

# General

**Your integrity is important to us. This privacy policy describes how we manage your personal data, with whom we may share your data and your rights in relation to your personal data. We encourage you to read through this privacy policy before you use our services.**

Greater Than is the data controller of your personal data. This means that it is our duty to ensure that all handling of data is done in a safe way and in accordance with current laws and regulations. The personal data that you provide with us is managed in accordance with GDPR and it gives you as a customer a statutory protection regarding how we can manage your personal data.

Greater Than collects, processes and discloses the personal data that is necessary to administer the service, meet the requests you have as a **customer** and complete the agreement with you as a customer. The personal data we collect, and process will be managed in accordance to GDPR and this policy.

Personal data is data which is directly or indirectly linked to a physically living person. Examples of personal data are name, address, phone number and email, but also data such as IP address, the VIN-number of the car and in some circumstances your driving pattern, (accelerations, breaks and G-forces) your GPS location and also your user behavior by using the service could be personal data. Processing of personal data includes all processing of personal data such as collection, analyzes, registration and storage.

## How we collect your information

Data is usually collected directly from you as a customer, which includes the types of data that is generated through your use of our services, but we can from time to time collect, complete and process personal data from other sources, for example register from governmental agencies or other private and public register such as partners, advertising networks, network providers or other partners which helps us understand user activities, your preferences or to improve and personalize the service.

## How we use the data

We will use your data for multiple purposes. For example, we need your social security number and the license plate number of your car to be able to calculate the price of your car insurance by request over the internet. By using your social security number and the license plate number we collect information regarding where you live (county and municipality), phone number, whether you are above 18 years of age and currently have a driver's license, car and car inspection data. We may also check if you have any payment defaults and make a credit check.

The purpose of processing your personal data is to be able to fulfill our rights towards you as a customer, which includes: provide the service, ensure customer recognition, risk calculation, analyzes, business- and method development, risk management, compilation of statistics, claim matters, personalize and improve your experience of the service, send notifications and messages through mail, phone and electronic communication (such as SMS or email), market our products and services, inform you regarding updates of the service and policies, improve and develop the service and also new services and products and also analyze your usage of the service, ensure the technical functionality of the service, prevent usage of the service in violation with the terms and agreement for the service, forestall and investigate misuse of the service and fulfill obligations in accordance to the law.

The service collects data about your driving pattern with the purpose to make automate decisions to determine whether you have a smart driving pattern.

Automated decisions mean that the decisions is determined without any manual impact, for example we determine the distance of your driving and your driving behavior with automated processes. This information might be the foundation of the deciding of our insurance premium. You have the right to contact us in case you're not satisfied with such an automatic decision.

Your personal data might be handled to partners to make sure that we can fulfill our mission towards you as a customer, such as insurers, claims, marketing, insurance brokers or other companies within the group.

We will not share, sell, give or in other way provide your personal data beyond what is being stated in this privacy policy if we are not obliged by law due to a demand by a governmental agency, court decision or if we received your consent to do so. We will never transfer personal data regarding customers who lives in EU to countries outside EU.

### **Consent**

By accepting the current terms for the service, you are giving us your consent to process your personal data which will be managed in accordance to this policy.

### **The time we will store your data**

One basic requirement of GDPR is that your personal data shall not be stored longer than necessary to fulfill the purpose of processing the data. Your data is allowed to be stored for historical, statistical and scientific purposes for a longer period of time. Collected personal data may be used for research in road safety and further development of Greater Than's work. Your personal data may also be used for marketing activities up to one year after the customer relationship has expired.

You withhold the right to contact us if you do not want your data to be used for direct marketing, you do this by contacting us through [info@greaterthan.eu](mailto:info@greaterthan.eu).

### **Your rights and contact**

You have the right to access your personal data that we process and also receive an extraction of your data. You also have the right that we either correct, block or delete false personal data. If the case is that we store your data in accordance to law, the data may only be blocked. You also have the right to ask for your data to be transfer from us to another company. You manage your personal data with ease under the menu settings in the app.

### **Changes in the privacy policy**

We may change or update our privacy policy. You accept the updates to the privacy policy by continuing to use our service. The latest version of this policy is available through our website: [www.greaterthan.eu](http://www.greaterthan.eu)

### **Contact details to the data controller**

To exercise your rights in accordance to the above or if you have any questions regarding our processing, please contact us:

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Karlavägen 60  
114 49

Stockholm

E-mail: [info@greaterthan.eu](mailto:info@greaterthan.eu)

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