

Privacy Policy

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Generali Seguros y Reaseguros, S.A.U.

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1. Identification and contact details of the Data Controller

Generali Seguros y Reaseguros, S.A.U., with registered office at Paseo de las Doce Estrellas, 4, C.P. 28042 Madrid, with VAT number A-48037642, (hereinafter "Generali" or the "Insurer") is the data controller for the personal data that is processed within the framework of the contractual relationship with customers, as well as through the Customer Portal and the different communication and contracting channels made available to customers by Generali. This clause provides information on how the Insurer will use your personal data.

In addition, the purpose of this Privacy Policy is to provide information on the processing of personal data and the rights under the General Data Protection Regulation ("GDPR") to customers, to those who have requested a quote, insured persons, policyholders, to those who are involved in a claim, as well as to anyone acting on their behalf, including when they file a claim, exercise a right

or participate in contests and raffles organized by Generali.

Generali has a Data Protection Officer appointed before the Agencia Española de Protección de Datos, who can be contacted at the following address dpo@generalion.es. If you have any questions regarding the processing of your personal data, please contact the Data Protection Officer at the aforementioned address.

2. General information: description of the information contained in the privacy policy

In this privacy policy you will find tables identifying each of the different services offered by Generali.

These informative tables will detail:

- The purposes of the processing of your personal data, i.e. the reason why Generali processes your personal data.
- The legal basis that allow the processing of data by the Insurer for each of the purposes indicated.
- The possible communication of your data to third parties, as well as the reason for such communication. For these purposes, we do not transfer your personal data to third parties except when there is a legal obligation (Tax Authorities, Judges and Courts, Security Forces and Bodies...), in the case of other companies of the Generali Group within the framework of a joint internal administrative management of customer data, never for commercial purposes, or when we expressly indicate it in the table that appears below. On the other hand, Generali data processors may have access to your personal data, i.e. service

providers that have access to your personal data for the performance of their services. Service providers who access your personal data are generally providing services relating to information systems, technology, telecommunications, cloud computing and network security, anti-fraud, finance and billing, profiling for statistical-actuarial purposes, private investigators, claims management or assistance services, reinsurers, professional services where necessary (including solicitors and barristers) or customer services. The table below will indicate those other areas where Generali service providers may have access to your data from time to time. You can request more detailed information about the recipients of your data by sending an e-mail to the address dpo@generalion.es indicating the specific processing activity about whose recipients you would like information.

In addition to the above, Generali may share your data with the following common databases of the insurance sector, considering the necessity for compliance with the legal obligations of detection, prevention and prosecution of insurance fraud, established in article 100 of Law 20/2015, of July the 14th, on the organization, supervision and solvency of insurance and reinsurance entities, in the case of SIAPTRI and SIPFSRD, as well as those established in article 2.7 of the Consolidated Text of the Law on civil liability and insurance in the circulation of motor vehicles in the case of SIHSA. In particular, and in accordance with the provisions of the Code of Conduct Regulating the Processing of Personal Data in the Common Information Systems of the Insurance Sector, promoted by UNESPA, we inform you about the processing of your personal data in:

(a) Automobile History Information System (**SIHSA**): Generali will share the historical data of the policies and claims to the Automobile

Insurance Historical Information System, for which it is joint controller for the processing. Its purpose is to facilitate, at the time the contract is signed, rigorous and contrasted information on the accident rate data by sharing the information obtained through policies and claims, of the last five years, in the terms expressed in the Law on Civil Liability and Insurance in the Circulation of Motor Vehicles. To exercise your data protection rights, you can contact TIREA, Ctra. Las Rozas a El Escorial Km 0.3 Las Rozas 28231 MADRID. You can find further data protection information on the UNESPA (www.unespa.es) and TIREA (www.tirea.es) websites.

