



INFORMATION OF THE PERSONAL DATA CONTROLLER FOR THE CUSTOMER PROPERTY INSURANCE

WARTA looks after your data, therefore in caring about its safety, please read the information clauses concerning its processing.

	FOR THE POLICYHOLDER	FOR THE INSURED
CONTROLLER AND CONTACT DETAILS	Towarzystwo Ubezpieczeń i Reasekuracji "WARTA" S.A. with its registered office in Warsaw, at Rondo I. Daszyńskiego 1, 00-843 Warszawa is the controller of your personal data ("WARTA"). You may get in touch with the controller in writing at the registered office address or in the manner provided at the website at www.warta.pl .	
SCOPE AND SOURCE OF DATA		WARTA has obtained your personal data from the Policyholder further to its submitted application for the preparation of an insurance offer or further to conclusion of an insurance agreement.
PURPOSE, LEGAL BASIS, AND PERIOD OF DATA PROCESSING	<p>Your personal data shall be processed by WARTA for the following purpose:</p> <ol style="list-style-type: none"> 1) insurance risk assessment, calculation of the insurance premium and to handle and perform the insurance agreement pursuant to the regulations on insurance and re-insurance activities, until the potential claims expire. To this end WARTA uses processes based on automated decision-making, profiling included, which involve evaluation of your information that is processed by an IT system (without man's interference) and on your classification into a specific group for premium calculation. Profiling shall be based on the data disclosed in the application to conclude the insurance agreement and the data collected from other insurance agreements concluded by you with WARTA, as well as the data on loss history. Such processing shall result in an automated decision on the premium amount or other terms and conditions of an insurance agreement. You have the right to challenge such decision, to express your own position, or to have a decision taken by an employee; 2) crime prevention and detection – on the grounds of the regulations on insurance and re-insurance activities for a period of 5 years and in the case of entrepreneurs for a period of 10 years from the insurance agreement date; 3) risk re-insurance – in compliance with the controller's legitimate interests pursued by WARTA, i.e. lowering the insurance risk related to the concluded agreement until expiry of claims concerning handling and performing of the insurance agreement; 4) collection and exercise of claims and defence of WARTA's rights in proceedings before courts and state authorities – on the basis of legitimate interests of WARTA, i.e. a possibility of exercising claims or defence against claims until the expiry of time limitation of claims that WARTA is entitled to or limitation of penalties for an offence committed to the detriment of WARTA; 5) marketing of own products or services of WARTA, profiling included, for the purpose of determining preferences or needs relating to insurance and finance products and for the purpose of presenting an appropriate offer, on the basis of a legitimate interest pursued by WARTA, i.e. promotion of own products or services of WARTA until you have expressed your objection to personal data processing for such purpose. 6) exercise of recourse claims by WARTA (in the event of disbursement of compensation by WARTA for a loss caused by a third party) – on the grounds of the provisions of the Civil Code over an expiry period of your claims against such third party responsible for the loss; 7) adjustment of a loss (if it has been reported), including handling of a notification, issuing an insurance decision and disbursing of compensation or another benefit, pursuant to the agreement, the regulations on insurance and re-insurance activities and the regulations of the Civil Code, until WARTA has issued a decision to disburse the compensation or another benefit, reviewing complaints (if submitted), pursuant to the regulations on complaint review, and after that period for archiving purposes if another loss has been reported or additional claims have been made on the basis of legitimate interests pursued by WARTA, i.e. defence against claims over a validity period of your claims. 8) determination of technical and insurance reserves for solvency purposes and technical and insurance reserves for accounting purposes, including statistical purposes on the grounds of the regulations on insurance and re-insurance activities, for a period of the term of an insurance agreement, for a period of loss adjustment, if a loss or another claim has been reported and for the duration of any legal proceedings related to the claim pursued by you. 9) accounting, pursuant to accounting regulations, for the period set forth in those regulations, extended by a period to pursue claims; 10) assessment of the satisfaction from WARTA services – on the basis of legitimate interests pursued by WARTA, i.e. control of the course and enhancement of standards of services provided pursuant to opinions collected by WARTA, for a period of the term of an insurance agreement, and also in the period following reviews of claims for disbursement of compensation or benefits reported to WARTA; 11) review of requests, grievances, and complaints other than related to the loss adjustment process – on the basis of the regulations on reviewing complaints, and after that period for archiving purposes, based on legitimate interests pursued by WARTA, i.e. controlling the correctness of handling of such procedures. 	
