



Warta cares about the security of your data so please read the information notice regarding its processing.

The controller of your of the personal data is Towarzystwo Ubezpieczeń i Reasekuracji „WARTA” S. A. with its registered seat in Warsaw, at rondo I. Daszyńskiego 1, 00-843 Warsaw (herein “Warta”). You may contact the data controller by writing to the address of the company’s registered office or as provided at the website www.warta.pl.

Your personal data will be processed by Warta for the purpose of:

- 1) Loss adjustment, including handling of the claim, issue of the insurance decision and payment of damages or another benefit, on the grounds of the legal provisions regarding insurance and reinsurance activity, of mandatory insurance and the Polish Civil Code, until Warta issues a decision on the payment of damages or another benefit; for the purpose of processing a complaint (if submitted) and reporting to the Financial Ombudsman – on the grounds of the provisions regarding handling complaints, and after that time, for archiving purposes in case another loss is reported or additional claims are filed, on the grounds of legitimate interests pursued by Warta, until your claims expire under the statute of limitations. Warta’s legal interest is defence against claims. For this purpose, we will process the data provided in the claim, loss documentation as well as information and documentation obtained during the loss adjustment process.
- 2) Crime prevention and detection, on the grounds of provisions regarding insurance and reinsurance activities – for 5 years, and for sole traders – for 10 years after the signing of the insurance contract.
- 3) Warta asserting recourse claims from the perpetrator – on the basis of the provisions on mandatory insurance, for the period of limitation of claims which Warta is entitled to in relation to the perpetrator.
- 4) Review of any motions, grievances and complaints other than connected with the loss adjustment process and with reporting to the Financial Ombudsman, on the grounds of complaint review legislation, and after that period – for archiving purposes, on the grounds of legitimate interests pursued by Warta. The legitimate interest is the monitoring whether these processes are carried out properly.
- 5) Solvency and technical and insurance provisions for the purposes of accounting, including statistical purposes, on the grounds of insurance and reinsurance activity legislation, throughout the period of loss adjustment and possible legal proceedings connected with a claim you may pursue.
- 6) Accounting, on the grounds of accounting regulations, for the period specified in these regulations, extended by the period of asserting claims. If you provide your consent to the processing of your personal data, you have the right to withdraw it at any time. If you wish to withdraw your consent or exercise your rights, please contact the Data Protection Officer or your agent. The Data Protection Officer can be contacted by writing an e-mail to the address: IOD@warta.pl or a traditional letter to the address of Warta’s registered office specified above. The details of the DPO are available at the website: www.warta.pl, in the ‘Contact’ tab.

You have the right to:

- a) request access to your data, to correct, delete them (unless it prevents loss adjustment or unless it prevents Warta to meet its legal obligations), to limit their processing, as well as the right to transfer data (if Warta processes your personal data on the basis of your consent);
 - b) object to the processing of your personal data for reasons connected with your special situation on the grounds of legitimate interests pursued by Warta, including any profiling done on such grounds, as well as object to the processing of your personal data by Warta for the purposes of direct marketing;
 - c) lodge a complaint to a data protection supervisory authority (current name and contact details of the authority are available on www.warta.pl in the ‘Contact’ tab).
- While exercising your right of access to data, you have the right to receive a confirmation from Warta on whether or not your personal data is processed and to receive a copy thereof and to obtain information about: the purposes of processing, the categories of personal data, the categories of recipients to whom the personal data have been or will be disclosed, the planned data retention period, the source from which Warta obtained the data, automated decision-making, including profiling.
 - While exercising your right to data portability, you have the right to receive from Warta your personal data which you have provided to Warta, in a structured, commonly used, machine-readable format. Furthermore, you have the right to require Warta to send your personal data to another data controller, if technically feasible. The above right only applies to the personal data that Warta processes based on your consent or on the contract signed with you.
 - While exercising your right to data recertification, you may require Warta to rectify or supplement any of your personal data which is inaccurate or incomplete.
 - While exercising your right to data erasure, you may request Warta to erase your personal data in cases specified in Article 17 of the General Data Protection Regulation, in particular if the personal data is no longer necessary for the purposes for which it was collected or if the processing of your personal data has been effectively objected against.
 - While exercising your right to limit data processing, you have the right to request Warta to limit data processing in the cases as specified in Article 18 of the General Data Protection Regulation, in particular if you question the accuracy of your personal data or if you object to its processing – for a period allowing Warta to verify if your request is justified.
 - While exercising your right to object, you have the right to object to the processing of your personal data on the grounds of legitimate interests pursued by Warta, including profiling, for reasons connected with your particular situation. Despite the objection, Warta has the right to keep processing your personal data if it demonstrates the existence of valid, legitimate grounds for processing that override the interests, rights and freedoms of a data subject, or the necessity of the data for the establishment, exercise or defence of claims. You have the right to object at any time to the processing of your personal data for direct marketing purposes by Warta.

You have the right to human intervention on the part of Warta in the case of a decision based on automated processing, to express your own position and to challenge that decision by contacting Warta through its agent, helpline or e-mail to: IOD@warta.pl.

The following parties may be the recipients of your personal data: other insurance or reinsurance companies, the Polish Financial Supervision Authority, the Polish Insurance Guarantee Fund, business information agencies, credit bureaus, credit reference agencies, provided that a relevant consent has been granted, the Financial Ombudsman, tax offices, government administration bodies, unless they require the data in connection with an open case and the obligation to provide it arises from applicable laws, providers of assistance services covered by insurance.

Furthermore, your personal data may be shared with entities which process personal data at a request of the data controller, e.g. IT service providers based in Poland or in the EEA, providers of document archiving services or loss adjustment services, entities which process data for debt collection purposes, law firms providing legal support, property valuers or medical experts, entities which provide repair services related to damages, marketing agencies, or insurance agents in charge of your insurance contract – provided that such parties process the data based on an agreement with the controller and exclusively in line with the controller's instructions.

Warta collects data from third parties, i.e.: the Insurance Guarantee Fund – in terms of claims record; the Central Register of Vehicles – in terms of vehicle history; other insurance companies – in terms of reported events; medical facilities – in terms of information regarding the health condition, if consent has been granted; providers of assistance services – in terms of the process and outcomes of the services provided, and other entities – to the extent as required to assess the risk, perform a contract or assess a claim.

Your data may be transferred to a third country (outside the European Economic Area), which has not been recognised by the European Commission as ensuring an adequate level of personal data protection in the following cases:

- if an event occurred at the territory of that third country, based on which liquidation proceedings are conducted by the insurer;
- if the event occurred in Poland, but the perpetrator is a citizen of such a third country or the perpetrator's vehicle is registered in such a third country;
- if the event occurred in Poland, but the victim is a citizen of such a third country or the victim's vehicle is registered in such a third country.

In such situations, data recipients in such third countries can be state authorities designated by law to collect data about the event or conducting proceedings connected with the reported event at the territory of such country or entities providing assistance services or other auxiliary services at the territory of such country, aimed at helping the victim or at limiting the consequences of the damage. The transfer of data, however, shall only take place on the condition that it is necessary to establish, assert or protect claims connected with such proceedings and – in the case of entities providing assistance – it is necessary for the performance of the agreement concluded between the data subject and the data controller, or if it is necessary for the performance of an agreement concluded in the interest of the data subject, between the data controller and another natural or legal person.

Providing data in the loss adjustment process is voluntary, but necessary to conduct the proceedings, and may also result from legal provisions; the failure to provide data may prevent the loss adjustment process.