

Information regarding the use of your data

We hereby inform you about the processing of your personal data by Real Garant Versicherung AG and Real Garant GmbH Garantiesysteme, as well as the rights to which you are entitled under data protection law.

Real Garant Versicherung AG offers repair cost and warranty insurance for motor vehicles. Real Garant GmbH Garantiesysteme markets and administers warranty systems and offers all kinds of services in the automotive sector.

Data Controller

Real Garant Versicherung AG/
Real Garant GmbH Garantiesysteme
Marie-Curie-Str. 3
73770 Denkendorf, Germany
Telephone: +49 711/ 490 63-0
E-mail: dataprotection@realgarant.com

You can contact our **Data Protection Officer** at the following address:
Zurich Group Germany
Group Data Protection
50427 Cologne
E-mail: dataprotection@realgarant.com

Source and categories of personal data

We usually collect personal data directly from individuals. In certain cases, however, we may receive personal data from third parties.

Examples:

- In the case of undeliverable post, specialist service providers carry out an address search to determine current address details.
- We receive data on co-insured persons or insured persons via our policyholder if we are unable to collect the data directly from these individuals. We collect, for example, the name, address, date of birth and vehicle identification number. We collect the data required for a claim directly from the data subject.
- We receive data on beneficiaries from our policyholder, e.g. name, address, date of birth and vehicle identification number, so that we can contact the person concerned in the event of a claim.

- We also receive personal data about you from your authorised agent, for example, when taking out a policy.

If you have taken out mobility insurance, provided your vehicle is connected and the relevant consents have been given, vehicle data will be retrieved via an external service provider and used by our assistance service provider (e.g. analyses of teleservice data, your vehicle's fault memory, location, tire pressure or condition-related services). When taking out insurance products and in connection with the associated claims management, data read-outs of the aforementioned type may also occur if the relevant consents are granted. The external service provider is the controller responsible for the processing of this data.

If required, an in-depth diagnosis of vehicle data can be carried out by your manufacturer's dealers, provided the relevant consent is given.

Purposes and legal bases for data processing

We process your personal data in compliance with the EU General Data Protection Regulation (GDPR), the applicable data protection regulations and all other relevant laws.

If you apply for insurance cover, we require the information you provide in order to conclude the contract and to assess the risk we are to assume. If the insurance contract is concluded, we process this data for the performance and termination of the contractual relationship, e.g. for issuing policies, invoicing and contract-related correspondence. We require details of the claim, for example, to be able to check whether an insured event has occurred and to determine the extent of the damage.

The conclusion or performance of the insurance contract, as well as the claims handling, is not possible without the processing of your personal data.

In addition, we require your personal data to compile insurance-specific statistics, e.g. for the development of new tariffs or to comply with regulatory requirements. We use the data from all existing contracts with a Real Garant company to assess the overall customer relationship, for example for advisory purposes, regarding contract amendments or additions, for goodwill decisions, or to provide comprehensive information.

The legal basis for this processing of personal data for pre-contractual and contractual purposes, as well as for claims handling, is Article 6(1)(b) of the GDPR.

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

- to ensure IT security and IT operations, in particular the legally permissible training and testing of applications,
- for the overall assessment of your customer relationship with Real Garant Versicherung AG and Real Garant GmbH, including the identification of target groups for marketing purposes (e.g. based on marital status, age, gender as indicated by the title used in the application),
- to advertise our own insurance products and other products of the companies and their cooperation partners, as well as for market and opinion surveys, insofar as legally permissible,
- to prevent and investigate criminal offences; in particular, we use data analysis to identify indications that may point to insurance fraud, or to produce vehicle analyses for the provision of mobility services or to determine causes of damage,
- to use the title provided in the application to address you correctly,
- for the use of transcription applications.

In addition, we process your personal data to comply with legal obligations, such as regulatory requirements, the Money Laundering Act, sanctions screening, commercial and tax retention obligations, or our duty to provide advice. In this case, the legal basis for the processing is the relevant statutory provisions in conjunction with Article 6(1)(c) of the GDPR.

