

Information regarding personal data processing

OMNIASIG VIENNA INSURANCE GROUP S.A., a company with a two-tier corporate system, having its registered office in Bucharest, 51 Aleea Alexandru, 1st District, registered with the Trade Register under no. J/40/10454/2001, TIN 14360018, authorized by the Financial Supervisory Authority, code RA-047/10 April 2003, code LEI559900AB9YD8CLGEBE756 ("OMNIASIG VIG" or the "Controller") collects and processes personal data for the provision of the insurance services, in accordance with the legal provisions regarding personal data processing and the free movement of such data.

The purpose of this notification is to inform you with regard to the purposes of the processing, its legal basis, the duration of the processing, the recipients of the collected personal data, the means in which you can exercise your individual rights and of the secondary purpose of the processing, if the data are to be processed for a purpose other than that for which they were collected.

Please read this information carefully.

Categories of personal data that may be processed by OMNIASIG VIG in the course of the provision of the insurance services:

(1) Personal identification data (name, first name, address, age, date of birth, sex, telephone, e-mail, personal identification no., nationality, handwritten signature and digital signature). The data are necessary for the valid conclusion of most insurance products and for the execution of the contractual relationship with the Controller.

(2) Personal data regarding family, lifestyle and social circumstances (marital status, details about an individual's family/spouse/partner/dependants, hobbies, sports that he/she engages in). The data are collected in the case of health and travel insurance products and in the case of family member insurance products. They are necessary in order to assess the insured risk, calculate the insurance premium and settle claims.

(3) Personal data regarding education and professional experience (education and training history, qualifications, certifications). The data are collected in case of professional liability insurance, but they may also be necessary for other insurance products.

(4) Personal data regarding the business activities performed by a natural person (occupation, position, professional history, provided goods or services). The data are collected in case of professional liability insurance, but they may also be necessary for other insurance products.

(5) Personal data regarding health (data regarding physical and psychological health or medical conditions declared in medical questionnaires or resulting from medical tests performed upon the conclusion of an insurance contract, medical data collected from medical service providers for the settlement of the services provided to the insured, medical data collected during the compensation process in case of an insured event). The data are collected in the case of personal insurance products (health, accidents, medical assistance). They are necessary for: the assessment of the insured risk, the calculation of the insurance premiums, the establishment of

the value of the insurance proceeds, the provision of the insured medical services and their settlement.

(6) Personal financial details (information regarding the bank account, income, tax relief and social benefits, tax obligations, income from other sources). The data are necessary in order to analyse the need for the insurance and identify the optimum insurance product based on your financial situation.

(7) Data regarding the owned goods (data regarding the insured vehicle, real estate property or goods owned by an individual that are the subject of the insurance). The data are necessary for civil liability insurance for car owners, Casco, and goods insurance.

(8) Information with regard to the location, image and audio-video recordings of natural persons (video recordings captured by the surveillance cameras installed at the OMNIASIG VIG offices, audio recordings of phone calls to the call-centre, the IP address captured with using the OMNIASIG VIG website and applications). The data are necessary in order to ensure the security of the OMNIASIG VIG offices, improve the provided services, handle complaints and any requests received from clients and in order to ensure the technical functions of the online platforms used by OMNIASIG VIG.

Purposes for which the personal data are used

OMNIASIG VIG collects and processes your personal data for the following purposes:

- a) providing the insurance, coinsurance services (offering and issuing insurance policies, managing insurance contracts/policies, including renewing them, settling claims) and the reinsurance services;
- b) profiling and automatic decision-making for the assessment of the insured risks and the calculation of the insurance premiums; the activity is only necessary in case of the conclusion of certain categories of insurance contracts, depending on the sum insured.
- c) marketing, information, granting loyalty benefits and the constant improvement of the quality of the provided services and products (transmitting news, promotions, new products);
- d) internal reporting or reporting to other entities of the group that OMNIASIG VIG is part of;
- e) performing statistical/actuarial analyses;
- f) handling complaints and requests received from clients;
- g) settling any disputes referred to courts (ordinary or arbitration courts, from Romania or from abroad);
- h) identifying clients, performing integrity checks and detecting and preventing possible fraud (e.g. preventing unjustified claim payments);
- i) communications or reporting to the competent state or government authorities, institutions or agencies;
- j) ensuring the necessary security measures (audio-video surveillance);
- k) claim recovery, recourse actions.

The legal bases for the processing of your personal data for the purposes mentioned above are:

- the conclusion and execution of the insurance contract/policy that you are a party to, as well as the performance of the steps prior to the conclusion of the insurance contract, upon your request;

- a legal obligation of the Controller;
- the legitimate interest of the Controller, for activities such as: the performance of statistical/actuarial analyses, internal reporting or reporting to other entities of the group that OMNIASIG VIG is part of, checking the integrity and compliance of the data subjects, preventing fraud and unjustified claim payments, ensuring the necessary security measures, etc.;
- your consent;

Categories of recipients that the collected personal data can be transmitted to:

- state authorities (including tax authorities, consumer protection authorities, as well as insurance authorities, state bodies competent in criminal matters) as a result of a legal obligation of the Controller;
- providers directly/indirectly involved in the insurance process (e.g. reinsurers, IT service developers, claim adjustment service providers, claim adjusters, call-centre and insurance assistance providers, partner medical clinics and partner car repair shops, etc.);
- providers of marketing services, market research, customer satisfaction surveys or other similar services;
- intermediaries involved in the management of your insurance contracts (e.g. brokers, insurance agents – self-employed persons, etc.);
- other companies that are part of the VIG Group (national and/or international);
- courts of law or arbitration tribunals, notaries public, attorneys, bailiffs, translation companies, other authorized services, expert appraisers.

