

Data protection information

1. General

We hereby inform you of the processing of your personal data by Mannheimer Versicherung AG and the rights to which you are entitled in accordance with data protection law.

More information on data protection can be found at www.mannheimer.de/datenschutz.

2. Data controller/data protection officer contact

Mannheimer Versicherung AG | Augustaanlage 66 | 68165 Mannheim
Telephone: +49(0)621 4578000 | Email: service@mannheimer.de

You can contact our data protection officer by adding – data protection officer – beneath the above address or by email to datenschutz@mannheimer.de

3. Purpose and legal basis of data processing

We process your personal data in line with the EU General Data Protection Regulation (GDPR, the German Federal Data Protection Act (BDSG), the provisions pertaining to data protection law of the German Insurance Act (VVG) and all further applicable laws. Our company has also signed up to the 'Code of conduct for handling personal data by the German insurance industry' which render more precisely the above laws for the insurance industry. You can access these online at www.mannheimer.de/datenschutz.

If you apply for insurance cover, we require the information you provided here to conclude the contract and assess the risk we need to take on. If an insurance contract is concluded, we process this data to perform the contractual relationship, e.g. for issuing policies or billing. We require information on the damage/claim to check whether an insured event has arisen and how high the damage/claim is. **The conclusion and/or performance of the insurance contract is not possible without the processing of your personal data.**

We also require your personal data to produce insurance-specific statistics, such as for the development of new tariffs or to fulfil provisions of supervisory law. We use the data of all existing contracts with Mannheimer Versicherung AG to assess the overall customer relationship, for example to advise on contractual adjustments, additions or comprehensive exchange of information.

The legal basis for this processing of personal data for pre-contractual and contractual purposes is Art. 6 para. 1 b) GDPR. Insofar as special categories of personal data are required for this (e.g. your health data on conclusion of an accident insurance contract), we shall obtain your consent in accordance with Art. 9, para. 2 a) in conjunction with Art. 7 GDPR. If we produce statistics with these categories of data, this is done on the basis of Art. 9, para. 2 j) GDPR in conjunction with Art. 27 BDSG.

We also process your data to safeguard our legitimate interests or those of third parties (Art. 6, para. 1 f) GDPR). This may be required in particular:

- to guarantee IT security and IT operations,
- to update the address details of our customers and interested parties
- to advertise our own insurance products and other products from the Continentale Versicherungsverbund mutual insurance fund and its cooperation partners and for market and opinion surveys,
- to prevent and clear up offences, in particular we use data analysis to detect information that may indicate misuse of insurance.

We also process your personal data to fulfil legal obligations (e.g. provisions of supervisory law, retention obligations arising from commercial and tax law or our consulting obligation). In this case, the relevant legal provisions in conjunction with Art. 6, para. 1 c) GDPR shall serve as a legal basis for processing.

Should we wish to process your personal data for a purpose not stated above, we shall inform thereof in advance, unless you are not already in possession of this information (Art. 13, para. 4 GDPR) or information is not legally required (Art. 13 para. 4 and 14 para. 5 GDPR).

4. Categories and individual institutions of recipients of personal data

4.1 Specialised companies in the groupe

Specialised companies or divisions of our group perform specific data processing tasks for the companies affiliated with the group. Insofar as an insurance contract exists between you and one or more of the companies in our group, your data may be processed by one or more companies in the group centrally or peripherally for purposes such as central management of address data, the telephone customer service, contract and service processing, collection and disbursement or general post processing. The companies which perform centralised data processing can find our full data protection information on our website at www.mannheimer.de/datenschutz.

4.2 External service providers

We sometimes use external service providers to fulfil our contractual and legal obligations. A list of the contractors and service providers we use with whom business relationships exist which not merely temporary and the companies in our group which take part in centralised data processing can be found in our complete data protection information on our website at www.mannheimer.de/datenschutz.

4.3 Additional recipients

We may also transmit your personal data to additional recipients, such as authorities for the fulfilment of our legal disclosure obligations (e.g. social security providers, financial authorities, road traffic offices, the federal motor transport authority or law enforcement authorities).

4.4 Brokers

If you are being looked after by a broker with regard to your insurance contract, your broker processes the application, contract and damage/claim data required to conclude and perform the contract. Our company also transfers this data to the brokers looking after you, insofar as they require the information to take care of and advise you in your insurance-related and financial affairs.

4.5 Data exchange with insurers

In order to assess your details when concluding the insurance contract (e.g. for the specification of pre-contractual insurance histories) and/or your details on occurrence of the insured event and, where necessary, to be able to add to these, an exchange of personal data with insurers may take place within the necessary scope.

4.6 Reinsurers

We insure the risks we have absorbed with specialist insurance companies (reinsurers). To do this, we may need to transmit your contractual and, if necessary, damage/claim data to reinsurers in order for them to be able to get their own picture of the risk or insured event.

