

§ 1 General information

1. The Privacy Policy is an integral part of the Terms of Use and describes the principles of information processing, including personal data and cookies.
2. Data are processed on the basis of the GDPR - 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, and repealing Directive 95/46/EC (General Data Protection Regulation).
3. The Controller of your personal data is INS Global, the company registered under the name INS Global Łukasz Babula, with registered office in Poland, Warsaw, at ul. Nowoursynowska 147/4 (postal code 02-776), entered in the Central Register and Information on Business Activity, NIP: 8471455336, REGON: 368606387, recorded in the Register of Insurance Agents under the number 11240779/A.
4. The e-mail address to contact the Controller is: contact@europe-insurance.eu
5. Providing personal data is voluntary and aims at preparing an insurance proposal, and in case of interest, concluding an insurance contract and performing an agreement for the provision of services by electronic means. Providing personal data is a condition for the execution of the insurance contract.
6. Personal data are adequate in relation to the purposes for which they will be processed.
7. Personal data will be collected in connection with your use of the Europe Insurance Service, for the purpose and to the extent necessary for:
 - a. presentation of information, performance of a contract for the provision of services by electronic means, conclusion of insurance contracts, payment of receivables, answering a question asked via contact form or online chat - the legal basis is the necessity of the processing for the performance of the contract (Article 6(1)(b) GDPR),
 - b. analyses, statistics or services of the Controller - the legal basis for the processing is the legitimate interest in conducting analyses of users' activities and preferences in order to improve the functionality and security of the Europe Insurance Service and the services provided through it (Article 6(1)(f) GDPR),
 - c. marketing of products - the legal basis for processing is the legitimate interest in being able to promote products and services (Article 6(1)(f) GDPR),
 - d. conducting direct marketing of products and services (only after consent has been obtained) - the legal basis for processing is consent (Article 6(1)(a) of the GDPR), and such consent may be withdrawn at any time. Marketing will be carried out exclusively by means of communication (e-mail).

§ 2 Rights of the data subject

1. Personal data will be processed for the period necessary to perform the contract entered into through the Europe Insurance Service and thereafter for the purposes and for the period and to the extent required by law or to secure any claim.

2. The data subject has the right of access to the content of his or her personal data and the right to rectify, erase or limit the processing, the right to transfer the data and, as regards marketing purposes, the right to object to their processing.
3. The data subject has the right to lodge a complaint with the supervisory authority if he or she considers that the processing of personal data violates the provisions of generally applicable law.
4. The user of the Europe Insurance Service, before indicating personal data of other persons, in case of concluding an agreement on someone else's account, should obtain consent for their transfer.

§ 3 Personal data protection

1. The places where you log in and enter your personal data are protected in the transmission layer (SSL certificate).
2. In order to protect the data, the Controller regularly makes backup copies.
3. An element of data protection is regular updating of all software used by the Controller to process personal data.
4. The Controller undertakes to protect personal data in accordance with the applicable regulations, in particular not to disclose them to third parties and to process them only for the purposes specified in § 1 and for his or her own marketing purposes, subject to § 4.

§ 4 Transfer of personal data to other entities

1. Personal data may be transferred for the purpose of providing services through the Europe Insurance Service to:
 - a. insurers, offering their products through the Europe Insurance Service – in order to submit insurance offers, conclude and perform insurance contracts or withdraw from these contracts,
 - b. natural persons performing agent services on behalf of the Controller,
 - c. payment operators,
 - d. operators of online chat solutions,
 - e. hosting companies,
 - f. contractors and suppliers responsible for operating IT systems,
 - g. legal advisors,
 - h. postal operators, couriers.
2. Selected information and personal data may be disclosed to the relevant authorities or third parties who request such information on an appropriate legal basis and in accordance with applicable law.
3. Personal data will not be transferred to a third country or to an international organisation.
4. If payment is made by payment card:
 - a. the controller of personal data is PayU S.A. with its seat in Poznan (60-166), at Grunwaldzka 186. Personal data will be processed for the purpose of payment transaction processing, notifying about the payment processing status, processing of complaints, as well as for the purpose of fulfilling legal obligations incumbent on PayU,
 - b. recipients of personal data may be entities cooperating with PayU in the process of payment processing. Depending on the selected payment method they may be: banks, payment institutions, lending institutions, payment card organisations, payment schemes), moreover, entities supporting PayU's activity, i.e. IT infrastructure providers, payment risk analysis tool

providers, as well as entities entitled to receive them under applicable laws, including competent judicial authorities. The data may be made available to merchants in order to inform them of the payment processing status. The person to whom the data relates has the right to access the data, as well as to rectify, restrict their processing, object to their processing, not be subject to automated decision-making including profiling, and to data portability and erasure. The provision of data is voluntary but necessary to process the payment and failure to provide data may result in the rejection of the payment. For more information about PayU's rules for processing your personal data, please see the privacy policy at www.payu.com.

§ 5 Retention period of personal data

1. Personal data processed in connection with the conclusion and performance of a contract for the provision of electronic services will be stored for the duration of the contract.
2. Personal data processed on the basis of consent will be stored until the withdrawal of consent in relation to their processing.
3. Personal data processed for the purpose of marketing on the basis of a legitimate interest will be stored until an objection is raised to their processing for that purpose.
4. The data retention periods may be extended where the data are necessary to establish, investigate or defend against possible claims, and after that period only if and to the extent required by law. At the end of the processing period, the data are irreversibly deleted or rendered anonymous.

§ 6 Important marketing techniques

1. The Controller uses statistical analysis of website traffic through Google Analytics (Google Inc. based in the USA). The Controller does not transfer personal data to the operator of this service, but only anonymised information.
2. The Controller uses remarketing techniques, which allow for matching advertising messages with the user's behaviour.
3. The Controller uses a Facebook pixel. Thanks to this technology Facebook service (Facebook Inc. based in the USA) knows that the person registered with Facebook is using the Europe Insurance Service. The Controller does not transfer any additional personal data to Facebook.
4. The Controller uses a solution that automates the operation of the service in relation to users.

§ 7 Information on cookies

1. The website uses cookies.
2. Cookies are IT data, in particular text files, which are stored in the user's end device and are designed to use the websites of the Europe Insurance Service.
3. The entity placing cookies on the user's end device and obtaining access to them is the Controller.
4. Cookie files are used for the purposes of the implementation defined in § 6.
5. Software for web browsing (web browser) usually allows cookies to be stored in the user's end device by default. Users can change the settings in this respect. The web browser allows you to delete cookies. It is also possible to automatically block cookies.

6. The restrictions on the use of cookies may affect some of the functionalities available on the Europe Insurance Service websites.

§ 8 Controller's logs

1. The information about user behaviour on the site may be subject to login. These data are used to administer the service.