

Information on the objectives and principles of personal data processing by TU Europa S.A.



Who is your personal data controller?

The controller of the personal data you provide is Towarzystwo Ubezpieczeń Europa S.A. with its registered office in Wrocław.

You can contact us:

- by sending an e-mail to bok@tueuropa.pl
- by filling out the contact form on our website tueuropa.pl
- by calling 801 500 300 or 71 369 28 87 (fee according to operator's tariff)
- by sending a letter to the address of our registered office

If you have any questions regarding the processing of your personal data, you can also contact our Data Protection Officer directly by sending an e-mail to: iod@tueuropa.pl.



What are your rights with regard to the processing of your personal data?

You can always ask us for access to your personal data. You can also exercise your right to have your data rectified, deleted or restricted:

- to the extent that we process your data on the basis of a legitimate interest of the controller, you have the right to object to the processing of your personal data



What is a legitimate interest of the controller? By this we mean, inter alia, the processing necessary to prevent insurance fraud or the processing for the purposes of direct marketing.



For what purposes and on what basis do we process your personal data?

We process your personal data:

- on the basis that processing is necessary for the conclusion and performance of the contract and on the basis of your consent:
 - to conclude and perform an insurance contract, including the insurance risk assessment and to obtain information about your health from medical care providers (if applicable)
- on the basis of a legal obligation to which the controller is subject:
 - in order to assess insurance risk automatically when profiling customers prior to the conclusion of a contract
- on the basis of the necessity to process the data in order to pursue the legitimate interest of the controller:
 - to market our products directly, including for analytical and profiling purposes
 - in order to take possible actions related to the prevention of insurance crimes
 - in order to pursue possible claims related to the concluded insurance contract
 - to reinsure risks, i.e. to reduce the insurance risk related to an insurance contract.



To exercise these rights, please contact Customer Service Office or our Data Protection Officer.



Who can be the recipient of your personal data?

Your personal data may be transferred to entities processing it on our behalf, such as reinsurers, assistants, IT service providers, processors for the purpose of debt collection, marketing agencies or insurance distributors, provided that such entities process the data on the basis of a contract concluded with us and only to the extent to which they are instructed to do so.

Since we provide worldwide protection, your personal data may be transferred outside the European Economic Area to the extent necessary to fulfill your insurance contract, including to countries that the European Commission has not determined to provide an adequate level of personal data protection.



How do we process your personal data?

In relation to the processing of your personal data, decisions concerning you will be made automatically. These decisions will concern the amount of the insurance premium.

In the event of such a decision, you have the right to challenge it, to express your point of view or to obtain the intervention of our employee in this respect.



Is the provision of personal data mandatory?

Providing personal data by you is necessary for the conclusion and performance of the insurance contract and for the insurance risk assessment.



Without providing personal data, it is impossible to conclude and perform an insurance contract.



How long will we keep your personal data?

Your personal data will be stored until the limitation of claims under the insurance contract or until the expiry of the obligation to store personal data resulting from the provisions of law, in particular the obligation to keep accounting documents relating to the insurance contract.

We will stop processing your personal data for the purposes of direct marketing, including profiling and analytics, once you object to processing within that scope.



Want to know more?

Visit our website at tueuropa.pl

We also encourage you to familiarize yourself with the GDPR Guidebook that can be found on the website of the Ministry of Digital Affairs: <https://www.gov.pl/cyfrizacja/rodo-informator>