DSVaktiv-Claim form

for accident damage and illness

	Please do not fill in this section
DSV internal reference	
Claim no. ❶	

DSV-Versicherungsbüro

Postfach 17 61

82145 PLANEGG

Important information

1. Please complete the **claim form** and **confidentiality waiver**, **sign it twice**, and return it to the address provided.
2. Please note the important **explanations and information** on page 6.
3. In case of **medical treatment, transport, and/or rescue costs**, other cost carriers (e.g., private or statutory health insurance—including international travel health insurance—private or statutory accident insurance, etc.) are required to make advance payment. You should therefore first submit your receipts to them for reimbursement. You must provide proof of any rejections or reimbursements from other cost carriers.
4. For skiing accidents, please also complete the “Skiing accidents” evaluation form (pages 4 and 5) in full. The form will be detached before your claim is processed.

1. DSVaktiv membership

1.1. Member/sub-number: ______

1.2. Last membership fee payment: ______ Euro paid on: ______

1.3. Insurance package: ______ Member since: ______

1.4. Was the insured person registered as a competitive athlete with a ski association for insurance cover for active athletes? ☐ No ☐ Yes

If so, with which one? ______

1.5. Was the insured person acting as a DSV training supervisor/instruction coordinator at the time of the accident? ☐ No ☐ Yes

1.6. Was the insured person acting as a ski instructor when the accident occurred? ☐ No ☐ Yes for remuneration ☐ No ☐ Yes

1.7. Does the insured person have additional insurance for this activity? ☐ No ☐ Yes

2. Personal details ❷

2.1. Last name, first name (last name at birth, if different): ______

2.2. Address: ______ Post code ______ Town/City ______ Street name and no.

2.3.1 Date of birth, marital status: ______

2.3.2 Number of dependent children: (important only in the event of death) ______

2.4. Occupation: ______

2.5. Daytime phone no.: ______

2.6. Name and address of the legal representative: ______
(in the event that insurance coverage is requested for a family member who is a minor)

3. Travel details

3.1. Travel destination and purpose: ______

3.2. Travel duration: from ______ to: ______

4. Details of the accident

4.1. When did the accident occur? on (date) ______ at ______ (time)

4.2. Where? ______ Place ______ Skiing region / travel destination ______ Country

4.3. Details of the accident ❸ ______

21-3331-3 as at 10.2025

5. Illness

5.1. Diagnosis: ______

5.2. Hospital stay: from ______ to ______

Please enclose the original certificate, including diagnosis!

6. Witnesses to the accident and accident reports:

6.1. Witnesses to the accident ❹ (Please provide name and address)
1. ______
2. ______

6.2. Was the accident reported to police? ☐ No ☐ Yes
Which police department? ______
Case no.: ______
Case officer/telephone number: ______

6.3. Did the injured person consume alcohol, drugs, or medication in the 24 hours prior to the accident? ☐ No ☐ Yes
Type: ______ Quantity: ______
Between (Time) ______ and ______

6.4. Was a blood sample taken? ☐ No ☐ Yes, result: ______ ‰

7. Consequences of the accident

7.1. What injuries were sustained? Where? ☐ left ☐ right ______

7.2. Which physician performed the initial treatment? (Please provide name and address) ______

7.3. When and where was initial treatment performed? ______

7.4. Which physician or hospital was tasked with further treatment? (Please provide name and address) ______

7.5. (Expected) duration of inpatient treatment: ______ Number of days in hospital
(Expected) duration of medical treatment: ______ Days / weeks
Please enclose the original certificate, including diagnosis!

7.6. Is a complete recovery expected? ☐ Probably yes ☐ Not currently predictable
☐ No, because ______

8. Pre-existing damage (please note the information on page 6 of the claim form)

8.1. In the 10 years prior to the accident, did the injured person suffer from any health impairments that are directly or indirectly related to the accident reported here?

Injuries ☐ None ☐ Yes, details ______
Pre-existing conditions ☐ None ☐ Yes, details ______
Disabilities / chronic conditions ☐ None ☐ Yes, details ______

8.2. Did the injured person receive medical treatment for this impairment prior to the accident? ☐ No ☐ Yes, where? ______
Name and address

8.3. Were these impairments caused by an accident? ☐ No ☐ Yes ______
Date of that accident? ______

8.4. Did the injured person receive disability benefits (pension or cash payment) or an injury or disability pension as a result of the prior accident? ☐ No ☐ Yes ______
By: ______
Benefit period: ______

9. Additional insurance coverage of the injured/ill person ❺

9.1. Does the injured person have any additional individual or group accident insurance? ☐ No ☐ Yes
Please provide the name and address of the insurer as well as the policy number.

1. ______
Name and address — Policy number

2. ______
Name and address — Policy number

Was the accident reported to that insurer? 1. ☐ No ☐ Yes 2. ☐ No ☐ Yes

The injured member does not have any additional accident insurance ☐

9.2. Who is the injured/ill person insured with for statutory or private health insurance?

Name and address | Policy number

9.3. Does the injured/ill person have any other international travel health insurance coverage (e.g. private additional insurance, ADAC PLUS membership, EUROCARD, etc.)? ☐ No ☐ Yes

with ______

Name and address | Policy number

9.4. Has the accident been reported to the workers' compensation board? ☐ No ☐ Yes, to ______

10. Rescue costs

Were any rescue costs incurred? ☐ No ☐ Yes

Any personal health and accident insurance must be claimed first. Any receipts with a reimbursement note must be submitted.

11. Bank details of the injured/ill person

Account name: ______ Bank: ______

IBAN: ______ BIC: ______

Member/sub-number: ______

Last name, first name of the injured person: ______

12. General information and confirmation of receipt in accordance with Section 28 (4) of the Insurance Contract Act (Versicherungsvertragsgesetz, VVG)

12.1 I have completed the accident report truthfully and to the best of my knowledge.

12.2 I have received and taken note of the notification pursuant to Section 28 (4) VVG (version 2.0) regarding the consequences of a violating of an existing duty after the occurrence of an insured event.

12.3 I have been provided with the information sheet on the scope of insurance coverage.

12.4 I have been provided with the information sheet on "Important deadlines for DSV accident insurance".

12.5 We are also enclosing a declaration of consent and confidentiality waiver for accident insurance with this accident report. Please send it back to us completely filled out and signed, as processing will not be possible otherwise. Should you decide to waive confidentiality, we will request information from the physicians you have named in sections 7.2 and 7.4 of this accident report after returning this accident report, if necessary for the purpose of assessing benefits. If you do not agree to this, please inform us when returning this accident report.

Place / date

Signature of the injured person

Signature of your legal representative

In the event of death, signature of the heirs

Instructions for completing the claim form

A General

By answering all questions relevant to the assessment of the factual and legal situation in detail, you will help us process your claim more quickly.

Completion of sections 1-4 is mandatory.

B Individual questions

1. A claim number will be assigned and communicated to you once the claim form has been returned.
2. For individual memberships: Personal details of the member
For family memberships: Personal details of the family member requiring insurance coverage
3. Provide a detailed account of the incident. Do not merely provide a few keywords. Please provide a sketch of the accident if this could help us to better understand how the damage occurred.
4. Immediate family members may also be listed as accident witnesses. Where possible, please provide the names of any witnesses whom the other party intends to call upon to support their case.
5. You may compromise your insurance coverage should you fail to disclose any other insurance policies you hold. We will use the requested information to coordinate the processing of claims and to avoid incurring unnecessary additional costs.

Declaration of consent and release from confidentiality

Member / sub-number: ____________________ Date of accident: ____________

Consent to collection and use of health data and confidentiality waiver

Last name and first name of injured person ____________________ Date of birth: ____________

Postal code, town/city, street name and no. ____________________

The provisions of the Insurance Contract Act (Versicherungsvertragsgesetz), the Federal Data Protection Act (Bundesdatenschutzgesetz), as well as other data protection regulations do not constitute an adequate legal basis for insurance companies to collect, process, and use health data. ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG therefore require your consent under data protection law in order to collect and use your health data for this application and contract. In addition, ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG require you to waive confidentiality for the purpose of collecting your health data from bodies subject to confidentiality obligations, such as physicians. In addition, as an accident insurance company, ARAG Allgemeine Versicherungs-AG and, as a health insurance company, EUROPA Versicherung AG require you to waive confidentiality for the purpose of forwarding your health data or other data protected under Section 203 of the Criminal Code (Strafgesetzbuch, StGB) to other bodies (see Section 3), such as the fact that we are processing an insured event related to you.

We require the following declaration of consent and confidentiality waiver for the purpose of reviewing and processing claims. If you do not provide the declaration of consent and confidentiality waiver, we will generally not be able to review the claims you have submitted. You may also withdraw your consent with future effect, unless the withdrawal relates to consent that is essential for the processing of your claim. The withdrawal may cause a delay in the review and processing of your claim.

The declaration and waiver pertain to the handling of your health data and other data protected under Section 203 of the German Criminal Code (Strafgesetzbuch, StGB)

- by ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG itself (see 1. below),
- in connection with requests to third parties (see 2. below), and
- when transferring to bodies outside ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG (see 3. below).

The declaration and waiver apply to persons legally represented by you, such as your children, to the extent that they do not understand the significance of this consent and therefore are unable make their own declarations.

1. Collection, storage, and use of health data provided by you by ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG

I consent to ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG mutually collecting, storing, and using the health data provided by me or third parties for this insured event and in the future, insofar as this is necessary for the execution, verification, and processing of this insured event.

2. Requesting health data from third parties to verify coverage

To check whether your claim is covered, ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG need to review the information about your health that you have provided to justify your claims or that is contained in the documents submitted (e.g., invoices, prescriptions, expert opinions) or in communications from, for example, a physician or other healthcare professional.

Such a review will only be carried out if necessary. For this purpose, ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG require your consent, including a waiver of confidentiality for themselves and for the bodies to which health data or other information protected under Section 203 StGB must be disclosed as part of these inquiries. The consent and confidentiality waiver also extends to the activities of the service provider contracted by us (Verisk Med GmbH, Mannesmannstraße 5, 50996 Cologne, Germany), who is obliged to handle your details and the documents, data, and information to be checked in the same way as we do.

You can provide this declaration and waiver here (I) or later in individual cases (II). You may change your decision at any time.
Please choose one of the following options:

☐ **Option I:**

I consent to ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG, where necessary for the purpose of assessing the insured event, collecting my health data/the health data of persons legally represented by me or my child, to the extent that they do not understand the significance of this consent and therefore are unable make their own declarations, from physicians, nursing staff, and employees of hospitals, other medical institutions, nursing homes, personal insurers, statutory health insurance funds, professional associations, and authorities, either directly or through Verisk Med GmbH, and to use such data for the aforementioned purposes.

