

Appendix no. 4 to the General Terms and Conditions of LUX MED Group Insurance - GTC Code G/006/2026/C

INFORMATION OBLIGATION CLAUSE OF LMG FÖRSÄKRINGS AB S.A. BRANCH IN POLAND

Below you will find all the necessary information regarding the processing of your personal data in connection with your insurance coverage.

Who is the administrator of your data?	<p>The controller of your personal data processed for the purpose of providing insurance coverage is LMG Försäkrings AB S.A. with its registered office in Stockholm (102 51), Sweden, Box 27093, operating through the Branch in Poland with its registered office in Warsaw (02-678) at ul. Szturmowa 2 (hereinafter referred to as 'we' or the 'Insurer').</p> <p>If you have consented to the processing of your personal data for marketing purposes or to receive marketing communications from us, the controller of your personal data are the entities belonging to LUX MED Group, a list of which can be found at www.luxmed.pl.</p>
Who can I contact in matters related to the processing of personal data?	<p>In all matters related to the processing of your personal data by us, you can contact the Data Protection Officer, Ms. Katarzyna Pisarzewska by writing to the following email address: daneosobowe@luxmed.pl.</p>
What is the source of data – where are the data obtained from?	<p>Insurance coverage is based on an agreement concluded between us and the Policyholder who registers you for insurance coverage. If you submit a declaration via an electronic platform, your personal data in the scope of:</p> <ul style="list-style-type: none">• first name• surname• (PESEL (if not available – date of birth)• email address <p>they are provided to us by the Policyholder. If you are a co-insured, the above data is provided to us by the Principal Insured reporting you for insurance coverage.</p> <p>If you join the insurance by filling in a paper declaration, the declaration together with your full personal details, which you complete to the extent indicated in the following section, is provided to us through the entity reporting you to the insurance coverage (this does not apply to a medical questionnaire which, if required, is provided to us directly by you). Other data necessary to ensure that you can receive the benefits under the insurance coverage is provided to us by you at the stage of using the insurance coverage.</p>
What is the scope of personal data we process?	<p>We process your personal data to the extent necessary to verify your identity, to conduct an insurance risk assessment and to provide the services covered by insurance. The scope of data we process includes:</p> <ul style="list-style-type: none">• full name• Personal ID Number (PESEL)• sex• date of birth• address of residence• main cover area (MCA) <p>If you are a foreigner, we will additionally ask you for:</p> <ul style="list-style-type: none">• nationality• passport number: <p>In order to enable you to submit a declaration of joining insurance coverage via an electronic platform and to facilitate the subsequent process of providing services, we may also ask you for:</p> <ul style="list-style-type: none">• phone number• email address <p>Depending on the content of the Insurance Agreement concluded with us, the Policyholder may ask you to complete a medical questionnaire which is an element of the insurance risk assessment. It will include questions about your age, weight, growth, health condition, information about your profession or job position, its characteristics and about your employer. We will be able to approach you or, if you grant us an appropriate authorisation, we will be able to approach the healthcare entities you have used or are using to obtain your medical records, information about your health or other information necessary to make a decision on the performance, correct coordination or adjustment of the claim submitted. If, for the purposes referred to in the preceding sentence, it is necessary to obtain your medical records, we will ask you to provide us with a copy of your medical records to the extent necessary, or on the basis of your consent, we will request the relevant healthcare entities to provide us with such records.</p> <p>Your consent to the processing of data for marketing purposes includes any information you have provided to us in the course of your relationship with us, including identifying information such as:</p>

	<p>first and last name, sex, date of birth, age, place, scope of insurance. However, we assure you that, as part of our marketing activities, under no circumstances shall we use your medical records that you have provided us with or that we obtain from healthcare entities under your appropriate authorisation – this information may only be accessed by authorised persons. When sending marketing communications, we may use your email/and phone number based on separate consent.</p>	
<p>What is the purpose of processing of personal data?</p>	<p>We process personal data as an insurance entity and the purpose of this processing is the insurance risk assessment and the performance of an insurance agreement, which we understand as follows:</p>	
	<p>The purpose of processing</p>	<p>Legal basis (full titles of the legal acts are provided at the end of the form)</p>
	<ul style="list-style-type: none"> • This will then enable us to identify you before providing you with the service, as well as to perform the agreement and contact you. • Performance of an insurance risk assessment prior to the conclusion of the agreement and the processing of personal data in the course of its performance. • On the basis of consents granted separately by you to acquisition • from the healthcare entities you have used or are using, your medical records and make them available to healthcare entities which, as part of insurance coverage, are supposed to provide medical services. LMG also processes the information on your health contained in the documentation in question. 	<p>Article 6(1)(b) of the GDPR in conjunction with Article 41(1) of the Act on Insurance Activity.</p>
	<ul style="list-style-type: none"> • If you shared your opinion about our services or made a complaint, we might process your personal data in order to process the notification and respond to it. 	<p>Article 6(1)(f) of the Regulation, as the 'legitimate interest' of the controller, which is the processing of claims and the defence of the Insurer's interests.</p>
	<ul style="list-style-type: none"> • As a data controller which is a business, we have the right to pursue claims for our business activity and therefore process your data for this purpose. 	<p>Article 6(1)(b) and (f) of the GDPR as the legitimate interest of the controller, which is pursuing our claims and protecting our rights.</p>
	<ul style="list-style-type: none"> • As an entrepreneur, we also keep accounting books and we have tax obligations – we issue invoices for the services we render, which may involve the need to process personal data. 	<p>Article 6(1)(c) of the GDPR in conjunction with Article 74(2) of the Accounting Act of 29 September 1994.</p>
	<ul style="list-style-type: none"> • If you have consented to the processing of your personal data for marketing purposes, we may process your personal data for the purpose of sending you marketing communications concerning the LUX MED Group's activities, such as, in particular, offers, information about services, promotions, events organised by LUX MED Group members and health-oriented articles. On the basis of your consent, we may also process your personal data obtained in the course of our cooperation for marketing purposes. Under this consent, we may also perform what is known as 'profiling', which involves an automatic assessment of certain personal factors that concern you. The purpose of profiling performed by LUX MED is to select the appropriate content of materials we provide to you (marketing, promotional). 	<p>Article 6(1)(a) of the Regulation (voluntary consent)</p>
<p>Is my data processed automatically?</p>	<p>As part of the insurance risk assessment, we will process your personal data (including special categories of data in terms of health condition) included in the declaration completed by you, as well as in the medical questionnaire, and this will be done by automated means, also through profiling. This means that your personal data will be processed by an IT system without human intervention, and this process will result in a decision to accept your declaration or to assign you to a specific insurance plan. The legal basis for such an action on the part of LMG includes the regulations</p>	