- (b) Total Loss, Theft and Fire Automobile Information System (SIAP-TRI): Generali will share the historical data on the number of claims related to your insurance or claims in which you have been involved to the Total Loss, Theft and Fire Information System, for which it is joint controller for the processing. Its purpose is to facilitate the automated identification of possible situations of anomaly and risk of fraud, to cooperate with the Security Forces and Corps by facilitating the investigation of possible crimes of theft and fraud, among others, related to insured motor vehicles; and cooperate with CENTRO ZARAGOZA, the Security Forces and Corps, the General Directorate of Traffic and the affected insurance entity in the identification and location of stolen and indemnified vehicles. To exercise your data protection rights, you can contact TIREA, Ctra. Las Rozas a El Escorial Km 0.3 Las Rozas 28231 MADRID. You can find further data protection information on the UNESPA (www.unespa.es) and TIREA (www.tirea.es) websites.
- (c) Miscellaneous Insurance Fraud Prevention Information System (SI-PFSRD): Generali will share the accident data related to your insurance and/or your accident to the Fraud Prevention Information System in insurance of various branches, among which is the insurance con-

tracted by you or the accident in which you have been involved, having the condition of joint controller for the processing. Its purpose is the prevention and detection of fraud, either warning the insurance company once the policy has been issued, or detecting fraud already committed in declared claims. Likewise, its purpose will be to cooperate with the Security Forces and Corps by facilitating the investigation of possible crimes of theft and fraud, among others, related to the insured goods. To exercise your data protection rights, you can contact TIREA, Ctra. Las Rozas a El Escorial Km 0.3 Las Rozas 28231 MADRID. You can find further data protection information on the UNESPA (www.unespa.es) and TIREA (www.tirea.es) websites.

- Spanish Office of Automobile Insurers (OFESAUTO), only in the case of automobile insurance: for issuing of the International Insurance Certificate (CIS), via de Registry System of the International Insurance Certificate (ReCIS) of which Generali is a member. The purpose of the CIS is to certify and verify that a Spanish vehicle is properly insured in certain foreign countries as indicated by the current international regulations of the Council of Bureaux. Generali will issue the CIS by delegation from OFESAUTO in accordance with the provisions of Order EIC/764/2017, which regulates the activity and functions of OFESAU-TO, as well as in accordance with Article 7 of the Internal Regulations of the Council of Bureaux. Therefore, for the issuance and management of the CIS through the ReCIS system, your personal data will be processed by two Data Controllers, namely:
 - Generali, which issues the CIS by delegation from OFESAUTO and is responsible for the insurance coverage; and
 - OFESAUTO, as the entity responsible for the management and administration of the CIS issued by the Insurance Company, acting as the National Office in accordance with Article 7 of the Internal Regulations of the Council of Bureaux.

The legal basis for the processing is the public interest in accordance with Art. 6.1 e) of the GDPR. No data will be transferred to third parties, except under legal obligation and to the data processors with whom a contract has been signed. Both entities as Controllers of your personal data have signed a joint controller contract in accordance with Art. 26 of the GDPR in which they have defined their responsibilities. You can obtain more detailed information on the OFESAUTO website, and you can exercise your data protection rights by contacting either of the two joint controllers indicated. The existence of potential international data transfers. For these purposes, much of our processing requires the international transfer of data to providers of technology services or companies that belong to the same group as Generali, located in the United States, United Kingdom, India, Morocco, Colombia, Brazil, Australia, Malaysia and Canada. In any case, they are governed by the corresponding Standard Contractual Clauses or recognised as a state that provides appropriate safeguards. You can request more detailed information regarding international transfers of your data or the safeguards applied by sending an email to dpo@generalion.es, indicating the specific processing operation about whose safeguards you would like information.

 Data retention period. For these purposes, we keep your personal data for the time necessary for the purposes for which they were collected. Subsequently, your data will remain blocked for the purpose of handling judicial, administrative or tax claims, for the limitation periods for exercising legal actions determined by applicable regulations. You can request more detailed information regarding our data retention policy by sending an email to dpo@generalion.es, indicating the specific processing operation about whose retention period you would like information.

