

Information on protection of clients' personal data

The purpose of this document is to inform you of processing of your personal data and your rights in conformity with the General Data Protection Regulation 2016/679 (the "GDPR" henceforth).

Who is responsible for processing your personal data (personal data controller)?

SV pojišťovna, a.s.
BB Centrum budova BETA
Vyskočilova 1481/4, 140 00 Praha 4

Tel. +420 221 585 111
info@svpojistovna.cz

Our data protection officer can be contacted at the above-mentioned address or via email dpo@svpojistovna.cz.

For what purpose are your personal data processed and under what legal basis?

We process your personal data in compliance with requirements of the EU GDPR regulation, the Personal Data Processing Act, provisions of the Insurance Act concerning personal data protection and other relevant legislation.

We need your personal data to be able to evaluate insurance risks, conclude and manage insurance policies as well as any related documents, send insurance certificates, or review insured events or provide insurance benefits. All communication with us is monitored and archived, including client phone calls. Without processing your personal data, it would be impossible for us to enter into and manage insurance policies or settle claims. In addition, we may process your personal data in order to comply with regulatory requirements, for purposes of insurance statistics or for developing new tariffs.

In the context of pre-contractual negotiations or performance of your policies, your personal data are lawfully processed under Article 6(1)(b) of the GDPR. Whenever special categories of personal data must be processed, such as health data, we will ask for your consent during the pre-contractual negotiations under Article 9(2)(a) of the GDPR and Article 7 of the GDPR. After concluding an insurance policy, the legal basis for the processing of health data is Article 9(2)(f) of the GDPR.

Personal data are also processed in pursuance of protecting justified interests of SV pojišťovna, a.s. or third parties (Article 6(1)(f) of the GDPR). By way of example, this may be necessary for the following purposes:

- to secure IT operations and safety of these operations,
- for direct marketing of our own insurance products,
- for prevention and investigation, especially in case there are any suspicions of misuse of insurance.

Right to object

You have a right to object to the processing of your personal data for direct marketing purposes as well as the use of profiling during direct marketing.

Where we process personal data with the aim of protecting justified interests, you may object to such processing of your personal data, including profiling, on the grounds of a specific situation you might be in.

We also process personal data in order to comply with legal obligations, e.g. *vis-à-vis* the Czech National Bank as a supervisory authority or to perform our tax obligations or compliance with archiving obligations. The legal basis for such processing consists in legal obligations set forth in applicable laws, in conjunction with Article 6(1)(c) of the GDPR.

Who are the recipients of your personal data?

Reinsurers

The insurance risks assumed by us are further insured by specialized insurance companies - "reinsurance companies". We may have to provide reinsurers with your insurance policy and/or data about the given insured event to enable them to obtain information about the insurance case and the related risk.

Insurance intermediaries

If you take up insurance through an insurance intermediary, your personal data will be processed by this insurance intermediary with the aim of concluding an insurance policy, and these data will then be forwarded to us. In turn, we will provide the insurance intermediary with your personal data to a necessary extent in case it is necessary that the insurance intermediary provides you with assistance or if required for financial administration purposes to give you advice in the form of recommendations or advice and for financial administration.

Personal data processing in the SV Insurance Group

The SV Group conducts certain specific tasks on the central level, such as the secure data backup or technical support of the information system of insurance administration and claims adjustment; however, this is always done within the European Economic Area.

External providers of services

To comply with our contractual and legal obligations, we collaborate with selected external providers of services, who may process your personal data. The list of these processors is available from www.svpojistovna.cz, or at request.

Providers of health services

We may require your medical documentation from your attending physician or a medical report may be necessary for concluding an insurance policy or in case of an insured event.

Financial institutions

If your insurance policy is tied up in favour of another financial institution, your personal data will be forwarded to this institution to a necessary extent.

Other recipients

We may be under the obligation to forward your personal data to other recipients, such as the Czech National Bank, tax administration or notaries.

What other sources of personal data are used?

Exchange of data among insurance companies

If, for example, we need to evaluate or complete your personal data as to any insured or another relevant event that concerns your insurance, we may exchange information with other insurance companies as necessary.

Exchange of data with your employer

If insurance is concluded between your employer and you as an insured person, your personal data are forwarded.

How do we transfer personal data to third countries?

If personal data are transferred outside the European Economic Area (EEA), we do so exclusively on the basis of a decision of the Commission as to an appropriate level of personal data protection in the given third country or on the basis of existence of other safeguards (such as standard contractual clauses or contracts between public authorities). During some of our processes, we occasionally transfer personal data to a third country - mostly to the United States of America. Details are available from the above contacts.

Is there any automated decision-making / profiling?

Using personal data, we make decisions e.g. on concluding insurance policies or amounts of premium by fully automated means - especially when insurance is concluded online, which has a bearing on accelerating the negotiation process. Moreover, we use profiling also for direct marketing in the Internet environment to offer you a specific insurance offer customized to your needs, and to comply with certain legal obligations, such as the performance of measures against money laundering and financing of terrorism. Automated decisions are based on rules pre-defined by us - e.g. insurance algorithms.

How long are personal data retained?

We retain personal data over the term of your insurance policy or during an investigation of an insured event. Personal data are also kept based on the provisions of Civil Code; retention period may be as many as 17 years long of the end of insurance (or of the date of insurance claim settlement). Personal data are further retained with the aim of performing legal retention obligations, laid down chiefly in tax regulations, the Accounting Act and the Act on Certain Measures against Money Laundering and Financing of Terrorism.

What rights do you have?

In addition to the right to object, as mentioned above, you have a right of access to, rectification or erasure of your personal data, the right to restrict the processing of your personal data and the right to data portability. If you wish to have access to your personal data or make an amend, please use the contact details mentioned above. If personal data are processed on the basis of your consent, you have a right to revoke this consent at any time.

How can a complaint concerning personal data processing be filed?

You can contact our data protection officer on email address dpo@svpojistovna.cz or the Office for Personal Data Protection at the address Pplk. Sochora 27, 170 00 Praha 7.

For current information on protection of clients' personal data please go to www.svpojistovna.cz.