4.7 Exchange of data with the system of notification and information (HIS)

On conclusion of the insurance contract or as part of damage processing, we transmit property data (vehicle identification data or address of building) and your personal details (surname, first name, date of birth, address, previous addresses) to Informa HIS GmbH (Informa HIS GmbH, Kreuzberger Ring 68, 65205 Wiesbaden, www.informa-his.de) by means of a system of notification and information (HIS) request. Based on this data, Informa HIS GmbH assesses whether information regarding you and/or your property which may indicate an increased risk or irregularities in an insured event is stored in the 'System of notification and information (HIS) in the insurance industry' information. Such information may only be available on the basis of an earlier report by an insurance company to the system of notification and information (HIS) (system of notification and information (HIS) registration), through which you may have been informed of separately by the registering insurance company. Data which is stored in the system of notification and information (HIS) due to registration in the system of notification and information (HIS) is transmitted to us by Informa HIS GmbH, the insurance company making the inquiry.

4.8 Credit check to safeguard legitimate interests

Insofar as this is necessary to safeguard our legitimate interests, we request information to assess your general payment behaviour from credit check providers.

4.9 Address update

For the purposes of updating our address database from Deutsche Post Adress GmbH & Co. KG, Am Anger 33, 33332 Gütersloh on an order-related basis. If we receive a new address for you, we change your address data with us accordingly. We shall not inform you separately of such changes of address.

5. Automated individual decisions

Based on your details regarding the risk which we ask you for when you apply, we may make an automated decision regarding the conclusion or termination of the contract, potential exclusions of risk or the amount of the insurance premium payable by you.

The automated decisions are based on our previously established rules and weighting of information. The basis for the rules includes our principles of acceptance, legal and contractual rules and the agreed tariffs. Depending on the decision, actuarial criteria and calculations are also applied.

If, for example, a credit check takes place in conjunction with the conclusion of an insurance contract, our system makes an automated decision in certain cases based on the information obtained regarding the conclusion of the contract, potential exclusions of risk and the terms of the insurance premium payable by you. We use the automated decision in conjunction with the credit check to protect ourselves and the community of policyholders from potential non-payment and its consequences.

Based on your details regarding the insured event and the data stored regarding your contract (e.g. on the extent of insurance cover, excess agreements, premium payment) and any information obtained in this regard from third parties, we may make an automated decision on our liability and the amount of liability, bonuses and additional services. The automated decisions are based on the rules described above.

Insofar as we have made a conclusive automated individual decision in the previously mentioned cases without any human influence, you shall be informed thereof when we notify you of the decision. You are entitled, via our service hotline, for instance, to obtain additional information and a declaration concerning this decision and have these examined by one of our employees. This right does not exist if your request was granted in full. Automated individual decisions that one of our employees has only considered as a minor part of his final decision are also unaffected.

6. Data transmission to a third country

In order to assess and fulfil our contractual obligation in an insured event, we may be required on a case-by-case basis to pass on your personal data to service providers. In the event of an insured event outside the European Economic Area (EEA), it may be required for this purpose for us or our service providers to pass on your data to service providers outside of the European Economic Area (EEA) in your interest. We and our service providers transmit your data according to plan only if this third country was confirmed to have an appropriate level of data protection by the European Commission or other appropriate data protection guarantees (e.g. Binding internal data protection provisions or standard EU contractual clauses) are in place, or if said transmission is based on your consent.

7. Duration of storage of your data

We delete your personal data as soon as it is no longer necessary for the above purposes. As part of this process, it may happen that personal data is kept for the period in which claims may be asserted against our company (legal limitation period of three or up to thirty years). We also store your personal data insofar as we are legally obliged to do so. Corresponding obligations of proof and retention are based on the German Commercial Code (Handelsgesetzbuch), the German Tax Code (Abgabenordnung) and the German Moneylaundering Act (Geldwäschegesetz). According to these, the storage periods are up to ten years.

8. Subjects' rights

You may request access to the personal data stored concerning you at the above address. You may also request the rectification or erasure of your data subject to certain conditions. You may also have the right to restriction of processing your data and a right to the provision of the data you provided in a structured, common and machine-readable format.

You have the right to object to processing of your personal data for the purposes of direct advertising. If we process your data to safeguard legitimate interests, you may object to said processing if reasons arise from your specific situation which argue against data processing.

You have the opportunity to file a complaint with the above data protection officer or the data protection supervisory authority responsible for us.

