

Ski-Claim Notification Form: Theft

(The same shall apply mutatis mutandis to damages to any additional insured winter sports equipment)

DSV-Skischadenservice
Postfach 17 61
82145 PLANEGG
GERMANY

Damage number	Please leave blank
Important Instructions 1. Please send the claim completely filled in (signature included) and return it to the named address. 2. Please note the important explanations on page 3. 3. This page of the damage report may only be filled in by the insured member and must be signed by him. (A new insurance for replacement skis is required in the case of total loss in DSV Mindestschutz.)	

1 Name and address of policy holder

Phone Number: _____ E-mail address: _____

2 Insurance policy number:

3 Scope of insurance/additional insurance

Purloined insured winter sports equipment

5 Ski: Brand/Model

4 Ski and binding purchased as a set Yes No

_____ Purchase price Date of purchase Company where item was purchased

6 Serial number

7 _____ 8 _____ 9 _____

Binding

10 _____ 11 _____ 12 _____ 13 _____

Ski sticks

14 _____

Ski boots

14 _____

Ski helmet

14 _____

Insured accessories 14 _____

Who is the owner of the winter sports equipment? If not identical with no. 1: Who is the policyholder?

7 to 14 not applicable for the following reason test equipment rental equipment

15 Receipts with cash register stamp or additional till receipt

for the relevant winter sports equipment (listed above) have been enclosed are no longer available have already been submitted

20 Are the skis also insured with another company?

No Yes, with the following insurance company:

_____ Policy No. _____

Has the damage been reported to the insurance company yet? Yes No

21 Claims settlement

I wish to settle the claim by having the settlement amount remitted to my bank account:
 (The indication of IBAN and BIC is only necessary for foreign bank transfers)

Account holder _____

IBAN _____ BIC _____

↑ Remove attached sheet before sending back! ↑

Statement regarding the matter (Please indicate where applicable)

- 24 The theft occurred during my journey to the winter sports resort/skiing area
 during my stay there
 during the return journey
- It was a day trip
 weekend trip
 skiing holiday
- Means of transport used public transport (train/bus/airplane)
 private car
- 25 Departure home town (residence/workplace) on _____.____.____ at _____ o'clock
- 26 Arrival winter sports resort/skiing premises on _____.____.____ at _____ o'clock
- 27 Departure winter sports resort/skiing premises on _____.____.____ at _____ o'clock
- 28 Arrival home town (residence) on _____.____.____ at _____ o'clock
- 29 Where was the the winter sports equipment placed prior to the time it was purloined? (Exact location, eg. ski resort and piste)

30 When exactly was it placed there? On _____.____.____ at _____ o'clock

Was the purloined winter sports equipment secured against unlawful removal?

31 When was it seen last? On _____.____.____ at _____ o'clock

By whom? _____

32 When did you notice the winter sports equipment was no longer at the place where you had last placed it (cf. 29)? On _____.____.____ at _____ o'clock

33 Who can be named as a witness for the incident (names and address)?

34 When were charges filed? On _____.____.____ at _____ o'clock

35 At which police station (exact designation and address)?

Reference number/journal number of the charges: _____

36 Confirmation of the charges is enclosed will be handed in later
 is to be requested by the DSV-SKISCHADENSERVICE

37 Was the theft reported to the hotelier? Yes No
(only applicable if the theft occurred in a hotel/guest house)

38 **General information and acknowledgement according to the section 28 (4) VVG**
I have truthfully completed the present claim to the best of my knowledge. I am aware that incorrect or incomplete information can cause significant disadvantages, up to the releasing ARAG Allgemeine Versicherungs-AG from the obligation to perform. I have received the information on the consequences of breach of contract in the insurance case, according to the section 28, paragraph 4 VVG.

39 _____
Place, Date Signature of the policyholder or his/her legal representative

Explanatory notes for completing the claim notification form

- We recommend you to make a copy of the claim notification form for your own records.
- Please note that any missing receipt and incompletely answered question will lead to further inquiries and thus to delays in the management of your claim.
- You are **not** required to submit your contribution statement.
- Any questions concerning the ski claim notification form must be answered by the policyholder as the policyholder is fully accountable for the correctness and completeness of any information submitted.

