



I. WHAT IS THIS POLICY INTENDED FOR?

The purpose of this Policy is to help you (individuals whose data we process) to understand what personal data we collect about you, why we collect it and how we use it. This is important, which is why we encourage you to take the time to read this Policy.

II. WHO PROCESSES YOUR PERSONAL DATA?

2.1. Personal data controller

If you co-operate with us, you trust us with your personal data. In this case, the controller of your personal data is Vzajemna zdravstvena zavarovalnica d.d., Vošnjakova ulica 2, Ljubljana (hereinafter: Vzajemna), telephone: 080-20-60.

At Vzajemna, we understand the importance of privacy. All employees of Vzajemna strive to keep your personal data safe with us. To this end, we have established policies and procedures and have put in place technical and organisational measures to ensure an adequate level of personal data processing security.

If you have any questions relating to the processing of your personal data or the exercising of your rights related to the processing of your personal data, you may contact our Data Protection Officer (DPO) at dpo@vzajemna.si at any time.

2.2. Processors

Your personal data may also be processed by our processors instead of us. These are other trusted companies or individuals to whom we have entrusted specific tasks relating to the processing of your personal data (e.g. authorised agent companies, insurance company medical assessors, contracted call and assistance centres, authorised printers, material archiving service providers, contracted video surveillance system operators, etc.) by signing contracts with them. Before selecting a processor, we carefully check the suitability of the processor, especially whether it is registered to carry out its activities and if it provides an adequate level of protection for your personal data. Processors process your personal data on the basis of our instructions and exclusively on our behalf and for our account.

In order to execute the insurance contract concluded between you and us, we may transfer individual personal data processing activities (especially the provision of health insurance assistance services abroad, and the provision of second opinion services) to our personal data processors outside the territory of the Member States of the European Union (EU), while ensuring the same standard of personal data protection as if we had carried out the processing ourselves.

2.3. Joint controllers

In some cases, we act as joint controllers of personal data together with our contractual partners, in accordance with the provisions of the General Data Protection Regulation (GDPR) (e.g. joint marketing campaigns, in some cases of insurance products, etc.) since we jointly define the purposes and conditions of the processing of your personal data.

III. WHICH PERSONAL DATA ABOUT YOU DO WE PROCESS AND WHY?

Processing of personal data means any operation which is performed in connection with personal data, in particular the collection, acquisition, recording, organisation, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, communication, dissemination or otherwise making available, alignment or linking, blocking, anonymising, erasure or destruction. Processing can be manual or automated.

The nature, basis and manner of processing of your personal data in particular depend on the purpose for which your data is processed.

3.1. Personal data processing for the purpose of taking out and carrying out insurance

If you have taken out an insurance contract with Vzajemna, your personal data are primarily processed for the purpose of concluding and performing the insurance contract (e.g. invoicing or collecting unpaid premiums, making changes to insurance contracts, assessing insurance risk, resolving claims and complaints, resolving losses, exercising claims for reimbursement and other rights and obligations, including investigation of suspicious cases, etc.). For the purpose of concluding and performing the insurance contract, we will, above all, need your personal name, sex, date of birth, address, tax number, and in some cases also your health insurance card number. As a rule, we will obtain this information directly from you, but we may also obtain it through an authorised agent or intermediary if you have taken out the insurance policy through an external agency. If a third party (e.g. your employer) has taken out insurance for you, we will obtain information about you from them and use it for the purpose of concluding and executing the insurance.

To facilitate and accelerate communication with you, we will also ask you for your other contact details at the time of signing the insurance policy, in particular your email address and telephone number, so that we can contact you and inform you of any important facts regarding your insurance (including the forwarding of the policy, reminders, etc.), for as long as you agree to this method of communication. In some cases, we will also need information about your medical condition at the time of admission for the purpose of assessing the risk and determining the premium.

For the purposes of taking out or executing the insurance, we may exchange data with health and other institutions, organisations providing health care services, private professionals who are part of the health service network, other insurance companies and other government bodies (e.g. ministries responsible for social affairs or internal affairs), public agencies, public funds and other public law entities (e.g. the Health Insurance Institute of Slovenia, the Pension and Disability Insurance Institute), and holders of public powers and providers of public services (e.g. social work centres).

