

## **PERSONAL DATA PROTECTION POLICY OF PREMIUM Insurance Company Limited**

### **I.**

#### **Introductory provisions**

PREMIUM Insurance Company Limited, with its registered office at The 68, George Borg Olivier Street, St. Julian's STJ 1081, Republic of Malta, registered in the Registry of Companies of the Republic of Malta under the registration number: C 91171 (hereinafter "PREMIUM IC" or "controller") is a company carrying out insurance and reinsurance activities in the non-life insurance sectors under a license issued by a financial market supervisory authority of the Republic of Malta "The Malta Financial Services Authority".

PREMIUM IC performs insurance and reinsurance activities from the territory of the Republic of Malta also on the territory of other member states of the European Union, namely on the territory of the Czech Republic, on the basis of the right to freedom to provide services and on the territory of the Slovak Republic through the organizational unit **PREMIUM Insurance Company Limited, pobočka poisťovne z iného členského štátu**, with its registered office at Námestie Mateja Korvína 1, 811 07 Bratislava – mestská časť Staré Mesto, company ID number: 50 659 669, registered in the Commercial Registry of the District Court Bratislava I, section: Po, insertion number: 3737/B.

PREMIUM IC performs insurance and reinsurance activities in accordance with the Act no. 39/2015 Coll. on insurance business and on amendments and supplements to certain laws, as amended (hereinafter referred to as "**Act no. 39/2015 Coll. on Insurance Business**") in particular, in cooperation with natural persons and legal entities acting as independent financial intermediaries carrying out financial intermediation in the insurance or reinsurance sector pursuant to the Act no. 186/2009 Coll. on Financial Intermediation and Financial Advisory and on amendments to certain acts as amended (hereinafter referred to as the "**Act no. 186/2009 Coll.**").

The mission of PREMIUM IC is to provide expert and professional services to all of its clients. PREMIUM IC takes care to observe the transparent and non-discriminatory principles of performance of its business activity and respects the requirements of national and European legislation.

As part of the insurance and reinsurance business in accordance with the applicable legislation, PREMIUM IC processes a variety of personal data of data subjects for precisely specified purposes.

Since the protection of natural persons with regard to the processing of their personal data is one of the fundamental rights, PREMIUM IC seeks to protect the personal data of natural persons processed in accordance with the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data, repealing

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Directive 95/46/EC (General Data Protection Regulation) and the Act no. 18/2018 Coll. on the Protection of Personal Data and on amendments to certain acts for the territory of the Slovak Republic, and the Act no. 110/2019 Coll. on the processing of personal data for the territory of the Czech Republic; and Data Protection Act (CAP 586) for the territory of the Republic of Malta.

In order to comply with its information obligation as well as to inform the data subjects on other facts about the processing of their personal data by PREMIUM IC, PREMIUM IC issues this document outlining its "**Personal Data Protection Policy**". PREMIUM IC will publish the Personal Data Protection Policy on its website to be simply and permanently available for the data subjects.

## II. Basic Terms

The terms and abbreviations used in the text of this Personal Data Protection Policy shall have the meaning assigned to them below:

- **GDPR Regulation** is Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data, repealing Directive 95/46/EC (General Data Protection Regulation);
- **Legislation of Personal Data Protection** includes the GDPR Regulation as well as the legislation of individual member states governing the protection of personal data of individuals, in particular Data Protection Act (CAP 586) applicable in the territory of the Republic of Malta, the Act no. 110/2019 Coll. on the processing of personal data applicable in the territory of the Czech Republic, the Act no. 18/2018 Coll. on the Protection of Personal Data and on amendments and supplements to certain laws, as amended applicable in the territory of the Slovak Republic;
- **Insurance Legislation** includes in particular Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II), Insurance Business Act (CAP. 403) applicable in the territory of the Republic of Malta, Act no. 277/2009 Coll. on Insurance Business and on amendments to certain acts applicable in the territory of the Czech Republic, the Act no. 39/2015 Coll. on Insurance Business applicable in the territory of the Slovak Republic.
- **PREMIUM IC** is PREMIUM Insurance Company Limited with its registered office at 68, George Borg Street, St. Julian's STJ 1081, Republic of Malta, registered in the Registry of Companies of the Republic of Malta under registration number: C 91171, carrying out insurance and reinsurance activities in the territory of the Slovak Republic through the organizational unit **PREMIUM Insurance Company Limited, pobočka poisťovne z iného členského štátu**, with its registered seat at Námestie Mateja Korvína 1, 811 07 Bratislava – mestská časť Staré Mesto, company ID number: 50 659 669, registered in the Commercial Registry of the District Court Bratislava I, section: Po, insertion number: 3737/B; and in the

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territory of the Czech Republic on the basis of the right to freedom to provide services.

