

## Information on personal data protection<sup>1</sup>

### I. General information.

This notification on personal data protection is conceived to inform you of the processing of your data according to EU Regulation 2016/679 (hereinafter “GDPR”), in force since May 25, 2018. For the purpose of the abovementioned regulation, personal data shall be any information on an identified or identifiable natural person. An identifiable natural person is a person who may be identified, directly or indirectly, especially by reference to an identification element, such as a name, identity number, localization data, an online identifier, or to one or more specific elements, characteristic to their physical, physiological, genetic, psychic, economic, cultural or social identity.

### II. The operator.

**CERTASIG - SOCIETATE DE ASIGURARE SI REASIGURARE S.A. (“CertAsig”)**, a company authorized by the Financial Supervision Authority, registered with the Bucharest Trade Registry under no. J40/9518/2003, sole registration code 12408250, Number with the Insurers’ and reinsurers’ register: RA-021/2003, RON code (Legal Entity Identifier):549300TNR84 EPNR2QH36, headquartered in Bucharest, 61B Nicolae Caramfil Str., Sector 1, Bank Account RO03CITI0000000650107039, opened with CITI Bank Romania, personal data operator registered with the Register of Personal Data Operators under no. 10685/2009, collects and processes your personal data for concluding insurance agreements and for performing or renewing such an agreement.

For this purpose, the undersigned processes your personal data including but not limited to the data of legal person representatives, fidejussors or of contracting parties as insured or beneficiaries and for the conclusion of other types of contracts between CertAsig and its collaborating partners.

The undersigned may process health data in certain situations, in which case it shall request the consent of the data subject. The source of processed data comes either from you or from authorities or service suppliers, authorized by law to store and /or process personal data and information.

In absence of these elements, CertAsig shall not be able to conclude the insurance policy/agreement you request, or to perform the insurance agreement in which you are or shall be a party or whose effects produce to you.

### III. Purpose of collecting and/or processing personal data.

- The supply of insurance services (quotations, risk management, offering, policy issuance, policy administration; memento pay due and situation of payments; renewal of policies; claims investigation and settlement; exercise of the right of regress; verifications to prevent potential frauds);
- Marketing and statistic purposes, only in case you express your consent for this purpose;
- Performance of legal obligations and requirements of the Financial Supervision Authority or other authorities.

### IV. Ground for collecting and processing personal data.

- CertAsig collects your data based on the concluded insurance agreement, or based on a request for compensation, or as the case may be under the legitimate interest for performing the client management in view of underwriting and for preventing the unjustified granting of payments of compensations;
- Your consent, according to the Consent Form;
- Legal obligations.

### V. Transmission of personal data.

Your data may be transferred to: state authorities (courts; investigative and prosecution authorities, tax authorities), service suppliers (reinsurers, suppliers of services related to the calculation of premiums, consultant, experts, internal auditors, IT service developers, archiving companies, enforcement offices, lawyers or law companies, insurance companies), in compliance with the legal applicable provisions regarding personal data protection and with processing purposes.

<sup>1</sup> Due to possible legislative changes, this notification may require changes. In this case, we shall inform you of the potential changes and to the extent that a processing based on your consent is affected, we shall request you a new consent, if necessary.

## VI. Storage period.

In order to conclude the insurance agreement, and/or for its performance, and for granting compensations, the collected personal data shall be retained in CertAsig database, for the offering period, for 90 days from the offer issuance date and after the conclusion of the agreement, throughout its term, period during which you are a CertAsig contractor, as Client, beneficiary of the compensation (including agreement third party if the agreement effects produce to you), to which the time period in which the data are necessary for the exercise by CertAsig of the rights resulted from the insurance agreement/agreements and for the performance of the obligations resulting from the legal provisions in force and the internal regulations regarding storage is added.

## VII. Rights of the data subject:

- **Right to be informed** – you may be informed of the personal data processed by CertAsig.
- **Right of access** – you may request the access to your personal data.
- **Right to rectification or update** – you may request the company to correct your personal data which are inexact or incomplete.
- **Right to be forgotten** – you may request CertAsig to delete your personal data if one of the following grounds applies:
  - When personal data are no longer necessary in relation to the purposes for which they were collected or processed;
  - You withdraw your consent on which the processing is based and if there is no other legal ground for processing;
  - You oppose to the automated decision-making process and there are no well-founded legal grounds prevailing for processing or you oppose to the processing for direct marketing purposes;
  - The personal data were illegally processed;
  - Personal data must be deleted to comply with the legal obligation under the Union law or internal law applying to the company.
- **Right to restriction** – you may request CertAsig to restrict the manner to process your personal data, if any of the following is applicable:
  - You challenge the accuracy of your personal data for a period enabling the verification of the accuracy of your personal data;
  - Processing is illegal and you oppose to the deletion of personal data and require in exchange the restriction to use them;
- CertAsig no longer needs the personal data in view of processing but they are requested by you to establish, exercise or defend a right in court;
- **Right to portability** – you may request CertAsig to receive your personal data in a structured, currently used format.
- **Right to opposition** – you have the right to oppose to the processing of your personal data, except for the case when CertAsig demonstrates that it has legitimate reasons justifying the processing.
- **Right to be informed of any rectification or deletion or restriction of processing;**
- **Right to be notified** in case of breach of data security.
- **Right to file a complaint** before the supervision authority, *i.e.* The National Supervisory Authority for Personal Data Processing, headquartered in Bucharest, 28-30 Gheorghe Magheru Blvd., Zip Code 01033, Sect 1.
- **Right to withdraw your consent**, when the processing is based on this ground.
- **The automated individual decision-making process**, including profiling: CertAsig does not automatically process personal data, except for the following situations:
  - Processing is necessary to conclude or perform an agreement between you and CertAsig;
  - CertAsig is authorized through the Union law or the national legal provisions;
  - You expressed your explicit consent for such processing.
- For any requests you may have as regards the exercise of the abovementioned rights or the withdrawal of consent, and to address us any other questions as regards the information herein, you may get in contact with the Data Protection Officer at the e-mail address: [privacy@certasig.eu](mailto:privacy@certasig.eu), or at the abovementioned postal address.