



SKI-SCHADEN-SERVICE

Ski Claim Notification Form: Damage/Breakage

(The same shall apply mutatis mutandis to damages to any additional insured winter sports equipment)

DSV-Skischadenservice
Postfach 17 61
82145 PLANEGG
DEUTSCHLAND

Damage number	(please leave this area blank)
Important Instructions	
1. Please send the claim completely filled in (signature included) and return it to the named address.	
2. Please note the important explanations on page 3.	
3. This page of the damage report may only be filled in by the insured member and must be signed by him. (A new insurance for replacement skis is required in the case if total loss in DSV Mindestschutz.)	

1 Name and address of policy holder

Phone Number _____ E-Mail: _____

2 Insurance policy number

3 Scope of insurance / additional insurance

Insured equipment: Ski/Snowboard/Helm

5 Brand/Model	4 Ski and binding purchased as a set	<input type="checkbox"/> Yes	<input type="checkbox"/> No
_____	Indicate currency!	Purchase price	Date of purchase
6 Serial number	7 _____ / _____	8 _____	9 _____
10 Binding Brand/Model	11 _____ / _____	12 _____	13 _____
_____	14 _____ / _____	14 _____	14 _____
14 Accessories	7 to 14 <input type="checkbox"/> not applicable for the following reason <input type="checkbox"/> test equipment <input type="checkbox"/> rental equipment		
15 Receipts with cash register stamp or additional till receipt	for the relevant winter sports equipment (listed above) <input type="checkbox"/> have been enclosed <input type="checkbox"/> are no longer available		

Cause of damage

16 The case of damage occurred on _____ at _____ o'clock

17 Where? **Exact** location (ski resort and piste) _____

18 What caused the damage? Detailed description of the circumstances / course conditions etc.: _____

19 Was the damage caused by a third party? No Yes: Who? _____

20 Are the skis also insured with another company? No Yes, with the following insurance company: _____
Policy number: _____

21 **Claims settlement** I wish to settle the claim by having the settlement amount remitted to my bank account:

Account holder: _____ Bank: _____

IBAN: _____ BIC: _____

22 General information and acknowledgement according to the section 28 (4) VVG

I have truthfully completed the present claim to the best of my knowledge. I am aware that incorrect or incomplete information can cause significant disadvantages, up to the releasing ARAG Allgemeine Versicherungs-AG from the obligation to perform. I have received the information on the consequences of breach of contract in the insurance case, according to the section 28, paragraph 4 VVG.

Place, Date

Signature of the policyholder or his/her legal representative

23 An expert opinion on the nature and the scope of the damage that has occurred must be enclosed in addition to the claim notification. Please note the explanations overleaf.

↑ Remove attached sheet before sending back! ↑

Expert opinions provided by

- Sports outfitters authorized by DSV aktiv (www.ski-online.de/partnersportgeschaefte).

For easier and quicker service you have the option to refer to any of our current partners (DSV aktiv partners) with the following logos:



If you select this option please do not complete the ski claim notification form, but use the forms available at your sports outfitters and indicate your claim number there.

- Manufacturers of the damaged equipment.
(Please make sure that the expert opinion contains all the details listed below).
- Specialists from the DSV-SKISCHADENSERVICE (damage evaluation representative).
Please send the damaged equipment free of charge to the following address:
DSV-Skischadenservice, Hubertusstr. 1, 82152 Planegg, Germany
or submit them in person).

This expert opinion can be provided by an authorized sports outfitter or by the manufacturer of the damaged winter sports equipment.

Expert opinion for the DSV-SKISCHADENSERVICE

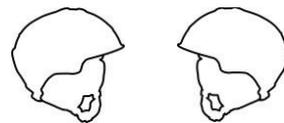
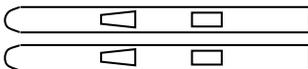
We have tested the submitted skis (the same shall apply mutatis mutandis to damages to any additional insured winter sports equipment)

Brand _____ Model _____ Serial number _____ mit folgendem Ergebnis geprüft:

- The damage does not comply with the warranty liability of the manufacturer
- The damage is not due to wear and tear or normal deterioration

The binding is still usable as it can be fitted on a ski that is commercially available or can be ordered from the manufacturer.
 no longer usable as it is incompatible with any ski that is commercially available or can be ordered from the manufacturer.