- **Personal data** are any information relating to an identified or identifiable natural person (hereinafter referred to as the "**data subject**"); an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person;
- **Controller** is the natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of personal data; where the purposes and means of such processing are determined by Union or Member State law, the controller or the specific criteria for its determination may be provided for by Union or Member State law. For the purposes of this Personal data protection policy, PREMIUM IC shall be regarded as a controller where it processes personal data within the meaning of the previous sentence;
- **Processor** natural or legal person, public authority, agency or other body which processes personal data on behalf of the controller. For the purposes of this Personal data protection policy, as processors are regarded, in the territory of the Slovak Republic in particular, independent financial intermediaries carrying out financial intermediation in the insurance or reinsurance sector pursuant to a written agreement with PREMIUM IC under the Act no. 186/2009 Coll., respectively in the territory of the Czech Republic as independent financial intermediaries of insurance or reinsurance in accordance Act no. 170/2018 Coll. on the distribution of insurance and reinsurance and on amendments to certain acts; further, persons providing PREMIUM IC with accounting and auditing services, legal services or IT services;
- **Recipient** is a natural or legal person, public authority, agency or another body, to which the personal data are disclosed, whether a third party or not. However, public authorities which may receive personal data in the framework of a particular inquiry in accordance with Union or Member State law shall not be regarded as recipients;
- **Processing** is any operation or set of operations which is performed on personal data or on sets of personal data, whether or not by automated means, such as collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction, regardless of whether they are carried out by automated or non-automated means;
- **Restriction of processing** is the marking of stored personal data with the aim of limiting their processing in the future;
- **Profiling** is any form of automated processing of personal data consisting of the use of personal data to evaluate certain personal aspects relating to a natural person, in particular to analyse or predict aspects concerning that natural person's performance at work, economic situation, health, personal preferences, interests, reliability, behaviour, location or movements;
- **Pseudonymisation** is the processing of personal data in such a manner that the personal data can no longer be attributed to a specific data subject without the use of additional information, provided that such additional information is kept

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separately and is subject to technical and organisational measures to ensure that the personal data are not attributed to an identified or identifiable natural person;

- **Filing system** is any structured set of personal data which are accessible according to specific criteria, whether centralised, decentralised or dispersed on a functional or geographical basis;
- **Personal data breach** is a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data transmitted, stored or otherwise processed;
- **Third country** is a country which is not a member state of the European Union nor a contracting party to the Agreement on the European Economic Area;
- **Data Protection Officer** is an employee of PREMIUM IC or a person/legal entity performing tasks under a service contract entered into with PREMIUM IC. The Data Protection Officer supervises the compliance of processing of personal data by PREMIUM IC with the Personal Data Protection Laws and performs other tasks defined by these laws
- **Supervisory authority** is an independent public authority which is established by a Member State pursuant to Article 51 of the GDPR Regulation; in the Republic of Malta the Office of the Information and data Protection Commissioner is regarded as the supervisory authority; in the Czech Republic the Office for the Protection of Personal Data is regarded as the supervisory authority; in the Slovak Republic the Office for the Protection of Personal Data of the Slovak Republic is regarded as the supervisory authority.

### III.

#### Security of processing

In order to protect the rights and freedoms of natural persons with regard to the processing of personal data, PREMIUM IC has adopted appropriate technical and organizational measures to ensure compliance with the requirements of the Personal Data Protection Laws. PREMIUM IC deems personal data processing security to be a priority and pursues permanent efforts to prevent security incidents that could lead to risks to the rights and freedoms of natural persons. The security of processing is regularly reviewed in view of the latest knowledge and character of the processing of personal data.

