

PERSONAL DATA PROTECTION

INFORMATION ON THE PROCESSING OF PERSONAL DATA BY THE MOTOR INSURERS' BUREAU - GREECE

(In accordance with the General Data Protection Regulation (EU) 2016/679)

The Motor Insurers' Bureau (M.I.B.) - Greece is a Legal Entity of Private Law that is based in Athens, and supervised by the Bank of Greece. It was established by Law 489/76, as codified by Presidential Decree 237/86, regarding compulsory motor vehicle third party liability insurance and its operation is fully harmonised with the European Union Directives.

The Greek Motor Insurers' Bureau has been operating since 20/8/1987 and its members are compulsorily and ipso jure all the insurance companies operating in Greece in the Motor Vehicle Third Party Liability Insurance Sector.

Purposes of the M.I.B.'s operation in accordance with articles 26 ff. pursuant to P.D. 237/86:

- **It settles** damages caused in Greece by vehicles from other member states of the Green Card System (see the official website of the Council of Bureaux of the Green Card System member states: <http://www.cobx.org/Content/Default.asp?PageID=12>). The settlement is made either directly by the M.I.B. or through the Agents and Correspondents, namely insurance companies or international loss adjustment companies, which are contracted with the M.I.B. and undertake the settlement of claims on behalf of the M.I.B.
- **It guarantees** to compensate the victims of road accidents that are caused by Greek motor vehicles in other member states of the Green Card System in co-operation with the competent local foreign Motor Insurers' Bureaux. For this purpose, it cooperates with the foreign Bureaux on settling motor vehicle accident claims that are caused abroad by Greek motor vehicles.
- **It provides** electronically the format of "Green Cards" that are issued by the insurance companies for their insured persons, through the e-connection of its member insurance companies with its computerised system.

- **It issues** Frontier Insurance Certificates, which provide specific insurance cover for one month to foreign vehicles that are uninsured and attempting to enter Greece. It furthermore settles claims and pays compensation for road accidents that are caused by those vehicles insured with Frontier Insurance issued by the M.I.B. The settlement is made either directly by the Bureau or its Agents that are contracted with the M.I.B.
- It has been designated as the **“Compensation Body”** that is provided under article 24 in the Codified Directive 2009/103/EC for protecting visitors, namely traffic accident victims outside their country of residence. Within this context, it settles and guarantees the satisfaction of claims by persons residing in an EEA [European Economic Area] country and injured by a road accident abroad.

The Purpose of Data Processing

The Motor Insurers’ Bureau (M.I.B.) respects your concerns regarding the confidentiality of the personal data that you provide to us. We also consider it important to inform you about how we use your personal data.

The data collection and processing refers to all the personal data that you provide for your servicing by the M.I.B., as well as any additional data that you either provide later on or which is obtained from third parties, natural persons or legal entities, as well as other persons involved in the accident, foreign Motor Insurers’ Bureaux, insurance or reinsurance companies, police and other public authorities, and other sources, and which are necessary for processing your submitted application. This data may indicatively and not restrictively relate to financial data, motor vehicle insurance, motor vehicle ownership, transportation, family, health, social welfare, penal prosecutions and court Decisions.

The Motor Insurers’ Bureau shall exclusively and only process this data for the fulfilment of its obligations in accordance with the law regarding the hereinabove mentioned functions of the M.I.B., which indicatively includes the settlement of your claim arising from a road accident. The information shall not be revealed or sold to third-parties for other irrelevant purposes.

Within this context, the M.I.B. may transfer this personal data to Motor Insurers' Bureaux of other countries of the European Union or even to third Countries of the Green Card System, to the Greek or a foreign Guarantee Fund or Compensation Body, insurance companies involved in the claims settlement, loss adjusters, experts, insurance funds, police and other public authorities and departments, as well as Courts. The transfer of your personal data to Third Countries is secured through the Standard Contractual Clauses (EU model clauses).

In the case where the settlement is conducted on behalf of the M.I.B., as aforementioned, by a contracted Agent or Correspondent, the said transfer is conducted by the Agent or Correspondent handling the file and your Agreement to this Information constitutes clear, explicit and factual consent for the said transfer by the contracted Agent or Correspondent.

Who has access to your data?

Only our departments that are responsible for the service provided on each occasion shall have access to your personal data, e.g. the settlement of a claim arising from a road accident for which we are competent, the issuance of Frontier Insurance, as well as the proper and trouble free operation of this insurance, in accordance with the abovementioned. We indicatively refer to the Claims Department, the Legal Service, the Financial Services Department, Management and the legal entities or natural persons that are contracted with the M.I.B., within their competence for fulfilling the purpose of the M.I.B. operation.

What are your rights during the processing of your data?

You have the capacity to exercise any of your rights regarding:

- Access to the personal data that is stored by the Motor Insurers' Bureau for you, in order to be aware of which of your data we are processing, for what purpose, its recipients, and the period of its storage;
- Rectification of your data in the event where it is incomplete or inaccurate;

- Erasure of your data (“right to be forgotten - RTBF”), where its processing is no longer necessary; and
- Restriction to the processing of your data, where you contest its accuracy or for another legitimate reason.

If you wish to exercise your hereinabove rights, or to even obtain a copy of your data, you may send a relevant letter to the Data Protection Officer of the M.I.B. (Motor Insurers’ Bureau, 9 Xenophontos Street, Athens, Post Code 105 57 or an email to: dpr@mib-hellas.gr.

The Motor Insurers’ Bureau shall ensure that it satisfies the relevant request within a period of thirty (30) days from the date that this request is lodged, or inform you in detail about the reason that it may potentially be unable to satisfy your request.

How long shall the Motor Insurers’ Bureau store and process your personal data?

The personal data mentioned hereinabove is stored on the data bases of the Motor Insurers’ Bureau and kept in a format that permits the identification of the person to whom it relates only for the period that is necessary for the purpose it has been collected and until the prescribed period of any relevant claims is expired, in accordance with the Motor Insurers’ Bureau’s Policy for Storing, Filing and Destroying Data. You may receive personalised information about the retention of your data after having lodged a relevant request at dpr@mib-hellas.gr.

How do we secure your data?

We acknowledge our responsibility to protect the personal data that you provide to us. The Motor Insurers’ Bureau uses a range of security techniques to protect your data, including secure servers, VPN, firewalls, access controls and encryption where appropriate.

Conversions

This Information may be occasionally amended. Please check this Information periodically on our website and especially before providing any new personal data.

Contact for information / complaint

1. The Motor Insurers' Bureau collects, processes, stores, transfers and finally erases the personal data that you provide, in its capacity as the Data Controller. On any whatsoever issue regarding the processing of your data you may contact the Bureau Data Protection Officer at 9, Xenophontos Street in Athens, Post Code 105 57, telephone: 210-3236562, email: dpr@mib-hellas.gr.
2. You can also address a relevant request / complaint to the Personal Data Protection Authority, 1-3 Kifisias Avenue in Athens, Post Code 115 23, email: www.dpa.gr.

If you have any whatsoever questions or concerns regarding the use of your personal data, please contact us and we shall do our best to respond to these questions or concerns.