In the plotted areas we have determined the following damage:



Brief description of the damage(s) _____



DSV identification number

Place, Date

Stamp and signature of the sports outfitter or the manufacturer

For any further questions please specify a contact person in the sports outfitter: _____

Please note:

Damaged winter sports equipment, which has been compensated for, passes into the ownership of the insurer. It must therefore be retained by the sports outfitter who has provided the expert opinion. For a possible expertise by the DSV-SKISCHADENSERVICE please keep the damaged winter sports equipment for three months (from notification of the damage to DSV-SKISCHADENSERVICE).

EXPLANATORY NOTES FOR COMPLETING THE CLAIM NOTIFICATION FORM

- We recommend you to make a copy of the claim notification form for your own records.
- Please note that any missing receipt and incompletely answered question will lead to further inquiries and thus to delays in the management of your claim.
- You are not required to submit your contribution statement.
- All the questions on the front page of the ski claim notification form must be answered by the policyholder (not by your sports outfitter) as the policyholder is fully accountable for the correctness and completeness of any information submitted.

No. 1: Minors, including family members, must state the name of the policyholder rather than that of the legal guardian. Please print the complete first and last name.

No. 6: The serial number must be indicated.

No. 10: Information on the binding is required in order to determine if the binding can no longer be used because it is not compatible with any binding that is commercially available or can be ordered from the manufacturer.

No. 15: A valid sales receipt must include:

- The company that has sold the item in question
- The name of the customer
- The date of purchase
- The labelling of the purchased merchandise (brand, model and serial number of the skis)
- The price actually paid for the item in question
- An annotated receipt (cash register) or an additional till receipt.

The receipt must be submitted in the original form; a photocopy is insufficient! Be sure to provide the original sales receipt to your sports outfitter.

In the case that the original receipt has been lost, please tick the box "no longer available" in number 15.

No. 18: It is necessary to give a detailed description of the incident leading to the damage. Stating "breakage" as the cause is not sufficient.

No. 19: This question is mandatory!

No. 20: Please also indicate the type of insurance taken out.
The claim must be reported both to the DSV-SKISCHADENSERVICE and to the insurance company in question.

No. 21: In the event that the DSV-SKISCHADEN-SCHNELLDIENST (express service) is utilized, the indemnity sum will be determined by the specialist sports outfitter in charge who will also explain the amount and composition of the compensation. Therefore, no separate notice will be sent to the policyholder; the calculated amount will be transferred to the sports outfitter.

Apart from the express service, a decision can be taken to **have the damage settled by a specialized sports outfitter** to whom the indemnity sum will then be transferred. In this case, the policyholder will receive a separate estimate for the amount and composition of the compensation.

If the settlement amount is sent directly to the policyholder, a notice informing the client of the amount and the composition of the indemnity sum will be sent to you in any case.

No. 22: Absence of a signature from the policyholder will result in the claim notification being deemed as "not submitted".

- All the information on the back page of the claim notification form for skis must be filled in **by the specialized sports outfitter who provides the expert opinion on the damage**. If any information is missing or the expert opinion has not been signed and sealed with the company stamp, this will lead to further inquiries on the part of the DSV-SKISCHADENSERVICE and thus to delays in the management of your claim.
- **Please note the information according to sec. 28 para. 4 VVG on the consequences of breach of contract in the insurance case.**

**After a case of damage has occurred, a co-payment of 20 per cent applies for all losses or damages occurring in the same and the two following years of contribution.
The co-payment of 20 per cent applies generally to the category which grants you minimum protection ("Mindestschutz") only.**

The claims management is effected in the name and by order of

**ARAG Allgemeine
Versicherungs-AG**

Notification pursuant to § 28 (4) of the Insurance Policy Act (VVG) regarding the consequences of breaches of obligations

Obligations to provide information and clarification, submission of supporting documents

After the occurrence of the loss, the insurer may request that policyholders provide any truthful and timely information that is necessary to ascertain the loss or the extent of the obligation to indemnify and which enables the proper examination of the obligation to indemnify to the extent that they undertake everything reasonable to clarify the facts of the case.