If you choose to pay your premium by means of deduction (from your salary, pension, etc.) or by direct debit, we will process and exchange your data with your selected bank, your employer or other income providers (e.g. Pension and Disability Insurance Institution), solely on the basis of, and to the extent necessary for, exercising your authorisation.

If an insured event occurs, we may need detailed information on the type, location, time and description of the insured event, previous insured events, information on the relevant medical condition of the insured and the injured party, including the provision of medical services, previous injuries and medical conditions, the nature of physical injuries, the duration of treatment and the consequences for the injured party and the insured, information on the costs of medical care, medicines and medical devices for the insured and the injured party, etc. We will exchange some of your data with one of our contracted healthcare providers (Health Ombudsman ('Varuh zdravja') network of healthcare providers) in the framework of resolving an insurance case, namely for the purpose of making or booking an appointment, in cases when assistance is included in the insurance package.

A more detailed set of data processed by Vzajemna for the purpose of taking out and executing the insurance policy is determined by the Insurance Act (Article 268) and the Health Care and Health Insurance Act, with the concluded insurance contract serving as the basis for the processing of personal data.

3.2. Processing of personal data for the purpose of implementing other agreements

If you have entered into any other agreement with Vzajemna (e.g. you have joined the Health Ombudsman loyalty programme, etc.), your personal data may also be processed for the purpose of implementing such an agreement. In such cases, the basis for the processing of your personal data is the agreement or contract you have concluded with us, and we will only process the data necessary for concluding or executing the contract.

3.2.1. Health Ombudsman loyalty programme

If you voluntarily join the Health Ombudsman loyalty programme, the following will be processed in particular:

- your personal data required for your unique identification (first name, last name, date of birth, tax number and programme card number) and to communicate with you (address, email, telephone);
- information on the age of the member, insurance policies taken out with Vzajemna, their period of duration and annual premium, which we need in order to include you in the relevant Health Ombudsman loyalty programme;
- information on the duration of your membership for the purpose of rewarding loyalty;
- information on the use of benefits (e.g. attendance at events, use of partner discounts, use of on-boarding and loyalty rewards) to facilitate the implementation and monitoring of benefits;
- information needed to carry out assistance services, etc.

The data will be kept for 3 years after the date of exclusion from the programme. More detailed information on the processing of personal data in the framework of the implementation of the Health Ombudsman loyalty programme is available in the Health Ombudsman's Terms and Conditions.

3.2.2. My Health Ombudsman (Moj Varuh zdravja) portal

If you are a user of the My Health Ombudsman web portal, we shall process the following data for the purpose of accessing and using the portal:

- data needed for the purpose of registration (mandatory data): name and surname, email address (serving as a username), password (created by the user), date of birth, address, tax number, and other control data (ZZKS number) if necessary. All the data required are necessary for the registration and the legal basis for data processing is the contract.



- other optional data that the user can voluntarily enter in the portal: mobile number, etc. The legal basis for personal data processing is the user's consent. The first and last name, mobile number and email address will be used for the purposes of informing under the contract of registration, while the provision of other data will facilitate a better user experience (e.g. automatic completion of fields when taking out insurance, joining the Health Ombudsman, etc.). The specified personal data (mandatory and optional) will be stored in the user portal.
- data related to portal operations; data on the use of the portal, such as the date of registration, login history, etc. The user portal will also store data on the insurance policies taken out by the user as a registered portal user, on the inclusion in the Health Ombudsman, on the communication with the insurance company and on other services performed by the user through the portal. The legal basis for the processing of these data is the contract.

Data on web access (IP address, information on the sites visited and actions performed during the visit, device information, browser information, operating system information, information about the time and duration of the visit) is also processed in connection with a visit to the portal and/or website, which the insurance company uses for the following purposes: concluding insurance policies, monitoring the functioning and analytics of the insurance company's website, development, maintenance and troubleshooting of infrastructure and software support for the use and functioning of web applications, and ensuring the functioning of the portal.

For more information on the processing of personal data on the portal, please read the [Terms of Use of the My Health Ombudsman portal](#).

3.2.3. Prize contests

If you participate in any of our prize contests, we will use the personal data you provide on the prize voucher/form primarily for the purpose of implementing the prize contest and in accordance with any consent you may have given separately when entering the prize contest (e.g. for direct marketing).