State officer for data protection and freedom of information
PO Box 102932
70025 Stuttgart

Telephone: +49(0)711 6155 410
Fax: +49(0)711 6155 4115
poststelle@fdi.bwl.de

9. Updates to data protection information

This data protection information may be adapted at a later stage due to changes in legal provisions, for example. You can find an up-to-date version of this information and the service providers with whom business relations exist which are not merely temporary at www.mannheimer.de/datenschutz.

Appendix: Companies in the Continentale Versicherungsverbund mutual insurance fund which also act as contractors and cooperation partners for each other and perform central data processing and service providers and contractors of Mannheimer Versicherung AG

The following list names the companies in the Continentale Versicherungsverbund mutual insurance fund which also act as contractors and cooperation partners for each other and perform central data processing and potential service providers and contractors of Mannheimer Versicherung AG.

For all data processing, data collection and data transmission, it is examined on a case-by-case basis whether service providers/contractors are commissioned and if so, which. Under no circumstances is data automatically transmitted to each of the service providers in the list.

The list is constantly updated and can be found at www.mannheimer.de/datenschutz.

Appendix

Companies in the Continentale Versicherungsverbund mutual insurance fund which also act as contractors and cooperation partners for each other and perform central data processing

Companies in the Continentale Versicherungsverbund mutual insurance fund	Assigned tasks, functions
Continentale Krankenversicherung a.G.	Data centre, accounting, collection, disbursement, debt collection, law, communication, complaint handling, quality management, statistics, medical advisory service, auditing, business organisation, reception/telephone service, postal service including scanning and allocating incoming post, application, contract and damage/claim processing, file disposal, print and delivery services, central data processing
Continentale Sachversicherung AG	Application, contract and damage/claim processing, internal service (reception, telephone service, postal service including scanning and allocating incoming post), central data processing
Continentale Lebensversicherung AG	Application, contract and damage/claim processing, internal service (reception, telephone service, postal service including scanning and allocating incoming post), loan management, central data processing
EUROPA Versicherung AG	Application, contract and damage/claim processing, internal service (reception, telephone service, postal service including scanning and allocating incoming post), central data processing
EUROPA Lebensversicherung AG	Application, contract and damage/claim processing, internal service (reception, telephone service, postal service including scanning and allocating incoming post), central data processing
Mannheimer Versicherung AG	Application, contract and damage/claim processing, internal service (reception, telephone service, postal service including scanning and allocating incoming post), central data processing

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Individual institutions as contractors and cooperation partners	Assigned tasks, functions	Health data
Actineo GmbH	Medical adjustment support	Yes
Creditreform Dortmund/Witten Scharf KG	Credit checking	No
Deutsche Post Adress GmbH & Co. KG	Address update	No
GDV Dienstleistungs-GmbH	Emergency call and central inquiry line for car insurers, managing the loss category file, electronic insurance confirmation and insurer change certificate procedures.	No
Gesamtverband der Deutschen Versicherungswirtschaft e. V. (GDV)	Transmission of data between insurer and service provider	No
IMD Gesellschaft für Informatik und Datenverarbeitung	Data processing, print and delivery services	Yes, sometimes
informa HIS GmbH	System of notification and information (HIS)	No
infoscore Consumer Data GmbH Rheinstraße 99, 76532 Baden-Baden	Credit checking	No
Seghorn Inkasso GmbH	Satisfaction of enforceable claims	No
VdS Schadenverhütung GmbH	Risk assessment	No
verscon GmbH	Brokering risks not underwritten	No

Contractor and cooperation partner categories	Assigned tasks, functions	Health data
Address investigators	Address assessment	No
File and data destroyers	Destruction of confidential documents on paper and electronic data carriers	No
Assistance service providers	Telephone service, performing and arranging assistance services	Yes, sometimes
Credit agencies	Credit reports	No
Car hire companies	Car hiring	No
Cloud service provider	Server/web service hosting	No
Surveyors, experts and doctors	Document check; preparation of reports; building valuation, advisory services, document check, detecting damage, removing damage	Yes, sometimes
Tradespeople	Detecting damage, removing damage, remediation	No
Collection agencies, law firms	Debt collection, conducting proceedings	Yes, sometimes
IT service provider	Repairs and servicing	Yes, sometimes
IT print service providers	Print and delivery services	No
Car service provider	Detecting damage, removing damage, determining salvage value, vehicle hire	No
Financial institutions	Collection of insurance premiums, claim and damage payouts	No
Market research company	Market research	No
Adjuster and investigator	Damage processing	Yes, sometimes
Overseas adjustment offices	Damage processing	Yes, sometimes
Rehabilitation services	Assistance and care services	Yes
Reinsurers	Risk assessment, damage/claim assessment, contingency insurance/reinsurance	Yes
Translator	Translation	Yes, sometimes
Brokers	Preparing quotations, application and risk assessment, postal service including scanning and allocating incoming post; inventory management, damage/claim processing	Yes, sometimes