Insofar as it is reasonable for the policyholder to do so, they must submit suitable supporting documents in due time upon request.

Freedom with regard to indemnification

Deliberate infringements of the obligation to provide information or further clarification shall result in the loss of any claims to insurance indemnification. In the event of a grossly negligent breach of such an obligation, the insurer shall be entitled to reduce the indemnification in proportion to the seriousness of the fault – potentially up to the complete loss of the claim. No reduction shall be made if it is proven that the obligation was not breached due to gross negligence.

The insurer's indemnification obligation remains in force if it is proven that the intentional or grossly negligent breach of an obligation had no influence either over ascertaining the loss or the extent of indemnification. This shall not apply if the obligation was fraudulently breached.

To the best of my knowledge, I have completed the loss report completely and truthfully.

For the insured member

Policy company of DSVaktiv (Freunde des Skisports e.V. im DSV):

ARAG Allgemeine Versicherungs-AG · ARAG Platz 1 · 40472 Düsseldorf, Germany

Chairperson of the Supervisory Board: Dr. Dr. h. c. Paul-Otto Faßbender,

Chairpersons of the Management Board: Uwe Grünewald, Zouhair Haddou-Temsamani, Christian Vogee

Registered office and court of registration: Düsseldorf, HRB No. 104 18, VAT No.: DE 811 125 216

Data Protection Notice

Information on the Use of Your Data

With this document, we intend to provide information to you on the processing of your personal data by ARAG Allgemeine Versicherungs-AG and on the rights to which you are entitled under data protection law.

Who is responsible for data processing and whom can I contact?

ARAG Allgemeine Versicherungs-AG
ARAG Platz 1
40472 Düsseldorf
Telefon: +49 (0)211 98 700 700
Fax: +49 (0)211 963 2850
Email: service@ARAG.de

You can contact our Data Protection Officer by post at the above address with the addition – Data Protection Officer – or by email at: Datenschutz@ARAG.de

To what purposes are your data processed and on what legal basis?

We process your personal data in compliance with the EU General Data Protection Regulation (GDPR), the new Federal Data Protection Act (Bundesdatenschutzgesetz neue Fassung, BDSG), the relevant data protection provisions of the Insurance Contract Act 2008 (Gesetz über den Versicherungsvertrag, VVG) and all other relevant laws. In addition – and insofar as it is necessary for the provision of our service – we process personal data that we legitimately obtain from publicly accessible sources (e.g. the press, the Internet, trade and association registers) or that are legitimately transmitted to us by other companies within the ARAG Group or from other sources (e.g. records of debtors, civil registers). Our company has further committed to comply with the “Code of Conduct for the Handling of Personal Data by the German Insurance Industry”, which makes the requirements set out in the above-mentioned laws more stringent for the insurance industry. Please refer to: www.ARAG.de/datenschutz.

In order to process a claim we will have received your personal data directly from you or from another person involved in the claim. This claim-related information is processed by us. This is, for example, necessary in order to assess whether a valid claim exists and the amount of damages involved.

It is not possible for decisions to be made about a valid claim or for a claim to be processed without processing your personal data.

In addition, we need your personal data to compile insurance-specific statistics, e.g. for the development of new tariffs or to comply with regulatory requirements.

We use the data processed by ARAG Allgemeine Versicherungs-AG to provide comprehensive information. The legal basis for such processing of personal data is Art. 6 para. 1 c) GDPR. If special categories of personal data (e.g. your health data in accident insurance) are required for this, as a rule we obtain your consent in accordance with Art. 9 para. 2 a) in conjunction with Art. 7 GDPR or we process this data on the basis of Art. 9 para 2 f) GDPR. If we compile statistics with these data categories, this is done on the basis of Art. 9 para. 2 j) GDPR in conjunction with Section 27 BDSG.