3.3. Processing of personal data based on your consent

Your personal data may also be processed for other purposes if you have given your consent to such processing. Consent means any voluntary, specific, informed and unambiguous expression of your will by which you state your agreement to the processing of your personal data for a particular purpose. You may give your personal consent by a (written or oral) statement or other explicit confirmation.

For example, when using the Vzajemna website, clicking on a confirmation box on the website to confirm that you allow the processing of personal data for a specific purpose is considered to be consent.

If you are younger than 15 years old, you cannot give a valid consent to the processing of your personal data. In such case, your parent or custodian must give consent to the processing of your personal data.

3.4. Processing of personal data for the purpose of direct marketing

If you have concluded a contract with us or have another business interaction with us, provided within the scope of our legitimate business, we may also use some of your personal data (name and surname, address, email address, age group, insurance information, payment method and dynamics) for direct marketing on the basis of our legitimate interest. You have the right to object to the processing of data for direct marketing purposes.

If you have consented to this, any of your personal data processed by Vzajemna in its databases may also be used for direct marketing purposes. E.g.

- sending offers, advertising material, magazines and invitations to events;
- surveying;
- to inform you about prize contests organised by Vzajemna, or by another legal entity organising the prize contest in co-operation with Vzajemna;
- to create tailored offers for you, based on assessing and anticipating your interests, economic position, needs (profiling), etc.

Direct marketing can be carried out via all communication channels: regular and electronic mail, SMS and MMS, telephone (landline and mobile), Facebook and other social networks. We also use the MailChimp online platform to send emails, where personal data for sending (name, surname, email, company name, country) are stored. The MailChimp online platform ensures compliance with the General Data Protection Regulation (GDPR) in its General Terms and Conditions of Use and Privacy Policy, and the transfer of data in the framework of communication through this tool to a country outside the European Union is based on the application of the Standard Contractual Clauses – Commission Implementing Decision (EU) 2021/914 between the controller and the processor.

3.5. Processing of personal data based on legitimate interests

We also process personal data related to your insurance for the purposes of various internal statistics, analyses, and controls. To this extent we primarily conduct analyses related to determining the success of a particular marketing campaign, as well as controls and exchanges of personal data for the purpose of determining the correctness of accounting of payments of healthcare providers, the invoicing of premiums, and accounting of commissions of our insurance agents and intermediaries, which are necessary to ensure the correct fulfilment of our contractual obligations towards our contractual partners. The basis for processing your personal data in this case is our legitimate interest and we will use the minimum amount of your personal data while striving to prevent any unauthorised encroachment on your interests or rights or legitimate expectations. Before we start using your personal data, we will carefully consider the proportionality of the processing in terms of the impact it has on you and your rights. Processing of personal data based on the legitimate interests of Vzajemna is also carried out for the following purposes:

- improving, developing, upgrading services, products and systems (surveys, analysis);
- ensuring the operation of IT systems and network security, and the technical maintenance of websites and services;
- identifying the needs and requirements of potential customers;
- re-insurance;
- actuarial calculations;
- sending offers to customers using a narrow set of personal data (name, surname, address, email address, insurance status, age group, sex, premium payment method and dynamics) without prior profiling;
- preparing for the sales interview and reviewing previously concluded insurance policies;
- checking customer satisfaction with Vzajemna's services (surveys);
- informing customers about the pending online insurance policy conclusion, registration or registration for Vzajemna's events;
- informing customers about the benefits of existing insurance policies;
- safety of people and protection of Vzajemna's property, and protection of data and information;
- preventing and investigating insurance frauds and scams, and where personal data processing is necessary for other legitimate interests pursued by either us or third parties.

3.6. Personal data processing with video surveillance

In order to ensure the safety of people and the protection of Vzajemna's property, data and information, we may conduct video surveillance of access to our official business premises. In such a case you will be informed of this by means of a special notice posted in a visible place in accordance with the law governing personal data protection. If strictly necessary for the security of persons or property or for the protection of confidential information or business secrets, video surveillance shall also be conducted inside the working areas (e.g. server room, points of sale), ensuring that video surveillance is carried out to the minimum extent as strictly necessary.

The recording, location, date and time of the recording are stored. Personal data processing is carried out on the basis of Vzajemna's legitimate interests. Video surveillance recordings are kept for a maximum period of one year from the time they were made and may be accessed by our contractual security service and the contractual video surveillance system operator.

