



Privacy Notice



The purpose of this Privacy Notice is to explain how and for what purposes we process your Personal Data. Please, read this notice carefully.

Who will process your Personal Data

Generali Hellas Insurance Company S.A. will process your personal data, acting as Data Controller. If you want to contact us, please use the following details:

35-37, Ilia Iliou & Pytheou str.
117 43 Athens
Telephone: +30 2108096100
e-mail: info@generali.gr

If you have any questions regarding the processing of your Personal Data, if you wish to exercise any of your rights, or file a complaint in respect of your Personal Data, you may contact our Data Protection Officer, either by post to Generali's address to the attention of the Data Protection Officer or via e-mail at dpo@generali.gr.

How we process your Personal Data

Generali will process your Personal Data in order:

1. to assess (underwrite), reinsure and manage the insurance risks and to determine the premium;
2. to conclude, issue and manage the insurance policy;
3. to provide the insurance coverage under the policy, including the assessment, review and settlement of any insurance claims/compensation, if the risk occurs;
4. to inform you about policy-related issues and other products, and to request information regarding your level of satisfaction from Generali's services;
5. for Generali to comply with obligations imposed by the applicable legislative and regulatory framework, including complaints handling and in order to combat insurance fraud.

Generali is entitled to process your Personal Data in order to perform the necessary pre-contractual activities and in order to perform the terms of your insurance policy, if it is concluded.

Which Personal Data we process

Only Personal Data strictly necessary for the above-mentioned purposes will be processed. In particular, Generali will process:

1. Your identity details (full name, ID card, Taxpayer's Identification Number, etc.).
2. Your contact details (address, telephone, e-mail, etc.).
3. Your bank account (IBAN) or credit card details.
4. Any data that may be in our possession.

We will obtain the following Personal Data relating to you: financial behavior history, through the database of ICAP, as well as data relating to your property through the National Cadastre Agency and the local real property registration offices.

If such insured risk occurs, Generali may request additional data and supporting documents relating to the incident and its conditions, as well as additional supporting documents, such as tax assessment report or certificates that you do not owe any debt to banks, in case of mortgaged real property.

With whom we share your Personal Data

We may share your personal data with external organizations such as your insurance broker/intermediator and with an authorized expert in case of pre-insurance inspection and/or if the insured risk occurs. We may also share your personal data with the Generali Group's technical departments, other Generali Group companies, as well as with reinsurance companies. Generali, at each time, takes all necessary measures in order to ensure that only the strictly necessary data are transferred and that all processing activities are legitimate.

Generali will not disclose in any way your personal data to any third party not related to the group policy and the provision of the coverage and services provided for therein, unless required by law or upon a lawful request or order by a public authority. Generali will not disclose your personal data to third parties to be used in commercial promotional activities.

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Why the collection of your Personal Data is required

Your data collection is necessary for the issue and operation of your policy. If you do not wish to provide your Personal Data, unfortunately, Generali will not be able to issue the policy or/and provide the coverage and the services provided for therein.

Your rights with respect to Personal Data

You may exercise the following rights with respect to your Personal Data: Access, Rectification, Portability and, provided that the legal requirements are met Erasure, Restriction of Processing, and Objection.

For more information on the conditions for the exercise of your rights, you may visit the Generali website (www.generali.gr). You may exercise your rights, including your right not be subject to automated decision-making (see paragraph 9), through our website, or alternatively, you may directly contact our Data Protection Officer at dpo@generali.gr for the exercise of your rights and for any other information. The application for the exercise of rights is free of charge, unless the request is manifestly unfounded or excessive.

How to file a complaint

If you believe that the protection of your personal data is being compromised in any way, you may file a complaint with the Personal Data Protection Authority: 1-3, Kifissias Ave., 115 23 Athens, www.dpa.gr.

How long we retain your Personal Data

We will retain and process your Personal Data for the purposes listed above for as long as your policy is in effect, as well as for up to twenty years after the expiry or termination, for any reason, of your policy, unless a different retention period is provided for by law. If the policy is not issued, we will retain your Personal Data for up to five years.

Automated individual decision-making, including profiling

In order to assess your insurance application for your home, we will process your Personal Data in an automated manner, including profiling. The automated process will assess your insurance application on the basis of the Generali underwriting rules and will issue a specific insurance quote. In any event, insurance quotes are reviewed by the Generali underwriting department. In addition, where, however, the system cannot automatically issue the insurance quote, for any reason, your application will be reviewed by a competent Generali underwriter, who will take the final decision to issue a quote.

In relation to this processing, you have the right not to be subject to any decision, if this decision is based solely on automated processing and which produces legal effects concerning you or which significantly affects you.