3. Necessary, up-to-date and accurate information

Generali will process personal data, including health data, provided directly by the interested party or obtained by other lawful means. Data may be received from third parties, such as lawyers, experts, insurance companies, clinics and hospitals, among other entities whose information must be communicated to Generali. In addition, the personal data subject to processing may refer to the policyholder, insured parties, third-party claimants, representatives, witnesses and others.

The personal data processed can be found among the non-exhaustive list of the following categories: identification data (for example, name, gender, Social Welfare number, carplate...), location data (for example, address, eircode, postal code...), financial data or bank data (for example, bank account number, credit/ debit card number...), metadata (for example, IP address,...), data of the policy (for example, policy number, insured property, historical data related to the policy, health data...), claims data (for example, accident information, photographs, health data,...) and data against the fraud and money laundering (for example, criminal records...).

You are required to provide us with the data we request through various means of collection, including the digital portals of Generali, email, telephone or paper. If you do not provide us with all information requested, we may not be able to send you communications or provide you with the insurance related services you have requested. Likewise, by fulfilling and sending the required information, you declare that the information and data you have provided is accurate and true.

So that the information provided is always up to date and contains no errors, you must inform Generali, as soon as possible, on the changes and corrections of your personal data that may occur, using the form you will find at the following link.

4. Exercising your rights

You can exercise the following rights:

- 1. right of **access** to your personal data to find out if it is being processed, and if so, what exactly is being processed and the specific processing activity that is being carried out, including the purposes, categories of data processed and recipients, among other information.
- 2. right to **rectification** of any inaccurate personal data.
- 3. right of **erasure** of your personal data when, among other reasons, it is no longer necessary for the purposes for which it was collected, and provided that the legitimate basis that enables us to process it, from among those indicated in the second column of the table included in section 5, is not a legal obligation.
- 4. right to **object** to the processing of your personal data, provided that the legitimate basis that enables us to process it, from among those indicated in the second column of the table included in section 5, is the legitimate interest of Generali or a third party. Generali will stop processing your data unless a compelling or higher legitimate interest for the processing is proven, or in case they are simply kept blocked for the formulation, exercise or defence of claims.
- 5. the right to request the **restriction** of the processing of your personal data where the accuracy, lawfulness or necessity of the data processing is in question, in which case we may retain the blocked data for the exercise or defence of claims.

- 6. the right to **portability** of your data, i.e. to receive your personal data in a structured, commonly used and machine-readable format, in order to transmit them to you or to another data controller, provided that the legitimate basis that enables us to process it, from among those indicated in the second column of the table in section 5, is the existence of a contractual relationship or your consent.
- 7. the right not to be subject to **automated** decisions that may effect on your legal rights, or that significantly affect you and when such decisions are being made.
- 8. Right to revoke the consent given to Generali for the processing of your data, provided that the legitimate basis that enables us to process your data, from among those indicated in the second column of the table included in section 5, is your consent.

You can exercise your rights at any time and free of charge through the form you will find at the following link. For the exercise of data protection rights related to the communication of data to the SIHSA, SIAPTRI and SIPFSRD databases detailed in section 5, you can contact TIREA directly at the address: Ctra. Las Rozas a El Escorial Km 0.3 Las Rozas 28231 MADRID.

In addition, we inform you that, if you wish, you can sign up for the so-called Robinson List, www.listarobinson.es, managed by the Spanish Association of the Digital Economy (ADIGITAL). It is a free advertising exclusion listing, which aims to allow interested parties to oppose receiving advertising in a general way, being able to choose the communication channels through which they do not wish to receive commercial communications. In addition, there is a conflict resolution procedure related to the Robinson List whose access, operation and specifications requirements are defined here. Furthermore, you have the right to lodge a complaint with Generali before the Agencia Española de Protección de Datos if you believe that there has been a breach of data protection legislation in relation to the processing of your personal data.