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

- Risk and business management
- Optimization of our business processes
- Further development of processes, services and products
- Advertising for our own insurance products and for other products from the companies in the ARAG Group and their cooperation partners, as well as for market research and surveys
- Prevention and investigation of criminal offences; in particular, we use data analyses to identify evidence that could indicate insurance abuse
- Assertion of legal claims and defence in disputes
- Ensuring in-house, facility and IT security, as well as IT operation
- Video surveillance for the protection of the right to determine who shall be allowed or denied access and on what conditions

In addition, we process your personal data to fulfil legal obligations, such as regulatory requirements, obligations under trade and tax law to retain information or our duty to advise you. In this case, the legal basis for processing is provided by the relevant legal regulations in conjunction with Art. 6 para. 1 c) GDPR.

If we wish to process your personal data for a purpose other than the ones mentioned above, we will, within the framework of statutory provisions, inform you thereof in advance, including via www.ARAG.de/datenschutz.

Which categories of recipients do we share your information with?

Reinsurance companies:

We ensure the risks that we assume with special insurance companies (reinsurers). For this purpose, it may be necessary to transfer your claim data to a reinsurer, so that the latter is able to acquire for itself a picture of the risk or insured event. In addition, the reinsurer may provide support to our company in risk or performance assessment and in the evaluation of procedures based on its specific expertise. We transmit your data to the reinsurer only to the extent that is required for the fulfilment of our insurance contract with you and for the protection of our legitimate interests.

Participating companies:

In order to assume risks, we may need to involve one or more other insurance companies (participating companies) in risks. The participating companies then also use your claim data in order to process the claim.

Intermediaries:

If you are being looked after by an intermediary in relation to your insurance contracts, your intermediary processes the application, contractual and damage information required for the conclusion and performance of the contract.

Data processing within the group of companies:

Specialized companies or departments within our group of companies perform certain data processing tasks centrally for the affiliated companies within the group. If we are processing your data in connection with a claim, your data can be processed centrally by a company in the group for central administration of address data, for telephone customer service, for claims processing, for collection and disbursement or for joint mail processing. In our list of service providers, you will find the companies that participate in centralised data processing.

External contractors and service providers:

We make use of external contractors and service providers to fulfil our contractual and legal obligations and to safeguard our own legitimate interests.

You can find a list of the contractors and service providers with whom we have more than temporary business relationships in the annex. The latest version of this list is always available on our website: www.ARAG.de/datenschutz.

Other recipients:

In addition, we may transfer your personal data to further recipients, such as public authorities (e.g. social insurance providers, tax authorities or law enforcement authorities), to fulfil legal notification obligations.

How long do we store your data?

We delete your personal data as soon as they are no longer required for the above-mentioned purposes. It may be the case that personal data are stored for the period during which claims can be asserted against our company (statutory limitation period of three or up to thirty years). In addition, we store your personal data insofar as we are legally obliged to do so. The German Commercial Code, the Fiscal Code of Germany and the German Money Laundering Act, among others, impose duties of proof and retention. The retention periods established in these documents last up to ten years.

What rights do you have?

You can request information about your stored personal data by writing to the above address. Under certain circumstances, you may also request that your data be corrected or deleted. You may also be entitled to the right to have processing of your data restricted and to have the data you provide disclosed in a structured, commonly-used and machine-readable format.

If you have given us your consent pursuant to Art. 6 para. 1 a) GDPR for the processing of personal data for specific purposes, the legality of such processing is based on your consent. Consent issued can be withdrawn at any time by writing to the above address. This also applies to withdrawal of declarations of consent which were provided to us before the GDPR came into force, i.e. before 25 May 2018. Withdrawal of consent does not affect the legality of the data processed prior to withdrawal.

You have the option of filing complaints with the above Data Protection Officer or with a Data Protection Authority. We are supervised by the following Data Protection Authority:

Federal Commissioner for Data Protection and Freedom of Information of North Rhine-Westphalia
Post box 200444
40102 Düsseldorf, Germany
Telephone: +49 (0)211 38424-0
Fax: +49 (0)211 38424-10
Email: poststelle@ldi.nrw.de

Right of objection

You have the right to object to the processing of your personal data for direct marketing purposes.

If we process your data to protect legitimate interests, you may object to such processing on grounds relating to your particular situation.

What is the German Insurance Industry Reference and Information System (HIS) used for?

