



INFORMATION SHEET ON DATA PROTECTION

in accordance with Art 13 GDPR

1. general information

Based on the decision of the European Court of Justice of 16 July 2020, keyone hereby informs you (customers, business partners, employees, website visitors and other communication partners) that it may not be possible to maintain an adequate level of data protection comparable to EU rules when using US service providers such as Amazon, Asana, Facebook, Google, MailChimp, Twitter, TeamViewer, YouTube, etc. and their respective European subsidiaries in the context of communication. Due to national laws, a non-European provider can be forced by national law to hand over communications data to national security authorities without the legality of this handover being reviewed in independent court proceedings at the request of the data subject. As this finding by the court also applies to companies based and processing data in Europe under the EU-US Privacy Shield, the standard contractual clauses and the Binding Corporate Rules, all data transfers to third-party providers must now be reviewed on a case-by-case basis and, if necessary, stopped or replaced by EU-based providers. To this end, keyone is currently in dialogue with the service providers and the supervisory authorities.

keyone adheres strictly to the statutory provisions when collecting, processing and using your data. These are primarily regulated in the GDPR, DSG, TKG 2003.

keyone GmbH ("keyone") FN 565639y is an insurance agent in accordance with § 43 of the Austrian Insurance Contract Act. keyone acts on behalf of the insurance companies with which keyone has concluded a written agency agreement. keyone brokers insurance contracts between you and the insurance company. In certain cases, keyone procures insurance cover for you by joining certain group insurance contracts.

As part of the (pre-)contractual relationship with you, keyone processes your personal data, which is why keyone is the "controller" within the meaning of Art. 4 (7) GDPR.

keyone is based in Tyrol at Tiergartenstraße 102, 6020 Innsbruck, the managing directors are Robert LARCHER and Moritz SCHRÖCKSNADEL. You can contact keyone's data protection officer at any time at help@keyone.at or +43 720 884 252.

2. what data does keyone process and for what purpose and on what legal basis? You have voluntarily provided keyone with your data, and keyone processes this data on the basis of your consent. keyone has developed its website in such a way that anyone can receive a quote for insurance completely anonymously. However, in order to be able to provide you with a personalised quote and to conclude an insurance contract or join certain group insurance contracts with you, keyone requires your contact details and your bank details. This data supplements the information you provided when answering keyone's previous questions.

keyone processes your personal data as part of the fulfilment of the contract or the implementation of a pre-contractual measure for the purpose of establishing and processing insurance relationships or to procure insurance cover by joining group insurance contracts.

3. in the contract

In order to be able to prepare an insurance offer for you, to be able to broker an insurance contract directly to the insurance company or to be able to provide insurance cover by joining a group insurance contract, keyone requires your data. Even with existing contracts, changes can always occur, which is why keyone stores and processes your data. In the case of an existing contract, keyone requires your data for the ongoing collection of premiums, administration, invoicing and for contract and master data management. The conclusion and fulfilment of the respective insurance contract or joining the group insurance contract is only possible if keyone can process your personal data. If you do not provide the necessary data, it will **not be possible** to conclude an insurance contract or join the group insurance contract.



4. in the event of a claim

In order to be able to process a claim for you, keyone must pass on your contact details and information about your policy and the claim to the relevant insurer or a claims service provider so that the claim can be processed and settled. If the insurer calls in an expert to process the claim, the expert will also receive the information you have provided. Without this information, the claim **cannot** be processed.

5. in payment transactions

So that the monthly payment of the premium for directly brokered insurance contracts or the premiums when joining a group insurance contract can be carried out, keyone provides a payment service provider with your e-mail address and the bank or credit card details you have provided. Rights of data subjects: The applicable statutory data protection regulations give you a number of rights vis-à-vis keyone, such as the right to information about your data, the right to rectification of your data, the right to erasure of your data (in which case you can of course no longer be a customer or an insured person) and the right to restriction of the processing of your data. At your request, keyone will provide you with all data stored or processed by keyone about you in a clear and readable format. Under certain circumstances, you can of course object to data processing.

