

Information leaflet on data processing

R+V Insurance Group - Raiffeisenplatz 1 - 65189 Wiesbaden
Status as of January 2020

1. What is the purpose of this information leaflet?

With this information leaflet we provide you with comprehensive information regarding the processing of your personal data. We only process these data insofar as we are entitled or obligated to do so by law.

In the **Code of Conduct of the German Insurance Industry**, the German insurance industry has committed to not only strictly comply with the laws relevant to data protection, but also to promote data protection by means of further measures. You can find explanations in this respect in the Code of Conduct in the internet: www.code-of-conduct.ruv.de

There you will also find the companies of the R+V Insurance Group that have acceded to this Code of Conduct as of 1 January 2014. Upon request we will be pleased to send you the Code of Conduct by post. Please contact our data protection officer if you wish to have this sent to you.

2. Contact data of our data protection officer

If you have any questions relating to data protection law please contact the data protection officer of the R+V Insurance Group:
Dr. Roland Weiß
Raiffeisenplatz 1
65189 Wiesbaden
Email: datenschutz@ruv.de

If you have any general questions relating to your contract please use the **general contact channels**. You can find information about these in the internet: www.ruv.de

3. How and when do we use your personal data?

We need your personal data in order to be able to estimate the risk that is to be insured before the conclusion of a contract and to carry out the contractual relationship, e.g. in a damaging event or a benefit case.

In addition, we process your data in the scope that is admissible by law for the purpose of **advertising or for market or opinion research**. **You can object to this use informally at all times with effect for the future. For example, you can send advertising objections by email to ruv@ruv.de.**

We will, if applicable, also process your data within the scope of the stipulations under data protection law for purposes which are not directly associated with your contract.

This can, for example, be the case in order to

- fulfil admissible regulatory requirements or requirements under supervisory law. With our main activity we are thus subject to several special statutory regulations, in the framework of which your personal data are processed: e.g. combatting money laundering, statutory reporting obligations to state authorities, Solvency II etc.
- check and optimise processes of electronic data processing
- to compile company-internal and legally admissible data that are used cross-company
- to create tariff calculations and to carry out internal controlling
- to assert legal claims and for defence in case of legal disputes

We principally request you to only communicate data to us, which are necessary for the respective purpose (e.g. establishment of a contract, benefit or claims processing) or stipulated by law (e.g. owing to stipulations from the German Money Laundering Act, stipulations from tax law). If we request you to voluntarily communicate data to us we shall especially draw your attention to this fact. If there is a contractual or statutory obligation to provide the data and you refuse to do this it may result in the fact that we cannot conclude the contract or are not obligated to make a payment.

4. Legal bases

In many cases the data processing is permitted by law, because it is necessary for the **contractual relationship**. This shall above all apply to the examination of the application documents, the processing of the contract and in order to process losses and benefits.

In certain cases data processing is only permitted **if you explicitly grant your consent hereto**.

Examples:

- Health-related data, which we process in the life, health or accident insurance.
- In some cases we will only process your data for advertising purposes if you have explicitly granted your consent hereto.

We will request you separately for this consent.

In other cases we shall process your data owing to a **general weighing up of interests**, i.e. we weigh up our interests against the respective interests of the data subject. One example: If we transmit data to specialised service providers owing to a process optimisation and this work is their own responsibility, we shall conclude contracts with these service providers. These ensure that the service providers comply with an adequate level of data protection.

5. Origin and categories of personal data

We principally collect personal data directly from the data subject.

In certain cases, however, it may occur that we receive personal data from third parties.

Examples:

- In case of **returned post**, specialised service providers will conduct address research in order to determine current address data.
- We receive data relating to **co-insured or insured persons** through our policyholders if we cannot collect the data directly from these persons.
We collect e.g. the name, the address and the date of birth. We will collect the necessary data for the benefit case directly from the person concerned.
- We will receive data relating to **persons entitled to receive benefits or beneficiaries** from our policyholders, e.g. the name, the address and the date of birth in order to be able to contact the person concerned in a benefit case.
- With motor vehicle insurance we receive the data of a **deviating registered holder** from our policyholder, e.g. the name, the contact data, data relating to the vehicle and the date of birth.
- We receive data relating to **collateral providers, lenders, lessors, surety or guarantee creditors and receivable holders** under certain circumstances from our policyholder. Vice versa, it may occur that we receive from those parties data relating to the policyholder, in particular contact data and details regarding the risk concerned.
- In case of **commercial credit insurance** we receive data relating to **risk customers** from our policyholder, e.g. contact data and further details of the risk customer.
- We receive data relating to **witnesses** from our policyholder or involved third parties, e.g. investigation and criminal prosecution authorities. We thus receive the name, the contact data and the respective information relating to the facts.
- In case of **credit rating details** we receive credit rating information from specialised credit agencies. You can find more detailed information in this respect under Point 11.
- In addition, we receive data relating to your person through your responsible intermediary, e.g. within the scope of the recording of the application.

6. To whom do we transmit your data?

Within the scope of the contract, data may be transmitted to third parties:

a) Reinsurers

In certain cases, e.g. those with a high financial default risk, we pass on part of the risks assumed by the contract to **reinsurers**. It may be necessary here to communicate corresponding insurance-related details to the reinsurer.

The data transmission to reinsurers is carried out within the scope of a general weighing up of interests. If it is necessary to transmit health-related information to reinsurers, we will obtain your separate consent.

You can find information regarding the data processing at the reinsurers in question on our websites: www.rueckversicherung.ruv.de

b) Insurance intermediaries

If you are supervised in your insurance transactions by an intermediary we will provide him with general application, contractual and payment data, which he needs to give advice and for supervision purposes. If you no longer want to be supervised by the original intermediary after conclusion of the contract, you can use your **right to revocation**. This shall also exist if the intermediary changes for other reasons, e.g. if he discontinues his activity. We can then offer you a new intermediary, who will supervise you.

We principally transmit data to the insurance intermediary within the scope of a general weighing up of interests or on a legal basis.

If it is necessary to communicate health-related information to the intermediary we will obtain your separate consent.

c) Data transmission to other insurers

You are obliged to answer questions in the insurance application fully and truthfully. In certain cases we will check your details at your previous insurer. With the examination of the risk it may, for example, be necessary to exchange information with a **previous insurer** in order to check no-claims bonuses, in particular the no-claims categories in the motor vehicle third party liability insurance and fully comprehensive insurance and for the supplementation or verification of the details of the applicants or the insured. The same shall apply if we forward your data to a **subsequent insurer**.

It may also be necessary to exchange data between the previous insurer and the following insurer with the transfer of claims to a retirement pension in case of a change in provider or employer, or of retirement provisions in the case of health insurance, to the new insurer.

In addition, in certain cases, e.g. multiple insurances, statutory claim transfer and in case of division agreements, personal data must be exchanged among the insurers. Data of the data subject are forwarded hereby, such as the name and address, car licence plate, type of insurance cover and the risk, or details relating to the loss, such as the amount of loss and the day on which the loss occurred. We document the data exchange.

Regarding the joint hedging of risks, data may be exchanged with the involved insurers with the risk examination and claim processing.

The data transmission to other insurers will also principally be carried out within the scope of a general weighing up of interests and in some cases based on consent, which we will obtain separately from you.

d) Central reference and information system (HIS)

When we examine an application or claim it may be necessary for the risk assessment, for further clarification of the facts or to prevent insurance abuse, to send **enquiries** to other insurers or to answer corresponding enquiries from other insurers. The insurance industry uses the reference and information system (HIS) of informa HIS GmbH for the more precise estimate of the risk and benefit case. You can find a detailed description of the HIS in the internet under www.informa-his.de. Not all companies of the R+V Insurance Group take part in the HIS.

You can find supplementary information about the enquiry at the HIS in our privacy statement: www.ruv.de/datenschutz

A **report** in the HIS and its use will only be carried out for purposes which may be pursued with the system, thus only if certain prerequisites have been fulfilled. In these cases the data transmission will be carried out based on a general weighing up of interests. If we report you to the HIS, we will inform you hereof in writing.

Losses

We and other insurance companies report increased risks and conspicuous features to the HIS, which could indicate insurance fraud and therefore must be examined in more detail. The report is possible when an application is filed or in a damaging event and may relate to a person or an object, e.g. a motor vehicle. A report regarding a person is possible if losses are reported with unusual frequency or e.g. the loss profile

cannot be considered in line with the description of the loss. The insurer must know in a damaging event whether a vehicle had serious or unrepaired previous damages or was already reported as stolen once before. Therefore, we report vehicles to the HIS if these suffered a total loss, were stolen or if losses were settled without proof of repair.