I waive the confidentiality obligations of the aforementioned persons and employees of the aforementioned institutions to the extent to which my lawfully stored health data or the health data of the persons I legally represent or my child gained from examinations, consultations, and treatments in connection with the insured event, are transferred to ARAG Allgemeine Versicherungs-AG (via Verisk Med GmbH, if applicable) and EUROPA Versicherung AG.

I furthermore agree that, in this context, my health data/the health data of the persons I legally represent or of my child may be transferred by ARAG Allgemeine Versicherungs-AG to Verisk Med GmbH (via Verisk Med GmbH, if applicable) and EUROPA Versicherung AG. In this regard, I also release the persons working for ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG from their professional confidentiality obligations.

I will be notified prior to any data collection in accordance with the above paragraphs about who will collect such data and for what purpose. I will also be informed that I may object to this and provide the required documents myself.

Member / sub-number: ______________________________

Last name and first name of injured person: ______________________________

☐ **Option II:**

I request that ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG notify me of any persons or institutions requesting information and the purpose for which such information is required. I will then decide whether

- **I consent to ARAG Allgemeine Versicherungs-AG (via Verisk Med GmbH, if applicable) and EUROPA Versicherung AG collecting and using my health data / the health data of the persons I legally represent or of my child, to the extent that they do not understand the significance of this consent and therefore are unable to make their own declarations, waive the confidentiality obligations of the aforementioned persons or institutions and their employees, and consent to the transfer of my health data to ARAG Allgemeine Versicherungs-AG (if applicable, via Verisk Med GmbH) and EUROPA Versicherung AG**
- **or provide the necessary documents myself. I am aware that this may cause a delay in the review of the coverage.**

If you choose option II, we will send you in each instance a prepared declaration of consent in advance.

3. Disclosure of your health data and other data protected under Section 203 StGB to bodies outside ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG

3.1 Data transfer for medical assessment

It may be necessary to consult medical experts in order to assess coverage. ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG require your consent and confidentiality waiver if, in this context, your health data and other data protected under Section 203 StGB are transferred. You will be notified of the respective data transfer. The consent and confidentiality waiver also extends to the activities of the service provider contracted by us (Verisk Med GmbH, Mannesmannstraße 5, 50996 Cologne, Germany), who is obliged to handle your details and the documents, data, and information to be checked in the same way as we do.

I consent to ARAG Allgemeine Versicherungs-AG (via Verisk Med GmbH, if applicable) and EUROPA Versicherung AG transferring my health data / the health data of the persons I legally represent or of my child, to the extent that they do not understand the significance of this consent and therefore are unable make their own declarations, to medical experts, where this is necessary for the purpose of assessing coverage, and to my health data being used there for the intended purpose and to the results being transferred back to ARAG Allgemeine Versicherungs-AG (if applicable via Verisk Med GmbH) and EUROPA Versicherung AG. With regard to my health data and other data protected under Section 203 StGB, I waive the confidentiality obligations of the persons working for ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG and of the experts.

3.2 Delegation of tasks to other bodies (companies or persons)

ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG do not themselves perform certain tasks in the area of processing the insured event, which may involve the collection, processing or use of your health data, but delegate the processing to another body. For this purpose, it may be necessary for your health data to be forwarded to these bodies, processed and used there. ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG each maintain a continuing list of bodies and categories of bodies that collect, process, or use health data on their behalf in accordance with the agreement, specifying the tasks assigned to them. A current list of ARAG Allgemeine Versicherungs-AG can be viewed online at www.arag.de/datenschutz or requested by calling +49 (0) 211 98 700 700. A current list of EUROPA Versicherung AG can be viewed online at www.europa.de/datenschutz or requested from the contract service department for special health insurance contracts by calling +49 (0) 221 5737 797.

I consent to ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG disclosing my health data / the health data of the persons legally represented by me or of my child, to the extent that they do not understand the significance of this consent and therefore are unable make their own declarations, to the bodies named in the above-mentioned lists and to such bodies collecting, processing, and using the health data for the stated purposes to the same extent to which the respective insurer would be permitted to do so. I consent to the results being transferred back to ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG by the bodies. To the extent necessary, I waive the confidentiality obligations of the employees of ARAG Allgemeine Versicherungs-AG, Continentale Versicherungsverbund and other bodies with regard to the disclosure of health data and other data protected under Section 203 StGB.

4. Data sharing with the information and notification system

To better assess risks and insured events, the insurance industry uses the information and notification system HIS, currently operated by Besurance HIS (Besurance HIS, Daimlerring 4, 65205 Wiesbaden, www.besurance-his.de). Any anomalies that might suggest insurance fraud can be reported to HIS. We and other insurance companies request data from HIS as part of the benefits assessment process where we have a legitimate interest to do so. No health data are passed on in this process. However, we require your confidentiality waiver to disclose your data protected under Section 203 StGB.

I waive the confidentiality obligations of the persons acting for ARAG Allgemeine Versicherungs-AG and EUROPA Versicherung AG to the extent they report data from the coverage assessment to the respective operator of the HIS information system.

Where necessary for the purpose of assessing coverage, the HIS may be used to determine insurance companies that you have been in contact with in the past and that may be able to provide relevant information. The data required for further coverage assessment may be collected from these insurers.

Place / date	Signature of the injured person
Place / date	Signature of the legally authorized representative*
Place / date	Signature of the legal representative

* provided that the necessary capacity to understand the implications has been attained, no earlier than upon reaching the age of 16

Member / sub-number: ______________________________

Date of accident: ______________ Reporting date: ______________

Information sheet on important DSV accident insurance deadlines

Dear Sir or Madam,

You or a co-insured person has suffered an accident. Benefits under your accident insurance are subject to deadlines and eligibility requirements. The summary below gives you an overview of these deadlines. Please refer to your information sheet on DSV insurance coverage for eligibility requirements and agreed benefits.

Sincerely, ARAG Allgemeine Versicherungs-AG

Information sheet

DSV Insurance, as at 01.10.2021

Disability benefit

Onset of disability within 12 months of the accident, medical diagnosis within 15 months of the accident, claim lodged within 30 months of the accident. Reassessment up to 3 years after the accident; for children up to the age of 18, up to 5 years after the accident; claim must be lodged within the specified time limits. According to item B. I. § 3 (1) and § 6 (4) of the contractual provisions.

Transitional benefit

Claim for the initial transitional benefit 7 months after the accident and for the subsequent transitional benefit 10 months after the accident according to item B. I. § 3 (IV) 3. of the contractual provisions.

Death benefit

Accidental death must be reported within 48 hours after becoming aware of it according to item B. I. § 5 (6) of the contractual provisions.

Costs for cosmetic surgery

Claims and treatment up to 3 years after the accident, according to item B. I. § 3 (III). 2.

For the insured member

Member / sub-number: ______________________________

Last name, first name of the injured person: ______________________________

Notification under Section 28 (4) VVG on the consequences of breaches of obligations after an insured event (version 2.0)

Once an insured event has occurred, we need your help!

Obligations to furnish information and provide clarification, submission of supporting documents

After an insured event has occurred, the insurer may require insured persons to furnish, truthfully and in a timely manner, any information required to assess the insured event or the extent of the insurer's coverage obligation and to enable the insurer to properly assess its coverage obligation, insofar as they take all reasonable steps to clarify the facts of the case.

Where this is reasonable, insured persons must submit appropriate supporting documents on request and in good time.

Exemption from performance

Intentional breaches of obligations to furnish information or provide clarification will result in the loss of entitlement to insurance benefits. If such an obligation is breached through gross negligence, the insurer is entitled to reduce the benefit proportionately to the degree of fault, including up to the full amount of the claim. The claim will not be reduced if it can be demonstrated that there was no gross negligence in breaching the obligation.

The insurer's coverage will continue if it can be shown that the deliberate or grossly negligent breach of an obligation did not cause the insured event or the determination or extent of the coverage. This does not apply if the obligation was fraudulently breached.

Information regarding pre-existing damage

1. Contributing factors such as illness or disabilities

As a rule, insurance cover is provided for accidents and the consequences thereof, but not for health impairments caused by factors unrelated to the accident, such as illnesses, physical constitution or congenital health issues. Accordingly, causes unrelated to the accident must be clearly distinguished from the insurance coverage.

This includes, without limitation, pre-existing injuries to the body part directly affected by the accident (e.g., rupture of the Achilles tendon caused by significant tendon wear or thigh fracture associated with an existing bone tumour, etc.), and also impairments that may be indirectly related to the reported accident (e.g., diabetes mellitus, asthma, etc.).

Case law generally defines illness as an abnormal, objectively existing physical condition that can be diagnosed by a physician.

Disabilities are permanent abnormalities of health which no longer allow normal bodily functions to be performed properly.

2. Pre-existing disability

Pre-existing disability will only be taken into account in cases where the new accident involves body parts or sensory organs that were already permanently impaired. For example, the effects of a previous forearm fracture will therefore only be relevant in the event of a new injury to the same arm.
As a rule, however, it may be disregarded if the new accident involves other parts of the body or sensory organs.