The HIS by informa HIS GmbH provides the insurance industry with support in clarifying facts when assessing claims and combating insurance abuse. This requires certain personal data to be shared with HIS. For further information, please refer to the "Information on Data Exchange with informa HIS GmbH on the Basis of Articles 13 and 14 GDPR" which is attached as a separate annex. If, in the event of increased risks, we enter your data in the HIS, you will always be notified by us.

Do we obtain credit reports about you?

To the extent necessary to protect our legitimate interests, we use information from the commercial register, record of debtors and individual insolvency register to assess your general payment behaviour. In this respect, you exempt ARAG from professional secrecy (duty of confidentiality pursuant to Section 203 of the German Criminal Code).

For the purpose of credit assessment, we transmit your data (name, address and, if applicable, date of birth) to infoscore Consumer Data GmbH, Rheinstr. 99, 76532 Baden-Baden, Germany. The legal basis for these transfers is provided by Article 6 para. 1 f) GDPR. Transfers on the basis of these provisions may only take place insofar as they are necessary to safeguard the legitimate interests of our company or third parties and provided the interests or the fundamental rights and freedoms of the data subjects requiring the protection of personal data do not prevail.

Do we transfer your personal data to third countries?

If we transfer personal data to service providers outside the European Economic Area (EEA), the transfer will only take place if an appropriate level of data protection has been confirmed in that country by the EU Commission or if other appropriate data protection guarantees (e.g. binding internal company data protection regulations, EU standard contractual clauses or EU-US Privacy Shield) are in place. You can find detailed information about this topic and regarding the level of data protection ensured by our service providers here: www.ARAG.de/datenschutz, or you can request it by using the above contact information.

Does automated individual decision-making take place?

Based on your information on the insured event, the data filed for your contract and, if applicable, related information received from third parties, we decide about our performance obligation using fully automated processing. Fully automated decisions are based on rules for weighting the information that are defined by the company in advance. The rules are based on actuarial criteria and calculations. Within the scope of service processing, insured and uninsured injuries are reviewed based on your claim report.

If individual automated decision-making occurs in the cases described above, you are entitled to obtain human intervention on the part of the controller, to express your point of view and to contest the decision. This right does not exist if your demands have been fully granted.

Information on Data Exchange with informa HIS GmbH on the Basis of Articles 13 and 14 GDPR

We would like to inform you that, when entering into an insurance contract or within the scope of claims processing, we transmit data on the insured object (vehicle identification data or address of the building), as well as information about you (surname, first name, date of birth, address, previous addresses) to informa HIS GmbH (HIS enquiry). informa HIS GmbH uses this data to verify whether information about you and/or your insurance object that could indicate an increased risk or irregularities in an insured event is stored in the "German Insurance Industry Reference and Information System" (HIS) Such information is only available if an insurance company has previously submitted a notification to HIS (HIS notification), about which you may have been informed separately by the notifying insurance company. Data stored in HIS based on an HIS notification are transmitted to us, the inquiring insurance company, by informa HIS GmbH.

Further information on HIS can be found on the following websites:
www.informa-his.de

Purposes of data processing of informa HIS GmbH

informa HIS GmbH operates as a data protection controller and operates the German Insurance Industry Reference and Information System, HIS. It processes personal data in order to support the insurance industry in processing insurance applications and claims. These data provide information on increased risks or anomalies that may indicate irregularities (e.g. multiple settlement of an insured loss with different insurance companies).

Legal basis for data processing

informa HIS GmbH processes personal data on the basis of Art. 6 para. 1 f) GDPR. This is allowed insofar as the processing is necessary to safeguard the legitimate interests of the data controller or a third party, provided that the interests or fundamental rights and freedoms of the data subject requiring protection of personal data do not prevail.

informa HIS GmbH itself does not make any decisions regarding the conclusion of an insurance contract or the settlement of claims. It merely provides insurance companies with the information they need to make decisions in these matters.

Source of informa HIS GmbH data

Data in the HIS come exclusively from insurance companies that register them in the HIS.

