Mobility insurance: Brief information on personal data processing

We would like to inform you about the processing of your personal data in our company. More information can be found on www.redion.cz, section Personal data protection, or we can send it to you upon request via email or by post.

Who is the controller of your data?

The controller of your personal data is Redion S.A., 89 rue Taitbout, 75009, Paris, France, registered in the Register of Commerce and Companies of Nanterre under number 451 366 405, acting through Redion S.A. IRISH BRANCH, Ground Floor, Central Quay, Block B, Riverside IV, Sir John Rogerson's Quay, Dublin 2, D02 RR77, Ireland, registered in the Irish Company Registration Office under number 907 089; ("**Insurer**"), whereas it provides its services through its insurance agent Redion Czech Republic s.r.o., CRN: 25287851, registered office at Na Pankráci 1724/129, 140 00 Praha 4.

What data are we processing?

- Your **identification and contact data** (email address and phone number are not mandatory but if you provide them, it will make our communication faster and more efficient),
- data on products agreed to your benefit,
- data from our mutual communication (be it in person, in writing, by phone or otherwise),
- sociodemographic data (such as your age),
- data on credibility, other specific data necessary to deliver the agreed assistance service.

During the settlement of the insured event, we process:

- Your **identification and contact data**, whether you are the person reporting the insured event, policyholder, insured, aggrieved party, entitled person or actual beneficiary of the insurance payment (email address and phone number are not mandatory but if you provide them, it will make our communication faster and more efficient);
- **information you provide as part of insured event settlement** regardless of whether the communication was in person, in writing, by phone or otherwise;
- **data collected in line with applicable laws when examining the insured event** (we collect data depending on the nature of the insured event in the course of own investigation but also from other subjects such as the police, firefighters, policyholders, the insured, the aggrieved parties, beneficiaries, participants or witnesses of the insured event, as well as from publicly available sources, lists and registers).

Do we need your special consent to process your personal data

We do not need your special consent to process personal data when settling insured events.

In what situations will we process your data?

- **Preparation and conclusion of the contract**
  It is not possible to conclude the insurance contract (or an addendum) without processing your identification data. For purposes of preparing the contract to your benefit, we need to know your identification data in the scope: name, surname, personal number (date of birth) and address of residence, in case of a natural person – entrepreneur also the company ID, if available. The policyholder will provide these data to the insurer.

- **Contract performance**
  Personal data processing is also necessary for proper management of insurance contracts including their amendments, settlement of insured events, provision of assistance services and mutual communication. Further data which we process concern the products you use, personal data which you provided to us or which we found e.g. during the settlement of the insured event.

- **Compliance with the legal obligation**
  There are many legal regulations obliging us to process your personal data (to a different extent). We need your data, for example, to meet the obligations imposed by regulations with regard to insurance distribution and insurance industry or with regard to measures against money laundering and financing of terrorism. We are also obliged to cooperate with courts, law enforcement, tax administrator, supervisory body, distrainor, etc.

- **Protection of our legitimate interests or third party legitimate interests**
  We can process personal data also because of legitimate interests concerning:
  - risk evaluation and management,
  - quality management of services rendered and insurance participant relationships,
  - preparations, negotiations and performance of contracts agreed to your benefit,
  - guarantee,
  - internal administrative tasks (e.g. internal records, reporting)
  - protection of your legal claims (e.g. when collecting unpaid insurance or our other receivables, as part of legal proceedings or proceedings before out-of-court settlement bodies, Czech National Bank or other state bodies),
  - prevention and detection of insurance frauds and other illegal activities,
  - direct marketing (your contact and identification data in the scope: name, surname, address, telephone number and email address may be processed also for purposes of our company's direct marketing, i.e. for sending offers of our own products and services, also via email and text messages).

Is there a fully automated decision-making?

As part of the obligation to act with caution and in order to protect our legitimate interests, we evaluate risks also based on analysing your data (so-called profiling). We use profiling also for purposes of creating an offer that best suits for needs, and for purposes of deciding which offers to contact you with. However, there is no fully automated decision-making as part these analyses.

Who is the recipient of personal data?

We disclose your personal data in legitimate cases and only in the necessary scope to the following categories of recipients:

- insurer Redion S.A. IRISH BRANCH, Ground Floor, Central Quay, Block B, Riverside IV, Sir John Rogerson's Quay, Dublin 2, D02 RR77, Ireland, registered in the Irish Company Registration Office under number 907 089,
- other insurance companies in line with the law for purposes of prevention and detection of insurance frauds and other illegal activities, also via the system established for this purpose,
- Redion S.A., registered office at 89 rue Taitbout, 75009, Paris, France, registered in the Register of Commerce and Companies of Nanterre under number 451 366 405, including its subsidiaries in Angola, Argentine, Bahamas, Belgium, Brazil, Austria, Chad, France, French Polynesia, Chile, India, Italy, Cameroon, Canada, Congo, Hungary, Germany, Nigeria, Peru, Poland, Portugal, Romania, Russia, Greece, North Africa, Serbia, Spain, Sweden, Switzerland, Turkey, USA,
- our distributors, experts, contractual service, information technology provider, postal services provider, call centres,
- other subjects in cases where disclosure of your data is mandated by legal regulations or if it is necessary to protect our legitimate interests (e.g. to courts, distrainors, etc.),
- marketing agencies and market survey agencies,
- to a limited extent, to shareholders within reporting.

How long will we store your data?

If we conclude an insurance contract, we process personal data for the duration of the insurance contract. After the termination of the contractual relationship, we store your

personal data for the duration of the limitation period when claims arising from the terminated contract may still be exercised, and subsequently, for 1 year after the lapse of the limitation period of any claim. Apart from that, we process your personal data also in the event of continued or repeated payment from the concluded contract (e.g. rent) and for the duration of possible legal disputes or other proceedings.

What are your rights?

You have the right to access your personal data we process, right to correction of inaccurate or incomplete data and right to file a complaint to the Office for Personal Data Protection of the Slovak Republic, Galvaniho Business Center II, Galvaniho 7/B, 821 04 Bratislava, Slovakia, https://dataprotection.gov.sk/uoou/. In situations foreseen by the law, you also have the right to deletion of personal data concerning you or to limitation of their processing, transferability of your data and right to object against processing of your data. At any time, you have the right to object, free of charge, against the processing of your personal data that carry out due to our legitimate interests including profiling, and right to object against the processing for purposes of direct marketing including profiling.

How can you contact our data protection officer?

You can contact our data protection officer with your requests, questions or complaints at: Redion Czech Republic s.r.o., CRN: 25287851, registered office at Na Pankráci 1724/129, 140 00 Praha 4, dpo.cz@redion.com.