For the insured member

Contractual partners of DSVaktiv:

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

Supervisory Board Chairman: Dr. Dr. h. c. Paul-Otto Faßbender
Management Board: Christian Vogée (Speaker), Uwe Grünewald, Zouhair Haddou-Temsamani, Katrin Unterberg
Registered office and Register Court: Düsseldorf, HRB 10418; VAT ID No.: DE 811125216

EUROPA Versicherung AG · Piusstraße 137 · 50931 Cologne

Management Board: Dr. Gerhard Schmitz (Chairman), Dr. Marcus Kremer, Markus Lauer, Dr. Thomas Niemöller,
Alf N. Schlegel, Jürgen Wörner; Supervisory Board Chairman: Peter Slawik
Registered office: Cologne; Commercial Register of the Local Court of Cologne B 7474; VAT ID No.: DE 124906368

DSV aktiv

SIS STIFTUNG SICHERHEIT IM SKISPORT

Dear member,
The Foundation for Safety in Skiing (Stiftung Sicherheit im Skisport), in collaboration with DSVaktiv, has launched a research project entitled "Evaluation of Ski Accidents." This research project aims to examine the causes and consequences of skiing accidents with a view to providing further long-term support for accident prevention in skiing. Therefore, we kindly ask you to support our campaign and answer the following questions, also in your own interest. Please be assured that all information will be kept entirely anonymous and will neither be made available for claims processing nor linked to your person in any way. Where the questionnaire does not ask for specific figures (e.g. date of birth, weight or height) simply check the box that applies to you. In some cases, you can pick more than one answer. Please check all the boxes that apply. **The questionnaire will be detached as soon as we receive your claim. We therefore ask you to answer all the questions, even if you already answered them in the claim.** Thank you very much for your cooperation.
Sincerely **Foundation for Safety in Skiing** (Stiftung Sicherheit im Skisport) DSVaktiv

Cons. no. ☐☐☐☐☐☐☐☐

A. Personal details

1. Post code/town/city: ☐☐☐☐☐ ______ Country: ______ ☐
2. Gender: Male ☐ 1 Female ☐ 2
3. Age in years: ☐☐
4. Height in cm: ☐☐☐
5. Weight in kg: ☐☐☐
6. Working: No ☐ 2 Yes ☐ 1

B. Details of the injury

7. Did you sustain serious injuries in the accident that required medical attention? No ☐ 2 Yes ☐ 1
   If yes, who provided medical care and where? Inpatient hospital care ☐ 1 Outpatient care ☐ 2
8. Length of hospital stay (expected): Total ☐☐☐ Days
9. How frequently did or still do you have to visit a physician for **outpatient** treatment (including follow-up treatment after hospitalization)? ☐☐ times
10. Did you have surgery? No ☐ 2 Yes ☐ 1
11. Were you unable to work/attend school/college/university because of the skiing accident? No ☐ 2 Yes ☐ 1 If yes, for how many days? ☐☐☐
12. Causes of the injury (multiple answers possible):

Binding did not release ☐ 1	Crash into an obstacle ☐ 4	Injury caused by equipment ☐ 7
Collision ☐ 2	Twisting/head-first fall ☐ 5	Other ☐ 8
Impact on the ground ☐ 3	Fall backwards ☐ 6	

13. Did you need to be taken off the ski slope? No ☐ 2 Yes ☐ 1
14. Which parts of your body were injured in the accident?

Head ☐ 01	Neck ☐ 02	Torso / internal organs ☐ 03	Shoulder ☐ 04
Upper arm ☐ 05	Elbow ☐ 06	Lower arm ☐ 07	Wrist ☐ 08
Hand ☐ 09	Thumb ☐ 16	Hip ☐ 10	Thigh ☐ 11
Knee ☐ 12	Lower leg ☐ 13	Ankle ☐ 14	Foot ☐ 15

15. Please describe how and where on the body exactly the injury or injuries occurred **(please include the medical diagnosis and complete this section even if you have already provided this information in the claim form):**
    ______ ☐☐☐
    ______ ☐☐☐
    ______ ☐☐☐
16. Aside from the current accident, have you had any skiing accidents requiring medical attention in the last five years? No ☐ 2 Yes ☐ 1
    If yes: Month ☐☐ year ☐☐ of the accident
    Areas of the injured body regions **(please refer to the options provided in question 14)**:
    ______ ☐☐☐☐☐

C. Details of the accident

17. Date of the accident ☐☐.☐☐.☐☐☐☐ Time of the accident At ______ time, approx. ☐☐☐ minutes
    after I started skiing (in case of longer breaks, e.g. at lunchtime: from the end of the break)
18. Country where the accident occurred (state): ______ ☐
19. The accident took place: In my hometown and surrounding area ☐ 1 While on vacation ☐ 2 During a weekend/day trip ☐ 3 Other ☐ 4
20. How many days after arriving in the skiing region did the accident occur? ☐☐
21. Were other people involved in the accident? No ☐ 2 Yes ☐ 1
22. Did another person cause or was responsible for causing the accident? No ☐ 2 Yes ☐ 1
23. Was anyone else injured in the accident? No ☐ 2 Yes ☐ 1
24. What was the weather like at the time of the accident?
    Clear/sunny ☐ 1 Overcast/misty ☐ 2 Snowing/raining ☐ 3 Foggy ☐ 4 Other ☐ 5

25. Details of the site:
Marked ski slope 1 Marked downhill slope 2 Open terrain 3 Cross-country ski trail 4 Cross-country downhill slope 5
Indoor ski run 6 Funpark/halfpipe/kicker 7 Lift 8 Other 9

26. Snow conditions at the scene of the accident:
Icy 1 Hard but grippy 2 Powdery soft/groomed 3 Powdery soft/ungroomed 4 Slushy/wet snow 5

27. Conditions of the terrain at the site of the accident **(please check the applicable box in each column)**:
Flat 1 Even 1 Wide 1
Moderate slope 2 Wavy 2 Moderate width 2
Steep 3 Bumpy 3 Narrow 3

28. Activity at the time of the accident:
Skiing down the slope 1 Standing/lying on/at the slope 4 Riding the lift 7
Downhill skiing off-piste, deep-snow skiing 2 Competition / training on the slopes 5 Waiting for the lift 8
Ski touring 3 Cross-country skiing on the trail 6 Exiting the lift 9
Other 0

29. What do you think caused the accident? **(multiple answers possible)**
Own fault 1 **Fault of others** 02 **Adverse external circumstances** 03 **Defects of the ski slope/ lift or equipment** 04
Skiing mistake 11 Obstacle 21 Weather conditions 31 Faulty release of the binding 41
Negligence 12 Hit by another skier 22 Snow conditions 32 No/inadequate assistance when using the lift 42
High speed 13 Visibility 33
Other causes: 05 Lack of signage on the slopes 43

30. Type of accident **(multiple answers possible)**:
Collision with another skier 01 Fall due to faulty release of binding 05 Fall without skis 09
Hit a person who was standing/lying down 02 Fall from a standing position with skis strapped on 06 Compression injury without falling 10
Collision with an object 03 Fall during a downhill turn/while braking 07 Lift accident 11
Fall without external influence 04 Fall due to obstruction by other skiers 08 Other 12

31. What equipment were you using at the time of the accident?
Regular alpine skis 1 Cross-country skis 2 Carving skis 3 Snowboard 4
Length of equipment: cm Other equipment 5 None 6

32. Did you prepare your body with special ski gymnastics before the winter skiing season? No 2 Yes 1

33. Did you warm up before skiing? No 2 Yes 1

D. General questions

34. How many years have you been skiing without interruption?

35. How many days have you skied in the previous season?

36. How many days have you already skied this season (from 01 October) up to the date of the accident/damage?

37. How do you rate your skiing skills? (Please check one value on the scale.)

1 = beginner	1	2	3	4	5	6	7	8	9	10	11	11 = racer
		Gentle pace and easy slopes			Faster pace and more difficult slopes			Very difficult slopes and very high speed				

38. How familiar are you with the FIS rules? Very familiar 1 Familiar 2 Somewhat familiar 3 Not very familiar 4 Not at all familiar 5

39. Has your release binding been adjusted / checked before the season? No 2 Yes 1
If yes: Where or by whom? Specialist shop 1 Ski rental shop 2 Ski instructor 3 Myself 4 Other 5
To determine the setting, measurements were taken at the top of the shin 1 The weight was determined 2 Both 3
Was the length of your ski boots measured or did you need to bring them with you? No 2 Yes 1
Were you asked about the level of your skiing skills? No 2 Yes 1
Did you receive a document confirming the settings? No 2 Yes 1

40. What types of winter sports do you practice? **(multiple answers possible)**:
Downhill skiing 1 Snowboarding 2 Telemark 3 Cross-country 4 Ski touring 5 Other 6

41. Do you regularly practice any other sports **apart from the winter sports mentioned in question 40**? No 2 Yes 1
If yes, which ones?
How many hours per week do you spend on average practising those sports?

42. What safety gear do you wear when skiing? **(multiple answers possible)** None 1 Helmet 2 Back protector 3 Other 4

43. Do you wear ski goggles when skiing? No 2 Yes 1

44. Do you use vision aids in daily life? No 2 Yes 1
If yes: Distance glasses 1 Reading glasses 2 Varifocal/multifocal glasses 3 Contact lenses 4
Do you also wear vision aids when skiing? No 2 Yes 1

Data Protection Policy

Information on the use of your data

In this policy we provide information about the processing of your personal data by ARAG Allgemeine Versicherungs-AG and on the rights that you are entitled to according to data protection laws.

Who is the data controller and whom can I contact?

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

Please contact our data protection team in writing if you have any questions regarding the processing, transfer, or use of your data. Please also direct any suggestions or complaints regarding data protection to this team.

ARAG Allgemeine Versicherungs-AG
Team Datenschutz (Data Protection Team)
ARAG Platz 1
40472 Düsseldorf, Germany
email-address: datenschutz@arag.de
(max. TLS-encyrpted e-mail communication)

ARAG's data protection officer can be contacted at the following address:
ARAG Allgemeine Versicherungs-AG
Data Protection Officer
AKB 405D
40462 Düsseldorf, Germany
email-address: datenschutzbeauftragter@arag.de
(max. TLS-encyrpted e-mail communication)

Why (the purpose of processing) and on what legal basis do we process your data?

We process your personal data in compliance with the provisions of the EU General Data Protection Regulation (GDPR), the latest version of the German Federal Data Protection Act (Bundesdatenschutzgesetzes – BDSG), the data protection-related provisions in the German Insurance Contracts Act (Versicherungsvertragsgesetz – VVG), as well as all further applicable laws. Additionally, insofar as this is necessary in order to provide our services, we process personal data **that we obtain legitimately from publicly accessible sources (e.g. the press, the internet, the commercial register and the register of associations) or that is justifiably provided to us by other companies in the ARAG Group or other third parties (e.g. the register of outstanding debts, the civil register)**. Furthermore, our company has pledged to abide by the "Code of conduct for handling personal data for the German insurance industry", which clarifies how the laws mentioned above apply in the insurance industry. You can access these online at: www.ARAG.de/datenschutz.

In the course of processing a claim, we receive your personal data either directly from you or from a party to the claim. We process this claim-related information. This is necessary, e.g. in order to check whether a claim is justified and the extent of the damage.

It is not possible to make a decision on claims which have been made or to process a claim without processing your personal data.

In addition to this, we need your personal data to draw up insurance-specific statistics, e.g in order to calculate new tariffs or to comply with regulatory requirements.

