



Privacy Notice



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

1. 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:

Syggrou Ave. & 40 Lagoumitzi St.
11745 Athens
Telephone: +30 2108096100
e-mail: info@generali.gr

If you have any question 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 via e-mail at dpo@generali.gr or by post to Generali's address to the attention of the Data Protection Officer.

2. 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 your policy, including the assessment, review and settlement of any insurance compensation, if the risk occurs;
4. to inform you about policy-related issues (renewal, payment deadline etc.) 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 legal and regulatory framework, including complaints handling, prevention and suppression of money laundering and terrorist financing
6. to combat insurance fraud.

In the above 1), 2) and 3) cases, legal basis for the processing of your Personal Data is the performance of the appropriate necessary pre-contractual actions and the fulfillment of the terms of your insurance contract, if concluded (article 6 § 1 (b) of the General Data Protection Regulation (GDPR). In the above 4) and 6) cases, the processing is necessary for the purposes of the legitimate interests pursued by Generali (art. 6 par. 1 (f) of the GDPR). In case 5) above, legal basis for the processing of your Personal Data is the compliance of Generali with the obligations imposed by the applicable legal and regulatory framework (article 6 § 1 (c) of the GDPR).

3. 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 identification data (full name, ID card, TIN, nationality, etc.)
2. Your contact details (address, telephone, e-mail, etc.)
3. Your bank account (IBAN) or credit card details
4. Any data from your previous transactions that may be stored in Generali's database
5. Health data in case you have chosen personal accident coverage (and the insurance risk occurs)

Depending on the type of insurance policy you have chosen (eg. civil liability of any kind, fire insurance, etc.), we may also acquire access to the following types of Personal Data concerning you: credit rating data, through the ICAP database, as well as property data through the National Cadastre and the competent Land Registry.

If any insurance risk occurs, Generali may request additional data relating to the incident and the conditions of its occurrence, details of persons involved and of beneficiaries, as well as supporting documentation.

In addition, in case of claims for damages due to an alleged harmful event or accident, Generali will collect and process personal data of third persons involved in the specific accident, which will come to its knowledge, including their health data in case of bodily injuries' claims. The processing of such data by Generali is necessary for the purpose of assessing and verifying the claim for compensation.

4. With whom we share your Personal Data

We may share your personal data with external organizations such as your insurance intermediary and an authorized expert, in cases of pre-insurance inspection or where the insurance risk occurs. We may also share your Personal Data with the parent

company of the Generali Group, other companies of the Generali Group, as well as with cooperating reinsurance companies. In case of a harmful event or accident, we may transfer your Personal Data, either to another insurance company involved, or to a third natural or legal person who may be liable for the specific damage, for the purpose of its settlement. Generali has taken all necessary measures to ensure the transmission of strictly essential data only and the lawfulness of the processing.

For additional information on our external partners and providers with whom we share your data, you may visit our website (<https://www.generali.gr/el/dilosi-prostasias-prosopikon-dedomenon>).

Generali will not disclose in any way your personal data to any third party not related to your 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, without your prior explicit consent.

5. Why is the collection of your Personal Data required

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

It is also required in order to comply with obligations imposed by the applicable legal and regulatory framework regulating the operations of insurance companies.

6. 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 additional information on the conditions for the exercise of your rights, you may visit the Generali website (www.generali.gr). You may exercise your rights 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.

7. 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.

8. For 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.

9. Automated individual decision-making, including profiling

In order to assess your insurance application, we may process your Personal Data in an automated way, including profiling. The automated process will evaluate the insurance application based on Generali's underwriting rules and will issue a specific insurance quote. This specific automated process, which includes the use of algorithms, is based on mathematical/statistical analyses of the critical parameters, from the technical insurance perspective, which aim to the proper evaluation of the risk exposure and the determination of a suitable and proportional premium amount (such as, indicatively, of the use of the property, of the square meters, year of construction, the amount of the insured funds). In each case, the insurance quotes are reviewed by the Underwriting department of Generali. Furthermore, in the event that, for any reason, the automated system is unable to issue an insurance quote, your insurance application will be reviewed by a competent employee of the Underwriting department of Generali, who will take the final decision to issue a quote.

As regards this Processing, you have the right not to be subject to any decision if such decision is based exclusively on automated processing and produces legal effects concerning you or affects you significantly.