA, based at Rondo Ignacego Daszyńskiego 4, 00-843 Warsaw.

The administrator's office may be contacted by e-mail at the following address: kontakt@pzu.pl or by writing to the above-mentioned postal address of the administrator's registered office. In all matters related to the protection of personal data, you may contact the Data Protection Officer appointed by the administrator. This may be done by sending an e-mail to IODpzu@pzu.pl or by writing to: PZU Życie SA, DPO, Rondo Ignacego Daszyńskiego 4, 00-843 Warsaw.

[DATA PROCESSING]

The Administrator may process your data in order to:

- conclude and perform the insurance contract - the legal basis for processing is the need for data processing to conclude and perform the contract and, in relation to health data, the necessity to fulfill the legal obligation incumbent on the administrator resulting from the provisions on insurance and reinsurance activity,
 - perform an automated risk assessment as part of customer profiling before concluding the contract - the legal basis for processing is the necessity to fulfill the legal obligation incumbent on the administrator resulting from the provisions on insurance and reinsurance activity,
 - perform direct marketing of the Administrator's own products and services, including profiling, in order to adapt the marketing content to the relevant circumstances - the legal basis for processing is the necessity to implement the legitimate interest of the Administrator; the legitimate interest of the administrator is to provide clients with information about insurance products and other financial products offered by PZU Życie SA; in the event of consent being given to the processing of personal data for marketing purposes without being insured with PZU Życie SA, i.e. in the event of failure to conclude an insurance contract or after termination of the insurance contract, this consent will be the legal basis for the processing of personal data; for marketing purposes, the contact details provided, contact details obtained in the future and data on the products owned will be used,
 - alternatively, in order to pursue claims or defend against claims related to the insurance contract concluded with you - the legal basis for processing is the necessity to implement the legitimate interest of the administrator; the legitimate interest of the administrator is the possibility of pursuing claims and defending against claims arising from the concluded insurance contract,
 - ensure the fulfillment by the administrator of obligations arising from legal provisions, particularly those related to FATCA / CRS reporting, counteracting money laundering and terrorist financing or verification of sanction lists; the legal basis for processing is the necessity to fulfill the legal obligation incumbent on the administrator resulting from relevant regulations,
 - undertake risk reinsurance - the legal basis for processing is the necessity to implement the legitimate interest of the administrator; the legitimate interest of the administrator is to reduce the insurance risk associated with the contract concluded with you,
 - fulfil the administrator's obligations regarding the storage of accounting evidence regarding insurance contracts - the legal basis for processing is the necessity to fulfill the legal obligation incumbent on the administrator resulting from the accounting regulations,
 - determine the amount of insurance premiums, reinsurance premiums and technical provisions for solvency purposes and technical provisions for accounting purposes - the legal basis for processing is the necessity to implement the legitimate interest of the administrator; the legitimate interest of the administrator is to determine premiums in an amount that ensures at least that all obligations under insurance contracts are fulfilled and the costs of performing insurance activities of the insurance company are covered,
 - take any actions in connection with counteracting the payment of undue benefits or damages; the legal basis for processing is the necessity to implement the legitimate interest of the administrator; The legitimate interest of the administrator is the possibility of preventing the payment of undue benefits or compensation.
- Decisions regarding the amount of the insurance premium will be made automatically, i.e. without human intervention, on the basis of your data necessary to assess the insurance risk by the insurer in relation to the subject of insurance. Decisions will be based on profiling, i.e. automatic assessment of the insurance risk of concluding an insurance contract with you. In connection with automated decision-making regarding the amount of the insurance premium, you have the right to challenge this decision, the right to express your own position and request that your case be re-examined and the employee make a decision.
- Providing personal data in connection with the concluded contract is necessary for the conclusion and performance of the insurance contract and for the assessment of insurance risk - without providing personal data it is not possible to conclude an insurance contract.
- Providing personal data for marketing purposes is voluntary.

[DATA RETENTION PERIOD]

Your personal data will be stored until the claims under the insurance contract expire or until the obligation to store data resulting from legal provisions expires, particularly the obligation to store accounting documents regarding the insurance contract and also until the expiry of the right to process data for the purposes of determining insurance premiums, reinsurance premiums and technical provisions for solvency purposes and technical provisions for accounting purposes.

The administrator will stop processing data used for direct marketing purposes, including profiling, if you object to the processing of your data for this purpose.

To the extent that the basis for data processing is consent, your personal data will be processed until it is withdrawn.

[DATA TRANSFER]

Your personal data may be made available to entities and bodies authorised to process this data on the basis of legal provisions.

Your personal data may be made available to reinsurance companies and may also be transferred to other PZU Group companies if you have consented to this.

Your personal data may be transferred to entities processing personal data at the request of the administrator, including IT service providers, entities processing data for the purpose of debt collection, marketing agencies or insurance agents, where such entities process data on the basis of a contract with the administrator and only in accordance with the administrator's instructions.

Depending on the type of insurance, your personal data may be transferred to entities located in countries outside the European Economic Area if this is necessary for performing the concluded insurance contract. More information about the transfer of personal data, including the countries to which the data may be transferred, can be obtained by contacting the controller or the Data Protection Officer using the contact details indicated above.

[YOUR RIGHTS]

You have the right to access your personal data and the right to request their rectification, deletion or limitation of their processing.

You have the right to transfer personal data, i.e. to receive your personal data from the administrator in a structured, commonly used machine-readable format. You can send this data to another administrator.

To the extent that the basis for the processing of your personal data is the premise of the legitimate interest of the administrator, 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 direct marketing purposes, including profiling.

To the extent that the basis for the processing of your personal data is consent, you have the right to withdraw it. You can revoke your consent at any time at the branch or by sending an e-mail to kontakt@pzu.pl or a letter addressed to PZU, ul. Postępu 18a, 02-676 Warsaw. Withdrawal of consent does not affect the lawfulness of processing carried out on the basis of consent before its withdrawal.

In order to exercise the above rights, please contact the administrator or the Data Protection Officer using the contact details indicated above. You have the right to lodge a complaint with the supervisory authority. In Poland the relevant supervisory body is the President of the Office for Personal Data Protection.