



Data Protection Notice for Insurance Contracts

As at: 6 September 2018

1. Who is responsible for handling your data?

- 1.1. UNIQA Österreich Versicherungen AG, Untere Donaustraße 21, 1029 Vienna, Telephone: +43 50677 670, email address: info@uniga.at ("UNIQA", "we", "us") is responsible for adequately protecting your personal data. UNIQA therefore observes all legal provisions on the protection, lawful handling and non-disclosure of personal data, and on data security.
- 1.2. We process your personal data as prescribed in the General Data Protection Regulation (GDPR), the Data Protection Act (DSG), the special provisions of the Insurance Act and all other relevant laws.
- 1.3. You can reach our data protection officer at datenschutz@uniga.at.

2. For what reason and purpose may UNIQA process your data?

- 2.1 **Fulfilment of contract and implementation of pre-contract measures:** We use your personal data in accordance with Art 6 Clause 1 b of the GDPR and applicable special provisions for processing special categories of personal data (particularly your health data for example) in accordance with Art 9 Clause 2 g and h and Clause 4 of the GDPR in conjunction with §§ 11a ff of the Insurance Act,
 - for assessing the risk to be assumed by us
 - to determine whether and on what terms the insurance contract can be concluded or an amendment to the Contract can be made
 - for processing offers and applications
 - for preparing contracts
 - from a legal insurance contract for its implementation, fulfilment (incl. collection of premiums), administration, accounting, loss assessment, provision of information as part of the payment processing and checking if you have a claim for payment
 - for ongoing customer care and information provision
 - for managing changes to master data and contract data
 - with unit-linked products for fund management
 - for the administration of licensing as entrusted licensing or registration office for the registration and de-registration of a motor vehicle.

Conclusion and fulfilment of the respective insurance contract are only possible if we are able to process your personal data. If you do not give us the required data, your insurance contract cannot be concluded.

2.2 Your data can also be processed in the interests of UNIQA or a third party.

Primarily in accordance with Art 6 Clause 1 f of the GDPR for:

- Risk assessment, offsetting risks assumed by us and making sure your claims are met
- Preparing statistics on the development of new tariffs, customer care, processing offers and applications, contract administration and service provision, risk mitigation
- Obtaining credit reports, particularly for advance mitigation of default risk in long-term investments
- The ongoing improvement of our processes, to give a long-term guarantee of the high quality of our consulting and support
- Risk assessment in the event of an application, to establish facts when checking payment and in combating insurance fraud. To serve these purposes in the personal insurance (e.g. life insurance) context, UNIQA can exchange your personal data with the central information system of the insurance industry (ZIS). You can find more information on the information system managed by the Association of Insurance Companies at Point 3.7 of this document. In the context of the motor vehicle liability contract, UNIQA checks information on the claims history of the motor vehicle liability contract or the correct no-claims bonus classification, to enable the calculation of premiums according to claims history.
- for "compliance" purposes. This means compliance with legal and other requirements, such as income tax and social security deductions, recording/reporting obligations, audits, compliance with inspections by government/authorities, response to lawsuits, the pursuit of legal rights/remedies, defence in legal disputes, managing internal complaints/claims, investigations and compliant behaviour with strategies/procedures.

- Capturing signature characteristics should the need arise (especially with electronic signature) and filing with a Notary legally obliged to secrecy for the purpose of the assertion and exercise or defence of legal claims.
- Prevention and investigation of offences. For this we particularly use data analyses to identify indications of insurance fraud.
- Market research such as satisfaction surveys and studies on services provided, advice and direct marketing can be regarded as processing that serves legitimate interests, provided they result from considering the balance of interests of the respective market research or direct marketing activities. Otherwise we will only use your data for these purposes with your separate consent which can be revoked at any time.
- Profiling as part of direct marketing for a targeted relevant approach, target group and product selection and for consideration of the collective agreement provisions and contractual framework of the relevant product
- Planning, implementation and documentation of internal auditing measures and forensic analyses to ensure continuous improvement of our business processes and fulfilment of supervisory obligations
- Ensuring IT security and operation, carrying out stress tests, development of new and adaptation of existing products and systems, migration of data to ensure the load capacity and integrity of the systems and thus by extension also of the processed data. Here the personal data provided is predominantly used for tests where this cannot take place with a justifiable economic cost on the basis of anonymous data, provided data security is self-evidently consistently guaranteed in accordance with Art 32 of the GDPR.