We report real estate to the HIS if we determine an unusually high frequency of damages. We will inform you hereof should we report you, your real estate or your vehicle to the HIS.

In the examination of your application for conclusion of a contract or adjustment of a loss, we will send enquiries relating to the person or object (e.g. motor vehicle) to the HIS and will store the results. In a damaging event it may be necessary, after a reference by the HIS, to request more precise details regarding the facts from the insurers which reported data to the HIS. We also store these results if they are relevant for the examination of the insured event. It may also occur that we must answer enquiries from other insurers in a later benefit case and therefore must provide information about your damaging event.

Legal protection

We and other insurance companies report increased risks to the HIS, e.g. contracts with an unusually high frequency of reported legal protection cases. Should we report you to the HIS we will notify you hereof. When examining your application for the conclusion of a contract we send enquiries relating to your person to the HIS and store the results. If we receive a reference to risk-increasing special features it may occur that we require additional information from you regarding the specific reason for the report.

Insofar as necessary for the clarification of facts, data may be exchanged between the insurance company reporting to the HIS and the calling insurance company in a benefit case. The data exchange is documented. The data subjects will be informed about the exchange if it is not carried out in order to clarify contradictions.

e) Vehicle registration office

With the conclusion of motor vehicle insurance and with all other registration processes that are relevant for the insurance (e.g. de-registration or change in registration, change in place of residence, change in insurer) it is required by law to exchange personal data with the vehicle registration office. This is e.g. the case if you submit an electronic insurance confirmation issued by us (eVB) to the vehicle registration office in order to register a motor vehicle.

f) Contractors and service providers

On the internet you can call lists of the contractors and service providers with which permanent business relationships exist under www.code-of-conduct.ruv.de.

Upon request, we will be pleased to send you a print-out by post. Please contact our data protection officer for this purpose.

If we do not merely outsource "assistance functions", which are strictly bound to instructions, to service providers, but service providers independently perform further activities, there is a so-called function transfer under data protection law. Typical examples are experts, auditors or medical service providers.

If you can assert that, owing to your personal situation, your interest that is worthy of protection outweighs the interest of the transmitting insurance company, you have a **right to object** to the data transmission in case of function transfers.

One example: In a past insured event a court determined it final and binding that a certain expert falsely appraised your facts. In a new damaging event you can object to the commissioning of the same expert as justified objections exist against this. On the other hand, it is not sufficient if you do not request any data transmission to service providers in general or a certain service provider without stating special reasons. You will find function transfers in the aforementioned list of service providers.

g) Centralised data processing within the R+V Insurance Group

Individual areas are centralised within the R+V Insurance Group, e.g. the premium collection, the telephone-based customer support or the data processing. Therefore, master data such as your insurance number, the type of contracts or your date of birth are kept in a central collection of data; i.e. your general application, contractual and payment data.

Therefore, e.g. your address will, if applicable, only be stored once, even if you conclude contracts with various companies of the Group. This way incoming post can always be allocated correctly and in case of enquiries by telephone, the responsible contact can be named quickly.

All companies of the R+V Insurance Group, which are connected to the centralised data processing, can view these master data.

The other application, contractual and payment data can, on the other hand, only be requested by the companies of the Group that manage the contract.

The following companies of the R+V Insurance Group are connected to the centralised data processing:

R+V Versicherung AG
R+V Allgemeine Versicherung AG
R+V Direktversicherung AG
R+V Gruppenpensionsfonds-Service GmbH*
R+V Krankenversicherung AG
R+V Lebensversicherung AG
R+V Lebensversicherung a.G.
R+V Luxembourg Lebensversicherung S.A., Wiesbaden branch
R+V Pensionsfonds AG
R+V Pensionskasse AG
R+V Pensionsversicherung a.G.
R+V Rechtsschutz-Schadenregulierungs-GmbH*
R+V Service Center GmbH*
R+V Treuhand GmbH*
RUV Agenturberatungs GmbH*
Vereinigte Tierversicherung Gesellschaft a.G.
KRAVAG-HOLDING Aktiengesellschaft
KRAVAG-ALLGEMEINE Versicherungs-AG
KRAVAG-LOGISTIC Versicherungs-AG
KRAVAG-SACH Versicherung des Deutschen Kraftverkehrs VaG
KRAVAG und SVG Assekuranz Vertriebs- und Bearbeitungszentrum GmbH*
KRAVAG Umweltschutz und Sicherheitstechnik GmbH (KUSS)*
Condor Allgemeine Versicherungs-Aktiengesellschaft
Condor Lebensversicherungs-Aktiengesellschaft
Condor Dienstleistungs-GmbH*
R+V Dienstleistungs-GmbH*
Pension Consult Beratungsgesellschaft für Altersvorsorge mbH*
carexpert Kfz-Sachverständigen GmbH*
CHEMIE Pensionsfonds AG
compertis Beratungsgesellschaft für betriebliches Vorsorgemanagement mbH*
UMB Unternehmens-Managementberatungs GmbH*

* This company is a service provider of the companies of the R+V Insurance Group and can therefore access personal data.

You can call the respective current list of the companies taking part in the centralised data processing under www.code-of-conduct.ruv.de. Upon request, we will be pleased to send you a print-out of this list by post. Please contact our data protection officer for this purpose.

h) Superordinate financial conglomerate company

We transmit personal data to DZ BANK AG as a superordinate financial conglomerate company if and insofar as we are obliged to do so by law. Such an obligation may arise from the rules of a proper business organisation, for example for an appropriate and effective risk management on group level.

i) Lessors and lenders

If you conclude property insurances with R+V within the scope of leasing or loan agreements, we will inform the lessor or lender, upon request, that corresponding insurance cover exists and that it is covered as a third party beneficiary in connection with terminations, default of payment and damaging events.

It shall also receive information about sums insured and existing excesses, in order for it to be able to assess its financial default risk.

j) Authorities, Central Banks and other bodies with tasks under public law

We transmit your personal data to authorities, Central Banks and other bodies with tasks under public law if we are entitled or obligated to do so by law or as per contract.

Such a data transmission can be carried out at the request of an authority. We will then examine whether the authority may receive the data.

In some cases we are obligated by law to transmit your data to authorities, e.g.

- with reports to the Deutsche Bundesbank owing to regulations under tax law or obligations from the German Banking Act or
- to the reporting bodies stipulated by law in case of a professional liability insurance that is required by law.

In all other cases we will obtain your consent.

k) Co-insured

In contracts, with which besides the policyholder there are further co-insured persons, it may be necessary in order to execute the contract to transmit data of the respective other person. If your consent is necessary we will obtain this separately.

7. Data transmission to third countries outside of the EU/EEA

If we transmit personal data within the EU/EEA we will comply with the strict legal stipulations.

If it is necessary we will transmit your personal data to service providers in third countries outside of the EU/EEA, e.g. within the scope of IT services, or to experts. The selection and contractual agreements are of course oriented to the statutory regulations.

In case of certain types of contracts it may occur that we transmit your data to reinsurers in third countries outside of the EU/EEA.

In particular in the cases, with which the insured risk or the policyholder is located in a third country, it may be necessary to transmit data to the third country (e.g. intermediaries, other insurers).

In addition, there are statutory reporting obligations in certain cases, owing to which we must transmit your data to authorities and similar bodies in third countries outside of the EU/EEA.

Such a transmission may also be necessary with lawsuits with a reference to overseas (e.g. lawyers).

If your consent is necessary in an individual case we will obtain this separately.

8. How long do we store your data for?

If it is necessary we shall process your personal data for the duration of our business relationship. This may also be the initiation or the processing of a contract.

In addition, we are subject to various storage and documentation obligations. These can be derived among others from the German Commercial Code (HGB), the German Fiscal Code (AO), the German Money Laundering Act (GWG) or the Insurance Company Accounting Regulation (RechVersV). Deadlines for the storage and documentation stipulated therein are 2 to 30 years.

The storage duration is oriented to the legal statutes-of-limitations, which for example according to Sections 195 etc seqq. of the German Civil Code (BGB) may be up to 30 years; however the regular statute-of-limitation is three years.

