

Dear Customer,

In accordance with Art. 24 of the 2000 Data Protection Act [*Datenschutzgesetz – DSG*], we must inform you, as the principal of the data application for which your data is used, of the purpose for which your data are compiled and used, to the extent that this is necessary for processing your data according to the requirements of good faith.

1. Purpose of data application

Your data will be used in our data application system for purposes of processing your application, checking risks, preparing the policy, contractual management, processing cases of benefit claim, comprehensive care and consultation in insurance matters (in other branches of insurance as well) and in connection with other financial services offered by companies in the Generali Group or brokered for cooperative partners, as well as for statistical assessments. Essentially, this consists of:

Data processing by the insurer

We compile and use your data which are necessary to draw up and process your contract of insurance; these include above all your statements on the application form (application data) as well as information from third parties (e.g. technical experts, doctors, etc.). In order to manage your contract, other data are maintained, such as customer number (partner number), insured sum, term of coverage, coverage premium, bank information, collection dates and, if necessary, third-party data, e.g. from a broker, a technical expert or a doctor (contract data).

In a case of claim, we compile and process your statements regarding the case of damage and/or benefit and, if and as necessary, information from third parties as well, such as a technical expert appointed to determine the damage/benefit, from the companies and organisations (e.g. repair shop, craftsmen, doctors, hospitals, etc.) entrusted with remedying damage and performing services, as well as from sources of information (e.g. witnesses, the authorities, etc.) and the payments effected by us (benefit data).

In general, health data are only used for the branch of insurance for which they are compiled; therefore, questionnaires on the state of health are to be filled out a new for every insurance coverage applied for. Personal health data are used within the framework of Art. 11a of the Contracts of Insurance Act exclusively.

Forwarding non-sensitive data

Your data which we compile and process are forwarded to the recipients involved in checking your application, managing your contract and those dealing with establishing and remedying the damage/benefit (e.g. doctors, banks, repair shops, other insurers, the authorities) to the extent necessary for the due and proper preparation and management of your contract of insurance and for processing benefits.

In addition, our co-insurers and re-insurers within the country and abroad require the necessary insurance-technical information, such as the policy number, premium, type of insurance coverage and risk, as well as your personal data in individual cases to draw up and manage contracts of co-insurance and re-insurance; to the extent that re-insurers participate in assessing risk and damage, they will be provided with the requisite data and documentation on you. In some cases, the re-insurers avail themselves of additional re-insurers, whom they likewise provide with the corresponding data.

Furthermore, it may be necessary for purposes of checking applications and processing benefits to exchange data among insurers (e.g. bonus/malus classification, extant double insurance, legal transmission of claim, as well as apportionment agreements, etc.). The data forwarded in such a case regard above all name and address, details on the insured article/person, type of insurance coverage or information on the damage, for instance the amount of loss and the date it was incurred.

Forwarding health data

In general, health data are used only in accordance with Art. 11a of the Contracts of Insurance Act and, without your express consent in an individual case, only forwarded to the following recipients:

Doctors or hospitals or other organisations providing medical treatment or health care investigating or providing treatment, social insurers, re-insurers or co-insurers, other insurers participating in handling entitlements in a case of claim, legal representatives or those authorised by you, courts of law, administrative authorities, arbitration offices or other dispute-settlement organisations and their properly constituted agents (e.g. patients advocate), including the technical experts appointed by them.

Use of data within the company group and by cooperative partners

In order to be able to provide our customers with comprehensive consultation services, we work together within our company group and with cooperative partners.

At the present time, the most important companies within our group are:

Generali Holding Vienna AG, Wien
Generali Versicherung AG, Wien
Generali Bank AG, Wien
Generali Capital Management GmbH, Wien
Generali VIS Informatik GmbH, Wien,
Generali IT-Solutions GmbH, Wien
Europäische Reiseversicherung Aktiengesellschaft, Wien
Allgemeine Immobilien-Verwaltungs-Gesellschaft m.b.H., Wien
Care Consult Versicherungsmakler GmbH
Europ Assistance Gesellschaft m.b.H., Wien
Generali Leasing GmbH, Wien
Generali Immobilien AG, Wien
Generali Pensionskassa AG, Wien

However, health data are not forwarded in the sense of the 2000 Data Protection Act to group companies.