6. when contact is made

When contacting keyone (e.g. by e-mail or contact form), keyone stores your details in order to process your enquiry and in the event that follow-up questions arise.

7. for comments

If you leave comments in the guide or other contributions, keyone stores your IP address. This serves the security of keyone in case of illegal content.

8. advertising

You do not have to receive advertising from keyone. Simply send an informal e-mail to help@keyone.at in which you declare your objection.

9. processing of your data beyond the contractual relationship

Processing beyond the contractual relationship is carried out for the purpose of fulfilling tax and corporate law obligations (Art 6 para 1 lit c GDPR) and, if necessary, for the necessary defence of legal claims in the legitimate interest of keyone (Art 6 para 1 lit f GDPR). Personal data that is no longer required for these purposes will be deleted by keyone.

10. how does keyone back up your data and for how long?

keyone secures its website and other systems using technical and organisational measures. These measures are aimed at preventing the loss, destruction, access, modification or unauthorised dissemination of your data. Your personal data is transmitted securely using encryption. In addition, keyone has optimised its processes so that no personal data is passed on by technical or interpersonal means unless this is absolutely necessary for the purpose for which the data was collected.

In order to offer you the best possible service, keyone uses technical services and products from data processors. Where possible, only companies based in the European Union are used. If data processors outside the EU are used, keyone only works with companies that are authorised by the EU.

Under no circumstances will personal data be passed on to uninvolved third parties, unless this is absolutely necessary for the fulfilment of a contract or the preparation of an offer, or unless keyone is legally obliged to do so.

keyone stores and processes your data for the duration of the contractual relationship and beyond, insofar as there is a legal obligation to do so (e.g. 7 years according to § 132 BAO) or this is necessary for the defence or assertion of claims.



11. to whom does keyone pass on your data?

The data collected by keyone is also forwarded to other recipients and third parties, which may be

- Insurance company
- injured third parties
- Courts and authorities
- Experts
- Lawyers
- Tax consultant
- External service providers for fraud prevention
- Measures to ensure and improve the security of IT systems
- Internal administrative purposes, the exchange of data within the group of companies

12. navigation data and cookies

Access data / server log

keyone (or its web space provider) collects data about every access to the website (so-called server log files). The access data includes the name of the website accessed, file, date and time of access, amount of data transferred, notification of successful access, browser type and version, the user's operating system, referrer URL (the previously visited page), IP address and the requesting provider.

keyone uses the log data only for statistical evaluations for the purpose of operation, security and optimisation of the offer. The log data can be checked retrospectively if there is a justified suspicion of unlawful use based on concrete evidence.

13. cookies

Cookies are used to ensure that the website functions correctly and that you are recognised when you return to the site. Cookies are small text files that store specific, device-related information on your access device. They are used to make the website more user-friendly (e.g. storage of login data) and to statistically record website usage in order to improve the website. Most browsers offer the option of restricting or preventing the storage of cookies, although this can restrict the user-friendliness of the website. Three types of cookies are used on the keyone website:

14. basic cookies

keyone basic cookies are used to ensure that the website functions properly. These are small text files that keyone stores on your computer or smartphone. They help you to navigate the site conveniently.

15. performance cookies

With the help of performance cookies, keyone checks whether everything is being done correctly on the website and assesses where improvements can be made. For example, keyone determines how many visitors were on a particular page. Only anonymous data is used for this. It is not possible to draw conclusions about you as a specific person.

Cookies are only activated with your express consent when you first visit the website. You can deactivate them later at any time.

16. online marketing cookies

If you see advertising on the keyone website or another website that matches your surfing behaviour, this may be due to an online marketing cookie that keyone or advertising partners have stored on your computer or smartphone. Only anonymised or pseudonymised data is passed on to keyone's advertising partners for this purpose. You can also deactivate these cookies.



