

# Information on data protection

**Hereinafter please find information on the processing of your personal data and on the rights you have in accordance with applicable data protection law.**

### Who is responsible for data processing?

ERGO Reiseversicherung AG (ERV)  
Thomas-Dehler-Straße 2  
81737 Munich, Germany  
Telephone: +49 89 4166-1766  
Fax: +49 89 4166-2717

Email: [contact@ergo-reiseversicherung.de](mailto:contact@ergo-reiseversicherung.de)

Should you have any questions, please contact our data protection officer at the above address or at: [datschutz@ergo-reiseversicherung.de](mailto:datschutz@ergo-reiseversicherung.de)

### For what purposes and on what legal basis will your data be processed?

We will process your personal data in accordance with the EU General Data Protection Regulation (GDPR), with the German Federal Data Protection Act (BDSG), with the relevant provisions of the Act on Insurance Contracts (VVG) and with any and all other relevant laws and regulations. In addition, our company accepted the "Code of conduct for the handling of personal data by the German insurance business" as binding, which sets out the above-stipulated laws and regulations in more detail and in a form that is tailored to the insurance business. If you would like to take out an insurance with our company, you will be obliged to disclose your personal data to us in order to allow us to conclude the contract and to assess the risks we are to accept. If an insurance contract is concluded, we shall process your data in order to issue the policy to you or to send you an invoice. In case of any damage and for the payment of insurance benefits, we shall require information in order to verify your insurance cover and to calculate the benefits you will receive. Without processing your personal data, an insurance contract cannot be concluded and/or executed.

In addition, we shall require your personal data in order to prepare insurance-specific statistics, e.g. for the development of new insurance tariffs or in order to fulfil regulatory requirements.

The legal basis for the processing of your personal data for pre-contractual and contractual purposes is article 6, para. 1b) of the GDPR. To the extent we require specific categories of personal data such as your health information, we shall obtain your consent in accordance with article 9, para. 2a) in conjunction with article 7 of the GDPR. The preparation of any statistics for such data categories shall be based on article 9, para. 2j) of the GDPR in conjunction with section 27 of the Federal Data Protection Act.

Another reason for the processing of your data is the protection of our legitimate interests or those of third parties (article 6, para. 1f) of the GDPR). This might be necessary:

- in order to guarantee IT security and IT operations;
- to optimise our internal processes, e.g. for input processing. We use automatic systems to track which documents and messages reach us and analyse them with the aim of accelerating further processing, transferring information from the documents into our digital systems and improving the internal allocation of processes,
- in order to prevent and investigate criminal offences. In particular, we use data analyses in order to detect any indication of insurance fraud,
- for comparison against the so-called „terrorist lists“ or „US sanctions lists“ to ensure that no funds or other economic resources are made available for terrorist purposes. Due to the European anti-terrorism regulations 2580/2001 and 881/2002 we are even legally obliged to compare data.

In addition thereto, we shall process your personal data in order to comply with our statutory obligations, including but not limited to regulatory requirements, retention obligations in accordance with trade and tax law or our obligation to provide advice. In such case, the legal basis for the processing of your data shall be the statutory regulations in conjunction with article 6, para. 1c) of the GDPR.

### Who are the recipients of your personal data?

#### Brokers:

If you use the services of an insurance broker, such broker shall process your personal data to the extent such data are required in order to conclude and execute the relevant contract. The broker shall disclose such data to us. We shall also disclose data to the broker to the extent such broker needs information in order to provide you with services and advice regarding your insurance and financial services matters.

#### Third-party service providers:

We cooperate with certain third-party service providers in order to fulfil our statutory obligations. The list of service providers contains all companies with which we maintain lasting business relationships. Please go to [www.ergo-reiseversicherung.de](http://www.ergo-reiseversicherung.de) for the most current version.

### Data exchange with group policyholders:

If you are insured with us as an insured person within the scope of a group insurance policy, personal data may be passed on to us by the policyholder (e.g. employer, bank/credit card provider, tour operator). We require this data in order to be able to provide benefits if an insured event occurs.

### How long do we store your personal data?

We shall store your data during the term of your contract. In addition, we shall store your personal data in order to fulfil our statutory obligations to provide evidence and our statutory retention obligations. Such obligations result from the German Commercial Code, the Fiscal Code and the Money Laundering Act. The retention periods have a duration of up to ten years.

### What rights do you have?

You have a right to request information on, correction and deletion of your data and to demand restrictions of processing. Upon request, we shall provide you with the data you disclosed to us in a structured, customary and machine-readable format. Please contact us at the above-stipulated address if you wish to inspect or change any of your data.

### Do you have any complaints regarding the processing of your data?

Please contact our data protection officer as stipulated above or the competent regulatory authority for data protection. The regulatory authority for data protection competent for our company is:

Bayerisches Landesamt für Datenschutzaufsicht (BayLDA)  
Promenade 27  
91522 Ansbach

### Are automated decisions in the individual case possible?

Based on the information you provide regarding any insured loss and on the data stored in connection with your contract as well as any information provided in this regard by a third party, if any, we will make a fully automated decision on our obligation to pay benefits. Such fully automated decisions are based on our company's regulations on the weighting of information.