5. Detailed information on the processing carried out:

5.1 If you have requested a quote, you are insured, a policyholder or you are involved in a claim:		
Purpose of the processing	Legal basis	Recipients
To provide support and respond to customer requests received through various contact channels available (phone, email, social media, instant messaging apps, and the Customer Office), as well as manage contracts, payments, quotes, renewals, cance- llations, withdrawals, annuities, and any other services customers may request. This includes handling chan- ges, supplements, green cards, or information requests, among others, even for co-insurance and over-insu- rance purposes. To fulfill these purposes, it may be necessary to carry out actuarial cal- culations to determine the insurance premium, the renewal price and the technical reserves. Actions to defend and clean up the portfolio may also be carried out.	Depending on the specific case: (i) Generali's legiti- mate interest cal- culating the insu- rance premium; (ii) Management of the contractual or pre-contractual re- lationship; (iii) com- ply with a legal obligation.	Your data may be transferred based on this processing to entities within the Generali group, banks, external audi- tors, lawyers, brokers, social media platforms, reinsurers, sector associations, and en- tities managing financial solvency files and common information systems in the in- surance sector. The categories of service pro- viders who may access your data, in addition to those indi- cated in section 2, are entities managing common files in the insurance sector, electro- nic communications delivery services, digital signature ser- vices, and document storage and destruction services.

Manage customers from the brokers' network, changes in broker position, portfolio transfers and reinsurance, among others, through Generali's di- gital channels or instant messaging applications at the request of the broker. Among these purposes is the updating of customer contact data and the classification of the docu- mentation sent and received.	Depending on the specific case: (i) Generali's legitima- te interest in ma- naging its portfolio of customers and brokers in an effi- cient and agile way; (ii) Management of the contractual or pre-contractual re- lationship.	Your data may be transferred within the framework of this processing to brokers and to entities within the Generali group. The categories of service provi- ders who may access your data, in addition to those indicated in section 2, are communications providers, information storage and destruction providers, pro- cessing agencies and digital signature.
To manage tax returns and refunds, as well as possible seizure requests, attempts to recover from private en- tities, manage indemnities and com- pensation in the event of a claim, as well as prevent defaults and initiate legal actions in the event of arrears.	Compliance with le- gal obligations.	Your data may be transferred within the framework of this pro- cessing to any official body or public authority, other insurance companies, lawyers, collection agencies and to entities within the Generali group. The categories of service pro- viders that may have access to your data, in addition to those listed in section 2, would be communications providers, pro- cessing agencies, consultancy and legal advice providers.

Extract, create and manage informa- tion to prepare reports, files or databases, with financial, actuarial, claims or other information, as requi- red by the corresponding Authorities. As well as manage the requests from official bodies, coordinate legal ac- tions, trial and pre-trial procedures initiated by (or against) Generali.	Compliance with le- gal obligations.	Your data may be transferred within the framework of this processing to any official body or public authority, auditors, lawyers, and to the parent com- pany of the group to which Ge- nerali belongs. The categories of service pro- viders that may have access to your data, in addition to those listed in section 2, would be call recording services.
Marketing campaigns, cross-selling, promotion of Generali products and brand, loyalty programs, informa- tion on bonuses for referring family and friends, congratulations on spe- cial occasions, newsletters or other sponsorships, information on events, sending information on offers and incentives through the elaboration of commercial profiles. These campaig- ns can be carried out through emai- ls, calls, SMS, search engines, social networks and involve automated pro- cessing for monitoring.	commercial com- munications that may be of interest to the customers;	Your data may be transferred on the basis of this processing to entities of the Generali group. The categories of service pro- viders that may have access to your data, in addition to tho- se listed in section 2, would be communications providers, marketing and incentives sen- ding providers.
Management of Generali's social networks, the content published on them and the interactions with custo- mers and users.	te interest in posi- tioning its image	cessing through social networ- ks. The categories of service pro- viders that may have access to