Should we wish to process your personal data for a purpose not mentioned above, we will inform you of this in advance in accordance with the statutory provisions.

Categories of recipients of personal data

Reinsurers:

We insure risks we have underwritten with specialist insurance companies (reinsurers). To this end, it may be necessary to transfer your contract and, where applicable, claims data to a reinsurer so that the reinsurer can form its own assessment of the risk or the insurance claim.

Furthermore, the reinsurer may assist our company, given its specialist expertise, in assessing risks or claims and in evaluating procedural processes. We will only transfer your data to the reinsurer to the extent necessary to fulfil our insurance contract with you or to the extent required to safeguard our legitimate interests

Intermediaries:

If you are supported by an intermediary in relation to your insurance contracts, your intermediary will process the application, contract and claims data required for the conclusion and performance of the contract. Our company also transfers this data to the intermediaries supporting you, insofar as they require the information to provide you with support and advice on your insurance and financial services matters.

Data processing within the group:

Specialised companies or departments within our group perform certain data processing tasks centrally.

Where an insurance contract exists with one or more companies within our group, your data may be processed centrally by a group company for purposes such as the central management of address data, telephone customer service, contract and claims processing, collections and payments, or joint mail processing. You can find the companies involved in centralised data processing in the current version of the service provider overview on our website at <https://realgarant.com/privacy-policy/>.

External service providers:

We sometimes use external service providers to fulfil our contractual and legal obligations.

A list of the contractors and service providers we use, with whom we maintain more than just temporary business relationships, can be found in the current version of the service provider overview on our website at <https://realgarant.com/privacy-policy/>.

Other recipients:

In addition, we may transfer your personal data to other recipients, such as public authorities to fulfil statutory reporting obligations (e.g. social security institutions, tax authorities or law enforcement agencies, courts, bailiffs, insolvency administrators, estate administrators) or to external product or cooperation partners.

Duration of data storage

We will delete your personal data as soon as it is no longer required for the purposes mentioned above. In doing so, personal data may be retained for the period during which claims can be brought against our company (statutory limitation period of three to thirty years). We also store your personal data to the extent that we are legally obliged to do so. Corresponding obligations regarding proof and retention arise, amongst other things, from the applicable Commercial Code, the Fiscal Code and the Money Laundering Act. The retention periods under these provisions are up to ten years.

Data subject rights

You may request information about the data stored about you at the above address. Furthermore, under

certain conditions, you may request 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.

Right to object

You have the right to object to the processing of your personal data for direct marketing purposes without giving reasons. If we process your data to safeguard legitimate interests, you may object to this processing on grounds relating to your particular situation. We will then no longer process your personal data unless we can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms, or the processing serves to establish, exercise or defend legal claims.

Right to lodge a complaint

You have the option of lodging a complaint with the Data Protection Officer named above. You also have the right to lodge a complaint with a data protection supervisory authority. The data protection supervisory authority responsible for us is:

The State Commissioner for Data Protection and Freedom of Information
Baden-Württemberg
PO Box 10 29 32
70025 Stuttgart, Germany

Data transfer to a third country

Should we transfer personal data to service providers outside the European Economic Area (EEA), such transfer will only take place if the third country has been certified by the European Commission as having an adequate level of data protection or if other appropriate data protection safeguards (e.g. binding corporate rules or EU standard contractual clauses) are in place. Detailed information on this, as well as on the level of data protection provided by our service providers in third countries, can be found in the overview of Real Garant Versicherung AG's service providers on our website at:

<https://realgarant.com/privacy-policy/>

Updates to the privacy notice

This privacy notice may be updated at a later date due to changes, for example, in legal provisions. You can obtain the current version of this notice, as well as a list of service providers with whom we have more than just temporary business relationships, sorted by company, can be found at:

<https://realgarant.com/privacy-policy/>.