

## Information on the use of your data

We hereby inform you about the processing of your personal data by Real Garant Versicherung AG and for Real Garant GmbH Garantiesysteme and 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 distributes and handles warranty systems and offers all kinds of services in the vehicle sector.

### Person responsible for data processing

Real Garant Versicherung AG/  
Real Garant GmbH Garantiesysteme  
Marie-Curie-Str. 3  
73770 Denkendorf  
Phone: 0711/ 490 63-0  
E-mail: [dataprotection@realgarant.com](mailto:dataprotection@realgarant.com)

You can reach our **data protection officer** at the following address:

Zurich Group Germany  
Group Data Protection  
50427 Cologne  
E-mail: [dataprotection@realgarant.com](mailto:dataprotection@realgarant.com)

### Origin and categories of personal data

In principle, we collect personal data directly from the data subject.

In certain cases, however, we may receive personal data from third parties.

Examples:

- In the case of returned mail, specialised service providers carry out address research to determine current address data.
- We receive data on co-insured or insured persons via our policyholder if we are unable to collect the data directly from these persons. For example, we collect the name, address, date of birth and vehicle identification number. We collect the data required for the claim directly from the person concerned.
- We receive data on authorised persons or beneficiaries from our policyholder, e.g. the name, address, date of birth and vehicle identification number, in order to be able to contact the person concerned in the event of a claim.

tification number, in order to be able to contact the person concerned in the event of a claim.

- We also receive personal data about you via your responsible intermediary, e.g. as part of the application process.

If you have taken out mobility insurance, vehicle data will be read out via an external service provider and used by our assistance service provider (e.g. analyses of teleservice data, your vehicle's fault memory, location, tyre inflation pressure or condition-related services) if your vehicle is networkable and you have given your consent. When concluding insurance products and the associated claims management, data of the aforementioned type may also be redacted when the corresponding consent is given. The external service provider is responsible for processing this data.

If required, in-depth diagnostics of vehicle data can be carried out by your manufacturer's dealers if the appropriate authorisation is granted.

### Purposes and legal bases of data processing

We process your personal data in compliance with the EU General Data Protection Regulation (GDPR), the German Federal Data Protection Act (BDSG), the relevant data protection provisions of the German Insurance Contract Act (VVG) and all other applicable laws.

If you submit an application for insurance cover, we need the information you provide to conclude the contract and to assess the risk to be assumed by us. If the insurance contract is concluded, we process this data in order to fulfil the contractual relationship, e.g. for policy issuance or invoicing. We require information on the loss, for example, in order to be able to check whether an insured event has occurred and how high the loss is.

**It is not possible to conclude or execute the insurance contract or process claims without processing your personal data.**

In addition, we need your personal data 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 a Real Garant company to analyse the entire customer relationship, for example to provide advice, to adjust or amend contracts, to make 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 claims processing is Art. 6 para. 1 b) GDPR.

We also process your data in order to protect our legitimate interests or those of third parties (Art. 6 (1) (f) GDPR). This may be necessary in particular to ensure IT security and IT operations, for the overall view of your customer relationship with Real Garant Versicherung AG and Real Garant GmbH Garantiesysteme, for advertising our own insurance products and for other products of the companies and their cooperation partners as well as for market and opinion surveys, insofar as legally permissible, for the prevention and investigation of criminal offences, in particular we use data analyses to detect indications that may point to insurance fraud or also for the preparation of vehicle analyses for the provision of mobility services or causes of damage.

In addition, we process your personal data to fulfil legal obligations, such as regulatory requirements, retention obligations under commercial and tax law or our duty to provide advice. In this case, the legal basis for the processing is the respective legal regulations in conjunction with Art. 6 para. 1 c) GDPR.

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

### **Categories of recipients of the personal data**

#### reinsurer:

We insure risks assumed by us with specialised insurance companies (reinsurers). For this purpose, it may be necessary to transmit your contract data and, if applicable, claims data to a reinsurer so that it can form its own opinion of the risk or the insured event.

In addition, it is possible that the reinsurer may support our company in risk or claims assessment and in the evaluation of procedures on the basis of its special expertise. We only transfer your data to the reinsurer to the extent that this is necessary for the fulfilment of our insurance contract with you or to the extent necessary to protect our legitimate interests

#### Intermediary:

If you are managed by an intermediary with regard to your insurance contracts, your intermediary will process the application, contract and claims data required to conclude and fulfil the contract. Our company also transmits this data to the intermediaries looking after you if they require the information to support and advise you in your insurance and financial services matters.

#### Data processing in the group of companies:

Specialised companies or divisions of our group of companies perform certain data processing tasks centrally.

If an insurance contract exists with one or more companies in our group, your data may be processed centrally by a company in the group, for example for the central administration of address data, for telephone customer service, for contract and claims processing, for collection and disbursement or for joint mail processing. In the overview of the service providers of Real Garant Versicherung AG in

You can find the companies that participate in centralised data processing in the current version on our website at [www.realgarant.com/en-gb/privacy](http://www.realgarant.com/en-gb/privacy).

#### External service providers:

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

You can find a list of the contractors and service providers we use with whom we have more than temporary business relationships in the overview of service providers in the current version on our website at [www.realgarant.com/en-gb/privacy](http://www.realgarant.com/en-gb/privacy).

#### Other recipients:

In addition, we may transfer your personal data to other recipients, such as authorities to fulfil statutory reporting obligations (e.g. social security institutions, tax authorities or law enforcement authorities).

#### **Duration of data storage**

We 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 during which claims can be asserted against our company (statutory limitation period of three or up to thirty years). We also store your personal data insofar as we are legally obliged to do so. Corresponding proof and retention obligations arise, among other things, from the German Commercial Code, the German Fiscal Code and the German

Money Laundering Act. The storage periods are up to ten years.

### Rights of data subjects

You can request information about the personal data stored about you at the above address. In addition, under certain conditions, you can request the correction or deletion 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 of objection

**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 protect legitimate interests, you can 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 the establishment, exercise or defence of legal claims.**

### Right of appeal

You have the option of contacting the above-mentioned data protection officer with a complaint. You also have the right to lodge a complaint with a data protection supervisory authority. The data protection supervisory authority responsible for us is

Der Landesbeauftragte für den Datenschutz und die Informationsfreiheit  
Baden-Württemberg  
Postfach 10 29 32  
70025 Stuttgart

### Data transfer to a third country

If we transfer personal data to service providers outside the European Economic Area (EEA), the transfer will only take place if the third country has been confirmed by the EU Commission to have an adequate level of data protection or if other appropriate data protection guarantees (e.g. binding internal data protection regulations or EU standard contractual clauses) are in place. Detailed information on this and on the level of data protection at our service providers in third countries can be found in the overview of service providers on our website at:

[www.realgarant.com/en-gb/privacy](http://www.realgarant.com/en-gb/privacy).

### Updating the data protection information

This data protection notice may be amended at a later date due to changes, e.g. in the statutory provisions. A current version of this information and of the service providers with whom we have more than a temporary business relationship can be found at: [www.realgarant.com/en-gb/privacy](http://www.realgarant.com/en-gb/privacy).

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