

Ski Claim Notification Form: Damage / Breakage

(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 this area 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 _____ Date of birth _____

Phone Number: _____ E-Mail: _____

2 Insurance policy number _____ 3 Scope of insurance/additional insurance _____

Insured equipment: Ski/Snowboard/Helm

5 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 _____

10 Binding Brand/Model _____ 11 _____ 12 _____ 13 _____

14 Accessories _____

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

15 Receipts with cash register stamp or an invoice with a payment receipt

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

Cause of damage

16 The case of damage occurred on _____ at _____ o'clock

17 Where? Exact location (ski resort and piste) _____

18 What caused the damage? Detailed description of the circumstances/course conditions etc): _____

19 Was the damage caused by a third party? ☐ No ☐ Yes: Who? _____

20 Are the skis also insured with another company? ☐ No ☐ Yes, with the following insurance company:
(Private liability insurance, household insurance, etc.)

Policy number: _____

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 _____

22 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.

Place, Date _____

Signature of the policyholder or his/her legal representative _____

23 An expert opinion on the nature and the scope of the damage that has occurred must be enclosed in addition to the claim notification. Please note the explanations overleaf!

↑ Remove attached sheet before sending back! ↑

Expert opinions provided by

- Sports outfitters authorized by DSV aktiv (www.ski-online.de/partnersportgeschaefte).
For easier and quicker service you have the option to refer to any of our current partners (DSV aktiv partners) with the following logos:



If you select this option please do not complete the ski claim notification form, but use the forms available at your sports outfitters and indicate your claim number there.

- Manufacturers of the damaged equipment.
(Please make sure that the expert opinion contains all the details listed below!)
- Specialists from the DSV-SKISCHADENSERVICE (damage evaluation representative).
(Please send the damaged equipment free of charge to the following address:
DSV-Skischadenservice, Hubertusstr. 1, 82152 Planegg, Germany
or submit them in person.)

This expert opinion can be provided by an authorized sports outfitter or by the manufacturer of the damaged winter sports equipment.

Expert opinion for the DSV-SKISCHADENSERVICE

We have tested the submitted skis (the same shall apply mutatis mutandis to damages to any additional insured winter sports equipment)

Brand _____ Model _____ Serial number _____

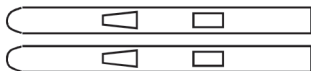
Checked with the following result:

- ☐ The damage does not comply with the warranty liability of the manufacturer
- ☐ The damage is not due to wear and tear or normal deterioration

Binding ☐ no longer usable as it is incompatible with any ski that is commercially available or can be ordered from the manufacturer

Ski sticks ☐ both sticks were kept by the sports shop

In the plotted areas we have determined the following damage:



Brief description of the damage(s) _____



DSV identification number

Place, Date

Stamp and signature of the sports outfitter or the manufacturer

For any further questions please specify a contact person in the sports outfitter: _____

Please note:

Damaged winter sports equipment, which has been compensated for, passes into the ownership of the insurer. It must therefore be retained by the sports outfitter who has provided the expert opinion. For a possible expertise by the DSV-SKISCHADENSERVICE please keep the damaged winter sports equipment for three months (from notification of the damage to DSV-SKISCHADENSERVICE).