Referring to

- No. 1** Minors, including family members, must state the name of the policyholder rather than that of the legal guardian. Please print the complete first and last name.
- No. 6** The serial number must be indicated.
- No. 15** A valid sales receipt must include:
- The company that has sold the item in question
 - The name of the customer
 - The date of purchase
 - The labelling of the purchased merchandise (brand, model and serial number of the skis)
 - The price actually paid for the item in question
 - An annotated receipt (cash register) or an additional till receipt.
- The receipt must be submitted in the original form; a photocopy is insufficient.**
- No. 20** If another insurance exists and you have not contacted the insurance company in question yet, the DSV-SKISCHADENSERVICE will make contact with it of its own own accord.
- No. 21** Please communicate your bank details to us. If your bank is not based in Germany, please also indicate your IBAN and your BIC.
- No. 25–35** In any event please do at least indicate the approximate time(s).
- No. 29** It is absolutely necessary that you indicate the exact location (e. g. Zell am See, Hotel Alpenglühfen, locked ski cellar).
- No. 35** **Unless files have been charged at the police station in charge, a claim for insurance coverage cannot be recognized.** In justified exceptional cases, a written notice submitted to the authority in charge ex post will be accepted as a substitute.
- Zu 39:** **The signature of the policyholder (legal guardian) on the claim notification is absolutely necessary.**
- Please note the information according to sec. 28 para. 4 VVG on the consequences of breach of contract in the insurance case.

The policyholder will be informed in writing about the result of the management of the claim.

If the settlement amount is sent directly to the policyholder, a notice informing the client of the amount and the composition of the indemnity sum will be sent to you in any case.

If the purloined winter sports equipment, for which a compensation has already been paid, is retrieved, please notify the DSV-SKISCHADENSERVICE immediately.

After a case of damage has occurred, a co-payment of 20 per cent applies for all losses or damages occurring in the same and the two following years of contribution.
The co-payment of 20 per cent applies generally to the category which grants you minimum protection ("Mindestschutz") only.

The claims management is effected in the name and by order of
ARAG Allgemeine Versicherungs-AG

Notification pursuant to § 28 (4) of the Insurance Policy Act (VVG) regarding the consequences of breaches of obligations

Obligations to provide information and clarification, submission of supporting documents

After the occurrence of the loss, the insurer may request that policyholders provide any truthful and timely information that is necessary to ascertain the loss or the extent of the obligation to indemnify and which enables the proper examination of the obligation to indemnify to the extent that they undertake everything reasonable to clarify the facts of the case.

Insofar as it is reasonable for the policyholder to do so, they must submit suitable supporting documents in due time upon request.

Freedom with regard to indemnification

Deliberate infringements of the obligation to provide information or further clarification shall result in the loss of any claims to insurance indemnification. In the event of a grossly negligent breach of such an obligation, the insurer shall be entitled to reduce the indemnification in proportion to the seriousness of the fault – potentially up to the complete loss of the claim. No reduction shall be made if it is proven that the obligation was not breached due to gross negligence.

The insurer's indemnification obligation remains in force if it is proven that the intentional or grossly negligent breach of an obligation had no influence either over ascertaining the loss or the extent of indemnification. This shall not apply if the obligation was fraudulently breached.

To the best of my knowledge, I have completed the loss report completely and truthfully.

For the insured member

Policy company of DSVaktiv (Freunde des Skisports e.V. im DSV):

ARAG Allgemeine Versicherungs-AG

ARAG Platz 1 · 40472 Düsseldorf, Germany

Chairperson of the Supervisory Board: Dr. Dr. h. c. Paul-Otto Faßbender

Chairpersons of the Management Board: Christian Vogée (Speaker), Uwe Grünewald, Zouhair Haddou-Temsamani, Katrin Unterberg

Registered office and court of registration: Düsseldorf, HRB No. 104 18

VAT No.: DE 811 125 216

Data Protection Policy

Information on the Use of Your Data

In this policy we provide information about the processing of your personal data by ARAG Allgemeine Versicherungs-AG and on the rights that you are entitled to according to data protection laws.

