

Data Processing Information Sheet.

1. Preliminary Remark

Credit Life AG as well as

- RheinLand Versicherungs AG and
- Rhion Versicherung AG

are part of the RheinLand insurance group.

These notes are to provide you with information about both the processing of your personal data by Credit Life AG and the rights you are entitled to under data protection legislation.

This information is also available on the Internet at www.creditlife.de/datenschutz.

2. Data Processing Controller

Credit Life AG

RheinLandplatz

41460 Neuss

Telephone +49 2131 2010 - 0

Telefax +49 2131 2010 - 13555

E-mail info-it@creditlife.de

You can contact our Data Protection Officer by mail at the address specified above with the addition 'Data Protection Officer' or by e-mail to datenschutz@creditlife.de.

3. Data Processing Purpose and Legal Bases

We process your personal data in compliance with the EU General Data Protection Regulation (GDPR), the German Federal Data Protection Act (BDSG), the provisions relevant under data protection law of the German Insurance Contract Act (VVG) as well as all further applicable laws. In addition, our company committed to the "Code of Conduct for the Handling of Personal Data by the German Insurance Industry", in which the laws specified above for the insurance industry are put in concrete terms and is retrievable on the Internet at www.creditlife.de/code-of-conduct.html.

If you file an application for insurance cover, we need the information provided by you in the process for the conclusion of the contract and to appraise the risk to be taken by us. If the insurance contract materialises, we process this data to perform the contractual relationship, e.g. for policy issuance or invoicing. We need information on the damage, for example, in order to verify whether an insured event occurred and to quantify the extent of damage.

It will not be possible to conclude or perform the insurance contract without your personal data being processed.

In addition, we need your personal data to compile insurance-specific statistics, e.g. to develop new tariffs or to meet supervisory stipulations. Moreover, we process and use, to the extent required for the provision of our services, personal data of all contracts existing with a company of the RheinLand insurance group as well as of your intermediaries, their managers and supervisors/advisers/partners or of other third parties to the extent permissible for contemplating the entire customer relation, for example for advise on a contract customisation/amendment, decisions about goodwill gestures, contract fulfilment or provision of extensive information.

Moreover, we process personal data which we have permissibly obtained from publicly accessible sources (e.g. resident directories, land registers, press, media) and are permitted to process.

Legal basis for the personal data processing for pre-contractual and contractual purposes is point (b) of Article 6(1) GDPR. To the extent that this requires special categories of personal data (e.g. your health data for the conclusion of a life insurance contract), we obtain your consent under point (a) of Article 9(2) in conjunction with Article 7 GDPR. If we compile statistics with these data categories, this is effected on the basis of point (j) of Article 9(2) in conjunction with Article 27 BDSG.

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

- for ensuring IT security and IT operation,
- for advertising of both our own insurance products and other products of the companies of the RheinLand insurance group and their cooperation partners as well as for market & opinion surveys,
- for preventing and solving crimes, with us using, in particular, data analyses to recognise indications likely to be indicative of insurance fraud.

Where the processing of the personal data serves the handling of a benefit/damaging event and/or contract performance, legal bases for the data processing are point (f) of Article 6(1) and point (f) of Article 9(2) GDPR.

In addition, we process your personal data to meet legal obligations, such as supervisory stipulations, retention obligations under commercial & tax law or our advisory duty. In this case, the respective legal regulations in conjunction with point (c) of Article 6(1) GDPR serve as legal basis for the processing.

If we want to process your personal data for any purpose other than the ones specified above, we will notify you thereof beforehand in the context of the legal provisions.

4. Categories of Recipients of the Personal Data

Reinsurers

We insure risks taken by us with special insurance companies (reinsurers). This may require transfer of your contract data and any damage data to a reinsurer to ensure that the latter can get an own idea of the risk or insured event.

In addition, it may be the case that the reinsurer assists our company in both the risk or benefit review and the assessment of process sequences based on the reinsurer's special expertise. We transfer your data to the reinsurer only to the extent that this is necessary to perform our insurance contract with you or to the extent required to safeguard our legitimate interests. The deployed reinsurers provide you with detailed information about them here:

www.scor.com

www.es-rueck.de/datenschutz-es

www.munichre.com/de/service/information-gdpr/index.html

de.genre.com/Datenschutz

You can also request the information using the contact details specified under clause 2.

