# CONSENT ACCORDING TO THE PROCESSING OF PERSONAL DATA (PROTECTION OF NATURAL PERSONS) REGULATION (EU) 2016/679

According to the provisions of the processing of personal data (protection of natural persons) Regulation (EU) No.2016 / 679, Ypera Insurance Co. Ltd, has the obligation and responsibility to ensure that personal data relating to you are legitimately processed, whether are given or will be given at any given time in the future, in accordance with the above stated Regulation.

# I. DEFINITIONS

"Controller" and "Processor" refers only to Ypera Insurance Co. Ltd, from Ypera House, Medousis Street 2, 6059 Larnaca, tel. 24200826, fax 24828290, email: DPO@ypera.com.cy

"Subject of Data" means the person insured or potential to be insured person and any members of their family who are covered by the insurance plan or are in a position to insure themselves.

"Personal data" means any information relating to the insured person or potential to be insured person while he/she is alive and whose identity is known or can be ascertained directly or indirectly, in particular by reference to an identification number or the basis of one or more precise elements which portrays its status and includes data of special categories (sensitive) that have been given or will be given in the future to Ypera Insurance Co.Ltd.

"Sensitive Personal Data": which reveal racial or ethnic origin, political opinions, religious or philosophical beliefs or participation in a trade union, as well as the processing of genetic data for the purpose of undeniable identification of persons, data relating to health, sexual life or sexual orientation.

"Data Protection Officer" refers to the person designated by the processor to participate properly and in a timely manner in all matters relating to the protection of personal data, contact details of Ypera House, Medousis Street 2, 6059 Larnaca, tel. 24200826, fax 24828290, email DPO@ypera.com.cy

"Data Processing": includes automated media use or non-collection, registration, organization, structure, storage, adaptation, alteration, retrieval, search, use, transmission, dissemination, any other form of disposal, combination, restriction, and deletion or destruction of personal data.

# II. PURPOSE OF PROCESSING

The controller in the course of his or her activities will carry out in whole or partly an automated and/or non-automated processing of personal data whether these belongs to the specific categories of personal data (sensitive) as stated in Article 9 of the Regulation (EU) 2016/679 or not, which are or will be comprised in a filing system that is relevant and limited to what is necessary for the purposes for which they are collected and will be updated at reasonable intervals.

The main purpose of processing is to evaluate the proposal and / or an additional insurance policy (risk assessment and acceptance, setting premiums), performance of the insurance contract, issue of the insurance policy, management of the policy, eventual renewal of the policy, the management of any claims arising out of your insurance policy and any of our financial transactions or services offered by the insurance company, the prevention and avoidance of fraudulent offenses and insurance fraud.

In addition to the basic purpose, personal data will be processed for the purpose of (a) the collection of evidence (validated and numbered invoices, receipts, prescriptions, radio diagnostic tests and medical certificates) to examine any of your submitted claim request (b) the confirmation of illness, accident, care, etc. for which any claim you make is such that it is covered by the insurance contract and (c) research and statistical analysis, the promotion of new products, and the excellent provision and maintenance of high quality services to you.

# III. DATA RECEIVERS

Ypera Insurance Co. Ltd will transmit your personal data solely for the purposes set forth below, with whom confidentiality agreements are in place for the performance of their duties:

- Authorized employees under its supervision.
- Authorized external partners, natural or legal persons, e.g. doctors, private and/or public hospitals, lawyers, auditors, legal advisers or insurance agents.
- Affiliated companies or contracted or cooperating companies.
- At Karyatis Administrators Ltd, this is a collaborating management company for the claims submitted to Ypera Insurance Co. Ltd.
- Reinsurance companies and / or reinsurance intermediaries with whom has entered into or is about to conclude reinsurance contracts.

The processing of data is confidential and will be carried out only by persons under the supervision of the controller and only at his command in a way that guarantees their security. Any personal data will not be disclosed to third parties other than the above stated cases and / or where the regulation permits or imposes it and / or where further explicit consent.

