

## ***Pre-Contract Information for the policyholder/insured***

This Information is intended to provide the policyholder/insured with information necessary to help understand the insurance contract. This Information and other pre-contract documents shall be delivered in paper format, unless the policyholder/insured has selected the option of having them delivered by e-mail or on any durable medium other than paper (e.g. text) or agreed to have them provided via the insurer's website. Such selection must be made before the conclusion date of the insurance contract. The contractual documents and all other documents and notices shall be delivered using the selected delivery method, unless the applicable law and/or terms & conditions of insurance require that they be delivered otherwise. If the policyholder/insured desires to change the delivery method, they must notify the insurer of the intended change. Subject to consent of the policyholder/insured as a consumer, all communication shall be conducted in Croatian. Before entering into each insurance contract, CROATIA osiguranje d.d. (hereinafter referred to as the insurer), being an insurance company, provides the policyholder/insured with the following information and details:

### **1. Company name, registered office and address of the insurance company**

The insurer is CROATIA osiguranje d.d., having its registered office at Vatroslava Jagića 33, 10000 Zagreb, Republic of Croatia. The insurer is registered in the Court Registry of the Commercial Court in Zagreb under MBS (Reg. No.): 080051022. The name of the company is CROATIA osiguranje d.d. The insurer was licensed to engage in the conclusion and performance of life and nonlife insurance contracts by the Decision of the Croatian Financial Services Supervisory Agency (hereinafter referred to as HANFA) rendered under Class: UP/I-453-02/07-30/09, Ref.: 326-112-07-7, dated 6 December 2007. Where an employee of the insurer is directly responsible for the distribution of insurance with regard to an insurance contract to which this Information pertains, such employee shall offer no advice regarding products and shall be paid for their insurance distribution services by receiving the salary defined in their employment contract.

### **2. Terms & conditions of insurance applicable to the insurance contract**

The terms & conditions of insurance and the insurance contract are made in Croatian.

The terms & conditions applicable to the insurance contract are specified in the offer, the indicative calculation or indicative report or the insurance policy or, in case of distance insurance contracts, such terms & conditions shall be made available to the policyholder before concluding the contract via the insurer's website, e-mail or any durable medium other than paper.

By executing the insurance contract, the insurer undertakes vis-a-vis the policyholder to pay the insured or beneficiary the insured amount if an insured event occurs, whereas the policyholder undertakes to pay the insurer the premium due.

### **3. Binding period of the offer and the right to revoke an offer to conclude an insurance contract**

Unless the policyholder specifies a shorter period, a written offer shall be binding upon the policyholder (offeror) for 8 (eight) days, or 30 (thirty) days if a medical examination is required, of the date the offer is provided to the other party. The policyholder (offeror) may revoke such written offer within the same time limit.

### **4. Requirements concerning the expiry or termination of or withdrawal from the insurance contract**

Unless otherwise agreed for a specific type of insurance, a contract made for a term of five years may not be terminated before the expiry of its original term.

If the contract is made for a term of more than five years, either party may on expiry of such term terminate the contract for convenience by giving the other party a 6-months' written notice thereof.

If the contract is made for an unlimited time, either party may terminate the contract for cause as of the due date of the premium by giving the other party their written notice no later than three months before the premium becomes due and payable.

As an exception to the foregoing, an insurance contract may end before the end of its original term if the asset insured is destroyed/missing, whereas a personal contract may end if the insured dies or is no longer covered by compulsory health insurance. A personal or property insurance contract may also end for nonpayment of premium, withholding information relevant to risk assessment by the policyholder, or any inaccurate or incomplete circumstances relevant to risk assessment that may be unintentionally reported by the policyholder.

If the policyholder, acting in his capacity as a consumer, concludes a distance insurance contract, he may unilaterally terminate it without giving his reasons within 14 (fourteen) days of its execution date.

