



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

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 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 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). The processing of special categories of Personal Data relating to your health is carried out only upon your explicit consent on the basis of the provision of article 9 § 2 (a) of the 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, Taxpayer's Identification No., Social Insurance Number etc.)
2. Your contact details (address, telephone, e-mail, etc.)
3. Your bank account (IBAN) or credit card details
4. Data relating to your income (income tax return form) etc
5. In case of pre-insurance medical check, your medical history based on your answers to the health questionnaire you completed together with your insurance application and/or any medical and diagnostic tests and their results that you may adduce to Generali
6. In case of a tele-underwriting process: your medical history based on your answers in the questionnaire you have filled in during the telephone interview or even any medical or diagnostic tests and their results which you may adduce to Generali.
7. Any data from your previous transactions that may be in Generali's database.

We have acquired access to your Personal Data either directly from you or through your insurance agent.

If any insured risk occurs, Generali may request additional data and supporting documentation relating to the incident.

4. With whom we share your Personal Data

We may share your personal data with external organizations such as your insurance broker/intermediary, associated doctors, our external partner who will conduct the telephone interview (if applicable) or will coordinate the pre-insurance medical check-up (if necessary). We

shall also disclose your personal data and cover information or/and exclusions to our partners providing call-center services for the provision of the services and coverage provided for in your insurance policy, as well as any private hospitals and other health services providers, in case you need to use such services. We will also use IT service providers, such as cloud services, software as a service providers, which operate under Generali guidelines, in issuing insurance policies and recording telephone interviews.

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. Generali has taken all necessary measures to ensure the transmission of strictly essential data only and the lawfulness of the processing. For more information on our external partners and providers with whom we share your data, you may visit our website (www.generali.gr).

Generali will not disclose in any way your personal data to any third party not related to your insurance 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.

In the event of the transfer of your personal data outside the European Economic Area (EEA), Generali ensures that such transfer will take place only after the implementation of at least one of the guarantees provided for in the applicable legal framework and of additional measures that are appropriate to ensure that the personal data transferred to the third country have a level of protection substantially equivalent to that guaranteed within the European Union.

5. Why is the collection of your Personal Data required

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

The collection of your data is also required for the compliance of Generali with the obligations imposed by the applicable legal and regulatory framework which governs the operation of insurance companies as well as the fulfillment of the legitimate interests of Generali.

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.

You may also at any time withdraw the consent you have provided for the processing of your Personal Data. Unfortunately, in such a case, Generali will not be able to provide you with the benefits provided for in your policy (withdrawal of consent). Withdrawal of consent does not affect the legality of any previous processing activity.

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, 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 will process your Personal Data in an automated way, through a platform, which provides a complete, digital solution for the automation of the risk taking process and which is configured according to the Generali underwriting rules. More analytically, this platform includes the use of mathematical expressions and functions (and / or algorithms), based on mathematical / statistical analyzes of critical parameters from a technical insurance perspective, aimed at the correct assessment of the risk exposure and the determination of the appropriate proportional amount of premium, as well as on models developed by its provider.

More specifically, the logic involved in the automated processing enables: i) the objective risk assessment, ii) its integration in a homogeneous risk group, on the basis, mainly, of the frequency, and iii) the scale of the damage that it may cause, as well as its appropriate pricing. The automated processing concerns data that you have provided via your insurance application, as well as data that may be collected from third sources. Based on this automated processing, a variation in the premium may occur.

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. You have also the right to express your point of view regarding this decision, to be informed of its justification and contest its content. To exercise all your aforementioned rights, you may contact the competent Department or the Data Protection Officer (by sending a relevant request via email at: dpo@generali.gr).

Lastly, Generali may use automated processing during the validity period of the insurance policy, in order to carry out controls for the avoidance of insurance fraud and for compliance with the obligations arising from the anti-money laundering and automatic exchange of financial account information legislation.