17. your rights as a data subject

As a data subject, you have the fundamental right to

- to information about the data stored about you at keyone (Art. 15 GDPR)
- the right to rectification of inaccurate data (Art. 16 GDPR)
- the right to erasure of the data if there is no legal basis for further storage (Art. 17 GDPR) - the right to restrict the processing of the data to specific purposes (Art. 18 GDPR) - the right to data portability (Art. 20 GDPR) and
- the right to object to the processing of your data (Art. 21 GDPR).

If the processing is based on your consent, you also have the right to withdraw your consent at any time without affecting the lawfulness of processing based on consent before its withdrawal.

To exercise your rights, please contact keyone at help@keyone.at or +43 720 884 252.

If you believe that the processing of your data violates data protection law or that your data protection rights have been violated in any other way, you are free to lodge a complaint with the data protection authority.

However, keyone prefers to deal with your concerns directly, please contact keyone at help@keyone.at or +43 720 884 252.

By clicking on the "Take out insurance" button, you acknowledge the data protection information and confirm your decision to agree or not to agree to the consent(s). If you as the policyholder take out an insurance policy for an insured person, you also confirm that you have fully informed the insured person about the data processing and that you have demonstrably obtained the consent given by the insured person through your entries on keyone's online conclusion website. You can access, reproduce and print the data protection information at any time at www.keyone.at/keyone-care/downloads/ in the "Data protection information" section.

DECLARATION OF CONSENT
for the sending and transmission of advertising and information material

18 General information:

"Personal data" means any information relating to an identified or identifiable natural or legal person (data subject). This may be private, professional, economic information, characteristics or knowledge. Personal data therefore includes, for example, name, date of birth, address, gender, telephone number or policy number.

With this declaration of consent, you agree to the use of your contact details for the transmission of advertising and information material, in particular on the latest insurance products and services from keyone.

With this declaration of consent, you agree that all insurance terms and conditions, insurance certificates in accordance with Section 3 (1) VersVG as well as declarations and other information in connection with contracts concluded by you or to be concluded in the future may be sent electronically to the e-mail address you have provided with legal effect.

I have regular access to the Internet. My e-mail address is the e-mail address I have provided. Both you and keyone undertake to inform us of any changes to your Internet access and e-mail address. Even if electronic communication has been agreed, you have the right at any time - but only once free of charge - to receive information received electronically on paper or in another form generally offered by keyone.

Excluded from the possibility of electronic communication are declarations, documents and information that require the written form (with signature) due to a statutory provision or a contractual agreement, such as the agreement on the form of declarations and other information.

This consent can be revoked by you or keyone at any time.

Simply send an informal e-mail to help@keyone.at in which you explain your objection.

By clicking on the "Take out insurance" button, you acknowledge the data protection information and confirm your decision to consent or not to consent to the consent(s). If you as the policyholder take out an insurance policy for an insured person, you also confirm that you have fully informed the insured person about the data processing and that you have demonstrably obtained the consent given by the insured person through your entries on keyone's online conclusion website. You can access, reproduce and print the data protection information at any time at www.keyone.at/keyone-care/downloads/ in the "Data protection information" section.



Sales information according to § 5 FernFinG UNIQA

Data on the company (provider)

Name and address: UNIQA Österreich Versicherungen AG (hereinafter referred to as UNIQA) Untere Donaustraße 21, 1029 Vienna
Legal form and registered office: Public limited company with registered office in Vienna
General telephone number: (+43 1) 211 75-0
24-hour service: (+43 1) 50677-670
Fax: (+43 1) 214 33 36
E-mail: info@uniqa.at; Web: <http://www.uniqa.at>
Company register number: FN 63197m
Commercial Register Court: Commercial Court Vienna
Sales tax identification number: ATU 153629

Main business activity:

UNIQA conducts contract insurance and all related business, insofar as the operation has been authorised by the supervisory authority.