Service quality surveys and loyalty to Generali's products sent via email, SMS or telephone	Legitimate interest of Generali in ma- king strategic and business decisions, as well as improve the services pro- vided, for which the responses to the surveys will be used.	Your personal data will be transferred on the basis of this processing to the pa- rent company of the group to which Generali belongs. The categories of service pro- viders that may have access to your information, in addi- tion to those listed in section 2, would be survey service providers.
To develop insurance products, analyse, monitor and plan results and productivity for strategic decision making and to ensure that the proce- dures and initiatives of Generali are aligned with the applicable internal and national regulations and comply with all quality standards. It may in- clude the creation of pricing, risk and demand profiles and models, for sta- tistical and actuarial purposes that make it possible to assess risks, pre- dict fraud, evaluate the evolution of claims, the profile of the customer's suitability for the product and deter- mine the premium for the insurance, as well as geocoding services to cal- culate the premium and improve pre- dictive models. Creation of the profile: When crea- ting the profile, we take into account various factors such as your perso- nal characteristics, credit situation, economic characteristics, characte- ristics of the insured asset and its lo- cation, as well as the claims history associated with the insurance con- tract.	Depending on the specific case: (i) Generali's legitima- te interest in de- termining the risks and costs associa- ted with contrac- ting a product; in predicting and esti- mating aspects of their business; in improving its pro- ducts and proces- ses, carrying out decision-making; and to ensure that all procedures meet the established quality standards; (ii) Management of the contractual re- lationship; (iii) com- ply with a legal obli- gation.	Your data may be communi- cated within the framework of this processing to reinsurers, external auditors, associa- tions of the insurance sector, insurance regulators and su- pervisors, to the parent com- pany of the group to which Ge- nerali belongs and managing entities of solvency databa- ses. The categories of service pro- viders that may have access to your information, in addi- tion to those listed in section 2, would be consultancy and survey providers.

Uses of profiling: profiling allows us to assess risks, predict fraud, evalua- te the trends in claims, assess the customer's insurance suitability pro- file and determine the insurance pre- mium.		
Investigate, detect and prevent fraud, as well as cases of high claim rate, for which information of the interes- ted parties will be consulted in the common databases of the insurance sector and in capital solvency data- bases, at the time of the conclusion of the contract, during its validity and after its resolution. Likewise, it also seeks to prevent and detect identity and civil status fraud.	Depending on the specific case: (i) Generali's legitima- te interest avoiding identity fraud of its customers; (ii) comply with a legal obligation.	Your personal data will be dis- closed to public authorities, other insurers, lawyers, insu- rance sector associations, managing entities of solvency databases and common infor- mation systems of the insu- rance sector on the basis of this processing. The categories of service pro- viders that may have access to your data are, in addition to those listed in section 2, are claims investigation provi- ders.

Call recording for the purpose of qua- lity control, monitoring the service provided, improving the performan- ce of agents, training agents, impro- ving customer experience, and as a means of proof of the existence and veracity of commercial transactions and queries made. This is based on a telecommunications infrastructure and of electronic and telephone com- munications that guarantees busi- ness continuity.	interest of Generali	
Video surveillance and access control at the various Generali headquarters to ensure the safety of people and property and the Insurer's premises, as well as for the prosecution of cri- mes, where appropriate.	Generali's legitima- te interest in ensu- ring the security of its facilities.	Your personal data will not be transferred on the basis of this processing. The categories of service pro- viders that may have access to your data, in addition to tho- se listed in section 2, would be providers of access control, security and video surveillan- ce services.
To carry out internal and/or external audit processes and ensure the com- pany's regulatory compliance.	Generali's legitima- te interest based on legal authorisation and to guarantee compliance with in- ternal procedures.	Your data may be communi- cated within the framework of this processing to any official body or public authority, exter- nal auditors, lawyers and to the parent company of the group to which Generali belongs. The categories of service pro- viders that may have access to your data, in addition to those listed in section 2, would be consultancy and legal advice services.