Video surveillance recordings may only be accessed, used or forwarded on the basis of a demonstrated business or legal interest, if such access is needed for the purpose of proving or clarifying what has happened and if the appropriate legal basis for the access exists. Access shall also be allowed for the purpose of checking the proper functioning of recording devices.

A representative of the contract security service is at the location to monitor live events.

3.7. Other types of processing your personal data

If you were a member as our policyholder or insured person on 31st December 2023, we process some of your personal data (in particular your first and last name, address, date of birth, tax number/ZZZS number/EMŠO (PIN), sex, TRR number, charged and refunded premium, share amount and method of payment, etc.) for the purpose of determining and paying out shares in relation to the transformation of Vzajemna into a joint-stock company and for the purposes of other entitlements arising from share ownership. The basis for the processing of your personal data in this case is the Act on the Status Transformation of Vzajemna, which regulates the transformation of Vzajemna into a joint-stock company, and the Insurance Act.

If you email or call us at our published email addresses or telephone numbers, you choose which personal data you wish to provide to us. In such case, we will process your data taking into account the content of the message and the nature of the relationship. If a telephone conversation is recorded, you will be



informed of this before it starts. Recordings are stored and processed for the purpose of providing evidence of business communications in accordance with the law governing electronic communications.

If you register for or attend an event organised by us, we shall process certain of your personal data on the basis of your registration, which is necessary for the purposes of carrying out the event, informing you about the event and, if applicable, verifying that you are eligible to attend the event. In doing so, we take care to request only the data that we really need from participants. We generally process photos and recordings from events that contain a distinct image of an individual on the basis of the consent of such individual or a legal representative of a child (in the case of photographs of children), except in the case of mass or large-scale events. At such events, we may also take and publish photographs that include images of the individual, taking care to ensure that such individual is not the central subject of the image. Prior to the event, we always post a notice that the event would be photographed and inform the individual of the possibility to opt out of such photo shooting.

If you accept cookies while visiting our website, the web server automatically stores log files on the web server (e.g. IP number – a number that identifies an individual computer or other device on the internet, the location of the device, browser settings and information about the operating system of the computer, the device from which you access, the URL of the access website, the content that you access on the website, the date of access and duration of the visit). This information is above all used for monitoring and analysing the performance of the website, optimizing and developing the website and for advertising purposes.

For full information on the use of cookies, please see the [Notice about the cookies](#).

Our website also contains online forms through which we collect and process particularly the name, surname and contact details of an individual, the content of the message or request and other data contained in the form. We need this information in order to provide such individual with the information, assistance or service they require.

We do not carry out fully automated decision-making that would have legal effects concerning you or would otherwise significantly affect you.

IV. WILL WE FORWARD YOUR PERSONAL DATA TO THIRD PARTIES?

We share personal information with other companies, organisations or individuals when we believe in good faith that access to, use, storage or disclosure of such information is reasonably necessary in order to:

- comply with any applicable rules, legislation, legal proceedings or enforceable requirements of public authorities (in particular the Insurance Supervisory Agency or other supervisory authorities for the needs of supervising the insurance company, a court, an enforcer, public prosecutor or police, tax authority, etc.);
- enforce applicable terms and conditions of service, either by law or on the basis of your authorisation (e.g. healthcare providers, banks, the Pension and Disability Insurance Institute, your employer for the purposes of premium deduction, the Slovenian Insurance Association for the purposes of complaint handling or mediation);
- detect, prevent or otherwise deal with fraud and security or technical problems (particularly between insurance companies and the Slovenian Insurance Association – more information is available at <https://www.zav-zdruzenje.si/pravila-o-zasebnosti/>);
- protect against infringement of rights or safety of Vzajemna or the public and against damage to their property as required or permitted by law.

We will not disclose your personal data to other natural or legal persons unless you have given your explicit consent for that.

V. WHERE DO WE PROCESS YOUR PERSONAL DATA?

As a general rule, we process your personal data within the territory of the EU Member States and the European Economic Area (EEA). However, in certain cases, we also transfer your data to users outside the EU and the EEA (called 'third country transfers'), and in such cases we guarantee the same level of protection of your personal data as if we were doing the processing ourselves, and that all the requirements of the regulations relating to third country transfers of personal data will be complied with. In such cases, we shall ensure at least one of the following relevant protection measures:

- a decision on the adequacy of the level of data protection has been issued for the third country, its territory or sector by the European Commission;
- approved binding rules of operation;
- adopted or approved standard data protection provisions;
- approved code of conduct and a commitment to regarding
- the rights of data subjects.