We would like to emphasize that all personal data we collect from the data subject are processed with a high level of organizational and technological security. PREMIUM IC regularly reviews and, where possible, applies reasonable safeguards for the security of personal data, which may include encryption or pseudonymisation.

The processing of personal data by PREMIUM is compliant with the GDPR Regulation as well as with other EU legislation, the Personal Data Protection Act and with the regulations of PREMIUM are monitored by the Data Protection Officer. The function of the Data Protection Officer of PREMIUM has been entrusted to the law firm: SOUKENÍK - ŠTRPKA, s. r. o., with its registered office at Šoltésovej 14, 811 08 Bratislava, Slovak Republic, ID No.: 36 862 711, registered by the Companies register of the District court Bratislava I, section: Sro, insert No.: 57530/B - contact details: dpo@akss.sk, +421 905 773 174.

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#### IV.

#### Principles relating to processing

PREMIUM IC strictly respects the principles of personal data processing of data subjects and their privacy while taking care that personal data must, in particular, be:

- a) processed lawfully, fairly and in a transparent manner;
- b) collected for specified, explicit and legitimate purposes;
- c) adequate, relevant and limited to what is necessary in relation to accomplish the purposes of processing;
- d) accurate and, where necessary, kept up to date;
- e) kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data are processed;
- f) processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures.

PREMIUM IC collects personal data directly from the data subject. Personal data that PREMIUM IC has not collected from the data subject are collected mainly from publicly available sources and information (such as the Cadastral Portal, etc.) or from authorized persons (such as the legal representatives of the data subject, etc.).

PREMIUM IC cooperates with regard to its business activities with a number of processors that in performing their activities pursuant to the respective contract process personal data on behalf of PREMIUM IC.

These are, in particular, independent financial intermediaries performing financial intermediation in the insurance or reinsurance sector pursuant to a written contract with PREMIUM IC in accordance with the Act no. 186/2009 Coll.; respectively in the territory of the Czech Republic independent financial intermediaries of insurance or reinsurance in accordance Act no. 170/2018 Coll. on the distribution of insurance and reinsurance and on amendments to certain acts; further, persons providing PREMIUM IC with accounting and auditing services, legal services or IT services.

PREMIUM IC employs only processors that have adopted the appropriate technical and organizational measures so that the processing complies with the requirements of the Personal Data Protection Laws and to ensure the protection of the rights of the data subject. Processing by a processor is governed by a specific contract binding the processor vis-a-vis the controller and containing the requirements under the GDPR Regulation.

In case of a personal data breach that would likely lead to a high risk to the rights and freedoms of natural persons, PREMIUM IC will without undue delay notify the data subject on the personal data breach unless any of the conditions for waiving the information obligation is met.

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PREMIUM IC does not intend to transfer the personal data of the data subjects to a third country or international organization.

## **V.**

### **Purpose of processing of personal data in PREMIUM and the legal bases of processing**

It is in the interest of PREMIUM IC to process the personal data of the data subjects only for a specific and existing purpose.

PREMIUM IC primarily processes personal data because it is necessary to meet its statutory obligations (in particular with respect to the Insurance Legislation) as a controller or to perform under a contract to which the data subject is a party.

PREMIUM IC also processes certain personal data of the data subjects, since such processing is necessary for the purposes of legitimate interests pursued by the controller.

In the exercise of insurance and reinsurance activities, in the territory of the Slovak republic, or in the territory of the Czech Republic PREMIUM IC processes personal data relating to the performance of insurance and reinsurance activities under the Insurance Legislation without the client's consent.

PREMIUM IC processes personal data to achieve different purposes of processing of personal data based on various legal bases within its filing systems.

More detailed information on the individual purposes of personal data processing and legal basis of processing can be found in a document: Record of Controller's Processing Activities.

## **VI.**

### **Personal data processed**

PREMIUM IC processes only those personal data that are necessarily required primarily for the performance of its business, for the meeting of its legal and contractual obligations and for the protection of its legitimate interests.

PREMIUM IC takes care only to process such scope of personal data of the data subject that is necessary for the purpose of processing.