Competent supervisory authority:

Financial Market Authority (FMA), 1090 Vienna, Otto-Wagner-Platz 5, UNIQA is a member of the Austrian Federal Economic Chamber, the Vienna Economic Chamber and the Austrian Insurance Association. UNIQA is subject to the laws of the Republic of Austria. As an insurance company, UNIQA is subject in particular to the provisions of the Insurance Supervision Act (VAG) and the Insurance Contract Act (VersVG).

Conclusion of the insurance contract (conclusion of contract)

You submit the application to conclude the insurance contract by sending UNIQA a completed application form or by approving an application received from the insurance broker by e-mail. Submitting an application does not constitute an insurance contract or insurance cover. Once you have submitted your application, we will review it and either accept or reject it. In both cases, we will inform you of our decision either electronically or by post. If your application is accepted, you will receive a declaration of acceptance and/or a policy. If you have not agreed to electronic communication and have concluded an insurance contract for life, disability or pension insurance, you will also receive the policy in paper form. The insurance contract is concluded upon receipt of the declaration of acceptance or the policy. Save the documents sent to you and make a printout of them. Keep all documents in a safe place. These contain data that you will need in the event of an insurance claim.

Term of the insurance cover (cover period)

The term of the insurance contract and the insurance cover begin on the individually agreed commencement date and end on the last day of the agreed term. You will find further details on the application, in the policy and in the insurance conditions.

Termination of the insurance contract

For more information on your options for cancelling the insurance contract, please refer to the product or basic information sheet as well as the insurance terms and conditions and/or the application.

Payment method and time of premium payment

Premiums are paid at different times depending on the form of payment selected. Please refer to the application, the policy and the insurance terms and conditions for details of the payment modalities (payment method and payment frequency).



Information on the right of cancellation - You can cancel the contract under the conditions described below.

§ Section 8 FernFinG

(1) If you are a consumer (Section 1(1)(2) KSchG) and the contract was concluded exclusively by means of distance selling (e.g. telephone, Internet, e-mail), you may withdraw from the contract up to the end of the period specified in paragraph 2. (2) The following applies to life insurance contracts: The cancellation period is 30 days and begins on the date on which you were informed of the conclusion of the contract. The following applies to all other insurance contracts: The cancellation period is 14 days and begins on the day the contract is concluded. However, if you only received the terms and conditions of the contract and sales information after the contract was concluded, the cancellation period only begins when you receive all these terms and conditions and information.

(3) The declaration of cancellation is not bound to any particular form. If you declare your cancellation in writing or in written form (in particular by e-mail) or on another permanent data carrier, the cancellation deadline shall be deemed to have been met if you send this declaration before the deadline expires. Please send the cancellation notice to: UNIQA Österreich Versicherungen AG, Untere Donaustraße 21, 1029 Vienna or info@uniqa.at. (4) The right of cancellation does not apply to contracts with a term of less than one month. (5) In the event of effective cancellation, the insurance cover ends and you will receive the part of the premium attributable to the period for which there was no insurance cover due to the cancellation. In the case of an annual premium, 1/365 of the annual premium will be charged per day. In all other cases, the premium is divided by the number of insured days for which insurance cover would have existed under the contract without your cancellation, and you receive the sum of the pro rata premiums corresponding to the number of days for which no insurance cover existed due to the cancellation. In the event of cancellation, you must reimburse any compensation already received.

(6) The refund to you must be made immediately, but no later than 30 days from receipt of the cancellation notice. Reimbursement by you must be made immediately, but at the latest within 30 days of sending the cancellation notice. (7) If you do not exercise your right of cancellation, the contract shall remain in force for the agreed term.

§ 5c VersVG

(1) You can cancel your insurance contract within 14 days in writing (e.g. letter, fax, e-mail) without giving reasons. A cancellation period of 30 days applies to life insurance contracts. (2) The cancellation period begins with the notification of the conclusion of the insurance contract (= sending of the policy or insurance certificate), but not before you have received the insurance certificate and the terms and conditions of insurance, including the provisions on the determination or amendment of premiums and these instructions on the right of cancellation.