Categories of personal data

Based on the HIS enquiry or the HIS notification by an insurance company, informa HIS GmbH, depending on the type or line of insurance, stores the data included in the request or report with the personal data used for this purpose (surname, first name, date of birth, address, previous addresses) or information on the insurance object (e.g. the vehicle or building), as well as the inquiring or notifying insurance company. If an insurance company has previously made a notification to HIS (HIS notification), in the event of which you have been separately informed by the notifying insurance company, informa HIS GmbH records increased risks or anomalies that may indicate irregularities, provided that such information has been reported to HIS. In the life insurance division, for example, this could include information on possible difficulties (without reference to health data) and the insured sum/pension amount. For vehicles, total losses, fictitious invoices or conspicuous events from earlier claim reports are filed, if they have occurred. Building-related data comprise the number and period of claims filed for damages to buildings.

Categories of recipients of personal data

The recipients are exclusively insurance companies domiciled in Germany and in individual cases within the framework of investigations state investigating authorities.

Duration of data retention

informa HIS GmbH stores information about individuals for a limited period only, pursuant to Art. 17 para. 1 lit. a) GDPR.

Information on HIS enquiries is deleted after two years to the day.

The following retention periods apply to HIS notifications:

- Personal data (name, address and date of birth) as well as vehicle and information will be deleted at the end of the fourth calendar year after the data is filed for the first time. If another notification about the same person takes place within the mentioned period, this leads to an extension of data retention for another four years. In these cases, the maximum storage period is 10 years.

- Data from the life insurance division will be deleted at the end of the third year after initial filing in the case of contracts that have not been concluded.

Rights of affected subjects

Every data subject has the right of access, rectification, erasure and restriction of processing. These rights under Articles 15 to 18 GDPR can be asserted against informa HIS GmbH at the address below. You are also entitled to contact the supervisory authority that oversees informa HIS GmbH – the Hessian Data Protection Officer, Gustav-Stresemann-Ring 1, 65189 Wiesbaden. The Data Protection Authority responsible for the insurance company oversees the reporting of data to the HIS.

According to Art. 21 para. 1 GDPR, data processing may be objected to by writing to the address below on grounds relating to the affected subject's particular situation.

If you want to know what personal data informa HIS GmbH has stored about you, your vehicle or your building and with whom which pieces of information have been shared, informa HIS GmbH will be happy to inform you. You can request disclosure of information about you free of charge. Please note that informa HIS GmbH is not allowed to provide any information over the telephone for data protection reasons, as unequivocal identification is not possible over the telephone. In order to prevent misuse by third parties, informa HIS GmbH requires the following information from you:

- Last name (if applicable, name at birth), first name(s), date of birth
- Current address (street, house number, postal code and city) and, if applicable, previous addresses over the course of the last five years
- VIN of the vehicle, if applicable. In the case of vehicle enquiries, a copy of the registration certificate I. or II. must be attached to prove the owner's status.
- Enquiries about buildings must be accompanied by the last insurance policy or other document proving ownership (e.g. copy of the land register extract or purchase contract).

If you – voluntarily – enclose a copy of your ID card (front and back), you make it easier for informa HIS GmbH to identify you and thus avoid possible queries.

You can also obtain disclosure of information about you from informa HIS GmbH over the Internet at: www.informa-HIS.de/selbstauskunft/.

Contact details of the company and the Data Protection Officer

informa HIS GmbH
Kreuzberger Ring 68
65205 Wiesbaden, Germany
Telephone: +49 (0)611/880870-0

The informa HIS GmbH company Data Protection Officer can also be contacted at the above address by adding "Data Protection Department", or by e-mail at the following address: his-datenschutz@informa.de.

Overview of service providers for the ARAG Group



I. Group companies participating in common data processing procedures for customer master data:

1. ARAG SE
2. ARAG Allgemeine Versicherungs-AG
3. ARAG Krankenversicherungs-AG
4. Vif GmbH
5. Interlloyd Versicherungs-AG