Who is the Data Controller and whom can I contact?

ARAG Allgemeine Versicherungs-AG
ARAG-Platz 1
40472 Düsseldorf, Germany
Telephone: +49 211 98 700 700
Fax: +49 211 963 2850
Email address: service@ARAG.de

You can contact our Data Protection Officer by post at the address listed above with the addition – Data Protection Officer – or via email at: Datenschutz@ARAG.de

Why (the purpose of processing) and on what legal basis do we process your data?

We process your personal data in compliance with the provisions of the EU General Data Protection Regulation (GDPR), the latest version of the German Federal Data Protection Act (Bundesdatenschutzgesetzes – BDSG), the data protection-related provisions in the German Insurance Contracts Act (Versicherungsvertragsgesetz – VVG) and all further applicable laws. Additionally, insofar as this is necessary in order to provide our services, we process personal data **that we obtain legitimately from publicly accessible sources (e.g. the press, the internet, the commercial register and the register of associations) or that is justifiably provided to us by other companies in the ARAG group or other third parties (e.g. the register of outstanding debts, the civil register)**. Furthermore, our company has pledged to abide by the “Code of Conduct for handling personal data for the German insurance industry”, which clarifies how the laws mentioned above apply in the insurance industry. You can access these on the internet at www.ARAG.de/datenschutz.

In the course of processing a claim, we receive your personal data either directly from you or from a party to the claim. We process this claim-related information. This is necessary, e.g. in order to check whether a claim is justified and the extent of the damage.

It is not possible to make a decision on claims which have been made or to process a claim without processing your personal data.

In addition to this, we need your personal data in order to draw up insurance-specific statistics, e.g. in order to calculate new tariffs or to comply with regulatory requirements.

We use all the data processed by ARAG Allgemeine Versicherungs-AG for a comprehensive exchange of information. The legal basis for this processing of personal data is Art. 6 Para. 1 c) GDPR. Insofar as special categories of personal data (e.g. data relating to your health in the case of accident insurance) are needed, we will usually seek your permission pursuant to Art. 9 Para. 2 a) in conjunction with Art. 7 GDPR or process this data on the basis of Art. 9 Para. 2 f) GDPR. If we draw up statistics using these categories of data, this is done on the basis of Art. 9 Para 2 j) GDPR in conjunction with Sec. 27 BDSG.

We also process your data in order to safeguard our own legitimate interests or those of third parties pursuant to Art 6 Para. 1 f) GDPR. This can, in particular, be necessary for:

- Managing risks and our business
- Optimising our business processes
- Developing further our processes, services and products
- Advertising our own insurance products and other products offered by companies within the ARAG group and their cooperating partners as well as for market research and surveys
- The prevention and investigation of criminal offences; in particular, we use data analyses in order to identify any evidence that could indicate insurance fraud
- Clarification regarding any possible multiple or additional insurance. For this we contact the insurance providers that you or third parties (e.g. previous insurance providers, life partners, customer advisors, etc.) have informed us about
- The assertion of legal claims and defence in disputes

- Ensuring the security of our buildings, facilities and IT systems and
- Safeguarding IT operations
- Video surveillance to protect the right to deny entry.

We also process your personal data in order to comply with legal obligations such as regulatory requirements, commercial and tax-related retention obligations and our duty to provide advice. In this case, the legal basis for the processing is the applicable statutory regulations in conjunction with Art. 6 Para. 1 c) GDPR.

Should we wish to process your personal data for a purpose not mentioned above, we will inform you in advance in the related legal provisions, including via www.ARAG.de/datenschutz.

What categories of recipient do we pass your data on to?

Reinsurers:

We insure against the risks taken by us with special insurance providers (reinsurers). In order to do this, it may be necessary to pass the data relating to your claim on to the reinsurance provider so that the latter can form its own impression regarding the claim. It is also possible that, in view of its particular expertise, the reinsurance company will support our company in performance testing and in assessing our procedures. We only pass your data on to the reinsurance company to the extent necessary in order for us to fulfil our contract with you or in order to safeguard our legitimate interests.

Participating companies:

In taking on insurance risks, it may be necessary for us to share the risk with one or more other insurance companies (participating companies). The participating companies will then also use your claim data for processing the claim.

