

DISCLAIMER regarding personal data processing

The protection of your personal data is particularly important to us. Through this document we would like to inform you about the purposes and methods of processing your personal data in relation to Onix Asigurari S.A., as well as about the rights of the data subjects.

ONIX ASIGURARI S.A., a company based in Daniel Danielopolu Street, no. 2, 3rd Floor, District 1, P.O. 014134, Bucharest, Romania, registered at the Trade Register with no. J40 / 7361/2012, CUI: 10509908, authorized by A.S.F. with no. RA - 031 / 10.04.2003, as insurer (hereinafter "Onix Asigurari S.A." or "Controller"), in order to provide insurance services, collect and process personal data, in accordance with the legal provisions regarding the processing of personal data and the free movement of such data.

In general, Onix Asigurari S.A. processes the personal data provided directly by you with the occasion of an insurance offer upon request or in order to conclude and carry out a frame work agreement for underwriting an insurance policy.

In this sense, we shall need your personal data if you want to purchase our services.

In case that you don't want to provide us such information, it will be impossible for our company to provide insurance services to you.

The purpose of this notification is to inform you about the purposes of the processing, the legal basis of the processing, the duration of the processing, the recipients of the personal data collected, the methods of exercising the individual rights of the data subjects.

Onix Asigurari S.A. processes the following categories of data: your name and surname or sometimes, some of your family members name and surname, data regarding your identity papers: social security number, date and place of birth, sex, citizenship, signature, address (domicile or residence), nickname, data regarding marital status, phone number, fax, e-mail, profession, place of work, data regarding vocational training: diplomas, degrees, financial-economic status, data regarding personal property, banking details.

We shall request and process your personal data in order to perform our company's activity. As required by law, we are manually or automated processing your personal data, by paper or by electronic means, for the following purposes: to provide insurance services, co-insurance (issuing the offer and underwriting the insurance policies, the insurance contracts/policies administration, including renewals and administrating claims) and reinsurance; to perform the financial analysis to evaluated the risks of the insurance policies applicants, to underwrite the insurance policies, to solve the petitions, to administrate the Conventions with agents/insurance distributors/reinsurers, to fulfill anti-money laundering and anti-terrorist financing requirements as well as to put in place the international sanctions, to maintain personal and premises security and /or private property (the company's premises video monitoring), internal reporting, the procedure of claims solving, the regress or debts collection procedure, frauds prevention and detection, reinsurance, actuarial and statistical analysis, solving customers complaints and requests, research studies, compliance with legal obligations (fiscal, accounting, administrative and archiving obligations), resolving potential disputes, submitted to the courts (common law or arbitration, local or abroad), communications or reports to the competent state or governmental authorities, institutions or agencies.

The legal grounds for processing your data for the purposes mentioned above are:

- concluding and executing the insurance contract / policy to which you are a party, as well as performing at your request the steps prior to concluding the insurance contract;
- legal obligation of the Controller;
- the legitimate interest of the Controller, for activities such as: performing statistical / actuarial analyzes and internal reporting, checking the integrity and compliance of the data subjects, preventing fraud, ensuring the necessary security measures.
- your consent;

Your personal data will be taken directly from you, from public sources (such as press) or from public authorities (Financial Supervising Authority A.S.F., National Agency for Fiscal Administration - A.N.A.F., Directorate for Persons Record and Databases Management– D.E.P.A.B.D., Courts of Law or Police) and from other third parties: insurance companies, insurance/reinsurance distributors, marketing agencies, employers, banks, bailiffs, public notaries, lawyers, legal representatives.

For above mentioned purposes your personal data could be totally or partially disclosed to the following third parties who act as controllers: local or central public authorities (A.S.F., A.N.A.F., D.E.P.A.B.D., National Office For Prevention And Control Of Money Laundering, national authorities, Courts of Law or Police), other insurance intermediaries, insurance/ reinsurance distributors, marketing agencies, employers, financial auditors, banks, bailiffs, public notaries, lawyers, legal representatives, other group companies.

For above mentioned purposes your personal data could be transmitted to other parties acting to our instructions as processors: technical consultants, experts, lawyers, bailiffs or companies who provide services to us such as couriers, documents management companies, IT development and support companies.

For the above purposes, we may transmit your personal data to other parties acting in accordance with our instructions as proxies: technical consultants, experts, lawyers, bailiffs or companies providing various services (courier services, document management, maintenance , IT development and support).