We use all the data processed by ARAG Allgemeine Versicherungs-AG for a comprehensive exchange of information. The legal basis for this processing of personal data is point (c) of Article 6 (1) GDPR. Insofar as special categories of personal data (e.g. data relating to your health in the case of accident insurance) are needed, we will usually seek your permission pursuant to point (a) of Article 9 (2) in conjunction with Article 7 GDPR or process this data on the basis of point (f) of Article 9 (2) GDPR. If we draw up statistics using these categories of data, this is done on the basis of point (j) of Article 9 (2) GDPR in conjunction with Section 27 BDSG.

We also process your data in order to safeguard our own legitimate interests or those of third parties pursuant to point (f) of Article 6 (1) GDPR. This may, in particular, be necessary for.

- Managing risks and our business
- Optimising our business processes
- Developing further our processes, services and products
- Advertising our own insurance products and other products offered by companies within the ARAG group and their cooperating partners as well as for market research and surveys
- The prevention and investigation of criminal offences; in particular, we use data analyses in order to identify any evidence that could indicate insurance fraud
- Clarification regarding any possible multiple or additional insurance. For this we contact the insurance providers that you or third parties (e.g. previous insurance providers, life partners, customer advisers, etc.) have informed us about
- The assertion of legal claims and defence in disputes
- Ensuring the security of our buildings, facilities and IT systems and safeguarding IT operations
- Video surveillance to protect the right to deny entry.

We also process your personal data in order to comply with legal obligations such as regulatory requirements, commercial and tax-related retention obligations and our duty to provide advice. In this case, the legal basis for the processing is the applicable statutory regulations in conjunction with point (c) of Article 6 (1) GDPR.

Should we wish to process your personal data for a purpose not mentioned above, we will inform you in advance in the related legal provisions, including via www.ARAG.de/datenschutz.

What categories of recipient do we pass your data on to?

Reinsurers:
We insure against the risks taken by us with special insurance providers (reinsurers). In order to do this, it may be necessary to transfer the data relating to your claim to the reinsurance provider so that the latter can form its own impression regarding the claim. It is also possible that, in view of its particular expertise, the reinsurance company will support our company in performance testing and in assessing our procedures. We only transfer your data to the reinsurance company to the extent necessary in order for us to fulfil our contract with you or in order to safeguard our legitimate interests.

Participating companies:
In taking on insurance risks, it may be necessary for us to share the risk with one or more other insurance companies (participating companies).
The participating companies will then also use your claim data for processing the claim.

Brokers:
Insofar as our customers deal with an insurance broker to take out their insurance policies, the brokers will also process the application, contract and claims data necessary in order to conclude and execute the contract.

Data processing within the corporate group:
Specialist companies or sections within our corporate group provide certain centralised data processing services for the companies in the group. Insofar as we need to process your data in connection with a claim, your data may be processed centrally by a company within the group, for the centralised management of address data, for our telephone service for claims, for claims processing, for debt collection and disbursements or for the centralised processing of post, for example. You will find a list of the companies that are involved in the centralised processing of data in our list of service providers.

External contractors and service providers:
In order to fulfil our contractual and legal obligations and to safeguard our own legitimate interests, we also use external contractors and service providers to some extent. Within its contract with us, Microsoft Ireland Operations Limited in particular provides access to the Microsoft

products Windows, Office 365 and Azure. For this, it has been contractually agreed that data will be stored on servers in Europe.

A list of the contractors and service providers we use and with whom we maintain business relationships that are not only temporary can be found in the overview appended to this policy and in the most recent version on our website at: www.ARAG.de/datenschutz.

Other recipients:
We also pass your personal data on to further recipients such as the authorities in order to meet our statutory reporting obligations (e.g. social insurance providers, the financial authorities or law enforcement agencies).

How long will we store your data?

We delete your personal data as soon as they are no longer required for the purposes listed above. This means that it is possible that personal data may be stored for as long as claims can be made against our company (legal statute of limitation of three or up to thirty years). We also store your personal data to the extent required by law. Corresponding statutory obligations regarding the furnishing of evidence and retention are imposed by the German Commercial Code (Handelsgesetzbuch), the German Fiscal Code (Abgabenordnung) and the Money Laundering Act (Geldwäschegesetz), among others. In this case, the period for retention is up to ten years.

What rights do you have?

You may request information about the data stored about you at the address listed above. In addition, under certain conditions you may demand the rectification or erasure of your data. You may also have the right to restrict the processing of your data and the right to receive the data you have provided in a structured, commonly used and machine-readable format.

If you have consented to the processing of your personal data for specific purposes pursuant to point (a) of Article 6 (1) GDPR, the lawfulness of the processing is based on your consent. Your consent can be withdrawn at any time by contacting us at the address given above. This also applies to withdrawing consent that was granted to us before the GDPR came into effect, i.e. prior to 25 May 2018. Withdrawal of consent does not affect the lawfulness of the processing undertaken prior to consent being withdrawn.

You have the option of filing a complaint with the above-mentioned data protection officer or with a data protection supervisory authority. The data protection supervisory authority responsible for us is:

Federal State Commissioner for Data Protection and Freedom of Information
(Landesbeauftragte für Datenschutz und Informationsfreiheit)
North Rhine-Westphalia
Postfach 200444
40102 Düsseldorf, Germany
Telephone: 0211 38424-0
Fax: 0211 38424-10
email address: poststelle@ldi.nrw.de

Right of objection
You have the right to object to the processing of your data for direct advertising purposes.

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

What is the insurance industry's reference and information system (Hinweis- und Informationssystem – HIS) used for?

The insurance industry uses the HIS provided by Besurance HIS GmbH to establish the facts of the matter when checking claims as well as to combat insurance fraud. This necessitates the exchange of certain personal data with the HIS. More information on this is available in the document "Information on the exchange of data with Besurance HIS GmbH on the basis of Article 13 and Article 14 GDPR", which is appended as a separate annex. If we log your data in the HIS because of increased risks, we will always inform you of this fact.

Do we gather information on your creditworthiness?

Insofar as this is necessary in order to safeguard our legitimate interests, we use information from the commercial register, the register of outstanding debts, and the directory of private bankruptcies in order to assess your general payment behaviour. You therefore release ARAG to this extent from the duty to maintain professional secrecy (professional secrecy obligation pursuant to Sec. 203 StGB).

In order to check your creditworthiness, we transfer your data (name, address and date of birth where necessary) to infoscore Consumer Data GmbH, Rheinstr. 99, 76532 Baden-Baden. The legal basis for this transfer of your data is point (f) of Article 6 (1) GDPR. The transfer of data pursuant to these provisions may only be undertaken insofar as this is necessary in order to safeguard the legitimate interests of our company or of a third party and insofar as this is not overridden by the interests or fundamental rights and freedoms of the data subject which require the protection of personal data.

Do we transfer your data to a third country?

If we transfer your data to service providers outside the European Economic Area (EEA), this transfer is only undertaken if the European Union Commission has confirmed that the third country in question ensures an adequate level of protection or where other appropriate guarantees regarding data protection (e.g. binding company data protection rules or EU standard contractual clauses) are in place. For detailed information on this and the level of data protection at our service providers, please visit: www.ARAG.de/datenschutz or request it using the contact details above.

Do you use automated individual decisions?

We make fully automated decisions on our service obligations based on the information you provided relating to your claim, the information saved in connection with your contract and any information we have received from third parties in connection with this. The fully automated decisions are based on rules set out in advance by the company regarding the weighting of information. These rules are based on actuarial criteria and calculations. In processing the services, insured and uninsured facts are checked.

Insofar as we employ automated individual decisions in the cases described above, you have the right to have a person intervene on the part of the responsible party, to present your own standpoint and to appeal against the decision. This right does not apply if your demand has been granted in full.

Information about data sharing with Besurance HIS GmbH based on Articles 13 and 14 GDPR

We would like to inform you that upon conclusion of an insurance contract or in the context of claims processing, we will transfer data about the insured object (vehicle identification data or building address) and personal details about you (last name, first name, date of birth, address, previous addresses) to Besurance HIS GmbH (HIS inquiry). Besurance HIS GmbH uses the data to verify whether information about you and/or your insurance object is stored in the "Notification and Information System of the German Insurance Industry" (HIS) that might suggest an increased risk or irregularities in an insurance claim. Such information may only be available based on a previous report made by an insurance company to the HIS (HIS registration), which you may have been informed of separately by the registering insurance company. Data stored in the HIS on the basis of an HIS registration will be transferred to us, the inquiring insurance company, by Besurance HIS GmbH.

More information on the HIS is available online at:
www.besurance-his.de

Purposes of data processing by Besurance HIS GmbH
Besurance HIS GmbH operates the HIS Notification and Information System of the German Insurance Industry (HIS) as the controller. It uses this system to process personal data in order to support the insurance industry in processing insurance applications and claims. The data in question relate to increased risks or anomalies that may suggest irregularities (e.g., multiple claims for the same loss being submitted to various insurance companies).

Legal basis for data processing
Besurance HIS GmbH processes personal data on the basis of point (f) of Article 6 (1) GDPR. This is permissible where processing is necessary for the purposes of the legitimate interests pursued by the controller or by a third party, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data.

Besurance HIS GmbH does not itself make any decisions on the conclusion of an insurance contract or on the settlement of claims. It merely supplies insurers with the information they need to make such decisions.

Origin of data from Besurance HIS GmbH
The data in HIS originate exclusively from insurance companies registered with HIS.

Categories of personal data
Depending on the type of insurance or insurance line, and based on the HIS inquiry of an insurance company, Besurance HIS GmbH stores the data from the inquiry together with the personal data used for this purpose (surname, first name, date of birth, address, previous addresses) or information about the insurance object (e.g., vehicle or building information) and the inquiring insurance company. If an insurance company registers with HIS, in which case you may be informed separately by the insurance company, Besurance HIS GmbH stores increased risks or anomalies suggesting irregularities, if such information has been reported to HIS. For example, in the life insurance segment, this may involve information about potential complications (without reference to health data) and the insured sum/pension amount. For vehicles, this may include total losses, fictitious settlements, or anomalies in previous claims reports. Data relating to buildings comprise the number and period of building damage claims.

Categories of recipients of personal data
The sole recipients are insurance companies based in Germany and, in individual cases, state investigation authorities in the context of preliminary investigations.

Duration of data storage
Besurance HIS GmbH stores information about individuals in accordance with point (a) of Article 17 (1) (a) GDPR only for a specific period of time. Information about HIS inquiries is deleted after exactly two years to the day.