Such right to unilateral termination may be exercised by:

- sending a written notice of unilateral termination to the insurer's registered office at Vatroslava Jagića 33, Zagreb, or e-mailing it to [info@crosig.hr](mailto:info@crosig.hr); and
- by submitting a Statement using the unilateral contract termination option titled "Contract Termination", which is available on the insurer's website in the "Contact Us" section.

The fourteen (14)-day notice period commences:

- as of the contract conclusion date, provided that the insured receives the pre-contract information and the applicable terms & conditions and contract clauses before concluding the insurance contract;
- as of the receipt date of the pre-contract information and the applicable terms & conditions and contract clauses if the policyholder receives such the pre-contract information and the applicable terms & conditions and contract clauses after concluding the insurance contract.

In either case, an insurance contract for which a consumer has sent the insurer his notice of unilateral termination or submitted his Statement using the unilateral termination option available on the insurer's website in accordance with the instructions for the exercise of the right to unilateral termination referred to in this section, within such time limits as specified above, shall be deemed terminated as of the time the insurer receives such written notice of termination of the insurance contract or Statement submitted using the unilateral termination option available on the insurer's website.

The policyholder shall not be entitled to unilaterally terminate a distance insurance contract if:

- the insurance contract is made for a term of less than one month;
- the insured and the policyholder, acting in his capacity as a consumer, have completed the contract, at a specific request of the consumer before the policyholder, acting in his capacity as a consumer, exercises his right to unilateral termination.

If the policyholder, acting in his capacity as a consumer, unilaterally terminates a distance contract but has given the insurer his express consent to proceed to perform it before the end of the unilateral contract termination time limit and has specifically agreed to pay the premium or the first installment therefore before the end of the unilateral contract termination time limit, the insurer shall retain the premium pro rata to the services provided as of the time the insurance contract is terminated and shall repay the policyholder the rest of the premium without undue delay but no later than 30 (thirty) days of receiving the notice of termination. If an insured event based on which the insurer is required to pay compensation which will not result in completion of the contract by both parties occurs before such unilateral termination, the policyholder may not claim the rest of the premium.

The policyholder is not entitled to withdraw from the insurance contract.

### **5. Term of the insurance contract**

The term of the insurance contract is specified in the offer, the indicative calculation or indicative report or the insurance policy, whereas the information concerning the term of a distance insurance contract shall be

available to the policyholder via the insurer's website, e-mail or any other remote means of communication.

Unless otherwise agreed, the insurer's liability under the insurance contract shall take effect on expiry of the 24<sup>th</sup> hour of the day specified in the insurance contract as the insurance start date, provided that the premium due has been paid before such time. If the premium is paid after the date specified in the insurance contract as the insurance start date, the liability of the insurer shall take effect as of the expiry of the 24<sup>th</sup> hour of the premium payment day.

Unless otherwise agreed, the insurer's liability shall end on expiry of the 24<sup>th</sup> hour of the day specified in the policy.

#### **6. Premium amount, insured amount, premium payment method and period, amount of contributions, charges, taxes and other expenses and fees, and total amount payable**

The amount of premium, the insured amount for basic and supplemental coverage, and the premium payment method and period are specified in the offer, the indicative calculation or indicative report or the insurance policy or, in case of a distance insurance contract, such information shall be available to the policyholder via the insurer's website, e-mail or any durable medium other than paper.

These documents will also inform the policyholder of the amount of any contributions, charges, taxes and any other expenses or fees added to the premium.

#### **7. Information on the procedure for resolving complaints and disputes**

Any natural or legal person, a representative of a group of consumers selecting and intending to directly conclude or have already concluded an insurance contract or any person that has rights and obligations under an active insurance contract shall have the right to lodge a complaint regarding the conduct of their insurance distributor or the provision of services or performance of obligations under the insurance contract with regard to any act of the insurer or any persons acting as the insurer's insurance agents.

Such complaint may be lodged: at the premises of the insurer by completing a complaint form; by mailing it to: CROATIA osiguranje d.d., PP 56, 10002 Zagreb; by e-mailing it to: prituzbe@crosig.hr; via the website at: www.crosig.hr; by calling 072 00 1884; or by faxing it to 01 633 2020.