.....(Initials)

# IV. RIGHTS OF INSURED PERSON AND / OR POTENTIAL TO BE INSURED PERSON

- Revoke your consent to process your personal data (it is understood that withdrawal of consent does not affect the legitimacy of the processing based on your consent given prior to revocation)
- Receive a confirmation from the controller that your personal data collected and related to you are being processed, if this is not the case, you also have the right to access and update this data upon your request.
- Request from the Controller to correct any inaccurate data and/or duly complete your personal data.
- Request from the controller to delete or restrict the processing of personal data concerning you without undue delay if they are no longer necessary in relation to the purpose they have been collected or submitted, if you withdraw your consent, if you object to processed, or if there are no longer any imperative and legitimate reasons for processing, if an unlawful processing has been performed, if the data is to be deleted under Law or if you question the accuracy of the data and their limitation until they are verified by the Controller. Subject to the exceptions of Articles 17 (3) and 18 (2) of the Regulation.
- Receive your personal data that you have provided to the controller in a readable electronic form and forward them to another processor without
  objection from the controller to whom they were provided. Also ask for the direct transmission of personal data from one controller to another, if
  technically feasible.
- To object to the processing of your personal data, especially for direct marketing purposes, including profile training if this relates to direct marketing.
- To object to a decision taken solely by automated means, including profile training, which affects you negatively.

# Your above stated rights could be exercised with your written request to the Data Protection Officer via fax: 24 828290 or DPO@ypera.com.cv or Ypera House, Medousis Street 2, 6059 Larnaca, by registered mail. The DPO is obliged to respond within one (1) month of receipt of your request. This period may be extended by two (2) more months, if necessary, taking into account the complexity of the request and/or the sum of your requests.

#### V. AUTHORIZATION

By signing this statement, you authorize Ypera Insurance Co. Ltd as requested and received, and at the same time, authorize any Doctor, Public Hospital, Private or Clinic or other nursing or rehabilitation center where you have been hospitalized or have a medical condition or are aware for illness, accident, etc. for which you request it, to give copies of any specialized examinations, radio diagnostic tests, medical certificate, supplementary medical certificate or even provide the company with any information regarding your health and *I* or hospitalization which are necessary for the examination of your submitted and / or any claim submitted in the future.

#### VI. REFUSAL OF CONSENT

Denial of your consent to the collection and processing of your personal data, Ypera Insurance Co. Ltd will have the right to reject the insurance proposal or the additional act, since it will not be able to examine it or terminate the policy or reject a claim for compensation.

# VII. FILE MAINTENANCE

Ypera Insurance Co. Ltd will keep securely and confidentially all collected and processed personal data of the archives created for the above purposes, for at least twelve (12) years and in any case the minimum period required by the Law or any regulatory body or longer if required by law or any other body having jurisdiction over it.

# VIII. DISCLOSURE OBLIGATION STEMMING FROM LAW AND/OR REGULATIONS AND/OR INSURANCE PRACTICE

Regardless of the above, disclosure of personal data is mandatory in the following cases:

- When the insured or potentially to be insured person or its authorized representatives provide written consent for this purpose.
- In case of legal proceedings, between the insurance company and the insured person and / or the potentially to be insured person.
- If a court order is issued, where information should be provided to competent bodies and / or the superintendent authorities under the provisions of relevant Laws.
- When information is required for reasons of public interest or to protect the interests of the insurance company under the Laws.

#### VX. CONFIDENTIALITY

According to Ypera Insurance Co. Ltd policies and procedures, is to protect and safeguard the privacy of your personal data. We therefore wish to assure you that any transmission and *I* or disclosure of your personal data, whether for the purpose of assigning an activity or for the purposes of fulfilling the contractual obligations of the insurance to you, is governed and regulated by terms of confidentiality and protection of your data, in contracts with which we bind our associates and / or insurance agents.

# X. STATEMENT

I have duly read and fully understand the content of this statement and with free will I sign it by giving my explicit consent for the collection and processing of my personal data by the controller in accordance with the Law and Regulation (EU).

Full Name

ID card

Signature

Date

#### The declarant

Optional consent to receive information and/or promotional material and/or information about the insurance contract and/or transaction and/or the insurance company; as well as for the promotion and sale of materials and/or intangible goods and both services and remote services provided by Ypera Insurance Co. Ltd.

I hereby explicitly declare that I agree to receive from me the above mentioned information.

Signature..... Date.....