2.3 Compliance with statutory obligations: UNIQA has statutory obligations e.g. regulatory requirements, advisory obligations, and tax or company law provisions. To enable us to comply with these, we process your personal data in accordance with Art 6 Clause 1 c of the GDPR only to the extent required by the respective law.

In accordance with the specifications of the financial market Money Laundering Act (FM-GwG) UNIQA must establish and check the identity of customers or beneficial owners or possible trustors of customers, assess the purpose and type of business relationship sought by the customer, obtain information on and check the origin of the resources deployed, and continuously monitor the business relationship and the transactions carried out in that context.

On this basis, UNIQA must keep in particular copies of documents and information obtained that contain the personal data of the customer or beneficial owner or trustor and are required for compliance with the due diligence obligations described, and transaction documents and records that also contain the personal data of the customer or beneficial owner or trustor and are required for identifying transactions. Personal data processed by UNIQA exclusively on the basis of the Money Laundering Act (FM-GwG) for the purposes of preventing money laundering and the financing of terrorism may not be processed in any way that is incompatible with these purposes. This personal data may not be processed for other purposes, e.g. for commercial purposes.

2.4 Consent: We obtain your consent in accordance with Art 6 Clause 1 a of the GDPR, provided none of the above justifications under Points 2.1 to 2.3 exist. In doing so, we will obviously fully respect any additional provisions (including the Telecommunications Act). UNIQA primarily needs your voluntary consent, which can be revoked at any time, for making electronic or telephone contact for advertising purposes pursuant to the Telecommunications Act, possible recording of conversations on telephone contact or when investigating your health data with third parties such as doctors or medical institutions in accordance with §§ 11a to 11d of the Insurance Act to the extent strictly necessary for the conclusion or amendment and performance of a contract. This consent is not covered by this data protection notice and must be obtained separately as required.

2.5 Before UNIQA processes your data for purposes other than those represented in this document, we will inform you separately.

3. To whom might your data be passed or from whom do we receive it?

3.1 Reinsurers: Where appropriate, we insure the risk assumed by us with special insurance companies (reinsurers). It may be necessary here to send your contract and loss data to them in accordance with § 11c Clause 1 Z 2 of the Insurance Act. This is necessary for the reinsurer to be able to assess the risk or claim independently. It is also possible for the reinsurer to help us assess procedures because of its special expertise. We only pass on your personal data if this is necessary and proportionate for the fulfilment of your contract or

To safeguard our legitimate interests.

- 3.2 **Insurance intermediaries:** If your insurance agreement with UNIQA is concluded through an agent or broker and/or an agent or broker looks after your insurance contract with UNIQA, the insurance intermediary collects your personal data and passes us the data we need to check your insurance risk on the conclusion or fulfilment of the respective contract. We also transmit your personal data to the intermediary to the extent that this is necessary to look after you.
- 3.3 **Investment fund database:** Where the contract is used for credit protection, the data required to ensure a continuous information flow on impairment and the proper operation of the investment fund when granting credit is passed to the creditors.
- 3.4 **Data transfer within the UNIQA group of companies:** We can pass individual data processing to specialist sectors or companies within our group of companies. This is so UNIQA can manage your customer data centrally. You can find a list of the companies belonging to the UNIQA group of companies at www.uniqagroup.com in the latest UNIQA group report.
- 3.5 **External service providers:** We abide by legal and contractual obligations. For this purpose, we cooperate with external service providers (contract processors) and pass them your personal data as required for providing the service. Our contract processors particularly include IT service providers, service providers in customer service, contract management and claims processing, market research institutes, advertising agencies and waste management companies, who dispose of our business documents in compliance with data protection regulations).
- 3.6 **Courts and public authorities:** There are also statutory obligations with which UNIQA can only comply if we transfer your personal data to authorities (such as social insurance agencies, financial authorities or law enforcement authorities) or courts to the extent required.
- 3.7 **Central information system:** The Austrian Insurance Federation (VVO), Schwarzenbergplatz 7, 1030 Vienna, operates a personal insurance Central Information System for

insurance companies for the legitimate interest (Art. 6 (1) f of the GDPR) of participating insurers and the insured community for the coordinated safeguarding of insurance cover adjusted to contributions and the scope of services. The VVO act as contract processors, and participating insurers act as jointly responsible for processing. They are used by us in the life insurance division (incl. occupational disability insurance) for checking insurance risks in applications or for payment. If an application for life insurance is rejected, or accepted under difficult conditions, if an insurance contract is ended because of pre-contractual non-disclosure, or if an occupational disability insurance is concluded (insured annuity > 9,000 Euros), the person insured/to be insured can be recorded in the system for a maximum of seven years from signed application (irrespective of any withdrawal of the application). The following are recorded: Name, date of birth, type and date of report (new registration, change notification or cancellation message), insurance division, numerically coded message, possible note of objection. If an application is made to the insurance companies' Central Information System, the corresponding notification is carried out.