Also, it is possible to transmit your personal data due to the following situations:

- In case of a reorganization, merger, sale, assignment, partial or complete transfer of the business or assets of the company (including the case of insolvency);
- In order to fulfil all the legal obligations imposed to us by the competent authorities, including the case you submitted a complaint related to one of Onix Asigurari S.A. services.

Data transfer abroad

Within the specific operational processes, Onix Asigurari S.A. may transfer personal data outside Romania to other partner companies on the basis of express contractual obligations, including in terms of guaranteeing the protection of personal data.

Thus, personal data processed for the purposes mentioned above may be processed within the country and transmitted, both in the EU as well as outside it, always subject to contractual restrictions on confidentiality and security, in accordance with applicable data protection laws and regulations.

Data storage period

The personal data will be processed at least for the duration of the validity of the insurance contract, as well as subsequently, for the duration necessary for the execution of the contractual obligations by any of the parties.

Personal data will be stored for as long as necessary for the purposes mentioned above or for the period of time provided by the general legal provisions as well as those applicable to insurance.

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

The rights you have regarding your personal data

In connection with the processing of personal data based on the conditions specified in the GDPR, you can exercise any of the following rights:

1. The right to information and access to personal data

It allows you to be informed about the processing of personal data, to obtain from us a confirmation that Onix Asigurari S.A. whether or not it processes personal data concerning you and what such data are processed. If the personal data concerning you are not collected from you, we will inform you of any available information regarding their source, in cases where we do not have a legal prohibition regarding the disclosure of the source.

2. The right to rectification

It implies the right to request the rectification or updating of inaccurate or incomplete personal data concerning you or their completion, when they are incomplete.

3. The right to delete data or the "right to be forgotten"

It implies the right to request the deletion of personal data concerning you, in certain circumstances, such as (i) your personal data is no longer necessary for the purposes for which it was collected or processed, (ii) your data has been processed unlawfully, (iii) the data processing took place on the basis of your consent, and it was withdrawn.

4. The right to withdraw your consent

Your consent may be withdrawn at any time when the processing of personal data concerning you has been carried out on the basis of your consent.

5. The right to restrict processing

It implies the right to request and obtain the restriction of the processing of personal data concerning you, in certain circumstances, such as (i) you contest the accuracy of the data, for the period that would allow us to verify the accuracy of that data, (ii) your data have been processed illegally, and you object to their deletion, requesting a restriction on their use.

6. The right to data portability

It implies the right to receive the personal data concerning you and which you have provided to us, with the right to transmit them to another operator, if (i) the data processing has been carried out either on the basis of your consent or the contract concluded with us, and the processing of personal data was carried out by automatic means. This right may be exercised only to the extent that the processing of the data provided has been carried out exclusively by automatic means and only where the extraction of such data is feasible in terms of the technical capabilities used by the Operator.

7. The right to opposition

It assumes that, at any time, you have the right to object, for reasons related to your particular situation, to the processing of personal data 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 the creation of profiles based on those provisions.

To the extent permitted by applicable law and we may comply with your request, you have the right to object to the processing of your personal data or to notify us not to process it further. For this, you can send us an email to the following address: dpo@onix.eu.com or a written request, directly to the registry of Onix Asigurari S.A.

8. The right not to be subject to a decision based solely on the automatic processing of your data, including the creation of profiles that produce legal effects or that significantly affect you

You have the right to request human intervention from the Operator, to express your point of view and to challenge the decision.

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

10. The right to go to court

11. The right to be notified by Onix Asigurari S.A., regarding security breaches that have / could have an impact on your personal data

For the exercise of your rights or additional information you can contact Onix Asigurari S.A., through the following contact details:

- e-mail to [dpo@onix.eu.com],

- by mail, to the address Onix Asigurari S.A., Daniel Danielopolu Street, no. 2, Floor 3, Sector 1, C.P. 014134, Bucharest, Romania or

In order to submit a notification / complaint to the National Authority for the Supervision of Personal Data Processing, the contact data are: Web site: <http://www.dataprotection.ro/>; Email: anspdcp@dataprotection.ro ; Address: G-ral. Gheorghe Magheru Boulevard, no. 28-30, District 1, P.C. 010336 Bucharest, Romania; Landline: + 40.318.059.211, + 40.318.059.212.

Updating this information on the processing of personal data

This information on the processing of personal data is subject to periodic reviews. In order to be informed about any important changes that may have an impact on the processing of your personal data, please periodically consult the company's website www.onix.eu.com - section "*Legal issues – Information NOTE on the processing personal data*"

I have read and fully understood the above, regarding the processing activities performed in order to provide the services of the Insurer, according to the purposes mentioned and assigned to them.