



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 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 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, driving license, TIN, etc.)
2. Your contact details (address, telephone, e-mail, etc.)
3. Your bank account (IBAN) or credit card details
4. Your vehicle's details (license plate, registration).
5. Any data from your previous transactions that may be stored in Generali's database
6. Other data relating to current or previous car insurance policies or accidents history, through the database of the Insurance Companies Statistical Service of the Association of Greek Insurance Companies.
7. Health data in case you have chosen personal accident coverage (and the insurance risk occurs)

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

In case of auto insurance claims, Generali will also collect and process personal data of third persons involved in the specific car accident, including their health data in case of bodily injuries' claims. The processing of such data by Generali is necessary for the evaluation and review of insurance claims.

4. With whom we share your Personal Data

We may share your personal data with external organizations such as your insurance broker/intermediary and an authorized expert, in cases of pre-insurance inspection of your vehicle or where the insurance risk occurs. We will also transfer your personal data, with the exception of sensitive data, to our call center providers for the provision of the services and the coverage foreseen in your insurance policy, such as, for example, the road assistance cover, accident assistance and full glass coverage (if such cover is provided). In the event of total destruction of your vehicle, we will transfer non-sensitive data to our provider for the calculation of its residual value.

In addition, we will transfer your data to the Information Center of the Auxiliary Capital Liability Insurance from car accidents and to the Insurance Companies Statistical Service of the Association of Greek Insurance Companies (Υ.Σ.Α.Ε.), which, as Data Controller, keeps a Record of personal data and statistics for the insured vehicles and the accidents caused by them. Detailed information on the data collected by Υ.Σ.Α.Ε., the purposes and the legal grounds for the processing of the personal data as well as on the data retention period, are included in the relevant Privacy Notice available in its offices (Xenofontos 10, Athens, GR 105 57) and in its website www.eaee.gr

If you become involved in an accident with a vehicle insured by an insurance company that participates in the amicable settlement system, we will share your personal data, even the entire accident file, with the other vehicle's insurance company. In the event of an accident abroad or with a foreign vehicle, we will share your information with the International Insurance Bureau. 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. For more information on our external partners and providers with whom we share your data you may visit our website www.generaligr

Generali will not disclose in any way your personal data to any third party not related to the 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.generaligr). You may exercise your rights through our website, or alternatively, you may directly contact our Data Protection Officer at dpo@generaligr 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 the risk concerning a requested insurance coverage, we will perform data processing activities with the support of automated procedures, including profiling. An automated process will be deployed in order to evaluate the insurance application, based on Generali's automated underwriting criteria, and to issue the specific insurance quote. This automated process, which includes the use of algorithms, is based on mathematical/statistical analyses of crucial, in terms of the insurance technique, parameters, which enable the right assessment of the risk and its proper pricing (such as the age of the main driver, time of obtaining the driving license, location of the home address of the insured person). 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.

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.