Brokers:

Insofar as our customers deal with an insurance broker to take out their insurance policies, the brokers will also process the application, contract and claims data necessary in order to take out and execute the contract.

Data processing within the corporate group:

Specialist companies or sections within our corporate group provide certain centralised data processing services for the companies in the group. Insofar as we need to process your data in connection with a claim, your data may be processed centrally by a company within the group, for the centralised management of address data, for our telephone service for claims, for claims processing, for debt collection and disbursements or for the centralised processing of post, for example. You will find a list of the companies that are involved in the centralised processing of data in our list of service providers.

External contractors and service providers:

In order to fulfil our contractual and legal obligations and to safeguard our own legitimate interests, we also use external contractors and service providers to some extent. Within its contract with us, Microsoft Ireland Operations Limited in particular provides access to the Microsoft products Windows, Office 365 and Azure. For this, it has been contractually agreed that data will be stored on servers in Europe.

A list of the contractors and service providers we use and with whom we maintain business relationships that are not only temporary can be found in the overview appended to this policy and in the most recent version on our website at: www.ARAG.de/datenschutz.

Other recipients:

We also pass your personal data on to further recipients such as the authorities in order to meet our statutory reporting obligations (e.g. social insurance providers, the financial authorities or law enforcement agencies).

How long will we store your data?

We delete your personal data as soon as it is no longer required for the purposes listed above. This means that it is possible that personal data may be stored for as long as claims can be made against our company (legal statute of limitation of three or up to thirty years). We also store your personal data to the extent required by law. Corresponding statutory obligations regarding the furnishing of evidence and retention are imposed by the German Commercial Code (Handelsgesetzbuch), the German Fiscal Code (Abgabenordnung) and the Money Laundering Act (Geldwäschegesetz), among others. In this case, the period for retention is up to ten years.

What rights do you have?

You may request information about the data stored about you at the address listed above. In addition, under certain conditions you may demand 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.

If you have consented to the processing of your personal data for specific purposes pursuant to Art. 6 Para. 1 a) GDPR, the lawfulness of the processing is based on your consent. Your consent can be withdrawn at any time by contacting us at the address given above. This also applies for withdrawing consent that was granted to us before the GDPR came into effect, i.e. prior to 25 May 2018. Withdrawal of consent does not affect the lawfulness of the processing undertaken prior to consent being withdrawn.

You have the option of filing a complaint with the above-mentioned data protection officer or with a data protection supervisory authority. The data protection supervisory authority responsible for us is:

Federal State Commissioner for Data Protection and Freedom of Information (Landesbeauftragte für Datenschutz und Informationsfreiheit) North Rhine-Westphalia
PO box 200444
40102 Düsseldorf, Germany
Telephone: +49 211 38424-0
Fax: +49 211 38424-10
Email address: poststelle@ldi.nrw.de

Right of objection

You have the right to object to the processing of your data for direct advertising purposes.

If we process your data to protect our legitimate interests, you may object to this processing on grounds relating to your particular situation.

What is the insurance industry's reference and information system (Hinweis- und Informationssystem – HIS) used for?

The insurance industry uses the HIS provided by informa HIS GmbH to establish the facts of the matter when checking claims as well as to combat insurance fraud. This necessitates the exchange of certain personal data with the HIS. More information on this is available in the document "Information on the exchange of data with informa HIS GmbH on the basis of Art. 13 and Art. 14 GDPR", which is appended as a separate annex. If we log your data in the HIS because of increased risks, we will always inform you of this fact.

Do we gather information on your creditworthiness?

Insofar as this is necessary in order to safeguard our legitimate interests, we use information from the commercial register, the register of outstanding debts, and the directory of private bankruptcies in order to assess your general payment behaviour. You therefore release ARAG to this extent from the duty to maintain professional secrecy (professional secrecy obligation pursuant to Sec. 203 German Criminal Code).

