

Rendin OÜ Privacy Policy

This privacy policy will give an overview and explain how Rendin OÜ processes (collects, processes and shares) the personal data it gathers from you when you use our Services. For the purposes of relevant data protection regulations, Rendin OÜ (reg nr 14672861) is the “data controller” of your information.

We are located in Põhja pst 27a, Tallinn, Harjumaa, 10415. If you need any further information about your personal data information, please contact us on info@rendin.co.

Insurance service provider is ERGO Insurance SE, (reg n 10017013),

Please read this carefully, as this policy is legally binding when using our Services.

Check the Customer Agreement for the meaning of defined words (those with capital letters).

Customer Terms

1. What type of information do we collect?

Information we collect is necessary for the adequate performance of the contract between you and us and to allow us to comply with our legal obligations. Customer can choose not to share his personal information, but without it, we may not be able to provide you with all the requested services.

We ask for and collect the below mentioned personal information about you when you use our Services.

1. Information you give us:
 1. Personal information, such as first name, last name, date of birth, identity document information, personal ID number.
 2. Contact information, such as email address, phone number, address.
 3. Communications with Rendin and other Users.
 4. Other information you choose to give us - such as gender, access to phone’s address book, photos, data from your camera.
2. Information we collect about you automatically:
 1. Technical information that may contain your IP address, device, software and similar data.
 2. Social network information and content that may contain identification and social account data;
 3. Payment Transaction Information - information related to any transaction you do with us, including account and card payment info (we do not store any card information).
 4. Cookies (more information in the section "Cookies").
3. Receiving from third parties (We do not control, supervise or respond for how the third parties providing your information process your Personal Information, and any information request regarding the disclosure of your personal information to us should be directed to such third parties):
 1. publicly available resources (social networks, public registers);
 2. our cooperation partners and affiliated companies.

2. How do we use your data?

1. We use your information in the following ways:
 1. to carry out our obligations relating to your contract with us and to provide you with the information regarding our Products and Services, including sharing all needed info with insurance provider ERGO to make best possible offers and issue the insurance certificate;
 2. to comply with any applicable legal and/or regulatory requirements and as part of our efforts to keep our Services safe and secure;
 3. to notify you about changes to our Services and product portfolio.;
 4. to administer our Services and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes;
 5. to track, analyze and improve our Services we offer;
 6. to measure, understand or improve the effectiveness of advertising;
 7. to provide you with information about other similar goods and Services we offer;
 8. to combine information we receive from other sources with the information you give to us and information we collect about you. We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).
2. We may disclose your personal information to third parties:
 1. if we are under a duty to disclose or share your personal data in order to comply with any legal obligation, or in order to enforce or apply our Customer Agreement and other applicable agreements; or to protect the rights, property, or safety of Rendin, our customers, or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection, where we believe to have grounds for its relevance.
 2. to assess financial and insurance risks;
 3. to issue insurance certificates.

3. How do we store your data?

Rendin securely stores your data only in server's physically located only in European Union.

Rendin will keep your personal data for 5 years after the end of customer relationship and transactional data for 10 years. Once this time period has expired, we will delete your data by deleting database entries and files.

4. Marketing

Rendin would like to send you information about products and services of ours that we think you might like.

If you have agreed to receive marketing, you may always opt out at a later date, by letting us know on our platform or via email info@rendin.co.

5. What are your data protection rights?

Rendin would like to make sure you are fully aware of all of your data protection rights. Every user is entitled to the following:

You have the right to be informed of all the purposes, scope and intended processing of the data prior to any data transfer, and agree or disagree with the processing of data that cannot be performed without your express consent. Such information will be provided on the Platform at the moment before you transfer data.

1. The right to access – You have the right to request Rending for copies of your personal data.
2. The right to rectification – You have the right to request that Rending correct any information you believe is inaccurate. You also have the right to request Rending to complete the information you believe is incomplete.
3. The right to erasure – You have the right to request that Rending erase your personal data, under certain conditions.
4. The right to restrict processing – You have the right to request that Rending restrict the processing of your personal data, under certain conditions.
5. The right to object to processing – You have the right to object to Rending’s processing of your personal data, under certain conditions.
6. The right to data portability – You have the right to request that Rending transfer the data that we have collected to another organization, or directly to you, under certain conditions.

If you would like to exercise any of these rights, please contact us any time at our email at , application for this should be digitally signed.

6. Cookies

Cookies are text files placed on your device to collect standard Internet log information and visitor behavior information. When you visit our Services, we may collect information from you automatically through cookies or similar technology

1. We use two types of cookies:
 1. session (short) cookies that are deleted, when you close your browser
 2. permanent cookies (with a lifetime of 10 years) that remain after the browser is closed and, which can be used again when returning to Rending.
2. We use cookies to:
 1. find out how our Service users access our Services and explore how they use it to improve the quality of services provided to you;
 2. Improve our website quality and monitor and manage the traffic of it
 3. offer you our commercial and non-commercial notifications;
 4. protect our customers and prevent fraudulent activities

Our Services cookies can be used by third-party analytics and online commercial communications maintenance platforms (Google, Facebook, etc.), so that commercial communications based on your visit history can be presented to you. You may refuse to use such cookies by visiting the settings of the home page of these systems.

If you want to restrict or block cookies on our Services or on any other website, you can do so by changing your Internet browser settings. For example, you may be able to block all cookies, accept only first-party cookies, or delete all cookies by leaving the browser.

Please note that some of our Services may not work, if you block or delete cookies.

7. Privacy policies of other websites

The Rendin website contains links to other websites. Our privacy policy applies only to our website, so if you click on a link to another website, you should read their privacy policy.

8. Changes to our privacy policy

Rendin keeps its privacy policy under regular review and places any updates on this web page, where needed also notifies you via email. This privacy policy was last updated on November 1st, 2019.

9. How to contact the appropriate authority

Should you wish to report a complaint or if you feel that Rendin has not addressed your concern in a satisfactory manner, you may contact the Consumer Protection and [Technical Regulatory Authority](#).