For HIS registrations, the following storage periods apply:
- Personal data (name, address, and date of birth) as well as vehicle and building data will be deleted at the end of the fourth calendar year after initial storage. If another registration is made for a person during the aforementioned period, this will result in the storage of personal data being extended for a further four years. The maximum storage period in such cases is 10 years.
- Life insurance data are deleted at the end of the third year after initial storage if no contract is concluded.

Data subjects rights
Every data subject has the right to access, rectify, erase, and restrict the processing of their data. These rights under Articles 15 to 18 of the GDPR can be exercised against Besurance HIS GmbH at the address below. It is also possible to contact the supervisory authority responsible for Besurance HIS GmbH - the Hessian Data Protection Commissioner, Gustav-Stresemann-Ring 1, 65189 Wiesbaden, Germany. Regarding the reporting of data to HIS, the responsible data protection supervisory authority is the authority responsible for the insurance company.

Based on Article 21 (1) GDPR, a data subject has the right to object to data processing on grounds relating to his or her particular situation at the address below.

If you would like to know which data Besurance HIS GmbH has stored about you, your vehicle, or your building, and to whom which data have been transferred, Besurance HIS GmbH would be pleased to provide you with this information. You may request a so-called self-disclosure from Besurance HIS GmbH free of charge. We kindly ask you to note that, for data protection reasons, Besurance HIS GmbH is not allowed to provide any information by telephone, since it is not possible to verify your identity over the phone. To prevent misuse by third parties, Besurance HIS GmbH requires you to provide the following information:

- Last name (name at birth, if applicable), first name(s), date of birth
- Current address (street name and number, post code, and town/city) and, if applicable, previous addresses for the last five years
- If applicable, the vehicle's VIN. When making inquires about a vehicle, you must enclose a copy of the vehicle registration certificate I or II as proof of ownership.
- When making inquires about a building, you must enclose the latest insurance policy or another document as proof of ownership (e.g. a copy of the land register extract or the purchase agreement).

By – voluntarily – enclosing a copy of your ID card (front and back), you will make it easier for Besurance HIS GmbH to identify you and avoid any queries. You may also request the self-disclosure form from Besurance HIS GmbH online at:
www.besurance-his.de/selbstauskunft/.

Contact details of the company and the Data Protection Officer
Besurance HIS GmbH
Daimlerring 4
65205 Wiesbaden, Germany
Telephone: +49 (0)151 – 506 918 44

The data protection officer at Besurance HIS GmbH may also be contacted at the above address, marked for the attention of the Data Protection Department, or by email at the following address:
his-datenschutz@besurance-his.de.

Overview of service providers for the ARAG Group

A. Companies within the group that are involved in joint processing of core customer data:

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

B. Service providers who are primarily charged with processing data (listed individually):

Contracting company	Service provider	Purpose of engagement	Health data
All companies within the group (see A.)	ARAG IT GmbH	Operating group-wide IT applications software development, IT security	yes
All companies within the group (see A.)	ARAG Service Center GmbH	Customer services over the telephone, assistance services	yes
All companies within the group (see A.)	Microsoft Ireland Operations Limited	In particular, provision of the Microsoft products Windows, Office 365 and Azure. (It has been contractually agreed that data will be stored on servers in Europe.)	yes
All companies within the group (see A.)	Paragon Customer Communications Weingarten GmbH	Printing and dispatch	yes
All companies within the group, except ARAG SE	ARAG SE	Support, sales promotion and management activities for sales channels	yes
All companies within the group, except ARAG SE	ARAG SE	Data transfer with brokers and service providers	yes
All companies within the group, except ARAG SE	ARAG SE	Market research, marketing, corporate auditing, legal	yes
All companies within the group, except ARAG SE	ARAG SE	Processing of post including scanning post received	yes
All companies within the group, except ARAG Krankenversicherungs-AG	ARAG SE	Risk assessment, managing the reinsurance business	yes
All companies within the group, except ARAG SE	ARAG SE	Payment transactions (debt collection), dunning procedures both in and out of court	yes
All companies within the group, except Vif GmbH	Flixcheck GmbH	Provision of a digital communications platform	in part
All companies within the group, except Vif GmbH	Rhenus Data Office GmbH	Shredding of files and destruction of data storage media	yes
ARAG SE	Swiss Post Solutions GmbH	Processing of services and contracts	no
ARAG SE	adesso insurance solutions GmbH	Automated mail processing in the event of a claim	yes
ARAG Allgemeine Versicherungs-AG	Verisk Med GmbH	Claim processing	yes
ARAG Allgemeine Versicherungs-AG	ARAG SE	Processing of applications and contracts complaint management	yes
ARAG Allgemeine Versicherungs-AG	ARAG Service Center GmbH	Claim processing	yes
ARAG Allgemeine Versicherungs-AG	DEKRA Claims Management GmbH	Claim processing	yes
ARAG Allgemeine Versicherungs-AG	Europa Versicherung AG	Claim processing	yes
ARAG Allgemeine Versicherungs-AG	Property€xpert GmbH	Claim processing	no
ARAG Krankenversicherungs-AG	ARAG Gesundheits-Services GmbH	Claim processing	yes
ARAG Krankenversicherungs-AG	ARAG Service Center GmbH	Customer services over the telephone	yes
ARAG Krankenversicherungs-AG	AWP Service Deutschland GmbH	Claim processing	yes
ARAG Krankenversicherungs-AG	compass private pflegeberatung GmbH	Case assistance	yes
ARAG Krankenversicherungs-AG	Gesamtverband der Deutschen Versicherungswirtschaft e.V.	Exchange of notification records with the financial authorities	no
ARAG Krankenversicherungs-AG	IBM Deutschland GmbH	Data correction and capture	yes
ARAG Krankenversicherungs-AG	IMB Consult GmbH	Medical reports	yes
ARAG Krankenversicherungs-AG	innovas GmbH	Care administration	yes
ARAG Krankenversicherungs-AG	MEDICPROOF GmbH	Claim processing	yes

Contracting company	Service provider	Purpose of engagement	Health data
ARAG Krankenversicherungs-AG	PASS IT-Consulting Dipl.-Ing. Rienecker GmbH & Co. KG	Processing of contracts	no
ARAG Krankenversicherungs-AG	P A V Card GmbH	Production of printed matter	no
ARAG Krankenversicherungs-AG	Swiss Post Solutions GmbH	Telephone customer service, service and contract processing	yes
ARAG Krankenversicherungs-AG	WDS.care GmbH	Case assistance	yes
Interlloyd Versicherungs-AG	Verisk Med GmbH	Claim processing	yes
Interlloyd Versicherungs-AG	ARAG Allgemeine Versicherungs-AG	Managing service providers	yes
Interlloyd Versicherungs-AG	ARAG Allgemeine Versicherungs-AG	Claim processing	yes
Interlloyd Versicherungs-AG	ARAG Service Center GmbH	Claim processing (cover)	yes
Interlloyd Versicherungs-AG	DEKRA Claims Management GmbH	Claim processing	yes
Interlloyd Versicherungs-AG	Property€xpert GmbH	Claim processing	no

C. Kategorien von Dienstleistern, bei denen Datenverarbeitung kein Hauptgegenstand des Auftrages ist:

Contracting company	Service provider	Purpose of engagement	Health data
All companies within the group	Address brokers	Checking addresses	no
All companies within the group	Doctors	Assessment of risks and services	yes
All companies within the group	Document storage	Storage of documents	yes
All companies within the group	Assistance agents	Support services	in part
All companies within the group	Call centre	Incoming/outgoing telephone calls	in part
All companies within the group	Data shredder	Destruction of data	yes
All companies within the group	E+S Rückversicherung AG	Application and claim processing www.es-rueck.de/de/datenschutz/	yes
All companies within the group	Reviewers and experts	Risk/service assessments, calculation of provisions and profitability, support in settling claims, support in calculations	in part
All companies within the group	Debt collection companies	Receivables management	no
All companies within the group	IT service providers	The maintenance and development of IT hard- and software	in part
All companies within the group	Lettershops/print shops/postal dispatchers	Printing/distribution of bulk mailings via the post or email	no
All companies within the group	Marketing agencies/providers	Marketing campaigns	no
All companies within the group	Market research companies	Market research	no
All companies within the group	Lawyers	Legal advice/support, representation in legal cases, debt collection, recovery proceedings	in part
All companies within the group	Reinsurers, reinsurance brokers	Reinsurance	yes
All companies within the group	Renovators, repair shops	Renovation and repairs	in part
All companies within the group	Service card manufacturers	Manufacture of customer cards	no
All companies within the group	Credit agencies	Creditworthiness checks in connection with the processing of applications and services	no
ARAG Allgemeine Versicherungs-AG and of Interlloyd Versicherungs-AG	Telediagnostics and teletherapy provider in veterinary medicine	Assessment of the animal's condition, advice on animal owner's wishes	no
ARAG Krankenversicherungs-AG	Provider of medical products	Provision of aids	yes

D. Please note:

Your personal data will not automatically be shared with all of the contractors and service providers listed here. For each order we check which personal data are actually needed in order to carry out the related tasks and only these data are then passed on to the pertinent contractor or service provider in connection with that order.

It is only possible for you to object to the transfer of data in connection with individual subcontracts if a separate check shows that your interests requiring protection override the legitimate interests of the commissioning company due to your particular personal situation.

If you require further information in connection with this list of service providers, the “Code of Conduct for handling personal data for the German insurance industry” or have other questions relating to data protection, you will find the pertinent information on the ARAG website (http://www.arag.de) under the heading Data Protection. Here you will always find the most up-to-date version of the list of service providers under the heading “List of Service providers employed by ARAG”.

As at 10.2025

Privacy Policy when Concluding the Insurance Contract
Enrolling for the Group Insurance Contract
as well as
Consent to the Processing of Medical Data and Release from the Duty to Confidentiality

valid from 01.10.2025

Index

1. General information

We hereby inform you about the processing of your personal data by EUROPA Versicherung AG and the rights to which you are entitled under data protection law.

Further information on data protection is available at www.europa.de/datenschutz

2. Person responsible for data processing / Contacting the data protection officer

EUROPA Versicherung AG
Continentale-Allee 1
44269 Dortmund
phone: +49 231 919-0
e-mail: info@europa.de

You can reach our data protection officer at the above-mentioned address by adding “Datenschutzbeauftragte / Data Protection Officer” or via e-mail at datenschutz@europa.de

3. Purpose and legal basis of data processing

The conclusion or execution of the insurance contract is not possible without the processing of your personal data.