Such complaint must include:

- the name and address of the complainant being a natural person and his legal representative, or the corporate name, registered office and the name of the responsible person of the complainant being a legal person;
- the grounds for lodging the complaint, the complainant's demands, and evidence corroborating the allegations presented in the complaint, if available, as well as documents not considered as part of the procedure that resulted in the decision to which the complaint pertains and proposals for the presentation of evidence;
- the complaint submission date and signature of the complainant or their representative; and
- a power of attorney where such complaint is lodged by a proxy.

The customer support department is responsible for managing the complaint handling procedure.

The insurer shall respond to each complaint within 15 (fifteen) days of receiving the complaint or, as an exception applicable in cases where it is impossible to provide such response within said time, the insurer shall notify the complainant of the reasons for the delay and indicate the expected time of completing the procedure and responding to the complaint. If a response to a complaint fails to satisfy all or some of the demands asserted in the complaint, the complainant shall be entitled to lodge a complaint with the insurance ombudsman for violation of the code of insurer and reinsurer ethics, initiate an amicable dispute resolution procedure or file an action with the competent court.

Any disputes arisen from or in connection with this insurance arrangement, including disputes concerning its valid execution, breach or termination, as well as the resulting legal implications, may be referred to mediation with a Croatian mediation organization attached to the Croatian Insurance Bureau, the Croatian Chamber of Economy or the Croatian Employers' Association.

The mediation application must be provided in writing.

If the policyholder/insured or any other person concerned considers the insurer or its agent to fail to duly perform their obligations, they may file a petition with HANFA.

#### **8. Supervisory authority**

The authority responsible for supervising insurance companies is HANFA, Ulica Franje Račkog 6, 10000 Zagreb.

#### **9. Governing law**

Unless otherwise agreed, the insurance contract shall be governed by the law of the Republic of Croatia.

In case of international insurance contracts, which are subject to Regulation (EC) No 593/2008 of the European Parliament and of the Council, the parties may select any of the following governing laws:

- where the insurance pertains to buildings or buildings and their contents covered by the same insurance policy, the law of the Member State in which the property is located;
- where a travel insurance contract is concluded for 4 months or less and the insurance pertains to any risk associated with travel or holiday, the law of the Member State in which the policyholder concluded the insurance contract;
- the law of the Member State that prescribed the policyholder's liability;
- the law of the Member State in which the relevant motorized vehicle/aircraft/boat/yacht is registered;
- where the insurance contract covers risks limited to occurrences in a Member State other than the Member State in which the risk is located, the law of the latter;
- where the policyholder/insured engages in commercial or industrial or freelance activities, and the contract covers two or more risks pertaining to such activities that are located in different Member States, the law of either Member State or the law of the Member State in which the policyholder/insured has his usual residence;
- the law of the Member State in which the policyholder is domiciled or has his usual residence; or
- where the policyholder is a legal person, the law of the Member State in which the policyholder has its establishment to which the contract pertains.

Where the parties are free to choose, the insurer proposes that the law of the Republic of Croatia be selected as the governing law.

Unless otherwise agreed between the parties at conclusion of the insurance contract, the competent court in Zagreb shall have jurisdiction over any judicial disputes.

Effective as of 13 October 2026

# PROTECTION OF YOUR PERSONAL DATA

The principles and standards of personal data protection described in this document pertain to the products and services of the CROATIA osiguranje d.d. and LAQO brands.

We, CROATIA osiguranje d.d., Vatroslava Jagića 33, Zagreb, are the controller in the process of personal data processing. This means we protect your personal data and your privacy. We collect and process data lawfully and transparently, solely for the purposes for which such data are necessary. We always ensure that your data are secure, accurate, complete and up to date.

## 01. WE PROCESS DATA FOR SEVERAL REASONS

### 1.1. Why do we process your personal data?

**Taking steps at the Policyholder's request prior to contract conclusion (Article 6(1)(b) of the General Data Protection Regulation).**

Your data allow us to perform a risk assessment, define the terms and conditions of insurance and the insurance premium, and prepare an indicative calculation or insurance proposal.