Every participating insurance company and thus also UNIQA makes sure with regard to its use of the information system that in the process the data protection regulations adopted, and also the registration requirements imposed by data protection authorities on this system, are complied with. The data stored in the information system is deleted as soon as the data stored in the information system is no longer needed for the purposes represented at Point 3.7. and no further statutory retention periods apply. In the context of life insurance, the data is automatically deleted after the expiry of a period of seven years.

An existing system entry can be searched by the participating insurance company, which can lead to further information having to be obtained from the person concerned in certain circumstances. The information on the data processed in the information network on the person requesting disclosure and the rectification or deletion of incorrect data can be requested and its processing objected to in justified individual cases. In these cases, we request that they contact us at info@uniqa.at. Further to this, complaints (in accordance with the GDPR) can be raised with the data protection authorities and requests can be made to restrict data processing until its correctness can be resolved and

to transfer data to third parties.

The data on the person insured or to be insured that is stored in the system is required to fulfil the insurance contract. If it is not provided, the insurance relationship cannot be established.

- 3.8 **Credit checks:** UNIQA can transfer your personal data as part of a credit check with credit reference agencies (such as the Association for the Protection of Creditors and CRIF GmbH) and retrieve information on your creditworthiness from this.
- 3.9 **Other recipients:** As part of the contractual relationship and especially in connection with our service obligation, there can - depending on the individual case – be further transfer of your personal data (e.g. to doctors, medical institutions, co-insurers, experts, consultants, lawyers, advocacy groups, companies participating in claims settlement, credit institutions, financial service providers and investment companies, post and courier services, and logistics partners and creditors and, in the case of securing the contract, partner companies for weather warning, if you make use of this service, and auditors).

You can find an overview of recipients (third parties and also service providers used by us as contract processors) at www.uniqa.at in the “Data Protection” section.

4. **Might your data also be passed to another country (including outside the EU)?**

- 4.1 Yes, if this third country has been confirmed by the European Commission to have an adequate level of data protection or if other suitable data protection warranties exist (e.g. binding data protection regulations within the company or EU standard data protection clauses). You can find detailed information on this and how you can obtain a copy of the appropriate warranties at www.uniqa.at in the “Data Protection” section. You can also have this information sent to you at the above contact address.

5. **How long is your data stored?**

- 5.1 As soon as UNIQA no longer needs your personal data for the above purposes, it will delete it, provided no further statutory retention periods apply.
- 5.2 The statutory limitation period is between three and thirty years. In this time claims

can be asserted against UNIQA. While it is necessary, according to each potential claim and for the exercise of our legal claims, we can retain personal data of yours that is required for this.

- 5.3 Because of company law guidelines, your contract data must be stored for a minimum of seven years after the end of the contract (§ 212 of the Austrian Commercial Code). Special ten-year retention obligations also apply in accordance with § 12 of the Insurance Act.
- 5.4 Health data that is no longer required for a legally permissible purpose (such as contract fulfilment or defence of legal claims) is immediately deleted by us. This particularly applies to data in connection with a rejected application for insurance or if an insurance contract fails to come into effect for other reasons.

6. **What are my rights?**

- 6.1 If you so wish, we can give you information at any time on all the personal data of yours that we process. In addition, in some cases you are also entitled to data portability and thus surrender in a structured, accessible and machine-readable format of your personal data given to us.
- 6.2 You can under certain conditions request a restriction of processing and the rectification and deletion of your personal data.
- 6.3 In some of the above cases, UNIQA is entitled by your consent to process your personal data. You can revoke your consent with effect for the future at any time without giving reasons; until then, we will process your data lawfully.
- 6.4 Would you like to make a complaint? In that case you can go to the data protection officer mentioned under Point 1.3. In addition, you have the option to complain to the Austrian data protection authorities: Österreichische Datenschutzbehörde [Austrian Data Protection Authority], Wickenburggasse 8-10, 1080 Vienna.

7. **Your right of revocation**

As the person concerned, you can object to the use of your personal data at any time, if it is processed for direct marketing.

Insofar as we are processing your data in the interests of UNIQA or a third party, you also have the right of revocation at any time, if there are reasons arising out of your particular situation.