

NOTIFICATION REGARDING PERSONAL DATA CONFIDENTIALITY
in connection with concluding and implementing an insurance contract

We provide you with the following information on your personal data in pursuance of the General Data Protection Regulation; such personal data may be processed in connection with the conclusion and the implementation of an insurance contract and settling claims filed by you regarding the payment of indemnities under contracts of insurance. Your data is treated as strictly confidential and the necessary organisational and technical measures have been undertaken for the protection thereof.

Data controller: Bulgaria Insurance Company AD (the Company), company registration number: 131233651, having its seat and registered office at: 110B Bulgaria Blvd., Sofia City, represented jointly by Marin Marinov and Boris Boev in their capacity as Executive Directors.

What kind of your personal data do we process?

1. Name: first name, middle name and surname;
2. PIN, date of birth;
3. Contacts: e-mail, address, and phone number;
4. Address: permanent or current, address of insured property;
5. Bank information: bank account number;
6. Data specifying the subject matter of the insurance contract: property, age, gender, place of work, position, employer, work experience, etc., without which the subject matter of the insurance, or the circumstances that are essential for estimating the insurance risk, cannot be defined;
7. Details on health: information about your health status (previous diseases, operations, availability of permanent incapacity, hereditary burdens, blood type, genetic data, medicines prescribed, completed examinations, hospitalisation, operations and manipulations) that you submit for us with respect to concluding health insurance, insurance concerning any accident, disease, travel assistance, etc., without which the subject matter of the insurance, the circumstances that are essential for estimating the insurance risk, filing a claim for paying indemnity and the payment thereof cannot be defined.

On what grounds do we process your personal data?

Processing your data is needed for fulfilling the data controller's obligations in respect of the insurance contract and for settling claims concerning the payment of indemnity. Your data may also be processed for judicial protection of the data controller's rights or for asserting their rights of recourse.

For what purposes will we use your data?

We use the personal data provided by you to control the insurance legal relation and consequences thereof, including for:

1. Preparing an individual or group insurance proposal.
2. Concluding an insurance contract.
3. Paying the insurance premium due.
4. Fulfilling rights and obligations undertaken with the insurance contract.
5. Processing filed claims due to an occurred event and paying indemnity.
6. Preventing insurance frauds;
7. Assessing the risk;
8. Fulfilling statutory obligations and requirements including prevention of a conflict of interest, measures against money laundering, avoidance of practices involving corruption;
9. Marketing or statistical goals of the controller;
10. Providing information and offering new insurance products and services that take your personal preferences and needs into consideration – if your previous and express consent is available.

Profiling:

Please note that when preparing your specific insurance offer (proposal for insurance), your personal data may be subject to profiling through information processing systems. Depending on the specifics of the particular type of insurance, our Company may use information systems to calculate the probability of an occurrence of an insured event. The information systems work on the basis of defined criteria developed by expert actuaries.

Profiling is performed on the basis of the Company's statutory duties to assess the risk and to undertake contractual obligations based on performed risk assessment. You may object to the profiling of your data keeping in mind that it may cause inability to assess the risk, to prepare an offer and to conclude an insurance contract in specific cases.

With whom can we share your personal information?

1. In the event of an arisen need, Bulgaria Insurance may share your data with: medical institutions with which the Company has concluded contracts for the provision of medical care to persons insured by it, service providers (subcontractors, consultants, lawyers, appraisers, companies that maintain information systems and data bases, archives, etc.) based on its legal interest to fulfil their contractual obligations and to possibly provide the best

service. Your data could be shared with reinsurers, reinsurance brokers, assisting companies or partners that we jointly provide services or products with. Such disclosure of data shall be effected only upon availability of a legitimate interest and in compliance with the Regulation requirements for a written contract in order to provide an appropriate level of data protection.

2. Insurance Agents and Brokers: most often you personally provide insurance agents and brokers with your data, but there may be instances when we provide such data to our network of intermediaries in order for you to be serviced by our intermediary that is nearest to you.
3. Third parties may be provided with your personal data in order to fulfil statutory obligations of the controller, implement its rights of recourse or any other statutory rights. Data recipients could be the Financial Supervision Commission, the National Revenue Agency, the Ministry of the Interior, the courts and other public and municipal authorities, or other authorities specially incorporated by law.

How long do we store your personal data?

The Company keeps the individual documents it administers for the purpose of fulfilling obligations under insurance contracts and claim forms as follows:

1. Insurance contracts and documents, which are an integral part thereof (proposal for concluding an insurance contract, questionnaire, policy, annexes, etc.) – a maximum term of up to 10 years from the date of conclusion of the insurance contract, and the term shall depend on the type of insurance and shall take the legislation in force, which governs the statute of limitations rules, into consideration.
2. Notifications pertaining to an insured event and claims for paying indemnity – a maximum term of up to 10 years as of the date of submitting the document, the term shall depend of the type of insurance and shall be consistent with the legislation in force that governs the rules concerning the statute of limitations rules.
3. Documents related to a claim for paying indemnity, filed with a court – a maximum term of 10 years as of the effective date of the court decision/ruling for terminating the court proceedings.

Your rights with respect to your personal data:

1. To get access to your personal data processed by the Company and to receive a copy thereof;
2. To request that we implement a correction upon ascertained incompleteness or inaccuracy;
3. To request that your personal data be erased when the prerequisites are in place. Such cases are if: the target for which the data is collected has been achieved; you have withdrawn your consent when the processing is based on consent and there is no other legal basis for processing; your data is being processed unlawfully, etc.;
4. To request that the processing of your personal data be limited if any statutory grounds are available in this respect;
5. To object to processing your data if such processing is performed on the basis of a legitimate interest;
6. To exercise your data portability rights and request that your data be provided in a structured, common and machine-readable format;
7. To withdraw your consent when processing your personal data is based on consent;
8. The above rights may be effected by filing an application by post, electronic means or at the Company's address specified hereunder. Our response shall be submitted to you within one month.
9. To file a complaint with the Commission for Personal Data Protection (CPDP) when the relevant prerequisites are in place.

How to contact us?

You can contact us at the following address: 110B Bulgaria Boulevard, 3 fl., Sofia, Bulgaria, e-mail: dpo@bulgariainsurance.bg.

You can contact our Data Protection Officer via e-mail: dpo@bulgariainsurance.bg.

You can find more information in the Policy on exercising the rights of data subjects on our website (www.bulgariainsurance.bg), and at each office of ours as well.