(3) The cancellation notice must be sent to: UNIQA Österreich Versicherungen AG, Untere Donaustraße 21, 1029 Vienna or info@uniqa.at. To comply with the cancellation period, it is sufficient for you to send the declaration of cancellation before the expiry of the cancellation period. The declaration is also effective if it reaches your insurance agent. (4) With the cancellation, any insurance cover already granted and your future obligations under the insurance contract shall end. If the insurer has already granted cover, it shall be entitled to a premium corresponding to the period of cover. If you have already paid premiums to the insurer that exceed this premium, the insurer must repay them to you without deductions.

(5) Your right of cancellation shall expire at the latest one month after you have received the insurance policy including these instructions on the right of cancellation.

Total price

The total price as well as information on costs, fees and taxes can be found in the application and the policy. We use part of the insurance premium paid by you to pay a commission to the broker of the contract.

Communication costs

There are no additional costs apart from your general communication costs (e.g. for Internet use). You pay the costs of your normal tariff for a telephone call, no special tariffs apply.



Documents in paper form

You have agreed to the electronic transmission of the contractual terms and conditions, but can still request the submission of the contractual terms and conditions in paper form at any time during the contractual relationship.

Contractual bases, applicable law, place of jurisdiction

The content of the contract is governed by the application, the insurance conditions on which the contract is based and the policy. The entire pre-contractual and contractual legal relationship is governed by Austrian law. Any legal disputes arising from the legal relationship are subject to all statutory places of jurisdiction.

Complaints centres

Customers can address their complaints to UNIQA Österreich Versicherungen AG, Untere Donaustraße 21, 1029 Vienna, also by e-mail info@uniqa.at. We will immediately assign a complaint to the person responsible for processing it. We will respond to each complaint within two weeks. You can also contact the Association of Austrian Insurance Companies (VVO), Schwarzenbergplatz 7, 1030 Vienna, e-mail: info@vvo.at. If the contract is a consumer transaction, you can also contact the Arbitration Board for Consumer Transactions, Mariahilfer Straße 103/1/18, 1060 Vienna, e-mail: office@verbraucherschlichtung.at and the Complaints Office of the Federal Ministry of Labour, Social Affairs, Health and Consumer Protection, Stubenring 1, 1010 Vienna, e-mail: versicherungsbeschwerde@sozialministerium.at. In the event of a complaint relating to data protection, you can contact the Data Protection Officer of UNIQA Österreich Versicherungen AG, e-mail: datenschutz@uniqa.at. You also have the option of lodging a complaint with the Austrian Data Protection Authority: Österreichische Datenschutzbehörde, Barichgasse 40-42, 1030 Vienna, e-mail: dsb@dsb.gv.at. Irrespective of this, you still have the option of taking legal action.

Supervisory authority

Financial Market Authority (FMA), Otto-Wagner-Platz 5, 1090 Vienna.

Language

The language used in the entire business relationship is German.

Key features of the insurance cover

The key features of the product can be found in the product or basic information sheet. The product or basic information sheet relevant to you can be found attached and at www.uniqa.at. Further information on the scope of the insurance cover can be found in the application, policy and insurance conditions. If the product you have chosen involves special risks, for example capital market risks, we will inform you of this in the application.

Maturity of services / fulfilment of the contract

Cash benefits from UNIQA are due upon completion of the investigations necessary to determine our obligation to pay benefits. Further regulations on the due date can be found in § 11 VersV



Data protection information for UNIQA insurance contracts
Status: 6 September 2018

1. who is responsible for handling your data?

1.1 UNIQA Österreich Versicherungen AG, Untere Donaustraße 21, 1029 Vienna, telephone: +43 50677 670, e-mail address: info@uniqa.at ("UNIQA", "we", "us") is responsible for adequately protecting your personal data. UNIQA therefore observes all legal provisions for the protection, lawful handling and confidentiality of personal data, as well as data security.