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.
 - All the questions on the front page of the ski claim notification form must be answered by the policyholder (not by your sports outfitter) as the policyholder is fully accountable for the correctness and completeness of any information submitted.
- 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. 10** Information on the binding is required in order to determine if the binding can no longer be used because it is not compatible with any binding that is commercially available or can be ordered from the manufacturer.
- 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! Be sure to provide the original sales receipt to your sports outfitter**
- In the case that the original receipt has been lost, please tick the box “no longer available” in number 15.
- No. 18** It is necessary to give a detailed description of the incident leading to the damage. Stating “breakage” as the cause is not sufficient.
- No. 19** This question is mandatory!
- No. 20** Please also indicate the type of insurance taken out.
The claim must be reported both to the DSV-SKISCHADENSERVICE and to the insurance company in question.
- No. 21** In the event that the DSV-SKISCHADEN-SCHNELLDIENST (express service) is utilized, the indemnity sum will be determined by the specialist sports outfitter in charge who will also explain the amount and composition of the compensation. Therefore, no separate notice will be sent to the policyholder; the calculated amount will be transferred to the sports outfitter.
- Apart from the express service, a decision can be taken to have the damage settled by a specialized sports outfitter to whom the indemnity sum will then be transferred. In this case, the policyholder will receive a separate estimate for the amount and composition of the compensation
- 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.
- No. 22** Absence of a signature from the policyholder will result in the claim notification being deemed as “not submitted”.
- All the information on the back page of the claim notification form for skis must be filled in **by the specialized sports outfitter who provides the expert opinion on the damage**. If any information is missing or the expert opinion has not been signed and sealed with the company stamp, this will lead to further inquiries on the part of the DSV-SKISCHADENSERVICE and thus to delays in the management of your claim.
 - Please note the information according to sec. 28 para. 4 VVG on the consequences of breach of contract in the insurance case.

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

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

Please contact our data protection team in writing if you have any questions regarding the processing, transfer, or use of your data. Please also direct any suggestions or complaints regarding data protection to this team.

ARAG Allgemeine Versicherungs-AG
Team Datenschutz (Data Protection Team)
ARAG Platz 1
40472 Düsseldorf, Germany
email-address: datenschutz@arag.de
(max. TLS-encrypted e-mail communication)

ARAG's data protection officer can be contacted at the following address:

ARAG Allgemeine Versicherungs-AG
Data Protection Officer
AKB 405D
40462 Düsseldorf, Germany
email-address: datenschutzbeauftragter@arag.de
(max. TLS-encrypted e-mail communication)

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 (Bundesdatenschutzgesetz – BDSG), the data protection-related provisions in the German Insurance Contracts Act (Versicherungsvertragsgesetz – VVG), as well as 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 online 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 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 point (c) of Article 6 (1) 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 point (a) of Article 9 (2) in conjunction with Article 7 GDPR or process this data on the basis of point (f) of Article 9 (2) GDPR. If we draw up statistics using these categories of data, this is done on the basis of point (j) of Article 9 (2) GDPR in conjunction with Section 27 BDSG.

We also process your data in order to safeguard our own legitimate interests or those of third parties pursuant to point (f) of Article 6 (1) GDPR. This may, 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 advisers, 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 point (c) of Article 6 (1) 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 transfer the data relating to your claim 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 transfer your data 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 conclude 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 they are 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 point (a) of Article 6 (1) 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 to 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
Postfach 200444
40102 Düsseldorf, Germany
Telephone: 0211 38424-0
Fax: 0211 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 Besurance 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 Besurance HIS GmbH on the basis of Article 13 and Article 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 StGB).

In order to check your creditworthiness, we transfer your data (name, address and date of birth where necessary) to infoscore Consumer Data GmbH, Rheinstr. 99, 76532 Baden-Baden. The legal basis for this transfer of your data is point (f) of Article 6 (1) 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. For detailed information on this and the level of data protection at our service providers, please visit: www.ARAG.de/datenschutz or request it using the contact details 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 facts 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 about data sharing with Besurance HIS GmbH based on Articles 13 and 14 GDPR

We would like to inform you that upon conclusion of an insurance contract or in the context of claims processing, we will transfer data about the insured object (vehicle identification data or building address) and personal details about you (last name, first name, date of birth, address, previous addresses) to Besurance HIS GmbH (HIS inquiry). Besurance HIS GmbH uses the data to verify whether information about you and/or your insurance object is stored in the "Notification and Information System of the German Insurance Industry" (HIS) that might suggest an increased risk or irregularities in an insurance claim. Such information may only be available based on a previous report made by an insurance company to the HIS (HIS registration), which you may have been informed of separately by the registering insurance company. Data stored in the HIS on the basis of an HIS registration will be transferred to us, the inquiring insurance company, by Besurance HIS GmbH.