**Exercise of our mutual rights and performance of our mutual obligations under the contract (Article 6(1)(b) of the General Data Protection Regulation).**

In order to be able to perform such obligations and exercise such rights, we need your data for:

- administration of the insurance contract and processing of insurance documents;
- granting loans and collecting loan repayment amounts based on life insurance policies;
- collection of due insurance premium and other receivables;
- keeping accounts of collected premiums and losses;
- performing activities in connection with accounting and financial reporting, underwriting and reinsurance and coinsurance;
- processing and settling insurance claims; and
- responding to your questions, complaints, objections or any other requests for the exercise of your rights.

In the event you decide to register for and take part in our benefits programs, we need to process your data to allow you to participate in such programs. We do this in accordance with the general terms and conditions of the program.

We also process your data if you have submitted a request for:

- conclusion of contract via our web shop;
- registration and login to the customer portal on our website;
- registration and login to the Moja Croatia and LAQO mobile apps
- After you accept the general terms and conditions of using the portal or apps, you become a party to the contractual arrangement.

**Performance of our obligations in compliance with Croatian and EU regulations (Article 6(1)(c) of the General Data Protection Regulation)**

According to the applicable legislation, we are required to take certain steps, such as the evaluation of your requirements and demands prior to the conclusion of an insurance contract, our duty to pay compensation for loss under liability insurance contracts, and performing due diligence investigations in the context of anti-money laundering and terrorist financing.

In addition, according to FATCA and CRS regulations, we need to exchange personal data with institutions responsible for ensuring financial security. We may also collect and process your data as a result of obligations arising under other regulations or international arrangements where these affect contract performance. In short, there are Croatian and EU regulations that we are required to observe, depending on the purpose of data processing.

**Performing certain activities necessary to provide credit intermediation services.**

**Pursuing our legitimate interests or interests of third parties. (Article 6(1)(f) of the General Data Protection Regulation)**

We perform a balance assessment (legitimate interest test) for each instance of processing based on our legitimate interest to ensure that our interest do not override your interests, rights and freedoms.

Based on such legitimate interest, we may process your data for the purpose of:

- preventing and detecting insurance fraud as well as fraud or embezzlement in general;
- video surveillance of business facilities and visitor identification for the purpose of protecting persons and property;

- recording telephone conversations for the purpose of collecting information necessary for responding to queries, selling our products and arranging services, protecting persons and property and training our staff;
- managing our clients' portfolios with certain financial institutions and leasing companies;
- establishment, exercise or defense of legal claims, whether in court proceedings or in an administrative or out-of-court procedure;
- giving notices of debts and overpaid amounts, enforcement of premium and other debts, and conducting administrative and court proceedings;
- activating electronic business communication services (sending business-related documents by e-mail);
- conducting internal analyses and business reporting based on specific purposes of the processing;
- contacting visitors of our website in order to help them with their remote purchase transactions;
- providing information about important facts pertaining to insurance contracts or in order to provide customer support;
- conducting direct marketing and market research to:
  - notify you, as the Policyholder, based on profiling, of: 1) the fact that your insurance contract is about to expire; and 2) being able to offer you new products;
  - contact you, as the Policyholder, for the purposes of conducting customer satisfaction and opinion surveys;
  - contact you, as the Policyholder, in connection with a benefits program;
  - conduct surveys that serve as bases for profiling policyholders for the purposes of direct marketing, improving marketing communication or personalizing customer support;
  - contact former policyholders and other individuals and offer them new products;
  - offer you, as a benefits program user, relevant products and services within the framework of a particular loyalty program.

To be able to contact you, we need your address, phone number and e-mail address. Every message we send includes an option of opting out of the mailing list. If you unsubscribe, you will no longer receive marketing-related information via the electronic communication channel you have opted out of (SMS, messaging service or e-mail).

You may at any time object to personal data processing for of direct marketing or market research purposes. You can do this via our customer support services or customer portals Moja Croatia and LAQO.