In order to check your creditworthiness, we pass your data (name, address and date of birth where necessary) to infocore Consumer Data GmbH, Rheinstr. 99, 76532 Baden-Baden. The legal basis for this transfer of your data is Art. 6 Para. 1 f) GDPR. The transfer of data pursuant to these provisions may only be undertaken insofar as this is necessary in order to safeguard the legitimate interests of our company or of a third party and insofar as this is not overridden by the interests or fundamental rights and freedoms of the data subject which require the protection of personal data.

Do we transfer your data to a third country?

If we transfer your data to service providers outside the European Economic Area (EEA), this transfer is only undertaken if the European Union Commission has confirmed that the third country in question ensures an adequate level of protection or where other appropriate guarantees regarding data protection (e.g. binding company data protection rules or EU standard contractual clauses) are in place. Detailed information on this and on the level of data protection provided by our service providers is available at www.ARAG.de/datenschutz or you can request information using the contact details given above.

Do you use automated individual decisions?

We make fully automated decisions on our service obligations based on the information you provided relating to your claim, the information saved in connection with your contract and any information we have received from third parties in connection with this. The fully automated decisions are based on rules set out in advance by the company regarding the weighting of information. These rules are based on actuarial criteria and calculations. In processing the services, insured and uninsured events are checked.

Insofar as we employ automated individual decisions in the cases described above, you have the right to have a person intervene on the part of the responsible party, to present your own standpoint and to appeal against the decision. This right does not apply if your demand has been granted in full.

Information on Data Exchange with informa HIS GmbH on the Basis of Articles 13 and 14 GDPR

We would like to inform you that, when entering into an insurance contract or within the scope of claims processing, we transmit data on the insured object (vehicle identification data or address of the building), as well as information about you (surname, first name, date of birth, address, previous addresses) to informa HIS GmbH (HIS enquiry). informa HIS GmbH uses this data to verify whether information about you and/or your insurance object that could indicate an increased risk or irregularities in an insured event is stored in the "German Insurance Industry Reference and Information System" (HIS) Such information is only available if an insurance company has previously submitted a notification to HIS (HIS notification), about which you may have been informed separately by the notifying insurance company. Data stored in HIS based on an HIS notification are transmitted to us, the inquiring insurance company, by informa HIS GmbH.

Further information on HIS can be found on the following websites: www.informa-his.de

Purposes of data processing of informa HIS GmbH

informa HIS GmbH operates as a data protection controller and operates the German Insurance Industry Reference and Information System, HIS. It processes personal data in order to support the insurance industry in processing insurance applications and claims. These data provide information on increased risks or anomalies that may indicate irregularities (e.g. multiple settlement of an insured loss with different insurance companies).

Legal basis for data processing

informa HIS GmbH processes personal data on the basis of Art. 6 para. 1 f) GDPR. This is allowed insofar as the processing is necessary to safeguard the legitimate interests of the data controller or a third party, provided that the interests or fundamental rights and freedoms of the data subject requiring protection of personal data do not prevail.

informa HIS GmbH itself does not make any decisions regarding the conclusion of an insurance contract or the settlement of claims. It merely provides insurance companies with the information they need to make decisions in these matters.

Source of informa HIS GmbH data

Data in the HIS come exclusively from insurance companies that register them in the HIS.

Categories of personal data

Based on the HIS enquiry or the HIS notification by an insurance company, informa HIS GmbH, depending on the type or line of insurance, stores the data included in the request or report with the personal data used for this purpose (surname, first name, date of birth, address, previous addresses) or information on the insurance object (e.g. the vehicle or building), as well as the inquiring or notifying insurance company. If an insurance company has previously made a notification to HIS (HIS notification), in the event of which you have been separately informed by the notifying insurance company, informa HIS GmbH records increased risks or anomalies that may indicate irregularities, provided that such information has been reported to HIS. In the life insurance division, for example, this could include information on possible difficulties (without reference to health data) and the insured sum/pension amount. For vehicles, total losses, fictitious invoices or conspicuous events from earlier claim reports are filed, if they have occurred. Building-related data comprise the number and period of claims filed for damages to buildings.

Categories of recipients of personal data

The recipients are exclusively insurance companies domiciled in Germany and in individual cases within the framework of investigations state investigating authorities.

Duration of data retention

informa HIS GmbH stores information about individuals for a limited period only, pursuant to Art. 17 para. 1 lit. a) GDPR.