More information on the HIS is available online at:
www.besurance-his.de

Purposes of data processing by Besurance HIS GmbH

Besurance HIS GmbH operates the HIS Notification and Information System of the German Insurance Industry (HIS) as the controller. It uses this system to process personal data in order to support the insurance industry in processing insurance applications and claims. The data in question relate to increased risks or anomalies that may suggest irregularities (e.g., multiple claims for the same loss being submitted to various insurance companies).

Legal basis for data processing

Besurance HIS GmbH processes personal data on the basis of point (f) of Article 6 (1) GDPR. This is permissible where processing is necessary for the purposes of the legitimate interests pursued by the controller or by a third party, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data.

Besurance HIS GmbH does not itself make any decisions on the conclusion of an insurance contract or on the settlement of claims. It merely supplies insurers with the information they need to make such decisions.

Origin of data from Besurance HIS GmbH

The data in HIS originate exclusively from insurance companies registered with HIS.

Categories of personal data

Depending on the type of insurance or insurance line, and based on the HIS inquiry of an insurance company, Besurance HIS GmbH stores the data from the inquiry together with the personal data used for this purpose (surname, first name, date of birth, address, previous addresses) or information about the insurance object (e.g., vehicle or building information) and the inquiring insurance company. If an insurance company registers with HIS, in which case you may be informed separately by the insurance company, Besurance HIS GmbH stores increased risks or anomalies suggesting irregularities, if such information has been reported to HIS. For example, in the life insurance segment, this may involve information about potential complications (without reference to health data) and the insured sum/pension amount. For vehicles, this may include total losses, fictitious settlements, or anomalies in previous claims reports. Data relating to buildings comprise the number and period of building damage claims.

Categories of recipients of personal data

The sole recipients are insurance companies based in Germany and, in individual cases, state investigation authorities in the context of preliminary investigations.

Duration of data storage

Besurance HIS GmbH stores information about individuals in accordance with point (a) of Article 17 (1) (a) GDPR only for a specific period of time. Information about HIS inquiries is deleted after exactly two years to the day.

For HIS registrations, the following storage periods apply:

- Personal data (name, address, and date of birth) as well as vehicle and building data will be deleted at the end of the fourth calendar year after initial storage. If another registration is made for a person during the aforementioned period, this will result in the storage of personal data being extended for a further four years. The maximum storage period in such cases is 10 years.
- Life insurance data are deleted at the end of the third year after initial storage if no contract is concluded.

Data subjects rights

Every data subject has the right to access, rectify, erase, and restrict the processing of their data. These rights under Articles 15 to 18 of the GDPR can be exercised against Besurance HIS GmbH at the address below. It is also possible to contact the supervisory authority responsible for Besurance HIS GmbH - the Hessian Data Protection Commissioner, Gustav-Stresemann-Ring 1, 65189 Wiesbaden, Germany. Regarding the reporting of data to HIS, the responsible data protection supervisory authority is the authority responsible for the insurance company.

Based on Article 21 (1) GDPR, a data subject has the right to object to data processing on grounds relating to his or her particular situation at the address below.

If you would like to know which data Besurance HIS GmbH has stored about you, your vehicle, or your building, and to whom which data have been transferred, Besurance HIS GmbH would be pleased to provide you with this information. You may request a so-called self-disclosure from Besurance HIS GmbH free of charge. We kindly ask you to note that, for data protection reasons, Besurance HIS GmbH is not allowed to provide any information by telephone, since it is not possible to verify your identity over the phone. To prevent misuse by third parties, Besurance HIS GmbH requires you to provide the following information:

- Last name (name at birth, if applicable), first name(s), date of birth
- Current address (street name and number, post code, and town/city) and, if applicable, previous addresses for the last five years
- If applicable, the vehicle's VIN. When making inquiries about a vehicle, you must enclose a copy of the vehicle registration certificate I or II as proof of ownership.
- When making inquiries about a building, you must enclose the latest insurance policy or another document as proof of ownership (e.g. a copy of the land register extract or the purchase agreement).

