

Privacy notice for our customers

in accordance with Art. 13 and 14 of Directive (EU) 2016/679 – General Data Protection Regulation (GDPR)

(Status as of: 19 March 2026)

Below you will find more information on how we process your personal data. "Personal data" refers to any information that relates to a natural person (such as names, addresses, contract data).

Persons responsible for data processing

We, that is the

VIENNA INSURANCE GROUP AG Wiener Versicherung Gruppe

Schottenring 30, 1010 Wien

Phone: +43 (0)50 350-22000 or Email: info@vig.com

If you have any concerns or questions about the processing of your data by our company, we request that you contact our Data Protection Team at datenschutz@vig.com.

Purpose and legal basis for processing your data

Your personal data is only processed for the purposes of the insurance business insofar as this is necessary to establish, implement and terminate insurance relationships, in particular to process an application, to assess the risk of being insured, to fulfill advisory obligations, to review and fulfill a payment obligation and for internal verification of the timely settlement of claims. It is also used to check and settle the claims of injured parties, to check and process recourse claims, to conclude and implement reinsurance contracts, to develop tariffs, products and services, to compile statistics, for insurance-related research purposes, e.g. accident research, to combat misuse, to fulfill legal and regulatory obligations or for advertising and market and opinion research purposes.

Processing for the performance of a contract in accordance with Art. 6(1)(b) GDPR

The processing of your personal data is a mandatory requirement for the justification of our insurance relationship with you. We require these data, for example, to check whether and under which conditions your insurance relationship is established and to determine your insurance claim in an insurance event. Furthermore, we use your personal data to provide other support services, such as to inform you about changes to the legal framework if this is relevant to your insurance relationship.

Processing to fulfil a legal obligation in accordance with Art. 6(1)(c) GDPR

As an insurance company, we are subject to regulatory requirements and constant supervision by the authorities. This may mean that we have to disclose personal data of our policyholders to the Financial Market Authority at its request. Legal regulations may also require us to process your personal data, e.g. to comply with retention periods in accordance with the Federal Fiscal Code or to provide information to authorities or courts. In all these cases, however, we always ensure that the legal requirements are complied with and that your data is protected.

Processing to safeguard legitimate interests in accordance with Art. 6(1)(f) or to establish, exercise or defend legal claims in accordance with Art. 9(2)(f) GDPR

In addition to processing your data to fulfill a contract or due to a legal obligation, we may also process your data due to our legitimate interest. However, this always takes place within the framework of the prescribed balancing of interests. Examples of processing in the legitimate interest include combating fraud or the assertion of or defense against legal claims.

Processing for care and treatment in the health or social sector in accordance with Art. 9(2)(h) GDPR in connection with Section 11a-d of the Austrian Insurance Contract Act (VersVG)

In connection with insurance relationships in which the health status of the insured persons or injured parties is material, it is necessary to process special categories of personal data. This is carried out on the basis of Article 9(2)(h) GDPR in conjunction with Section 11a(1) VersVG for the specified purposes, namely to assess whether and under what conditions a contract is concluded or amended, to administer existing insurance contracts, or to assess and fulfil claims arising from an insurance contract. These data are collected in accordance with the provisions of Section 11a(2) VersVG.

Processing you have consented to in accordance with Art. 6(1)(a) GDPR

Based on declarations of consent provided by you separately, we process your data to provide you with further information about products and fundraising events by telephone, email, fax or SMS.

If your consent is required for the processing of your data, we shall only process such data for the appropriate purpose after you have expressly issued your consent. If we process your data based on your consent, you may withdraw this consent at any time with the consequence that we will no longer process your data for the purposes specified in the consent from the point at which the consent is withdrawn.

Recipients of your data

The protection of your data is important to us. Therefore, data will only be passed on if there is a contractual or legal requirement to do so, if this is necessary to protect our overriding legitimate interest or if we have your consent to do so. In these cases, your data will only be passed on to the extent absolutely necessary.

For example, your insurance broker or insurance agent will receive your personal data on the basis and within the scope of your authorization granted to them.

Due to the complexity of today's data processing procedures, we sometimes have to use service providers and commission them to process your data. It may also be necessary for us to process your data within our insurance group as part of our business case processing. However, if necessary, we always ensure that a corresponding processor agreement has been concluded in accordance with Article 28 GDPR when using service providers.

You can find a **detailed overview of possible data recipients** in the "Data recipients" document on our website at <https://group.vig/en/footer/privacy-notice/>.

Data security

We take extensive technical and organizational measures to make our data processing secure. In particular, this concerns the protection of your personal data against unintentional or unlawful destruction, loss, modification or unauthorized disclosure of or unauthorized access to personal data that are transferred or saved or are processed in another way.

The protective measures include, for example, the use of modern security software and encryption procedures, physical access control, authorization concepts and other precautions in order to defend against and prevent attacks.