WHAT RIGHT YOU HAVE	<p>You shall have the right to:</p> <ol style="list-style-type: none"> 1) access your data, or obtain from WARTA a confirmation if your personal data is processed; obtain its copy and information, among others on: the purposes of processing, categories of data, categories of data recipients, the planned period of its storage and sources from which WARTA has obtained it; 2) its rectification, or correcting or supplementing your personal data that is incorrect or incomplete; 3) its erasure – in the cases indicated in Article 17 of General Data Processing Regulation, especially in the event whereby personal data is no longer necessary for the purposes for which it has been collected, or an effective objection has been lodged against the processing of your personal data (provided it does not disturb performance of the agreement or the obligations of WARTA arising under regulations of law); 4) restrict processing, or discontinue processing, especially when you challenge the correctness of personal data or object its processing – for a period allowing WARTA verifying the grounds of such request; 5) portability of your data, or to obtain your personal data from WARTA in a structured, commonly used, machine-readable format which you have provided to WARTA and which WARTA processes on the basis of your consent or an agreement concluded with you. Furthermore, you are entitled to request WARTA to send your personal data to another data controller, if technically feasible; 6) object, on grounds relating to a particular situation, to the processing of your personal data pursuant to legitimate interests pursued by WARTA, including profiling on such basis and to object to the processing of your personal data for the purposes of direct marketing by WARTA; Despite such objection, WARTA shall be entitled to further processing of such personal data, if it demonstrates compelling legitimate grounds for the processing which override the interests, rights, and freedoms of the data subject or for the establishment, exercise, or defence of claims. You have the right any time to object the processing of your personal data for the purpose of direct marketing by WARTA; 7) lodge a complaint to the Supervisory Authority in the field of personal data (it is the President of the Office for Personal Data Protection). <p>If you have provided your consent to process your personal data, you have the right to withdraw such consent at any time. Consent withdrawal shall not affect the lawfulness of processing based on consent before it has been withdrawn.</p> <p>You have the right to request intervention by a WARTA employee concerning a decision based on automated processing, to express your own position and to challenge such decision by contacting WARTA through its agent, hotline, or by sending a message to the following e-mail address: IOD@warta.pl.</p>	
CONTACT DETAILS OF THE DATA PROTECTION OFFICER	In order to withdraw your consent or exercise your rights, please contact the Data Protection Officer or an Agent. Contacting your Data Protection Officer is possible by e-mail at: IOD@warta.pl or in writing at the address of WARTA's registered office specified above. The Data Protection Officer's details are available on the website at: www.warta.pl in the "Contact" tab. You may contact your insurance agent in person or by phone.	
DATA RECIPIENTS	The recipients of your personal data may include: other insurance companies or other re-insurance companies, the Polish Financial Supervision Authority, the Insurance Guarantee Fund, economic information bureaus and credit information bureaus, provided that consent has been given in that respect, state administration bodies, if they do not request disclosure in connection with pending proceedings, and the data disclosure obligation is provided for under the regulations of law.	The recipients of your personal data may include: other insurance companies or other re-insurance companies, the Polish Financial Supervision Authority, the Insurance Guarantee Fund, state administration bodies, if they do not request disclosure in connection with pending proceedings, and the data disclosure obligation is provided for under the regulations of law.
	Furthermore, your data may be transferred to entities that process personal data upon request of WARTA, among others, IT service providers with their registered offices in Poland or in the EEA, providers of documentation archiving services, loss adjustment, providers of assistance services subject to insurance, debt collection, law firms providing legal support, property appraisers, or medical experts, marketing agencies, or insurance agents servicing an insurance agreement – where such entities process data under a contract with WARTA and only in accordance with its instructions.	
OTHER SOURCES FROM WHICH DATA IS OBTAINED	WARTA collects data from external entities, i.e.: economic information bureaus and credit information bureaus – to the extent required to assess insurance risk, provided that consent has been given to that extent; other insurance companies – to the extent of reported events; in the case of entrepreneurs – from the register of national economy entities (REGON) maintained by Statistics Poland (GUS) – for the purpose of verification of its correctness and from other entities – to the extent required to assess risks, perform of an agreement, or assess a reported claim.	WARTA collects data from external entities, i.e.: from the Insurance Guarantee Fund – among others relating to a history of losses and verification of the entity's data; from other insurance companies – to the extent concerning notified events, from medical outlet – to the extent concerning information on health, provided consent has been given; from providers of assistance services – to the extent concerning the course and outcome of performed services; in the case of entrepreneurs – from the register of national economy entities (REGON) maintained by Statistics Poland (GUS) to the extent of data disclosed there for the purpose of verification of its correctness and from other entities – to the extent required to assess risks, perform of an agreement, or assess a reported claim.
DATA PROVISION OBLIGATION	Provision of data is required to conclude an agreement, and may also be required by law – failure to provide such data may prevent conclusion of the insurance agreement. Provision of data for marketing purposes is voluntary.	