We process your personal data in compliance with the EU General Data Protection Regulation (GDPR), the German Federal Data Protection Act (BDSG-Bundesdatenschutzgesetz), the relevant provisions of the German Insurance Contract Act (VVG-Versicherungsvertragsgesetz) and all other relevant laws. In addition, our company has committed itself to the "Code of Conduct for the Handling of Personal Data by the German Insurance Industry", which specify the above-mentioned laws for the insurance industry. These can be downloaded from the Internet at www.europa.de/datenschutz

If you apply for insurance cover, we need the information you provide in order to conclude the contract and to assess the risk we assume. If the insurance contract is concluded, we process this data for the execution of the contractual relationship, e. g. for policy or invoicing. For example, we require data on the claim/benefit case in order to check whether an insured event has occurred and to assess the extent of the claim/benefit case.

In addition, we need your personal data in order to compile insurance-specific statistics, e. g. for the development of new tariffs or to fulfil regulatory requirements. We use the data from all existing contracts with EUROPA Versicherung AG for an analysis of the entire customer relationship, for example to provide advice on contract adjustments and supplements, for goodwill decisions or for the provision of comprehensive information.

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

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

- to guarantee IT security and IT operation,
- to update the address data of our customers and prospective customers,
- to promote our own insurance products and other products of Continentale Versicherungsbund a. G. and its cooperation partners as well as market and opinion polls,
- for the prevention and investigation of criminal offences, in particular, we use data analyses to identify clues that may point to insurance abuse.
- for business management and further development of products, services and processes,
- for risk management within the company and Continentale Versicherungsverbund a.G. as a whole.

In addition, we process your personal data for the fulfilment of legal obligations (e. g. regulatory requirements, commercial and tax law storage obligations or our obligation to provide advice). In this case, the legal basis for processing is provided by the respective statutory regulations in conjunction with Sec. 6 Para. 1 c) DS-GVO.

Should we wish to process your personal data for a purpose not mentioned above, we will inform you of this beforehand, unless you already have this information (Sec. 13, para. 4 GDPR) or information is not required by law (Sec. 13, para. 4 and Sec. 14, para 5 GDPR).

4. Categories and individual bodies of recipients of personal data

4.1. Specialized companies of the company group

Within our insurance association, specialized companies or divisions of our company group perform certain data processing tasks centrally for the associated companies of the group. Insofar as an insurance contract exists between you and one or more companies in our association, your data may be used, for example, for the central administration of address data, for telephone customer service, for contractual and claims processing, for collection and disbursement or for centralized or decentralized joint mail processing by one or more companies in the group. In our list of service providers, you will find the companies participating in centralized data processing.
The companies that perform central data processing can be found in the list of companies of the Continentale mutual insurance association in the appendix to these notes.

4.2. External service providers

To some extent, we make use of external service providers to fulfil our contractual and legal obligations. A list of the contractors and service providers we use and with whom we do not only have temporary business relationships can be found in the current privacy policy on our website at
www.europa.de/datenschutz

4.3. Further recipients

In addition, we may also transfer your personal data to other recipients, such as authorities, in order to fulfil statutory notification obligations (e.g. social security carriers, tax authorities or law enforcement agencies).

4.4. Agents and brokers

Insofar as you are looked after by an agent or broker with regard to your insurance contract, your agent or broker processes the application, contract and claim data required for the conclusion and execution of the contract. Our company also transmits this data to the agent or broker who looks after you, insofar as they need the information to provide you with support and advice in your insurance and financial matters.

4.5. Data exchange with insurers

In order to be able to check your data when the insurance contract is concluded (e. g. to indicate precontractual insurance history) or to be able to check your data should an insured event occur and, if necessary, to complement them, an exchange of personal data with the insurers named by you in the application may take place to the extent necessary.

4.6. Reinsurers

In order to secure the fulfillment of your claims, we may involve reinsurers who assume the risk in whole or in part. In some cases, they use other reinsurers to whom you also transfer your data. In order to enable the reinsurers to form their own picture of the risk or the entitlement to benefits, it is possible that we submit your insurance or benefit application to them. This is particularly the case if the risk is difficult to classify. In addition, it is possible that the reinsurers assist us in the risk and benefit assessment due to their special expertise. We transmit your data to the reinsurer only to the extent that this is necessary for the performance of our insurance contract with you or to the extent necessary to protect our legitimate interests. As far as possible, anonymized or pseudonymized data will be used for the above-mentioned purposes. Your personal data will only be used by the reinsurers for the aforementioned purposes. You will be informed by us about the transfer of special categories of personal data (e.g. medical).

4.7. Data transfer to credit agencies

We transfer the personal data collected in connection with the establishment of this insurance relationship to SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden, Germany, and to infoscore Consumer Data GmbH, Rheinstr. 99, 76532 Baden-Baden, Germany, for the purpose of assessing the risk of non-payment.

The legal basis for these transfers is Sec. 6, para 1 (B) and Sec. 6, para. 1 (F) of the General Data Protection Regulation (GDPR). Transfers based on Sec. 6, para. 1 (f) GDPR may only be made insofar as this is necessary to protect our legitimate interests and does not override the interests or fundamental rights and freedoms of the data subject that require the protection of personal data.

The credit agencies process the data received and also use it for the purpose of profiling (scoring) in order to provide their contractual partners in the European Economic Area (EEA) and Switzerland and, where applicable, other third countries (insofar as there is an adequacy decision on these by the European Commission) with information on, among other things, the assessment of the creditworthiness of natural persons. More detailed information on the activities of the above-mentioned credit agencies can be found in the information sheets of SCHUFA at www.schufa.de/datenschutz and infoscore Consumer Data GmbH at https://finance.arvato.com/de/verbraucher/selbstauskunft.html.

4.8 Address update

To update our address lists, we receive address data on an order-related basis from Deutsche Post Adress GmbH & Co, KG, Am Anger 33, 33382 Gütersloh. If we receive a new address for you, we will change your address data accordingly. You will not be informed separately about such address changes.

4.9. Credit assessment to protect legitimate interests

To the extent necessary to protect our legitimate interests, we request information from credit assessment service providers in order to assess your general payment history.

5. Automated case-by-case decisions

Based on the risk information you provide when submitting your application, we may decide on the conclusion or termination of the contract, possible risk exclusions or on the amount of the insurance premium you have to pay.

The fully automated decisions are based on pre-defined rules and weighting of the information. The rules are based, among other things, on our acceptance principles, statutory and contractual regulations and the agreed tariffs. In addition, actuarial criteria and calculations are applied depending on the decision.

If, for example, a credit assessment is carried out in connection with the conclusion of an insurance contract, our system decides in certain cases fully automatically about the conclusion of the contract, possible risk exclusions or about modalities for the insurance premium to be paid by you, based on the information received. We use the automated decision in connection with credit assessment to protect ourselves and the insurance community against possible payment defaults and their consequences.

Based on your details of the insured event and the data stored on your contract (e. g. scope of insurance, deductible agreements, premium payment) as well as any information received from third parties, we may decide fully automatically about our obligation to pay benefits as well as the amount of benefits, bonuses and additional services. The fully automated decisions are based on the rules described above.

Insofar as we have concluded a fully automated individual case decision in the cases described above without any human intervention, you will be informed of this with our notification of the decision. You have the right to obtain further information as well as an explanation of this decision, for example via our service hotline, and to have it checked by an employee. This right does not exist if your request has been granted in full. Fully automated case-by-case decisions that an employee has only taken into account to a minor extent for his or her final decision are also not affected.

6. Data transfer to a third country

In order to check and fulfil our contractual obligation in the case of an insured event, it may be necessary to pass on your personal data to service providers in individual cases. In the case of an insured event outside the European Economic Area (EEA), it may be necessary for this purpose that we or our service providers must provide your data to service providers outside the European Economic Area (EEA) in your interest. We and our service providers will only transfer your data as scheduled if the EU Commission has confirmed an appropriate level of data protection to this third country or if other appropriate data protection guarantees (e. g. binding internal company data protection regulations or EU standard contractual clauses) are in place, or if the transfer is based on your consent.

7. Duration of storage of your data

We will delete your personal data as soon as it is no longer required for the above-mentioned purposes. Personal data may be stored for the period in which claims against our company can be asserted (statute of limitation of three or up to thirty years). Furthermore, we store your personal data insofar as we are legally obliged to do so. The Commercial Code, the Tax Code and the Money Laundering Act, among others, impose corresponding obligations to provide evidence and keep records. The storage periods are accordingly up to ten years.

8. Rights of the party concerned

8.1. Right of information, correction, deletion, restriction or release

You can request information from us about your personal data stored. In addition, under certain conditions, you may request that your data be corrected or deleted. You may also have the right to restrict the processing of your data and a right to receive the data provided by you in a structured, current and machine-readable format.

8.2. Right to object

You have the right to object to us processing your personal data for direct advertising purposes at any time (Sec. 21, para. 2 GDPR).

If we process your data for the protection of legitimate interests, you can object to this processing if your particular situation gives rise to reasons that speak against data processing. (Sec. 21, para. 1 GDPR).

8.3 Right to complain

You have the option of lodging a complaint with our data protection officer or with the data protection supervisory authority responsible for us:

State Commissioner for Data Protection and Information Security North Rhine-Westphalia
Postfach 20 04 44
40102 Düsseldorf
Phone: +49 211 38424-0
Fax: +49 21138424-10
E-mail: poststelle@ldi.nrw.de

9. Update of the privacy policy

This privacy policy may be amended at a later date due to changes, e. g. to the statutory provisions. For an up-to-date version, please visit www.europa.de/datenschutz.

Consent to the processing of my medical data and the declaration of release from the duty to confidentiality

In order to process your registration/application and to execute the insurance contract, we, EUROPA Versicherung AG, must also process medical data or other data that particularly require protection. In the following cases we need your consent for this.

Furthermore, we need your release from the duty to confidentiality in order to collect information which is subject to the duty to confidentiality from bodies which are subject to the duty to confidentiality, e.g. doctors, or to forward it to third parties involved, e.g. reinsurers. Medical data in particular is subject to the duty of confidentiality but also other information, e.g. that a contract with you exists.

1. Processing of your health data by EUROPA Versicherung AG

For the processing of your medical data in the course of risk assessment in case of an application (risk assessment), we need your declaration of consent. In risk assessment we also use automated procedures to assess individual risks. This enables us to decide quickly and cost-effectively whether insurance cover can be offered and under what conditions.