Information on HIS enquiries is deleted after two years to the day.

The following retention periods apply to HIS notifications:

- Personal data (name, address and date of birth) as well as vehicle and information will be deleted at the end of the fourth calendar year after the data is filed for the first time. If another notification about the same person takes place within the mentioned period, this leads to an extension of data retention for another four years. In these cases, the maximum storage period is 10 years.

- Data from the life insurance division will be deleted at the end of the third year after initial filing in the case of contracts that have not been concluded.

Rights of affected subjects

Every data subject has the right of access, rectification, erasure and restriction of processing. These rights under Articles 15 to 18 GDPR can be asserted against informa HIS GmbH at the address below. You are also entitled to contact the supervisory authority that oversees informa HIS GmbH – the Hessian Data Protection Officer, Gustav-Stresemann-Ring 1, 65189 Wiesbaden. The Data Protection Authority responsible for the insurance company oversees the reporting of data to the HIS.

According to Art. 21 para. 1 GDPR, data processing may be objected to by writing to the address below on grounds relating to the affected subject's particular situation.

If you want to know what personal data informa HIS GmbH has stored about you, your vehicle or your building and with whom which pieces of information have been shared, informa HIS GmbH will be happy to inform you. You can request disclosure of information about you free of charge. Please note that informa HIS GmbH is not allowed to provide any information over the telephone for data protection reasons, as unequivocal identification is not possible over the telephone. In order to prevent misuse by third parties, informa HIS GmbH requires the following information from you:

- Last name (if applicable, name at birth), first name(s), date of birth
- Current address (street, house number, postal code and city) and, if applicable, previous addresses over the course of the last five years
- VIN of the vehicle, if applicable. In the case of vehicle enquiries, a copy of the registration certificate I. or II. must be attached to prove the owner's status.
- Enquiries about buildings must be accompanied by the last insurance policy or other document proving ownership (e.g. copy of the land register extract or purchase contract).

If you – voluntarily – enclose a copy of your ID card (front and back), you make it easier for informa HIS GmbH to identify you and thus avoid possible queries.

You can also obtain disclosure of information about you from informa HIS GmbH over the Internet at: www.informa-HIS.de/selbstauskunft/.

Contact details of the company and the Data Protection Officer

informa HIS GmbH
Kreuzberger Ring 68
65205 Wiesbaden, Germany
Telephone: +49 (0)611/880870-0

The informa HIS GmbH company Data Protection Officer can also be contacted at the above address by adding "Data Protection Department", or by e-mail at the following address: his-datenschutz@informa.de.

Overview of service providers for the ARAG Group



I. Group companies participating in common data processing procedures for customer master data:

1. ARAG SE
2. ARAG Allgemeine Versicherungs-AG
3. ARAG Krankenversicherungs-AG
4. Vif GmbH
5. Interlloyd Versicherungs-AG