Please bear in mind that we register your complaints separately for the CROATIA osiguranje brand and the LAQO brand.

**Data processing based on your consent. (Article 6(1)(a) of the General Data Protection Regulation)**

In certain cases, we may request your consent to process of your personal data. In such cases, we will inform you of the purposes for which we intend to process your data based on your consent.

Where processing is based on consent, you have the right to withdraw your consent at any time. This shall not affect the lawfulness of processing performed based on such consent prior to its withdrawal. Regardless of whether or not you give us your consent for a certain purpose, our mutual rights and obligations defined in the insurance contract remain unaffected.

Your withdrawal or refusal to give consent for specific data processing activities will in no case have an adverse impact on your consumer rights or the level or quality of the services we provide to you.

**Data processing using artificial intelligence (AI) tools and systems**

For the purpose of providing our services in a more efficient, quicker and effective way, we may also process your personal data using tools and systems based on artificial intelligence (AI). For example, we may use such tools to help us in specific business processes, including the detection and prevention of insurance fraud, insurance claim processing and settlement, segmentation of customers and personalization of offers and providing customer support, including virtual assistants, chatbots and support in the handling of queries, complaints or requests.

Each time you communicate directly with a virtual assistant, chatbot or any other AI system, you will be specifically informed thereof at the beginning of the interaction.

We process data using AI tools on the same legal grounds and for the same purposes as those specified in this document (performance of contract, compliance with a legal obligation, our legitimate interest or your consent). When using AI tools, we implement appropriate technical and organizational security measures and ensure that such data are accurate, secure and minimized.

## 02. TYPES OF DATA WE PROCESS

---

Depending on the purpose and legal basis, we process different personal data:

- **general personal data:** name, OIB (*Personal Id No.*), MBO (*Insurance No.*), temporary/permanent residence address, contact details, date of birth, sex, nationality;
- **information about the subject of insurance:** identification numbers, designation of characteristics, description, specification, location and other indirect information about the subject of insurance (depending on its type), health information, social status and lifestyle information, profession and income information, information about planned trips, family information, information concerning earnings, loans and bank cards, information about assets and associated photographs. We process such data for the purposes of risk assessment, defining the terms and conditions of insurance and insurance premium, drafting proposals and monitoring insurance product;
- **information about loss events and claims (depending on the type of insurance):** copies of identity documents and other documents, information about the subject of insurance, information about the circumstances surrounding the occurrence of the insured event, information about participants in the loss event, health information concerning the loss event;
- **copies of identity documents and other documents issued by competent public authorities**
- **information required for the administration of the insurance contract, making and receiving payments and lending;**
- **information necessary for insurance fraud prevention;**
- **special categories of personal data.**
- We process health information because it is necessary for risk assessment and because it affects contract conclusion, but also because it is necessary for the performance of the obligations arising from that contract and for the exercise of rights upon the occurrence of an insured event. We also process information on memberships in

In most cases, AI tools are used to help employees process claims, analyze data or provide customer support, whereas final decisions that produce legal effects or similarly significantly affect a natural person are taken by an authorized person, save where automated decision-making is specifically permitted under the applicable regulations.

Where processing only includes automated decision-making, including profiling, which produces legal effects or similarly significantly affects you, we will not take such decisions unless we are permitted to take them under the applicable regulations (e.g. if necessary to enter into or perform a contract, required under the applicable legislation or based on your explicit consent) and will use appropriate safeguards. Where automated decision-making is used, you have the right to request further information about the logic underlying such processing and its potential effects on you, as well as the right to human intervention, the right to express your view, and the right to challenge such decisions.

trade unions if that information is required for entering into and performing contracts.