	governing our business activity as an insurance entity. However, be advised that you always have the right not to accept a decision based on automated processing of personal data.
To whom we transfer your personal data?	<p>Personal data may be transferred to the following categories of recipients in connection with our business activities:</p> <ul style="list-style-type: none"> • service providers supplying us with technical and organisational solutions that enable us to render services and manage our organisation (in particular, ICT service providers, courier and postal companies), • providers of legal and advisory services and services supporting us in pursuing due claims (in particular law firms, debt collection companies), • reinsurance undertakings which will be engaged in the reinsurance of the risk assumed by us under the Agreement, • healthcare entities providing healthcare under the Insurance Agreement and other healthcare entities whose services you use, • entities coordinating the provision of healthcare services and services covered by the Insurance Agreement on our behalf, • if your healthcare package entitles you to use the 'Treatment of Critical Illnesses Abroad' module, your personal data will be transferred to the relevant consultants in this regard. <p>As part of the process of coordinating the provision of services, your medical records that you provided to us or that we obtained, on the basis on your consent, from the relevant healthcare entities might be made available by LMG to healthcare entities that provide healthcare under the insurance agreement through the coordinator assigned to you to support the process of your hospitalisation and treatment.</p>
Is my data transferred to third countries?	<p>On account of the fact that we use services of other providers, such as ICT structure services, your personal data might be transferred outside the European Economic Area (comprising the member states of the European Union, Iceland, Norway and Liechtenstein). We assure you that in such an event, the data will be transferred on the basis of a relevant legal basis, e.g. an agreement concluded between LMG and that entity, containing standard data protection clauses, adopted by the European Commission or on the basis of a decision of the European Commission stating the appropriate degree of data protection. In each such case, LMG guarantees that it carries out appropriate verification to ensure that the service provider to whom the personal data are transferred processes the personal data in a compliant and secure manner.</p>
How can LMG profile your data?	<p>Profiling involves the fact that we may create preference profiles based on information about you, and thus, based on this, tailor our services and the content you receive from us – the processing of personal data as part of this process is based on your marketing consent. We assure you that we do not process personal data fully automatically and without human intervention.</p>
How long is my personal data processed?	<p>We keep your personal data for the duration of the agreement and thereafter for the period of limitation of claims under civil law. All data processed for accounting and tax purposes are processed for five years from the end of the calendar year in which the tax obligation arose. If you have consented to the processing of your data for marketing purposes, we process your data from the moment you gave your consent to the moment you withdraw it. After the expiry of these periods, the personal data are deleted or anonymised.</p>
Is the provision of data obligatory?	<p>Accession to the insurance is fully voluntary; however, as an insurer, we are obliged to identify you and perform an insurance risk assessment using your personal data. In such a case, failure to provide data may result in refusal to conclude an agreement or to provide services. Also, for accounting or tax reasons, we have a legal obligation to process the data, failure to do so may result, for example, in the failure to issue an invoice or a named bill. The phone number is provided on a voluntary basis – the lack of this information does not affect the ability to use our services, but it will make it much more difficult for us to contact the authorised person in the process of the agreement. Any consent given for marketing purposes shall be given on a voluntary basis. This means that the refusal to give it does not affect the use of our services and, at the same time, the person who gave consent has the right to withdraw it at any time.</p>
What rights do I have?	<p>As a data controller, we provide you with the right of access to your data, as well as the right of rectification, erasure or restriction of processing of your data. In addition, you may use the right to object to the processing of your personal data by LMG, and the right to have your data transferred to another data controller. To exercise any of these rights, contact us via the Infoline, using the form available on the website or writing directly to our Data Protection Officer. Please also be advised that you may lodge a complaint with the authority supervising the observance of personal data protection regulations.</p>

Definitions and abbreviations

GDPR – Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data and repealing Directive 95/46/EC;
Insurance Activity Act – the Act of 11 September 2015 on Insurance and reinsurance activity.

LMG FÖRSÄKRINGS AB S.A.
ODDZIAŁ W POLSCE

GRUPA LUXMED 

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