You can find further information regarding our deletion deadlines in the internet under www.ruv.de/static-files/ruvde/downloads/datenschutz/loeschfristen.pdf

We will also be pleased to send you the list by post. Please contact our data protection officer for this purpose.

9. Which rights do you have?

You can assert your statutory rights to information, rectification, erasure, limitation to the processing and data portability to our data protection officer.

If the data processing is based on a general weighing up of interests, you are entitled to a right to object to this data processing, if reasons arising from your personal situation speak against this.

10. Information obligation if we receive data about third parties from you

If we receive personal data of third parties from you as a policyholder you must forward the information leaflet on data processing to these parties. These are e.g. co-insured, insured persons, beneficiaries, damaged persons, witnesses, deviating premium payers, lenders, lessors, etc.

11. When will we obtain information relating to your creditworthiness?

R+V will, if applicable, within the scope of the application for conclusion of **motor vehicle third party liability insurance** transmit your data that are necessary for this purpose (last name, first name, company designation, address, date of birth) to infoscore Consumer Data GmbH, Rheinstraße 99, 76532 Baden-Baden, in order to receive information regarding your previous payment behaviour and credit rating information based on mathematical-statistical methods, by using address data.

Owing to our legitimate interest we will obtain credit rating information upon conclusion of a motor vehicle third party liability insurance with regard to the financial default risk existing with this compulsory insurance (direct claim of the damaged person). The compulsory insurance and the accession obligation can be derived from the 1st Section of the Compulsory Insurance Act for Registered Motor Vehicle Holders (PflVG) and from Part 2, Chapter 1, Section 2 of the German Insurance Contract Act (VVG).

In case of applications or offers for the conclusion of **bond insurance**, of a **credit insurance** or **insurance against financial losses**, such as fidelity insurance, and during the term of one of these contracts, R+V will transmit your personal data (corporate name, last name, first name, address, date of birth) to commissioned credit agencies. This takes place in order to receive information pertaining to your previous payment behaviour and credit rating information based on mathematical-statistical methods, by using address data. The legitimate interest in financial information exists in these cases upon conclusion of and during the execution of these contracts owing to the existing financial default risk of R+V Allgemeine Versicherung AG.

Our partners are:

infoscore Consumer Data GmbH, Rheinstraße 99, 76532 Baden-Baden

informa Solutions GmbH, Rheinstraße 99, 76532 Baden-Baden

SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden

Creditreform Wiesbaden Hoffmann KG, Adolfsallee 34, 65185 Wiesbaden

Bürgel Wirtschaftsinformationen GmbH & Co. KG, Gasstraße 18, 22761 Hamburg

Prof. Schumann Analyse GmbH, Weender Landstraße 23, 37073 Göttingen

Deutsche Bank AG, Zentrale Auskunft, 20079 Hamburg

Bisnode Deutschland GmbH, Robert-Bosch-Straße 11, 64293 Darmstadt

KSV1870 Information GmbH, Wagenseilgasse 7, 1120 Vienna, Austria

Also in the field of **technical insurances** with major risks we obtain credit rating information based on mathematical-statistical methods by using address data through Creditreform Wiesbaden Hoffmann KG, Adolfsallee 34, 65185 Wiesbaden.

If you request information about your personal data, which the credit agency has stored, please contact the commissioned credit agency directly.

12. Which rights do you have regarding an automated decision in an individual case?

As an insurer we are authorised in certain case groups (e.g. with a decision concerning the conclusion or the fulfilment of a contract or with a decision based on binding remuneration regulations for curative treatments such as the GOÄ) to use your personal data (also your health-related data) as a basis for a so-called "automated decision in an individual case". This means that in certain cases we shall take your personal data into consideration within the scope of an algorithm, which is based on a recognised mathematical-statistical method.

If we should not satisfy your application for an insurance benefit or for **damage** in full or in part, you have the following rights:

- Right to achieve the intervention of a person through us as the data controller,
- Presentation of your own point of view and
- Right to contest the decision.

We will explicitly inform you about these rights if we must reject your application in full or in part and cannot grant any insurance benefit or damage.

13. Right to lodge a complaint

You have a right to lodge a complaint at a responsible data protection supervisory authority; see Article 77, General Data Protection Regulation.