

## Information on data protection on concluding the insurance contract

In this leaflet, we would like to provide you with information on our processing of your personal information and the rights to which you are entitled in accordance with data protection laws.

You will find this information as well as additional information such as:

- the list of service providers of companies who work for us,
- the Code of Conduct,
- the companies belonging to the ERGO Group AG,
- the use made of your data

For more information on the processing of your personal data please see: [ergo.de/datenschutz-en](https://ergo.de/datenschutz-en)

### Who is responsible for data processing?

ERGO Direkt Versicherung AG  
Karl-Martell-Str. 60  
90344 Nürnberg  
Germany  
Fax +49 911 148 - 2046  
E-mail address [infoVEUK\\_IE@ergo.de](mailto:infoVEUK_IE@ergo.de)

You can contact our **data protection officer** at the above address or under:  
e-mail address ([datenschutz@ergo.de](mailto:datenschutz@ergo.de))

### What personal data do we process?

We collect the following personal data (or in some instances we collect the following personal data from the retailers that sell you the product that you have insured with us):

- your name, surname, address and contact information;
- the products and services in which you are interested;
- your contact and marketing preferences;
- information on the commencement date of the insurance and the sales price.

It is mandatory to provide certain personal data in order for us to be able to conclude the contract and/or issue the policy. If you do not provide this mandatory personal data, we may not be able to provide you with our products / services.

### For what purposes and on what legal basis are your data processed?

We process your personal data in compliance with the EU General Data Protection Regulation (2016/679) ("GDPR"), the provisions of the German Law on Insurance Contracts (VVG) concerned with data protection as well as all additional relevant data protection laws, including local laws implementing the GDPR (in Ireland, this is the Data Protection Act 2018). In addition, our company has committed itself to the "Code of Conduct for Dealing with Personal Data by the German Insurance Industry" that further specifies the laws referred to above with regard to the insurance industry.

If you would like to be insured through us, we need your personal data in order to conclude the contract. We process this data in order to issue your policy. We need this information so that in the event that you damage your spectacles and wish to make a claim, we understand the extent of the insurance coverage that you have selected and the benefits that you will receive from us. The conclusion and the implementation of the insurance contract would not be possible without processing your personal data. The legal basis for this processing of personal data is that it is necessary for us to take steps to enter into a contract with you or for the performance of our contract with you (as set out in Article 6 para. 1(b) GDPR).

Furthermore, we process your personal data in order to conduct statistical analysis that is specific to insurance, to fulfil regulatory requirements. The legal basis for this processing of personal data is that it is necessary to allow us to comply with our legal obligations (as set out in Article 6 para 1(c) GDPR).

We also process your data in order to safeguard our own legitimate interests or those of third parties (Article 6 para. 1f) GDPR). This may be necessary for example to ensure the security and operations of IT.

If we need to process your personal data to fulfil regulatory requirements (i.e. legal obligations) the legal basis for this processing of personal data is that it is necessary to allow us to comply with a legal obligation (as set out in Article 6 para. 1(c) GDPR. These include for example regulatory requirements and obligations under commercial and tax law to retain documents or our obligation to provide advice.

### **To which recipients do we forward your personal data?**

#### **Brokers:**

Should you be assisted by an insurance broker, your broker processes the required data in order to conclude and implement the contract. The broker forwards this information to us. We also transmit data to your broker in return provided that the broker requires this information in order to provide support and advice in your insurance and financial services affairs.

#### **Data processing with the ERGO Group:**

Within the ERGO Group, certain data processing functions are carried out centrally. Should you be insured by one or more companies within the ERGO Group, your data might be processed by another company in the ERGO Group, for example in order to manage addresses and for customer service. You will find in the list of service providers the companies that participate in centralised data processing. You can examine the latest list on our website, available at [ergo.de/datenschutz-en](https://ergo.de/datenschutz-en)

#### **External service providers:**

We work together with selected external service providers in order to fulfil our contractual and legal obligations. The list of service providers includes companies with which we have long-term business relationships. You can examine the latest version on our website, available at [ergo.de/datenschutz-en](https://ergo.de/datenschutz-en). We will impose contractual restrictions on such external service providers to ensure that they keep the personal data secure and only use it for agreed purposes.

#### **Additional recipients:**

We might also be required to transmit your personal data to further recipients, such as for example public authorities in order to fulfil legal notification obligations (e.g. financial authorities).

### **Are automated case-by-case decisions possible?**

We do not use your personal data to make automated decisions about you. The premium will be determined on an automated basis by reference to the sales price (or if discounted or on special offer, the list price), but this automated decision does not take account of any factors which are personal to you.

### **How long do we store your personal data?**

We will not store your personal data longer than necessary to achieve the purposes stated in this privacy statement, unless we are required by law to do so. We store your data during the term of your contract. We also store your personal data in order to fulfil legal obligations to provide evidence and retain records. These are governed inter alia by the German Commercial Code, the German Fiscal Code and the German Law to Counter Money-Laundering. There is an obligation to retain records for a period of ten years.

### **Which rights do you have?**

As a data subject, you are entitled to the following rights (which are subject to some limitations):

- (i) Right of access, this means you can make a request to obtain access to the personal data concerning you;
- (ii) The right to rectification or correction of your personal data;
- (iii) The right to erasure of the personal data concerning you;
- (iv) The right to restriction of the processing;
- (v) The right to data portability, this means that you have the right to receive your personal data in a structured, commonly used and machine-readable format, and that you have the right to transmit such data to another party;
- (vi) The right to lodge a complaint with a supervisory authority (as further set out below);
- (vii) The right to withdraw your consent;
- (viii) The right to object to the processing of your personal data. Should we process your data in order to safeguard legitimate interests, you can object to such processing if your particular situation gives rise to circumstances that would preclude the data from being processed.

The above stated rights can be exercised by submitting a request to our data protection officer at [datenschutz@ergo.de](mailto:datenschutz@ergo.de). We shall assess whether we can honour your request. We shall timely provide you with an appropriate response to your request.

**Would you like to complain about how your data is processed?**

You have the opportunity to contact the data protection officer referred to above or a data protection supervisory authority. You can contact our primary data protection supervisory authority:

Bayerisches Landesamt für Datenschutzaufsicht  
(Bavarian State Office for the Supervision of Data Security)  
Promenade 18  
91522 Ansbach

If your purchase was in Ireland, you can also contact:

Data Protection Commissioner  
Canal House  
Station Road  
Portarlinton  
R32 AP23 Co. Laois

Find out more information on their website on how to [report a concern](#).