As a licensed insurance company, any kind of data transfer within our company is encrypted. We also have encryption options for external data transfer, provided that you, as the recipient of our communications, support the technical requirements for decryption.

In addition, we guarantee that our internal data centers comply with all ISO 27001 security standards. We also require the data processors that we use to comply with our security concept; these data processors have an obligation to comply with similar or equivalent security precautions.

Where do the personal data that we process come from?

In general, we primarily process your personal data, which we have received directly from you within the framework of our business relationship, for example, upon conclusion of a contract, notification of a claim, consultation, request, etc. We generally only collect data that is absolutely necessary.

During the handling of claims or insurance events, we may also obtain your data from third parties, such as liable party, injured party, witnesses, public authorities, social insurance agencies, the Austrian Association of Insurance Companies (VVO) or contractual partners in the insurance relationship.

Furthermore, we process personal data that we obtain from publicly accessible sources (e.g. land register, company register, central register of residents, register of associations, register of beneficial owners, insolvency database) or which are lawfully disclosed to us by other third parties or from insurance industry systems operated centrally by the VVO, insofar as this is necessary for the provision of our services or for the establishment, exercise or defence of legal claims.

In addition, we may obtain personal data from state authorities or persons acting in an official capacity, such as criminal courts, public prosecutors' offices and court commissioners.

You have the right of access to obtain a detailed overview of the personal data concerning you.

Retention period of your data

As a general rule, we retain your personal data for the duration of our insurance relationship with you. We also retain your data for as long as legal claims arising from our insurance relationship may be brought. The limitation periods applicable to insurance contracts are set out in Section 12 of the Austrian Insurance Contract Act (VersVG).

In addition, we are subject to various statutory retention obligations requiring us to retain data relating to you, to third parties (such as co-insured persons), to your claims, and to your insurance relationship beyond the termination of the insurance relationship or even after a claim has been settled. These obligations may continue to apply even after you are no longer our customer.

The retention periods for personal data in the context of insurance relationships are set out in Chapter 10 of the industry standard "Data Protection in the Austrian Insurance Industry", approved by the Austrian Data Protection Authority. Following termination of the contractual relationship, personal data are generally retained for 10 years to comply with contractual and post-contractual obligations. Depending on the line of business, legal claims may be brought up to 30 years or more after the end of the contract; therefore, in certain cases, data may be retained for evidentiary purposes for up to 30 years or, where necessary, for a longer or indefinite period.

Your rights

You have the right to request information as to whether we process your personal data. If this is the case, you may request information about the data itself, the purpose, categories, recipients, origin and storage duration of the personal data we process concerning you.

If we process personal data about you that is incorrect or incomplete, you may request that it be rectified or completed. You may also request the erasure of data that has been processed unlawfully. Please note, however, that this applies only to incorrect, incomplete or unlawfully processed data. If it is unclear whether the personal data processed concerning you is incorrect or incomplete or has been processed unlawfully, you may request that the processing of your data be restricted until final clarification of this issue. You may object to the processing of your data carried out for the purposes of legitimate interests for reasons relating to your situation at any time (Article 6(1)(f) GDPR). You may also withdraw your consent at any time and without reason in order to prevent the further use of your personal data that has been collected and used on the basis of your consent or for the purposes of direct marketing.

You may receive the personal data we process about you, provided that we have received them directly from you, in a machine-readable format determined by us, or instruct us to transfer these data directly to a third party designated by you, provided this is technically feasible and neither disproportionate effort nor statutory or other confidentiality obligations prevent this on our part or on the part of third parties.

For all your concerns, please use the contact details provided below. To ensure that your personal data does not fall into the wrong hands, we may request proof of identity (e.g. a copy of an identification document) when you submit your request. This is used solely for identity verification and will not be stored by us.

If you believe that the processing of your data infringes data protection law or that your data protection rights have otherwise been violated, you have the right to lodge a complaint with the Austrian Data Protection Authority (Barichgasse 40-42, 1030 Wien, dsb@dsb.gv.at).

The requirement to process your data

We only collect personal data that we require for the conclusion and performance of the insurance contract with you. For example, we cannot offer you insurance coverage without your name and address. If you do not provide us with this data, or not to the required extent, we may not be able to enter into the insurance relationship you request or settle your claim. If we are permitted to process your data solely on the basis of your consent, you are not obliged to give your consent or to provide the data; however, in this case we may also not be able to enter into the insurance relationship you request or settle your claim.

Use of automated decision-making including profiling in accordance with Art. 22 (1) and (4) GDPR

We do not use automated decision making or profiling.

Adaption of this declaration

This notice replaces all previous versions. We reserve the right to amend this notice as necessary. The current version can be found on our homepage at <https://group.vig/en/footer/privacy-notice/>.

Contact

For any data protection-related questions or requests, please contact us at:
datenschutz@vig.com or

by post at
VIENNA INSURANCE GROUP AG Wiener Versicherung Gruppe
Attn: Data Protection Team
Schottenring 30
1010 Wien