The transfer of personal data to a country outside the European Economic Area

OmniaSIG VIG may transfer the personal data to other companies, that may or may not be part of the VIG Group, located outside the European Economic Area. For such transfers, OMNIASIG VIG has taken a series of measures in order to ensure an adequate level of protection for natural persons, that is similar to that offered by European legislation. Amongst these measures is the conclusion of standard contractual clauses approved at a European level.

Personal data storage

The personal data shall be processed at least for the term of the insurance contract, as well as subsequently, for the entire duration necessary for the performance of the contractual obligations by either party.

The personal data shall be stored for as long as this is necessary for the purposes mentioned above or for the period provided by the general legal provisions, as well as the provisions applicable to insurance, in accordance with the Archiving Nomenclature applicable at the level of OMNIASIG VIG.

If you agree to processing for marketing purposes, the collected personal data shall be kept until you notify us of the withdrawal of your consent for this purpose.

Your rights with regard to your personal data

With regard to the personal data processing, based on the conditions specified in the European General Data Protection Regulation 679/2016, you may exercise any of the following rights:

(1) The right to information and access to the personal data

Allows you to be informed with regard to the processing of the personal data, to obtain from us a confirmation as to whether or not OMNIASIG VIG is processing personal data concerning you and what data are being processed. If the personal data concerning you are not collected from you, we shall provide you with any available information regarding their source, unless we are legally forbidden from disclosing such source.

(2) The right to rectification

You shall have the right to request the rectification or updating of inaccurate or incomplete personal data concerning you or the right to have such data completed, if they are incomplete.

(3) The right to erasure or "the right to be forgotten"

You shall have the right to request that the personal data concerning you be erased, under certain circumstances, such as (i) the personal data are no longer necessary in relation to the purposes for which they were collected or otherwise processed, (ii) your data have been unlawfully processed, (iii) the data was processed based on your consent and such consent has been withdrawn.

(4) The right to withdraw your consent

Your consent can be withdrawn at any time, when the processing of the personal data concerning you was carried out based on your consent.

(5) The right to restriction of processing

You have the right to request and obtain the restriction of the processing of the personal data concerning you, under certain circumstances, such as (i) you contest the accuracy of the personal data, for a period enabling us to verify the accuracy of such data, (ii) the processing of your data was unlawful, and you oppose the erasure of such data and request the restriction of their use instead.

(6) The right to data portability

You have the right to receive the personal data concerning you and that you provided to us, with the right to transmit such data to another controller, if (i) the data processing was carried out either based on your consent or based on the contract concluded with us and the personal data processing was carried out by automated means. This right can only be exercised if the provided data were exclusively processed through automated means and only where the extraction of such data is feasible from the point of view of the technical capacities used by the Controller.

(7) The right to object

You have the right to object at any moment, on grounds related to your particular situation, to the personal data processing in certain circumstances, such as (i) the processing was carried out in our legitimate interest or (ii) the purpose of the processing is direct marketing, including profiling based on the respective provisions.

(8) The right not to be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning you or similarly significantly affects you

You have the right to request human intervention on the part of the Controller, to express your point of view and to contest the decision.

(9) The right file a complaint with us and/or with the competent data protection authority

(10) The right to refer the matter to the courts of law

(11) The right to be notified by OMNIASIG VIG with regard to data breaches that have/may have an impact on your personal data.

In order to exercise your rights or receive additional information, you can address the Data Protection Officer for OMNIASIG VIENNA INSURANCE GROUP S.A., through:

- e-mail, at dpo@omniasig.ro,
- the mail, at the address OMNIASIG VIENNA INSURANCE GROUP S.A., 51 Aleea Alexandru, 1st District, Bucharest or by
- personally submitting a notification bearing a handwritten signature to any of the OMNIASIG VIENNA INSURANCE GROUP S.A. offices in Bucharest or in the rest of the country.

In order to submit a notification/complaint to the National Supervisory Authority for Personal Data Processing, the contact data are:

Website: <http://www.dataprotection.ro/>

E-mail: anspdcp@dataprotection.ro

Address: 28-30 G-ral. Gheorge Magheru Bd., 1st District, zip code 010336 Bucharest, Romania

Landline: +40.318.059.211, +40.318.059.212

President's Office: +40.318.059.220; Fax: +40.318.059.60

Updates to this information regarding personal data processing

This information regarding personal data processing is subject to periodical review. In order to be informed of possible important modifications that may impact the processing of your personal data, we ask that you access the "Personal Data Protection" section of the company's website, www.omniasig.ro, from time to time.

The most recent update to this information regarding the personal data processing was carried out on *24 May 2018*.