Medical data can also be processed fully automatically in claims assessment. We check by machine whether and to what extent you can claim a benefit. Justified claims can thus be fulfilled more quickly and unauthorized claims can be rejected. We need your consent for this.

I agree that EUROPA Versicherung AG may process my medical data provided in this registration / application, in a previous application or contractual relationship and medical data provided in the future, to the extent that this is necessary for risk assessment and for the application.

Furthermore, I consent to my medical data being processed in a procedure for automated decision making in individual cases during risk assessment.

I also agree that my medical data will be processed in a procedure for automated decision making in individual cases during claims assessment.

2. Retrieval of medical data and other information subject to confidentiality with third parties (risk and claims assessment)

For risk assessment purposes, it may be necessary to request information from bodies that have your medical data. Such bodies may be, for example, doctors, hospitals, nursing homes, carers, statutory health insurance companies, employers' insurance liability associations, personal insurers and authorities. In order to check benefits, it may also be necessary for us to check the information you provide about your health or which results from submitted documents (e.g. invoices, expert opinions or notifications from a doctor) by making inquiries with these bodies.

This assessment only takes place to the extent necessary. For this purpose, we need your consent including a release from the duty to confidentiality for us as well as for these bodies in the event that medical data or other information protected by Sec. 203 StGB must be forwarded in the scope of these requests. EUROPA Versicherung AG will inform you in each individual case about the persons or institutions which need information and for which purpose. You may then decide in each case whether you

- provide the needed documents yourself, or
- consent to EUROPA Versicherung AG collecting and using your medical data, release the named persons or institutions and their employees from the duty to confidentiality, and consent to transmission of your medical data to the insurer.

3. Disclosure of your medical data and other confidential information to bodies outside EUROPA Versicherung AG

It may be necessary to forward your data to bodies outside EUROPA Versicherung AG for the purpose of risk assessement and claims assessment. This is done regularly on a legal basis, e.g. to medical experts and contract processors. In the following cases, consent or release from the duty to confidentiality is required.

3.1. Delegation of tasks to service providers

We transfer certain tasks in the area of risk assessment, contract administration or claims assessment to other companies in the Continentale insurance association or to another service provider. All service providers are contractually or legally obliged to comply with the regulations on data protection and data security and, if applicable, to maintain secrecy.

We require your consent for the processing of your medical data by some service providers. We keep a continuously updated list of service providers and categories of service providers, indicating the tasks assigned. A list is attached to the privacy policy with registration for / conclusion of the insurance contract. The currently valid list can be found on the internet at www.europa.de/datenschutz. We request your consent for the transfer of your medical data to and use by the service providers named in the list.

I agree that EUROPA Versicherung AG may transfer my medical data to the service providers mentioned in the above-mentioned list and that the medical data may be processed there for the purposes stated, to the same extent as EUROPA Versicherung AG might do.

3.2. Data forwarding to reinsurers

In order to ensure that your claims are fulfilled, we can engage reinsurers who take on part or all of the risk. In some cases, the reinsurers themselves engage additional reinsurers to whom they also convey your data. To enable the reinsurer to make its own independent assessment regarding the risk or the insurance claim incident, it is possible that we provide your insurance application or benefits claim to the reinsurer. In particular, this is the case when the insurance sum is especially high or if the risk in question is difficult to estimate.

Furthermore, it is possible that the reinsurer provides support to EUROPA Versicherung AG based on the reinsurer’s special expertise regarding the risk assessment or claims assessment and in the evaluation of procedures.

If reinsurers have taken on coverage of the risk, they can control whether we have correctly estimated the risk or an indemnification claim.

Furthermore, data regarding your existing contracts and applications will be conveyed to reinsurers to the necessary extent so that they can check whether and to what extent they can share in the risk. Data regarding your existing contracts can be conveyed to reinsurers for accounting purposes for insurance premium payments and insurance claim incidents.

For the purposes specified above, wherever possible, anonymized or pseudonymous data is used, but personal medical data is also used.

Your personal data will only be used by the reinsurers for the aforementioned and other compatible purposes (e.g. statistics, scientific research). We will inform you regarding the conveyance of your medical data to reinsurers.

I herewith provide my consent for my medical data to be conveyed to reinsurers to the extent necessary and used by them for the specified purposes. If necessary, I release the persons working for EUROPA Versicherung AG from their duty of confidentiality with regard to medical data and other data subject to confidentiality.

3.3. Transfer of data to the policyholder

If you, as an insured person, are not yourself the applicant or contracting party, it may be necessary for us to provide the policyholder with data that allows conclusions to be drawn about your health. This applies in particular to the results of the risk assessment such as insurability, including the determination of any exclusions from insurance cover due to certain illnesses. It may also be necessary to provide the policyholder with data that allow conclusions to be drawn about your health in order to implement the insurance contract. This applies in particular if the policyholder has to be informed about contractual duties of disclosure and information to be provided or deadlines to be observed, as well as for the notification of the results of claims assessment.

I consent to the insurer disclosing my medical data to the policyholder to the extent that this is necessary for the above-mentioned purposes. If necessary, I release the persons working for EUROPA Versicherung AG from their duty of confidentiality.

3.4. Data forwarding to independent insurance brokers

In principle, we do not forward any information regarding your health to independent insurance intermediaries (insurance agents or insurance brokers). In the following cases however, it can nevertheless occur that insurance brokers are informed about data from which conclusions regarding your health can be drawn. To the extent that such is necessary for contract-related advisory purposes, the insurance broker servicing you can receive information regarding whether and, where necessary, the circumstances under which your contract can be accepted (for example, acceptance with a risk premium or exclusion of certain risks).

The insurance intermediary who brokered your contract is informed that a contract has been concluded and is also privy to the contract’s contents. The broker is additionally informed as to whether risk premiums or the exclusion of certain risks have been agreed in the contract.

Should you change from the insurance intermediary servicing you to another insurance intermediary, it can occur that the contract data with the information regarding existing risk premiums and the exclusion of certain risks are conveyed to the new insurance intermediary. In this case, you will be informed of the forwarding of medical data to your new insurance intermediary as well as your possibility to object to such. This also applies to a transfer from an insurance broker to an insurance agent. For the transfer of contract data from one insurance broker to another insurance broker, this only applies if the new insurance broker has not yet submitted a broker's power of attorney to the insurance company and a data transfer is required. In this case we also need your release from the obligation of confidentiality.

For the data transfer in these cases we need your consent. This consent also applies to the transfer of medical data to service companies that are commissioned by the insurance broker to receive data.

I agree that EUROPA Versicherung AG may transfer my medical data in the above-mentioned cases, to the extent necessary, to the independent insurance intermediary or service providers of insurance brokers servicing me and for said agent/broker to process them.
I release the persons working for EUROPA Versicherung AG from their duty of confidentiality to the extent necessary.

3.5. Data forwarding to independent acquisition brokers once their responsibility ends

In the course of an insurance contract, it can occur that an independent insurance broker who has acquired or adapted your contract (a so-called acquisition broker) and has been responsible for your contract, ceases to service you, e.g. due to ending the brokerage agreement with us, or due to our or your decision that another insurance broker shall be responsible for your contract.

In such a case it can occur that contract data with information regarding changes to your contract, non-payment of premiums and/or termination of the contract are conveyed to these acquisition agents. This is necessary to comply with our contractual obligations to the respective acquisition broker.

I herewith provide my consent for EUROPA Versicherung AG to convey data concerning changes to my contract, non-payment of premiums and/or termination of the contract to independent acquisition brokers after their responsibility for my contract ended, and that they may collect and store these data. I release the persons working for EUROPA Versicherung AG from their duty of confidentiality to the extent necessary.

4. Processing of your medical data in the event that the contract is not concluded

If no contract is concluded with you, we store the medical data we have collected about you within the framework of our risk assessment in the event that you apply for insurance coverage with us again. We also store your data in order to be able to respond to any possible inquiries from other insurance companies. Your data will be stored with us until the end of the third calendar year after the year of the submission of your application. For this we need your consent.

In the event that no contract is concluded, I herewith provide my consent for EUROPA Versicherung AG to store and use my medical data in accordance with the above-mentioned purposes for a period of three years from the end of the calendar year in which my application was submitted.

5. Voluntary nature and possibility of revocation

You are free to refuse to give your consent/non-disclosure agreement in whole or in part or to revoke it at any time later at the address given above. We would like to point out, however, that without processing of medical data, the conclusion or execution of the insurance contract will generally not be possible.

If you do not give us your consent in the case of para. 2. and 5. at the time of registration / application or if you revoke your consent at a later date, this may lead to a delay in risk assessment or the examination of the obligation to pay benefits. If you revoke your consent in the case of para. 3.1. after the insurance contract has been concluded, naming the service provider and explaining your particular situation, we will weigh up the interests of the concrete situation and inform you of the result. If any other revocation is inadmissible or if this makes the further execution of the contract impossible, we cannot take such a revocation into account.

The preceding statements apply to the persons legally represented by you (e.g. your children), insofar as they do not recognize the scope of this consent and are therefore unable to make their own statements.

Consent to use email

I consent to EUROPA Versicherung AG also using my email address for contractual purposes such as explanations of benefits, medical documents with medical data. If it is a private email address, no special encryption is provided. However, it cannot be ruled out with absolute certainty that unauthorized third parties may be able to read and change data when sending unencrypted e-mails. In the knowledge of these circumstances, I consent to unencrypted electronic communication and the sending of unencrypted e-mails by EUROPA Versicherung AG I can revoke this consent at any time.

Information on data protection when applying for insurance cover via the Expat-Desk

Data protection information

Please not that, in accordance with your employer´s group insurance contract, you will be forwarded to the websites of Continentale Krankenversicherung a.G or EUROPA Versicherung AG after registering with the common registration portal of Continentale Versicherungsverbund auf Gegenseitigkeit.

The following notes apply to both companies: insurance companies are only able to provide the offered services correctly, quickly and economically with the help of electronic data processing (EDP). The processing of the personal data disclosed to us is regulated by the General Data Protection Regulation (Datenschutz-Grundverordnung DS-GVO), the Federal Data Protection Act (Bundesdatenschutzgesetz BDSG) and other data protection regulations. Accordingly, the processing and use of data is permissible if the data protection regulations or any other legal provision permits it, or if the data subject has given her/his consent. The data protection regulations permit data processing and use whenever this serves the purpose of a contractual relationship or a contract-like relationship of trust with the data subject or insofar as it is necessary to protect the legitimate interests of the data processor and there is no reason to believe that the data subject has an overriding interest worthy of protection in the exclusion of processing or use.