II. Service providers with data processing as the main object of the contract (individual designation):

Contracting company	Service provider	Purpose of the assignment	Health records
Group companies (see I.)	ARAG IT GmbH	Operation of group-wide IT applications and software development, IT security	yes
	ARAG Service Center GmbH	Telephone customer service, assistance services	yes
	Microsoft Ireland Operations Limited	In particular, provision of the Microsoft products Windows, Office 365 and Azure (Data storage on servers in Europe is contractually agreed)	yes
	Paragon Customer Communications Weingarten GmbH	Printing and mailing	yes
except 1.	ARAG SE	Support, sales promotion and control activities in the distribution channels	yes
except 1.	ARAG SE	Transfer of data to intermediaries and service providers	yes
except 1.	ARAG SE	Market research, marketing, corporate auditing, legal	yes
except 1.	ARAG SE	Mail processing, incl. scanning of incoming mail	yes
except 3.	ARAG SE	Risk assessment, settlement of reinsurance business	yes
except 1.	ARAG SE	Payment transactions (debt collection), in-court and out-of-court collection proceedings	yes
except 4.	FlixBus GmbH	Provision of a digital communication platform	partially
except 4.	Rhenus Data Office GmbH	Destruction of files and data carriers	yes
ARAG SE	adesso insurance solutions GmbH	Automated mail processing in case of a claim	yes
	Swiss Post Solutions GmbH	Service and contract processing	no
ARAG Allgemeine Versicherungs-AG	Actineo GmbH	Service processing	yes
	ARAG SE	Application and contract processing Complaints management	yes
	ARAG Service Center GmbH	Service processing	yes
	DEKRA Claims Management GmbH	Service processing	yes
	E+S Rückversicherung AG	Application and service processing	yes
	Europa Versicherung AG	Service processing	yes
	PropertyExpert GmbH	Service processing	no
ARAG Krankenversicherungs-AG	ARAG Gesundheits-Services GmbH	Service processing	yes
	ARAG Service Center GmbH	Telephone customer service	yes
	AWP Service Deutschland GmbH	Service processing	yes
	compass private pflegeberatung GmbH	Care assistance	yes
	Gesamtverband der Deutschen Versicherungswirtschaft e.V.	Exchange of reporting records with tax authorities	no
	IBM Deutschland GmbH	Collection and correction of data	yes
	IMB Consult GmbH	Medical reports	yes
	innovas GmbH	Care processing	yes
	MEDICPROOF GmbH	Service processing	yes
	PASS IT-Consulting Dipl.-Ing. Rienecker GmbH & Co. KG	Contract processing	no
	PAV Card GmbH	Production of printed matter	no
	Swiss Post Solutions GmbH	Telephone customer service, service and contract processing	yes
	WDS.care GmbH	Care assistance	yes
Interlloyd Versicherungs-AG	Actineo GmbH	Service processing	yes
	ARAG Allgemeine Versicherungs-AG	Service provider management	yes

Contracting company	Service provider	Purpose of the assignment	Health records
	ARAG Allgemeine Versicherungs-AG	Service processing	yes
	ARAG Service Center GmbH	Service processing (accident and breakdown cover)	yes
	DEKRA Claims Management GmbH	Service processing	yes
	E+S Rückversicherung AG	Application and service processing	yes
	PropertyExpert GmbH	Service processing	no

III. Categories of service providers for which data processing is not the main object of the contract:

Contracting company	Service provider	Purpose of the assignment	Health records
All group companies	Address brokers	Checking addresses	no
	Doctors	Risk and performance assessment	yes
	Archives	Storage of document files	yes
	Assistants	Assistance services	partially
	Call centres	In- and outbound telephone calls	partially
	Data destruction	Data destruction	yes
	Appraisers and experts	Risk and performance assessment, calculation of provisions and profitability, support in claims settlement, support in calculation	partially
	Collection companies	Receivables management	no
	IT service providers	Maintenance and development of IT hardware and software	partially
	Lettershops/print shops/ mailing service companies	Printing/sending mail, bulk email services	no
	Marketing agencies/providers	Marketing campaigns	no
	Market research companies	Market research	no
	Law firms	Legal advice/help, litigation, debt collection, recourse proceedings	partially
	Reinsurers, Reinsurance Brokers	Reinsurance	yes
	Renovators, technical assistance	Damage restoration and repairs	partially
	Service card manufacturers	Production of customer cards	no
	Credit reference agencies	Credit assessment for application and service processing	no
ARAG Allgemeine Versicherungs-AG	Tele-diagnostics and tele-therapy providers	Assessment of the animal's condition/disease	no
ARAG Krankenversicherungs-AG	Medical product providers	Providing aids	yes

IV. Please note:

Not all of the contractors and service providers listed here automatically receive your personal data. For each order, the system checks which personal data is actually required to fulfil the order. Only the required data is then passed on to the contractor or service provider involved within the framework of the order.

An objection against the transmission of data within the scope of individual orders is only possible if a separate review shows that your legitimate interest arising from a particular personal situation outweighs the legitimate interests of the ordering company.

Should you require further information on this list of service providers, the "Code of Conduct for the Handling of Personal Data by the German Insurance Industry" or other data protection topics, you will find further information under the heading Data Protection on the ARAG website (<http://www.arag.de>). Here, you will always find an up-to-date version of the list of service providers under the heading "List of ARAG service providers".