1.2 We process your personal data as required by the General Data Protection Regulation (GDPR), the Data Protection Act (DSG), the special provisions of the Insurance Contract Act (VersVG) and all other relevant laws.

1.3 You are welcome to contact our data protection officer at datenschutz@uniqa.at.

2 For what reason and for what purpose may UNIQA process your data?

2.1 Contract fulfilment and implementation of pre-contractual measures: We use your personal data in accordance with Art 6 para 1 lit b GDPR and the applicable special provisions for the processing of special categories of personal data in accordance with Art 9 para 2 lit g and h as well as para 4 GDPR in conjunction with §§ 11a f VersV - to assess the risk to be assumed by us

- to assess whether and under what conditions the insurance contract can be concluded or a contract amendment can be implemented
- for quotation and application processing
- for contract preparation
- from a valid insurance contract for its execution, fulfilment (incl. premium collection), administration, invoicing, claims assessment, information in the context of benefits processing and checking whether you are entitled to benefits
- for ongoing customer support and information
- for managing changes to master data and contract data
- for unit-linked products for fund management
- for the administration of the registration business as an authorised registration office for the registration and deregistration of a motor vehicle.

The conclusion and fulfilment of the respective insurance contract is only possible if we are able to process your personal data. If you do not provide us with the necessary data, no insurance contract can be concluded.

2.2 Your data may also be processed in the legitimate interest of UNIQA or a third party. In particular in accordance with Art 6 para 1 lit f GDPR for:

- Risk assessment, balancing the risks we assume and ensuring that your claims are met - Preparation of statistics for the development of new tariffs, customer support, offer and application processing Contract management and service provision, risk minimisation
- Obtaining credit information in order to minimise the risk of default in advance, especially for long-term investments
- Ongoing improvement of our processes in order to guarantee a high quality of advice and support in the long term - risk assessment in the event of an application, to clarify the facts when checking benefits and to combat insurance fraud. To fulfil these purposes in the context of personal insurance (such as life insurance), UNIQA may exchange your personal data with the Central Information System of the Insurance Industry (ZIS). Further information on the system operated by the

The information system managed by the insurance company can be found under point 3.7. of this document. As part of the motor vehicle liability contract, UNIQA checks information on the claims history of the motor vehicle liability contract and the correct categorisation in the bonus-malus system in order to be able to calculate the premium according to the claims history.



- the purpose of "compliance". This includes compliance with legal and other requirements, such as income tax and social security deductions, record-keeping/reporting obligations, audits, compliance with government/authority review, response to legal processes, pursuit of legal rights/remedies, defence in litigation, management of internal complaints/claims, investigations and compliant behaviour with policies/procedures.
 - Recording of your signature characteristics in the event of an incident (in particular in the case of electronic signatures) and deposit with a notary public who is legally obliged to maintain confidentiality for the purpose of asserting and exercising or defending legal claims.
 - Prevention and investigation of criminal offences. In particular, we use data analyses to identify indications of insurance fraud.
 - Market research such as satisfaction surveys and studies on services provided and for counselling and direct marketing, provided that the respective market research or direct marketing activities can be regarded as processing serving a legitimate interest as a result of a balancing of interests. Otherwise, we will only use your data for these purposes with your separate consent, which can be revoked at any time.
 - Profiling as part of direct marketing for a targeted, relevant approach, target group and product selection as well as for taking into account the tariff specifications and contractual framework conditions of the respective product
 - Planning, implementation and documentation of internal auditing measures and forensic analyses to ensure continuous improvement of our business processes and fulfilment of regulatory obligations
 - Ensuring IT security and IT operations, carrying out load tests, developing new products and systems and adapting existing ones, migrating data to ensure the viability and integrity of the systems and thus, by extension, the processed data. The personal data provided is primarily used for tests where this is not possible with reasonable economic effort.
- can be carried out on the basis of anonymous data, whereby data security in accordance with Art 32 GDPR is of course guaranteed at all times.