By – voluntarily – enclosing a copy of your ID card (front and back), you will make it easier for Besurance HIS GmbH to identify you and avoid any queries. You may also request the self-disclosure form from Besurance HIS GmbH online at:
www.besurance-his.de/selbstauskunft/.

Contact details of the company and the Data Protection Officer

Besurance HIS GmbH
Daimlerring 4
65205 Wiesbaden, Germany
Telephone: +49 (0)151 – 506 918 44

The data protection officer at Besurance HIS GmbH may also be contacted at the above address, marked for the attention of the Data Protection Department, or by email at the following address:
his-datenschutz@besurance-his.de.

Overview of service providers for the ARAG Group



A. Companies within the group that are involved in joint processing of core customer data:

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

B. Service providers who are primarily charged with processing data (listed individually):

Contracting company	Service provider	Purpose of engagement	Health data
All companies within the group (see A.)	ARAG IT GmbH	Operating group-wide IT applications software development, IT security	yes
All companies within the group (see A.)	ARAG Service Center GmbH	Customer services over the telephone, assistance services	yes
All companies within the group (see A.)	Microsoft Ireland Operations Limited	In particular, provision of the Microsoft products Windows, Office 365 and Azure. (It has been contractually agreed that data will be stored on servers in Europe.)	yes
All companies within the group (see A.)	Paragon Customer Communications Weingarten GmbH	Printing and dispatch	yes
All companies within the group, except ARAG SE	ARAG SE	Support, sales promotion and management activities for sales channels	yes
All companies within the group, except ARAG SE	ARAG SE	Data transfer with brokers and service providers	yes
All companies within the group, except ARAG SE	ARAG SE	Market research, marketing, corporate auditing, legal	yes
All companies within the group, except ARAG SE	ARAG SE	Processing of post including scanning post received	yes
All companies within the group, except ARAG Krankenversicherungs-AG	ARAG SE	Risk assessment, managing the reinsurance business	yes
All companies within the group, except ARAG SE	ARAG SE	Payment transactions (debt collection), dunning procedures both in and out of court	yes
All companies within the group, except Vif GmbH	Flixcheck GmbH	Provision of a digital communications platform	in part
All companies within the group, except Vif GmbH	Rhenus Data Office GmbH	Shredding of files and destruction of data storage media	yes
ARAG SE	Swiss Post Solutions GmbH	Processing of services and contracts	no
ARAG SE	adesso insurance solutions GmbH	Automated mail processing in the event of a claim	yes
ARAG Allgemeine Versicherungs-AG	Verisk Med GmbH	Claim processing	yes
ARAG Allgemeine Versicherungs-AG	ARAG SE	Processing of applications and contracts complaint management	yes
ARAG Allgemeine Versicherungs-AG	ARAG Service Center GmbH	Claim processing	yes
ARAG Allgemeine Versicherungs-AG	DEKRA Claims Management GmbH	Claim processing	yes
ARAG Allgemeine Versicherungs-AG	Europa Versicherung AG	Claim processing	yes
ARAG Allgemeine Versicherungs-AG	PropertyExpert GmbH	Claim processing	no
ARAG Krankenversicherungs-AG	ARAG Gesundheits-Services GmbH	Claim processing	yes
ARAG Krankenversicherungs-AG	ARAG Service Center GmbH	Customer services over the telephone	yes
ARAG Krankenversicherungs-AG	AWP Service Deutschland GmbH	Claim processing	yes
ARAG Krankenversicherungs-AG	compass private pflegeberatung GmbH	Case assistance	yes
ARAG Krankenversicherungs-AG	Gesamtverband der Deutschen Versicherungswirtschaft e.V.	Exchange of notification records with the financial authorities	no
ARAG Krankenversicherungs-AG	IBM Deutschland GmbH	Data correction and capture	yes
ARAG Krankenversicherungs-AG	IMB Consult GmbH	Medical reports	yes
ARAG Krankenversicherungs-AG	innovas GmbH	Care administration	yes
ARAG Krankenversicherungs-AG	MEDICPROOF GmbH	Claim processing	yes