In addition, our group companies and brokers work together toward comprehensive customer care and consultation in financial services (e.g. building and loan society contracts, investment-fund distribution, etc.) with banks and financial-service companies outside the group as well. At the present time we are cooperating with:

3 Banken-Generali Investment-Gesellschaft mbH,
3 Banken Gruppe (Oberbank, BTV, BKS)
ABV Allgemeine Bausparkasse reg. GenmbH
Autobank AG
AVS Privatkunden Versicherungsservice GmbH
BONUS Mitarbeitervorsorgekassen AG
Bonus Pensionskasse AG
GE-Capital Bank GmbH
Kreditbank GmbH
LeasFinanz AG
Österreichische Hagelversicherung V.a.G.
ÖAMTC Österreichischer Automobil-, Motorrad- und Touring Club
PSK LHS Leasing und Fuhrparkmanagement GmbH
s-Bausparkasse Bausparkasse der österr. Sparkassen AG
Volkswagen Versicherungsdienst GmbH
Wüstenrot Bausparkassen AG

You can find a current list of the companies within the Generali Holding Vienna Corp. group and our cooperative partners on the Internet at <http://datenschutz.generali.at>.

Cooperative work in this context consists of mutually brokering the respective products and further care of the customers acquired thereby. Thus, for example, the cooperative partners indicated broker our insurance policies as a supplement to their own financial-service products within the framework of their customer consultation/care activity. Only the customer data are forwarded to cooperative partners which they absolutely require to process a contract applied for or already extant; customer data are not forwarded exclusively for advertising purposes. **In no case are your sensitive data – e.g. on your state of health – forwarded to cooperative partners.**

Provisions to brokers/consultants

You will be assisted by brokers in your insurance matters and within the framework of the services by us and/or our cooperative partners; these brokers will also advise you on other financial services with your consent. Apart from individual persons, brokers in this sense also include brokerages and – within the framework of cooperative work in financial services – banks and bonds and securities service companies.

A broker receives the requisite data concerning applications, contracts and benefits for purposes of assisting and consulting. These data include the policy number, premiums, type of insurance coverage and risk, number of

cases of claim and the amount of insurance benefits, as well as information from our partner companies on other financial services, e.g. the conclusion and status of your building and loan society contract, etc. **In no case are your sensitive data – e.g. on your state of health – forwarded to cooperative partners.**

The brokers themselves compile and process data within the framework of customer consultation and care as mentioned above; we inform them of changes to these data. Every broker is legally and contractually obligated to observe the provisions set out in the Data Protection Act and its special confidentiality obligations (e.g. professional and data secrets).

2. Revoking the declaration of consent and objecting to data processing

A declaration of consent has been taken down in your insurance application; you may revoke the declaration of consent at any time. Under the conditions set out in Art. 28 of the Data Protection Act, you are furthermore entitled to assert an objection to the use of your data.

If the declaration of consent is deleted in whole or in part and/or rejected or if an objection is made to data processing upon the submission of an application, your data will be used further within the framework of the applicable legal provisions. In such a case, however, we reserve the right to refuse your application or to dissolve the contract if automated processing and managing of your contract is not (or no longer) possible.

3. Information tie-in system of the insurance union

An information tie-in system called "ZIS" has been set up at the Union of Austrian Insurance Companies, Schwarzenbergplatz 7, 1030 Vienna. This information tie-in system forwards data to the insurers connected to the ZIS in the personal insurance branch (life, health, accident insurance) for purposes of application verification of personal identification data, and additionally forwards data on a case of claim in other insurance branches in this way for purposes of processing benefits. In the motor vehicle liability insurance area, this forwarding also serves to categorise premiums in the Bonus/Malus system.

4. Non-response to questions

According to the applicable legal provisions, policyholders are obligated to provide the insurer with all the information required to assess the risk to be insured and to determine the loss/benefit, both when submitting an application and when filing a claim. Therefore, non-response to questions can entail the rejection of the application or, in a case of claim, non-payment of the insurance benefit.

5. Release from confidentiality obligation

Compiling health data not only requires consent in accordance with the Data Protection Act, but also the special permission of the party concerned (release from the legal confidentiality obligation) as a prerequisite. Therefore, the application in the area of life, health and accident insurance (personal insurance) also contains a release from their legal confidentiality obligation for doctors, hospitals and other medical treatment and health-care organisations, as well as social insurers or other insurance companies and the authorities.

You are entitled in this regard as well to revoke your declaration of consent at any time; in this event, however, you must obtain all the requisite information yourself and direct invoicing with doctors and hospitals is then no longer possible.

6. Other information and explanations

According to the Data Protection Act, apart from the aforementioned right of revocation and objection, as the party concerned, you also have the right to information and, under specific conditions, the right to cause your data stored in an electronic file to be rectified or deleted.

You can find each updated version of this information sheet on the Internet at <http://datenschutz.generali.at>

Our data protection officer is at your disposal for any questions you may have or information you may require (tel. 0800/22 01 03, e-mail: datenschutz@generali.at).