To carry out relevant actions and inves- tigations to prevent money laundering and the financing of terrorism. It in- cludes the prevention of transactions with internationally sanctioned parties. Complaints made through the Insurer's ethics line are taken into consideration.	Legal obligation.	Your data may be transferred in the context of this processing to external auditors or to the parent company of the group to which Generali belongs. The categories of service pro- viders that may have access to your data, in addition to tho- se listed in section 2, would be providers of internationa- lly sanctioned databases and providers related to the fight against money laundering.
In the context of entering into and ma- naging the insurance contract, inclu- ding renewals, common credit informa- tion systems managed by third parties will be consulted. These systems con- tain information about non-complian- ce with financial or credit obligations, aimed at assessing the financial si- tuation for a future periodic payment relationship. This query is carried out on the basis of the identification data provided by the data subject.	ty and appropriate- ness of the product for the customer; (iii) Legitimate interest	to entities of the Generali group, insurance brokers and entities managing solvency files. The categories of service pro- viders who may access your data will be those indicated in section 2.

To carry out corporate transactions such as modifying the corporate structure, mergers, spin-offs, disso- lution, creation, or other similar ope- rations. This includes the preparatory period before the corporate transac- tion and subsequent activities until its completion.		The categories of service pro- viders who may access your data, in addition to those in- dicated in section 2, are pro- viders of consulting, auditing, and legal services. As part of this processing, your data may be transferred to compa- nies within the group to which the Insurer belongs, in parti- cular to the group company involved in the corporate tran- saction.
To contact you, for commercial pros- pecting purposes, either by phone or email, for up to 400 days following the issuance of the insurance quote.	Legitimate interest of the Insurer in en- couraging the sig- ning of the insuran- ce contract.	The categories of service pro- viders who may access your data will be those indicated in section 2.

5.2 If you have made an enquiry, filed a complaint, or exercised a right:		
Purpose of the processing	Legal basis	Recipients
Complaints and queries about the service: to deal with complaints through the corresponding electronic form provided for this purpose, by te- lephone, by post, by e-mail or through instant messaging applications. In the event you contact us by phone, your call may be recorded.	Depending on the specific case: (i) Le- gal obligation to at- tend to customer or interested parties' complaints; and (ii) Legitimate interest in attending to com- plaints and queries.	Your personal data will be transferred on the basis of this processing to the official body, ombudsman or public authority involved in the com- plaint submitted. The catego- ries of service providers that may have access to your data, in addition to those listed in section 2, would be providers of call recording services.
Complaints and queries about the service: handling and managing com- plaints about privacy and exercise of rights of access, rectification, erasu- re, objection, restriction and portabili- ty through the corresponding electro- nic form provided for this purpose, by telephone, email, instant messaging applications or through TIREA. As well as managing your requests to unsubscribe from commercial com- munications. This includes requests for access to telephone calls which, if granted, involve sending the call to the data subject, including the voices of the speakers involved. In the event that you contact us by phone, your call may be recorded.	Legal obligation to address privacy-re- lated complaints or exercises of rights of access, rectifica- tion, erasure, objec- tion, restriction and portability raised by agents, customers, or any other data subjects whose data has been pro- cessed by Generali.	Your personal data will be passed on to the Data Protec- tion Commission on the basis of this processing if the com- plaint is received by the Data Protection Commission. The categories of service provi- ders that may have access to your data, in addition to tho- se listed in section 2, would be providers of call recording services.

5.3 If you have participated in a contest or raffle		
Purpose of the processing	Legal basis	Recipients
Participation in contests and raffles organized by Generali.	Consent.	Your personal data will not be transferred on the basis of this processing. The catego- ries of service providers that may have access to your data, in addition to those listed in section 2, would be providers of sending communications and messaging.

6. Confidentiality

The personal data that we may collect through our websites, portals, forms, contact mailboxes, as well as through the various electronic or telephone communications that we maintain with you or your representative will be processed confidentially by Generali, with Generali pledging to keep these secret in accordance with the provisions of applicable law.

7. Update of the Privacy Policy

This Privacy Policy may need to be updated. It is therefore necessary that you review this policy periodically and, if possible, every time you contact us, or access the Generali Expatriates website https://www.generaliexpatriates.es/en/security-privacy, in order to be properly informed about the type of information collected and its processing. You can find the Privacy Policy on the Generali Expatriates website. Notwithstanding the foregoing, we shall notify you of any changes to modification to this privacy policy that affects the processing of your personal data.

This Privacy Policy was updated in April 2024.