Contracting company	Service provider	Purpose of engagement	Health data
ARAG Krankenversicherungs-AG	PASS IT-Consulting Dipl.-Ing. Rienecker GmbH & Co. KG	Processing of contracts	no
ARAG Krankenversicherungs-AG	P A V Card GmbH	Production of printed matter	no
ARAG Krankenversicherungs-AG	Swiss Post Solutions GmbH	Telephone customer service, service and contract processing	yes
ARAG Krankenversicherungs-AG	WDS.care GmbH	Case assistance	yes
Interlloyd Versicherungs-AG	Verisk Med GmbH	Claim processing	yes
Interlloyd Versicherungs-AG	ARAG Allgemeine Versicherungs-AG	Managing service providers	yes
Interlloyd Versicherungs-AG	ARAG Allgemeine Versicherungs-AG	Claim processing	yes
Interlloyd Versicherungs-AG	ARAG Service Center GmbH	Claim processing (cover)	yes
Interlloyd Versicherungs-AG	DEKRA Claims Management GmbH	Claim processing	yes
Interlloyd Versicherungs-AG	PropertyExpert GmbH	Claim processing	no

C. Kategorien von Dienstleistern, bei denen Datenverarbeitung kein Hauptgegenstand des Auftrages ist:

Contracting company	Service provider	Purpose of engagement	Health data
All companies within the group	Address brokers	Checking addresses	no
All companies within the group	Doctors	Assessment of risks and services	yes
All companies within the group	Document storage	Storage of documents	yes
All companies within the group	Assistance agents	Support services	in part
All companies within the group	Call centre	Incoming/outgoing telephone calls	in part
All companies within the group	Data shredder	Destruction of data	yes
All companies within the group	E+S Rückversicherung AG	Application and claim processing www.es-rueck.de/de/datenschutz/	yes
All companies within the group	Reviewers and experts	Risk/service assessments, calculation of provisions and profitability, support in settling claims, support in calculations	in part
All companies within the group	Debt collection companies	Receivables management	no
All companies within the group	IT service providers	The maintenance and development of IT hard- and software	in part
All companies within the group	Lettershops/print shops/postal dispatchers	Printing/distribution of bulk mailings via the post or email	no
All companies within the group	Marketing agencies/providers	Marketing campaigns	no
All companies within the group	Market research companies	Market research	no
All companies within the group	Lawyers	Legal advice/support, representation in legal cases, debt collection, recovery proceedings	in part
All companies within the group	Reinsurers, reinsurance brokers	Reinsurance	yes
All companies within the group	Renovators, repair shops	Renovation and repairs	in part
All companies within the group	Service card manufacturers	Manufacture of customer cards	no
All companies within the group	Credit agencies	Creditworthiness checks in connection with the processing of applications and services	no
ARAG Allgemeine Versicherungs-AG and of Interlloyd Versicherungs-AG	Telediagnosics and teletherapy provider in veterinary medicine	Assessment of the animal's condition, advice on animal owner's wishes	no
ARAG Krankenversicherungs-AG	Provider of medical products	Provision of aids	yes

D. Please note:

Your personal data will not automatically be shared with all of the contractors and service providers listed here. For each order we check which personal data are actually needed in order to carry out the related tasks and only these data are then passed on to the pertinent contractor or service provider in connection with that order.

It is only possible for you to object to the transfer of data in connection with individual subcontracts if a separate check shows that your interests requiring protection override the legitimate interests of the commissioning company due to your particular personal situation.

If you require further information in connection with this list of service providers, the "Code of Conduct for handling personal data for the German insurance industry" or have other questions relating to data protection, you will find the pertinent information on the ARAG website (<http://www.arag.de>) under the heading Data Protection. Here you will always find the most up-to-date version of the list of service providers under the heading "List of Service providers employed by ARAG".

As at 10.2025