## **VII.**

### **Period of storage of personal data**

PREMIUM IC stores the personal data of data subjects for various lengths of time depending on the reason and purpose of processing thereof. In general, PREMIUM IC processes personal data:

- for the period required by the applicable generally binding legal regulation where it processes personal data in order to meet its legal obligations;

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- for the term of the contractual relationship established by a contract or the term of pre-contractual relationships, where it processes personal data for performance of a contract;
- for the term of duration of legitimate interest pursued by PREMIUM IC where processing of personal data is necessary for this purpose.

In order to ensure that personal data are not stored longer than necessary, PREMIUM IC has set deadlines for erasure or periodic review of personal data. Personal data can only be processed for as long as the purpose of processing persists. After this time, personal data will be destroyed without undue delay in accordance with applicable internal regulations and PREMIUM IC documents. Specific terms of storage of individual data are specified in the relevant internal regulations and PREMIUM IC documents. The data subject may at any time address either to PREMIUM IC or to the Data Protection Officer a request to indicate how long his/her personal data are to be stored.

After the expiry of the respective period, PREMIUM IC shall have the right to process personal data of the data subject only for special purposes such as archiving or statistics.

### **VIII. Cookies**

Cookies are small text files that improve the functionality of the website, e.g. by that they allow to recognize previous visitors when logging in to the user environment, by remembering the visitor's choice when opening a new window, measuring website traffic or how to use it to improve website user experience. Our website uses cookies to improve the functionality of our website and to display relevant advertising. You can prevent these files from being saved to your device at any time by setting up your web browser.

### **IX. Rights of the data subjects**

PREMIUM IC deems it important for every data subject to have control over his/her personal data and that personal data is processed lawfully. It is in the interest of PREMIUM IC to enable the data subjects to exercise their rights as easily as possible in relation to the protection of personal data. In the event the data subject wishes to assert some of his/her rights, he/she may do so electronically to the following e-mail address: GDPR@premium-ic.sk; by mail by sending a written request to the following address: PREMIUM Insurance Company Limited, pobočka poisťovne z iného členského štátu, Námestie Mateja Korvína 1, 811 07 Bratislava - mestská časť Staré Mesto, Slovak Republic; by phone at +421 918 676 955 or + 421 850 888 988; or personally at the registered office of the organizational unit of PREMIUM IC. Alternatively data subjects can directly approach the Data Protection Officer on its email address: dpo@akss.sk; by regular mail by sending a written request to the following address: SOUKENÍK - ŠTRPKA, s. r. o., Šoltésovej 14, 811 08 Bratislava, Slovak Republic; by phone at: +421 905 773 174; or personally at registered office of the Data Protection Officer.

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The data subject shall have the right to request from PREMIUM IC access to personal data concerning him/her. The data subject shall have the right for rectification, erasure or restriction of processing of personal data as well as the right to object to the processing of personal data and the right to data portability. The data subject also has the right to file a complaint with the supervisory authority.

#### **A) Right of access**

The data subject shall have the right to obtain from the controller confirmation as to whether or not personal data concerning him/her are being processed, and, where that is the case, he/she shall have the right of access to the personal data. The data subject shall also have the right to obtain a copy of the processed personal data and additional information resulting from Article 15 of the GDPR Regulation, such as: the purposes of processing, the categories of personal data concerned, the period of storage of personal data, etc.

#### **B) Right to rectification**

It is in the interest of PREMIUM IC to process only current personal data about the data subject and therefore ask the data subjects to actively exercise their right to have incomplete personal data completed and to rectify inaccurate personal data.

#### **C) Right to erasure**

The data subject shall have the right to obtain from PREMIUM IC without undue delay erasure of personal data concerning him/her where one of the grounds of Article 17 of the GDPR Regulation applies. The ground for erasure may be, for example, where personal data are no longer necessary for the purposes for which they were collected or otherwise processed or where the data subject objects to the processing.

#### **D) Right to restriction of processing**

The data subject shall have the right to request PREMIUM IC to restrict the processing of personal data where one of the cases referred to in Article 18 of the GDPR Regulation occurs. For example, if the data subject contests the accuracy of the personal data (and that during a period of time allowing PREMIUM IC to verify the accuracy of personal data) or if the processing is unlawful and the data subject objects to the erasure of the personal data and requests restriction of the use thereof instead.