VI. WHEN AND HOW CAN YOU REQUEST THAT WE STOP USING YOUR PERSONAL DATA?

If we process your personal data on the basis of your consent (e.g. processing for direct marketing purposes), you may, at any time, request the cessation of the use of your personal data, either in person in our branch offices, in writing by post to our address (Vošnjakova ulica 2, 1000 Ljubljana), via the form at vza.si/info, or by phone (tel: 080-20-60) to request that we, permanently or temporarily, partially or completely, stop using your personal data for these purposes.

In such a case, Vzajemna will cease processing on the basis of the revoked consent no later than 15 (fifteen) days after receipt of the cancellation.

The withdrawal of your consent shall not affect the lawfulness of the processing carried out on the basis of your consent until your cancellation.

VII. WHICH RIGHTS DO YOU STILL HAVE AND HOW CAN YOU EXERCISE THEM?

If Vzajemna processes your personal data, you have the following rights:

- you can request access to, and copying of, your personal data;
- you can request that your personal data be supplemented or corrected if incomplete or inaccurate;
- you can request the erasure of your personal data, especially if they are no longer necessary for the purposes for which they were collected, if they have been unlawfully processed, or if they have been processed on the basis of your consent and you have withdrawn your consent and there is no other legal basis for their processing;
- you can request restrictions regarding the processing of your personal data, particularly if you contest their accuracy – for a period allowing us to verify the accuracy of your personal data; if the processing is unlawful and you object to the erasure of your personal data; if the retention period has expired and you need the data to exercise a legal claim;
- you can request transfer/receipt of personal data processed by automated means, if such processing is based on your consent or a contract, in a structured, commonly used and machine-readable form;
- for reasons relating to your particular situation you can object to the processing of personal data concerning you at any time, if such processing is necessary for the performance of tasks carried out in the public interest or in the legitimate interests of the insurance undertaking. In such a case, we will stop processing your personal data unless our urgent legitimate interests for the processing prevail over your interests, rights and freedoms or if processing is necessary for the enforcing, exercising or defending legal claims.

You can exercise these rights by sending your request by post to:

Vzajemna zdravstvena zavarovalnica d.d. Vošnjakova ulica 2
1000 Ljubljana
(For Complaints)
• or via the form at vza.si/info.

The request must contain sufficient personal data to identify you, specification of the form in which you wish to receive the reply and a clear specification of the request.

We will respond to your request without undue delay and within one month at the latest. In exceptional cases, this time limit may be extended by two months, of which you will be informed in advance.

If you do not receive a response to your request in due time or if your request is, in your opinion, unjustifiably denied, you may file a complaint/notification with the Information Commissioner, Dunajska cesta 22, 1000 Ljubljana, phone: +386 1/230-97-30, gp.ip@ip-rs.si.

VIII. HOW DO WE PROTECT YOUR PERSONAL DATA?

When processing your personal data, Vzajemna complies with the requirements of data protection regulations.

In order to protect personal data, Vzajemna applies organisational, technical and other appropriate procedures and measures to prevent unauthorised destruction, alteration or loss of data and unauthorised processing. The procedures and measures are described in detail in the internal Personal Data Protection Rules of Vzajemna zdravstvena zavarovalnica d.d. and in the information security documents.



IX. HOW LONG DO WE KEEP YOUR PERSONAL DATA?

Personal data obtained for the purposes of concluding and executing insurance contracts are retained for ten years after the termination of an insurance contract, or ten years after the end of the processing of an insurance case, or ten years after the completion of legal proceedings for the recovery of unpaid obligations arising from insurance contracts. We shall keep other personal data until the purpose for which they were collected has been fulfilled. Personal data processed solely on the basis of your consent shall be kept until your consent is withdrawn.

X. AMENDMENTS

This policy may be amended or supplemented from time to time. The amended or supplemented policy will be published on this page. We will post a visible notice in the event of any major amendments.

Vzajemna zdravstvena zavarovalnica d.d.
This policy is valid and applicable from 02/09/2024 onwards.

Editorial revision, July 2025 (change of legal form)