II. Service providers with data processing as the main object of the contract (individual designation):

Contracting company	Service provider	Purpose of the assignment	Health records
Group companies (see I.)	ARAG IT GmbH	Operation of group-wide IT applications and software development, IT security	yes
	ARAG Service Center GmbH	Telephone customer service, assistance services	yes
	Paragon Customer Communications Weingarten GmbH	Printing and mailing	yes
except 1.	ARAG SE	Support, sales promotion and control activities in the distribution channels	yes
except 1.	ARAG SE	Transfer of data to intermediaries and service providers	yes
except 1.	ARAG SE	Market research, marketing, corporate auditing, legal	yes
except 1.	ARAG SE	Mail processing, incl. scanning of incoming mail	yes
except 3.	ARAG SE	Risk assessment, settlement of reinsurance business	yes
except 1.	ARAG SE	Payment transactions (debt collection), in-court and out-of-court collection proceedings	yes
1. + 2.	Denkpark GmbH	Provision of a digital communication platform	no
except 4.	documentus GmbH	Destruction of files and data carriers	yes
except 4.	Swiss Post Solutions GmbH	Service and contract processing	no
ARAG Allgemeine Versicherungs-AG	Actineo GmbH	Service processing	yes
	ARAG SE	Application and contract processing, complaint management	yes
	ARAG Service Center GmbH	Service processing	yes
	ControlExpert GmbH	Service processing	no
	DEKRA Claims Management GmbH	Service processing	yes
	E+S Rückversicherung AG	Application and service processing	yes
	Europa Versicherung AG	Service processing	yes
	PropertyExpert GmbH	Service processing	no
ARAG Krankenversicherungs-AG	Almeda GmbH	Telephone customer service, assistance services	yes
	ARAG Service Center GmbH	Telephone customer service	yes
	AWP Service Deutschland GmbH	Service processing	yes
	CAPITA Customer Service Germany GmbH	Telephone customer service	yes
	Gesamtverband der Deutschen Versicherungswirtschaft e.V.	Exchange of reporting records with tax authorities	yes
	IBM Deutschland GmbH	Collection and correction of data	yes
	IMB Consult GmbH	Medical reports	yes
	MEDICPROOF GmbH	Service processing	yes
	PASS IT-Consulting Dipl.-Ing. Rienecker GmbH & Co. KG	Contract processing	no
	PAV Card GmbH	Production of printed matter	no
Interlloyd Versicherungs-AG	Actineo GmbH	Service processing	yes
	ARAG Allgemeine Versicherungs-AG	Service provider management	yes
	ARAG Allgemeine Versicherungs-AG	Service processing	yes
	ARAG Service Center GmbH	Service processing (accident and breakdown cover)	yes
	ControlExpert GmbH	Service processing	no
	DEKRA Claims Management GmbH	Service processing	yes
	E+S Rückversicherung AG	Application and service processing	yes
	PropertyExpert GmbH	Service processing	no

III. Categories of service providers for which data processing is not the main object of the contract:

Contracting company	Service provider	Purpose of the assignment	Health records
All group companies	Address brokers	Checking addresses	no
	Doctors	Risk and service processing	yes
	Archives	Storage of files	yes
	Assistants	Assistance services	as required
	Call centres	In- and outbound telephone calls	as required
	Data destruction	Data destruction	yes
	Appraisers and experts	Risk and performance assessment, calculation of provisions and profitability, support in claims settlement, support in calculation	as required
	Collection companies	Receivables management	no
	IT service providers	Maintenance and development of IT hardware and software	as required
	Lettershops/print shops/ mailing service companies	Printing/sending mail, bulk email services	no
	Marketing agencies/providers	Marketing campaigns	no
	Market research companies	Market research	no
	Law firms	Legal advice/help, litigation, debt collection	as required
	Reinsurers	Reinsurance	yes
	Renovators, technical assistance	Repairs	as required
	Service card manufacturers	Production of customer cards	no
	Credit reference agencies	Credit assessment for application and service processing	no
ARAG Krankenversicherungs-AG	Medical product providers	Providing aids	yes

IV. Please note:

Not all of the contractors and service providers listed here automatically receive your personal data. For each order, the system checks which personal data is actually required to fulfil the order. Only the required data is then passed on to the contractor or service provider involved within the framework of the order.

An objection against the transmission of data within the scope of individual orders is only possible if a separate review shows that your legitimate interest arising from a particular personal situation outweighs the legitimate interests of the ordering company.

Should you require further information on this list of service providers, the "Code of Conduct for the Handling of Personal Data by the German Insurance Industry" or other data protection topics, you will find further information under the heading Data Protection on the ARAG website (<http://www.arag.de>). Here, you will always find an up-to-date version of the list of service providers under the heading "List of ARAG service providers".