- **financial and related information:** we process it for the purpose of making payments and collecting insurance premium, recourse payments and other receivables;
- **information required to take steps to comply with the insurer's legal obligations, including:** anti-money laundering, customer due diligence, accounting, bookkeeping and tax obligations;
- **information concerning customer segmentation and profiling and information obtained by research;**
- **information concerning debt enforcement, execution, administrative and court proceedings and settlements;**
- **information concerning your complaints, queries, objections and customer support requests, audio records of customer support services and insurance sales, and information used to control access to our facilities and for video surveillance purposes;**
- **information concerning the implementation of our benefits and loyalty programs, prize games and prize contests;**
- **information concerning the provision of digital services and use of the customer portal and mobile apps;**
- **information concerning sponsorships, donations and public information of our products;**
- **information concerning direct marketing tailored to your profile;**
- **data collected while you browse our website:** we use cookies with different functions on our website – further information is available in the Cookies Policy section of our website.

We need certain data to be able to enter into and perform our contract with you and to comply with our legal obligations. If you fail to provide such data to us, we will not be able to enter into contract with you and provide the required service.

## 03. WE COLLECT, USE AND SAFEGUARD DATA IN COMPLIANCE WITH EUROPEAN STANDARDS

---

We may collect your data directly (in a situation where we request data from you) or indirectly (where data are received from third parties).

### 3.1. From which sources do we collect data?

We do not necessarily obtain the data we process directly from you. This is referred to as indirect data collection.

In this case, depending on the purpose of data processing, we may also obtain data from: policyholders (e.g. if the policyholder is not also the insured), insureds, beneficiaries, injured parties (persons who incur losses) and other participants in loss events, parties responsible for losses, household members within the Spekter Loyalty Program, other insurance companies, various associations, competent institutions, publicly available sources, claim adjusters or other business partners.

### 3.2. Who has access to your data?

We are committed to safeguarding your personal data in compliance with the highest applicable standards, which means that we will not communicate them or make them available to any third parties.

This will not be done unless it is necessary for the purpose of entering into and performing insurance contracts, exercising the Insurer's legal rights following the occurrence of an insured event or compliance with our legal obligations, or where legitimate interest exists or you gave given your consent. It may also be done if:

- **you have given your explicit written consent to the communication of certain confidential data for a specific purpose or to a specific party;**
- **such data are required by the Ministry of the Interior, by the competent State Attorney's Office or by any other public authorities for the performance tasks within their respective remits;**
- **such data are required by another reinsurance or insurance company for the reinsurance or insurance purposes;**
- **such data are required by a court or a notary public, and the presentation of such data has been requested in writing;**

- such data are required in situations defined in the Anti-Money Laundering and Terrorism Financing Act, the Compulsory Transport Insurance Act, the Insurance Act or any other applicable legislation under which we are required to process data;
- such data are required by an entity within CROATIA osiguranje Group;
- such data are required by health institutions or pharmacies;
- such data are required by a roadside assistance provider (where such services have been arranged);
- such data are required by mail delivery companies, e.g., Hrvatska pošta or Lider Express;
- such data are required by financial institutions, leasing companies or payment card schemes for the purpose of collecting payments for our services;
- such data are required by the Croatian Insurance Bureau or other insurance companies;
- such data are required by lawyers, court expert witnesses, external appraisers or medical reviewers; or
- such data are required by other business partners or auditing companies.

By becoming a registered member of a household within the Spektar Benefits Program, all members of the same household have access to the personal data (name, address, insurance) of all members of such household.

We also occasionally use services of our partners-processors who process your personal data on our behalf and solely in compliance with our instructions in order to provide us with services such as IT support, preparation and printing of documents, insurance distribution, marketing activities and other similar services.

Such processors may include AI tool and system providers who process personal data on our behalf and strictly in accordance with our instructions for the purpose of providing the services outlined in this document. We enter into processing contracts with such providers and ensure that appropriate technical and organizational security measures are implemented.

We do not use your personal data to train third-party AI models or make them available to any other entities for such purpose.

Where such processing using AI tools involves exporting data outside the European Economic Area, we implement the required security measures specified in this document.