Intermediaries

To the extent that you are served by an intermediary regarding your insurance contracts, the intermediary processes the application, contract & damage data required for the conclusion and performance of the contract. Our company also transfers this data to the intermediaries serving you to the extent that these need this information to serve and advise you on your insurance & financial service matters.

Data Processing in the Corporate Group

Specialised companies or divisions of our corporate group perform specific data processing tasks for the group's affiliated enterprises. To the extent that an insurance contract exists between you and one or several of our group's companies, your data can be processed centrally by a company of the group, for example, for the central administration of address data, for customer service by phone, for contract & benefit handling, for collection and disbursement or for common mail handling. Companies participating in a centralised data processing can be found in our List of Service Providers.

External Service Providers

We make use of external service provider to some extent to meet our contractual and legal duties.

A listing of the contractors and service providers deployed by us to whom not only temporary business relations exist can be found both in the overview in the appendix and in the respective current version on the Internet at www.creditlife.de/datenschutz. On request, we will also gladly send you this list by mail.

Further Recipients

In addition, we can transfer your personal data to further recipients, e.g. public authorities, to meet legal notification duties (e.g. social insurance carriers, finance authorities or law enforcement authorities).

5. Data Retention Period

We erase your personal data once it is no longer required for the purposes specified above. In this context, it may be the case that personal data will be retained for the period in which claims may be asserted against our company (legal limitation period of three or up to thirty years). Moreover, we retain your personal data to the extent that we are obliged to do so by law. Relevant proof production & retention obligations follow, inter alia, from the German Commercial Code, the Fiscal Code of Germany and the German Money Laundering Act. According to these, the retention periods are up to ten years.

6. Data Subject Rights

You can request access to the data retained about your identity under the address specified in clause 2. In addition, you can request the rectification or erasure of your data under certain conditions. Furthermore, you may be entitled to both a right to restriction of the processing of your data and a right to surrender of the data provided by you in a structured, commonly used and machine-readable format.

Right to Object

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

If we process your data to safeguard legitimate interests, you can object to this processing if grounds relating to your particular situation speak against the data processing.

7. Right to Lodge a Complaint and Supervisory Authority

You have the possibility to lodge a complaint with the data protection officer specified under clause 2 or a data protection supervisory authority. Our data protection supervisory authority is the North Rhine-Westphalian State Officer for Data Protection and Freedom of Information, Kavalleriestraße 2 – 4, 40213 Düsseldorf.

8. Data Exchange with Your Former Insurer

In order to verify your information upon conclusion of the insurance contract (e.g. to carry over a no-claims bonus in the motor vehicle liability insurance) or your information upon occurrence of the insured event and to supplement it, if need be, personal data may be exchanged with the former insurer indicated by you in the application to the extent required to this end.

9. Credit Rating Information

Where appropriate, Creditreform Boniversum GmbH, Hellersbergstr. 11, 41460 Neuss, transfers to us for credit or credit rating purposes the address & credit rating data retained in its database on your identity, including score values established on the basis of mathematical-statistical methods, where we furnished prima facie evidence of our legitimate interest. Address data is also used, inter alia, to calculate the score value.

Further information on this can be found on the Internet at www.creditlife.de/datenschutz.

It may further be the case that we transfer your personal data on the application, performance and termination of this insurance contract to SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden.

Legal basis for these transfers are points (b) and (f) of Article 6(1) GDPR. Transfers on the basis of point (f) of Article 6(1) GDPR may be made only to the extent that this is necessary to safeguard our legitimate interests or those of third parties and your interests or fundamental rights and freedoms requiring the protection of your personal data are not overriding. The data exchange with the SCHUFA also serves the performance of credit checks of customers.

Detailed information about the activities of the SCHUFA is available on the Internet at www.schufa.de/en/dataprotection.

On request, we will also gladly send you the information on the respective credit agencies by mail.

10. Data Transfer to a Third Country

If we transfer personal data to service providers outside the European Economic Area (EEA), the transfer is effected only to the extent that the EU Commission confirmed the third country an adequate level of data protection or other adequate data protection safeguards (e.g. binding company-internal data protection regulations or EU standard contractual clauses) exist. Detailed information on this as well as about the level of data protection of our service providers in third countries can be requested using the contact details indicated under clause 2.