Protection of personal data

Technical and organisational measures have been taken to ensure a high level of protection of personal data: all the EDP systems used within Continentale Versicherungsverbund auf Gegenseitigkeit are protected against unauthorized access by security systems. All employees are obliged to data confidentiality in writing. The data protection officer and the internal audit department regularly check whether the data protection provisions are adhered to.

Data transfer

The insurance association has no influence on the transmission of data via the internet and cannot exclude the possibility of unauthorized access by third parties to data transmitted by persons using the website. To minimize this risk, the transmission of qualified data (forms, etc.) is encrypted. Continentale uses the SSL protocol ("secure socket layer") which ensures 128-bit encryption. The transmitted data will be stored for the purpose of further processing and, if necessary, forwarded to the responsible broker/agent.

Storage of the utiliser behavior

All visits to our websites are stored anonymously for statistical purposes in order to improve our website offers in keeping with demand. No personal data is collected for this purpose. We collect information about the visit (site, date, time) and possibly links via which visitors have visited our site. We use cookies in order to measure the stream of visitors and the logins on the common registration portal of Continentale Versicherungsverbund auf Gegenseitigkeit. However, these do not include any personal data. They are therefore not suitable to identify you personally on our or on other websites.

Annex

Companies of Continentale Versicherungsverbund auf Gegenseitigkeit which also act among themselves as instructing parties and co-operation partners and carry out central data processing.

EUROPA Versicherung AG	Data processing centre, accounting, collection, disbursement, debt collection, legal affairs, communication, complaint processing, quality management, statistics, medical consulting service, auditing, business organisation, reception/telephone service, postal services including scanning and allocation of incoming mail, processing of applications, contracts and claims, file disposal, print and dispatch services, central data processing.
Continentale Lebensversicherung AG	Processing of applications, contracts and claims/benefits, in-house service (reception, telephone service; postal service including scanning and allocation of incoming mail), loan management, central data processing
Continentale Sachversicherung AG	Processing of applications, contracts and claims/benefits, in-house service (reception, telephone service; postal service including scanning and allocation of incoming mail), loan management, central data processing
EUROPA Versicherung AG	Processing of applications, contracts and claims/benefits, in-house service (reception, telephone service; postal service including scanning and allocation of incoming mail), central data processing
EUROPA Lebensversicherung AG	Processing of applications, contracts and claims/benefits, in-house service (reception, telephone service; postal service including scanning and allocation of incoming mail), central data processing
Mannheimer Versicherung AG	Processing of applications, contracts and claims/benefits, in-house service (reception, telephone service; postal service including scanning and allocation of incoming mail), central data processing

Notification in accordance with Section 19, Para. 5 of the German Insurance Contract Act (VVG) regarding the consequences of a violation of the precontractual disclosure Obligation

The following explanations regarding the precontractual disclosure obligation apply equally for the applicant and for any other individuals to be covered by the insurance. The disclosure obligation is to be observed and complied with by the applicant as well as the individuals to be insured (respectively in regard to one's own person). The following instructions and information regarding the legal consequences of a violation of the disclosure obligation also apply in the event of a violation of the obligation by an individual to be insured, respectively in relation to that individual's own insurance relationship.

In order for us to be able to properly assess your insurance application, it is necessary that you answer the enclosed questions truthfully and completely. This also applies to circumstances and/or details which you might regard as being of negligible importance. Information which you do not wish to share with the insurance broker must be provided in writing as soon as possible to us.

Please be aware that you endanger your insurance coverage if you make inaccurate or incomplete statements. You can refer to the following information for more specific details regarding the consequences of a violation of the disclosure obligation.

What are my pre-contractual disclosure obligations? – Until the submission of your contract declaration, you are obligated to inform us truthfully and completely regarding all of the risk-relevant circumstances of which you are aware that we inquire about in written form. You are also as such obligated to inform us in the period following your contract declaration but prior to contract acceptance in the event we inquire in writing regarding risk-relevant circumstances.

What consequences can emerge if a pre-contractual notification obligation is violated?
Withdrawal and discontinuation of the insurance coverage

a) If you violate the pre-contractual disclosure obligation, we can withdraw from the contract. This does not apply if you can prove that there was no willful intent or gross negligence. In the event of grossly negligent violation of the notification obligation, we have no right of withdrawal if we would have concluded the contract, even on the basis of different terms, despite being aware of the circumstances you failed to notify us of.

   In the event of withdrawal, you have no insurance coverage. Should we declare our withdrawal after the emergence of the insurance claim incident, we are nevertheless obligated to provide corresponding indemnification if you prove that the circumstance of which we were not notified or not accurately notified was not causal

   - either for the emergence or the determination of the insurance claim incident

   - or for the determination or the scope of its indemnification obligation. The indemnification obligation is nevertheless nullified in the event that you have fraudulently violated the notification obligation. In the event of our withdrawal, we are entitled to receive the share of the insurance premium corresponding with the contract period that continues until the withdrawal declaration goes into effect.

b) **Termination** – If we are unable to withdraw from the contract because you have only negligently violated the pre-contractual disclosure obligation, then the contract can be terminated under compliance with a termination period of one month to the extent that the insurance policy is not an illness cost coverage insurance policy as defined by Section 193, Par. 3 of the German Insurance Contract Act (VVG). Illness cost coverage insurance policies as defined by Section 193, Par. 3 German Insurance Contract Act (VVG) include all rates covering at least the cost compensation for out-patient or in-patient medical treatment to the extent that such does not supplement the insurance coverage of a statutory health insurance policy.

   The right to termination is excluded if we would have concluded the contract, even on the basis of different terms, despite being aware of the circumstances you failed to notify us of.

c) **Modification of contract and loss of coverage** – If we are unable to withdraw from or terminate the contract because we would have concluded the contract, even on the basis of different terms, despite being aware of the circumstances you failed to notify us of, then the other contract terms become contract components upon demand by us. If you have violated your disclosure obligations out of negligence, the other terms retroactively become contract components, which may lead to loss of coverage for insured events which have already occurred. If you are not culpable for violating the disclosure obligation, then we have no right to modify the contract. Should the contractual changes result in an increase of the insurance premium exceeding 10% or if we exclude the risk coverage for the circumstance which you failed to notify us of, you are entitled within one month to terminate the contract without compliance with a termination notification period. We will inform you of this right in a corresponding notification.

d) **Assertion of rights** – We can only assert our rights for withdrawal, termination or contractual changes in written form and within one month. The deadline period begins at the point in time when we become aware of the violation of the disclosure obligation that is the legal grounds for the asserted right. In the event of the assertion of our rights, we must specify the circumstances upon which we are basing the declaration. For the legal grounds, we can subsequently specify additional circumstances in the event that the deadline period in accordance with Line 1 of this provision has not expired. We cannot assert the rights for withdrawal, termination or contractual changes in the event that we were aware of the risk-related circumstance which you failed to notify us of or of the inaccuracy of your information.

   The rights for withdrawal, termination and contractual changes expire after three years from the conclusion of the contract. This does not apply for insurance claim incidents which have occurred prior to the expiration of this period. This period totals ten years if you have violated the disclosure obligation intentionally or fraudulently.

e) **Representation by another person** – If you have a person other than yourself represent you for the conclusion of the contract, then the knowledge and fraudulent intent of your representative is also to be considered as your own knowledge and fraudulent intent in relation to the disclosure obligation, withdrawal, termination, contractual changes and the cut-off period for the assertion of his/her rights. In such case you can only appeal on the basis that the notification obligation was not violated intentionally or with gross negligence if neither you nor your representative are culpable of willful intent or gross negligence.

List of service providers of EUROPA Versicherung AG

For each instance of data processing, data collection, or data transfer, a case-by-case assessment is made to determine whether and, if so, which service provider/contractor will be commissioned. Data is not automatically transferred to any of the service providers listed.

Service providers whose main purpose is data processing

Individual bodies as contractors and cooperation partners	**Assigned tasks, functions**
Verisk Med GmbH	Medical settlement support
Deutsche Post Adress GmbH & Co. KG	Address update
Dortmunder Allfinanz Versicherungs-Vermittlungs-GmbH; verscon GmbH	Marketing and brokerage of insurance and other financial services
GDV Dienstleistungs-GmbH	Data transfer for assistance services of incidental costs insurance, emergency call and central call number of car insurers, procedures for electronic insurance confirmation and insurer change confirmation, risk assessment
Gesamtverband der Deutschen Versicherungswirtschaft e.V. (GDV)	Data transfer between insurer and service provider
Besurance HIS GmbH	Notification and information system (HIS)
MD Medicus Gesellschaft für medizinische Serviceleistungen mbH	Telephone services in healthcare and demand management
REKOGA AG	Contract and claims processing for motor vehicle warranty insurance
Willis Towers Watson	Market, benchmark, and data analysis, statistics, technical and organizational management of data pools

Categories of service providers for whom the processing of personal data is not the main subject of the contract and contractors who only perform occasional activities

Categories of contractors and cooperation partners	**Assigned tasks, functions**
Address finder	Address verification
Document and data shredders	Destruction of confidential documents on paper and electronic data carriers
Assistance service providers	Telephone service, provision and arrangement of assistance services
Credit agencies and credit rating agencies	Credit reports, identity and credit checks (SCHUFA, infoscore Consumer Data GmbH, Creditreform Dortmund/Witten Scharf KG, and others)
Car rental company	Car rental
Cloud service provider	Hosting servers/web services
Consultants, experts, and doctors	Assessment of documents, preparation of expert opinions, property valuation, consulting services, damage assessment, damage repair
Craftsmen	Damage assessment, damage repair, restoration
Collection agencies, Law firms	Debt collection, litigation
IT service providers	Security systems, including maintenance and servicing work
IT printing service providers	Printing and mailing services
Automotive service providers	Damage assessment, damage repair, residual value determination, vehicle rental
Credit institutions	Collection of insurance premiums, payment of benefits and claims
Market research companies	Market research
Payers and investigators	Claims processing
Settlement offices abroad	Claims processing
Rehabilitation services	Assistance and care services
Reinsurance companies	Risk assessment, claims/benefits assessment, reinsurance, contingency insurance
Translators	Translations
Intermediaries	Preparation of quotes, preliminary assessment of applications and risk, postal service including scanning and sorting of incoming mail, inventory management, claims/benefits processing

Status: October 2025
Die deutsche Originalfassung hat absolute Priorität vor der englischen Übersetzung.
The German original version has absolute priority above the English translation.