#### **E) The right to data portability**

Where the processing of personal data is carried out by automated means and the legal basis for the processing of personal data is the performance of a contract, the data subject shall have the right to obtain personal data relating to him/her and which he/she has provided to PREMIUM IC, in a structured, commonly used and machine-readable format and shall have the right to transmit these data to another controller. In case of interest of

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the data subject and where technically feasible, PREMIUM IC will transmit the relevant personal data directly to another controller.

#### **F) The right to object and automated individual decision-making**

The data subject shall have the right at any time to object on grounds relating to his or her particular situation, to processing of personal data concerning him /her which is being carried out for the purposes of the legitimate interests pursued by the controller, including objecting to any subsequent profiling. PREMIUM IC shall no longer process the personal data unless it demonstrates compelling legitimate grounds for the processing which override the interests, rights and freedoms of the data subject or for the establishment, exercise or defence of legal claims.

The data subject shall have the right not to be subject to a decision of PREMIUM IC based solely on automated processing, including profiling, which produces legal effects concerning him/her or similarly significantly affects him/her.

PREMIUM IC currently does not perform automated decision making, including profiling.

#### **G) Right to file a complaint**

Where the data subject suspects that PREMIUM IC processes personal data unlawfully, it shall have the right to lodge a complaint with the supervisory authority.

The following authority is the supervisory authority for the territory of the Slovak Republic:

Slovak Office for Personal Data Protection  
Hraničná 12, 820 07 Bratislava, Slovak Republic  
phone number: +421 / 2 3231 3214  
web: [www.dataprotection.gov.sk](http://www.dataprotection.gov.sk)  
e-mail: [statny.dozor@pdp.gov.sk](mailto:statny.dozor@pdp.gov.sk)

The following authority is the supervisory authority for the territory of the Czech Republic:

The office for Personal Data Protection  
registered seat: Pplk. Sochora 27, 170 00 Praha 7, Czech Republic  
phone number: +420 234 665 111  
web: [www.uoou.cz](http://www.uoou.cz)  
e-mail: [posta@uoou.cz](mailto:posta@uoou.cz)

The following authority is the supervisory authority for the territory of the Republic of Malta:

Office of the Information and data Protection Commissioner  
registered seat: Floor 2, Airways House, Triq Il-Kbira, Tas-Sliema, SLM 1549, Republic of Malta  
phone number: (+356) 2328 7100  
web: [www.idpc.org.mt](http://www.idpc.org.mt)  
e-mail: [idpc.info@idcp.org.mt](mailto:idpc.info@idcp.org.mt)

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The controller shall communicate any rectification or erasure of personal data or restriction of processing carried out in accordance with Article 16, Article 17(1) and Article 18 to each recipient to whom the personal data have been disclosed, unless this proves impossible or involves disproportionate effort. The controller shall inform the data subject about those recipients if the data subject requests it.

PREMIUM IC shall without undue delay provide the data subject with information on measures taken at the request of the data subject pursuant to this Article, no later than one month after the receipt of the request. That period may, if necessary, be extended by a further two months. PREMIUM IC shall notify the data subject of any such extension within one month of receipt of the request together with the reasons for missing the deadline. Where the data subject has made the request by electronic means, the information shall, if possible, be provided by electronic means, unless the data subject has requested a different manner.

If PREMIUM IC fails to adopt measures at the request of the data subject, it shall, without delay and within one month of receipt of the request, inform the data subject on the reasons for the failure to act and the possibility of lodging a complaint with the supervisory authority and seeking for judicial remedy.

All measures adopted pursuant to Articles 15 to 22 and Article 34 of the GDPR Regulation shall be provided free of charge.

## **X.** **Final provisions**

In the event of any questions related to personal data protection, we invite any data subjects to contact the Data Protection Officer in a form that best suits the data subject.

PREMIUM IC shall have the right to change the Personal Data Protection Policy, in particular, for the purpose of incorporating legislative changes, updating the purposes and means of processing, etc. By any change to this Data Protection Policy, PREMIUM IC will not restrict the rights of the data subject resulting from the under the Personal Data Protection Laws. If there are any changes made to the Personal Data Protection Policy, PREMIUM IC will notify the data subjects in an appropriate manner.

In Bratislava, on 3<sup>rd</sup> of January 2022



Ing. Mojmir Vedej  
Chairman of the Board of Directors  
PREMIUM Insurance Company Limited

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