11. Automated Individual Decision-Making

Based on your information on the risk regarding which we survey on application, we make fully automated decisions, for example about the materialisation or termination of the contract, potential risk exclusions or about the amount of the insurance contribution to be paid by you.

12. Further Group of Persons

If you also provided us with data of further persons (e.g. co-insured / beneficiaries / life partners, differing account holders, etc.) besides your own personal data, please also pass the present data usage information on to these.

List of Service Providers.

List of bodies and categories of bodies receiving data, including, in particular, health data, from the Group companies specified hereinafter as per agreement, with indication of the respective processing purpose (List of Service Providers as local file 01/10/2020).

I. Group companies with joint processing of data within the group of companies

(1) RheinLand Versicherungs AG (2) Rhion Versicherung AG (3) Credit Life AG

II. Recipients receiving personal data as order processors or on their own responsibility

a) In individual designation

Body transmitting data under clause I	Recipient	Main object of processing by the recipient	Health data
(1), (2), (3)	GDV Dienstleistungs-GmbH & Co. KG	Data transfer with intermediaries and service providers	no
(1), (2), (3)	APRIL Deutschland AG	Order processing	no
(1), (2)	Europ Assistance SA, branch for Germany	Damage & benefit handling	yes
(1), (2)	ROLAND Assistance GmbH	Damage & benefit handling	yes
(1)	IMA Deutschland GmbH	Damage & benefit handling	yes
(1)	DOMCURA AG	Application & benefit handling	yes
(1), (3)	Credit Life & DEVK Vermittlungs GmbH	Application, damage & benefit handling	yes
(1), (3)	IMB Consult GmbH	Medical appraisal	yes
(1), (2)	Actineo GmbH	Handling and editing of medical receipts	yes
(1), (2), (3)	Generali Deutschland Services GmbH	Printing and dispatch	yes
(1), (2)	RH Digital Company GmbH	application, damage & benefit handling	yes

b) In categories	Service / task	Main object of processing	Health data
	Address investigators	Address validation	no
	Files warehouses	Storage of files	yes
	Files destruction	Destruction of files and documents	yes
	Incident managers, rehab services	Assistance services	yes
	Detective agencies	Occasion-related combating of fraud in individual cases	yes
	Receivables management	Realisation of receivables	no
	Experts, physicians, interpreters	Application & Benefit review, medical examinations	partially yes
	Craftspeople	Repairs and restorations	no
	IT services	Provision and/or maintenance of systems/applications	yes
	Letter shops, printing houses	Printing and dispatch	no
	Marketing agencies/providers	Marketing campaigns	no
	Market research companies	Market research	no
	(Co-)insurers	(Co-)taking of insurance risks	partially yes
	Lawyers	Lawyerly services	partially yes
	Reinsurers	Monitoring	partially yes
	Service card manufacturers	Customer cards	no
	Workshops	Repairs	no
	Credit reference agencies	Inquiries, information	no

Separate Correspondence under Section 28 (4) German Insurance Contract Act.

on the consequences upon violation of obligations after the insured event

Duty to Provide Information, Duty of Disclosure, Presentation of Receipts

Due to the contractual agreements made with you, we may request you, after the occurrence of the insured event, to provide us, both truthfully and in due time, with any detail required for the establishment of the insured event or the scope of our liability and to enable us to carry out proper examination of our liability to the extent that you use all reasonable endeavours to clarify the facts of the case. We may likewise demand proof to the extent that you may be reasonably expected to obtain such proof.

Release from Liability

If you violate any of your obligations specified above by wilful intent, you shall forfeit your claim to the insurance benefit. If you violate any of these obligations by gross negligence, we may reduce our benefit payable commensurate with the severity of your fault, where appropriate until full forfeiture of the claim. No reduction shall be made if you prove that you did not violate the obligation by gross negligence.

Despite violation of your obligations, however, we shall remain liable to the extent that you can prove that the violation of the obligation by wilful intent or gross negligence has been the cause of neither the establishment of the insured event nor the establishment of the scope of our liability.

If you violate any of the specified obligations by fraudulent conduct, we shall become exempt from our liability in any case.

Note

If the person entitled to the right to the contractual benefit is not you but a third party, such third party shall likewise be obliged to fulfil the contractual obligations.