In three specific cases, we also act as joint controllers. This means we make joint decisions with other companies about the processing of your data where:

- we have underwriting contracts in place at the time of entering into coinsurance contracts with other insurance companies;
- we have an bancassurance contract in place with certain banks and our products are part of the bank's product portfolio or in cases where we manage a portfolio of our mutual clients together with the bank and assess the likelihood of their obtaining certain financial services; or
- we provide the roadside assistance or emergency intervention services and our partners help us with claim notification and adjustment activities.

### 3.3. For how long do we retain your data?

The data retention period depends on the purpose for which the data were collected, the legal basis, type and term of the insurance contract, the processing of claims, the time limits applicable to claims, legal obligation to retain data, and our business interests.

### 3.4. In which countries are your data processed?

We normally process your personal data within the European Union and the European Economic Area (EU/EEA). In certain situations, your personal data may be transmitted or made available to recipients outside the EU/EEA, e.g. where this is necessary for reinsurance or coinsurance purposes, to process a claim originating in a third country or to use specific services of our business partners. No such data will be transmitted by us without an appropriate legal basis and unless the required security measures are in place, e.g. an adequacy decision of the European Commission or standard contractual clauses.

## 04. YOU MAY EXERCISE YOUR RIGHTS AT ANY TIME

### 4.1. What are your rights with regard data processing?

- **Right of access:** you have the right to contact us at any time to learn whether your personal data are being processed. If so, you may request access to that data. At your request, we will send you a copy of the personal data being processed. Should you request additional copies, you may be charged an administration fee.
- **Right to rectification:** If your personal data being processed are inaccurate, you may request that we rectify them at any time or, if they are incomplete, you have the right to supplement them.
- **Right to erasure:** you are entitled to request that we erase your personal data if the legal basis for their further processing or storage no longer exists.
- **Right to restriction of processing:** you may request that we restrict the processing of your data where one of the following applies:  
you contest the accuracy of your personal data for a period that allows us to verify the accuracy of such data;  
the processing of your data is unlawful, but you oppose their erasure and request restriction of their processing instead;  
such data is no longer required for the purpose for which you made them available, however, you need them for the establishment, exercise or defense of legal claims;  
you have objected to the processing, and it is to be restricted until the objection is resolved;
- **Right to data portability:** you may request to be provided with your personal data you have provided to us in a structured, commonly used and machine-readable format. This does not apply unless such data processing is based on consent or contract and the process is fully automated.
- **Right to object:** you may at any time object to the processing of your personal data and profiling if we process them based on our legitimate interests. After receiving your objection, we will no longer process your personal data unless there are compelling legitimate grounds for their processing which override your interests, rights and freedoms, or if they are processed for the establishment, exercise or defense of legal claims. If you have objected to data processing for direct marketing purposes, we will no longer process your personal data for that purpose.

- **Right to object to automated decision-making and profiling:**
- **You have the right to oppose any decision based solely on automated processing, including profiling, where such a decision produces legal effects or similarly significantly affects you.**
- **Right to lodge a complaint:** If you believe that our processing of your personal data is in violation of the General Data Protection Regulation or any other legislation concerning personal data protection, please contact our Data Protection Officer, whose contact details are provided below. In any event, you have the right to lodge a complaint with the national supervisory authority (Croatian Personal Data Protection Agency) or to a supervisory authority within the EU. Contact details of the supervisory authority: Croatian Personal Data Protection Agency (CPDPA), Ulica Metela Ožegovića 16, 10000 Zagreb, e-mail: azop@azop.hr, tel.: 01 4609 000, web: azop.hr.
- **Right to withdraw your consent:** Where processing is based on your consent, you have the right to withdraw your consent at any time, and this will not affect the lawfulness of the processing completed based on such consent prior to its withdrawal.

You may request the exercise of your rights:

- by e-mail at zastitapodataka@crosig.hr
- by telephone at 072 00 1884 — 8 a.m. to 8 p.m. on business days and 8 a.m. to 3 p.m. on Saturdays
- at CROATIA osiguranje d.d., Vatroslava Jagića 33, 10 000 Zagreb.

In order to additionally protect you, we may ask you to provide further information after receiving your request to verify that it was indeed you who made the request.