2.3 Fulfilment of legal obligations: UNIQA has legal obligations, e.g. regulatory requirements, counselling obligations, as well as tax or corporate law requirements. So that we can fulfil these, we process your personal data in accordance with Art. 6 para. 1 lit c GDPR exclusively to the extent required by the respective law.

In accordance with the Financial Markets Money Laundering Act (FM-GwG), UNIQA must determine and verify the identity of customers or beneficial owners or any trustees of customers, assess the purpose and nature of the business relationship sought by the customer, obtain and verify information on the origin of the funds used, and continuously monitor the business relationship and the transactions carried out within its framework. On this basis, UNIQA must in particular retain copies of the documents and information received which contain personal data of the customer or the beneficial owners or trustors and which are necessary for the fulfilment of the due diligence obligations described and the transaction documents and records which also contain personal data of the customer or the beneficial owners or trustors and which are necessary for the determination of transactions. Personal data that is processed by UNIQA exclusively on the basis of the FM-GwG for the purposes of preventing money laundering and terrorist financing may not be further processed in a manner that is incompatible with these purposes. This personal data may not be processed for other purposes, such as for commercial purposes.



2.4 Consent: We obtain your consent in accordance with Art. 6 para. 1 lit. a GDPR, provided that none of the justification reasons described above under points 2.1 to 2.3 apply. We will, of course, fully comply with any additional regulations (including the Telecommunications Act). UNIQA requires your voluntary consent, which can be revoked at any time, above all for electronic or telephone contact for advertising purposes within the meaning of the Telecommunications Act, any recording of conversations during telephone contact in accordance with Sections 11a to 11d VersVG to the extent indispensable for the conclusion of the contract or the amendment of the contract as well as the provision of services. Such consent is not covered by this data protection notice and must be obtained separately if required.

2.5 Before UNIQA processes your data for purposes other than those described in this document, we will inform you separately.

3. to whom may your data be passed on or from whom do we receive it? 3.1 Reinsurers: We may insure the risks assumed by us with special insurance companies (reinsurers). For this purpose, it may be necessary to send your contract and claims data to them in accordance with Section 11c (1) (2) VersVG. This is necessary so that the reinsurer can independently assess the risk or the insured event. It is also possible that the reinsurer will support us in the assessment of procedures due to its special expertise. We only pass on your personal data if this is necessary and proportionate for the fulfilment of your contract or to protect our legitimate interests.

3.2 Insurance intermediaries: If your insurance relationship with UNIQA is concluded by an agent or broker and/or an agency or broker manages your insurance contract with UNIQA, the insurance intermediary collects your personal data and forwards it to us to check your insurance risk for the conclusion or fulfilment of the respective contract. We also transmit your personal data to the intermediary to the extent required for your support.

3.3 Repayment vehicle database: If the contract is used as collateral for a loan, data required to ensure a continuous flow of information on the value and proper servicing of the repayment vehicle when the loan is granted is passed on to the lender.

3.4 Data transfer within the UNIQA group of companies: We may pass on individual data processing to specialised areas or companies within our group of companies. This is done so that UNIQA can manage your customer data centrally.

A list of the companies that

UNIQA Group can be found at www.uniqa.com in the current UNIQA Group report

3.5 External service providers: We comply with legal and contractual obligations. To this end, we work together with external service providers (processors) and transfer your personal data to them to the extent necessary for the provision of services. Our processors include, in particular, IT service providers, service providers in the context of customer support, contract management and claims processing, market research institutes, advertising agencies and waste disposal companies that dispose of our business documents in compliance with data protection regulations).

3.6 Courts and authorities: There are also legal obligations that UNIQA can only fulfil if we disclose your personal data to authorities (such as social insurance institutions, tax authorities or the courts).
law enforcement authorities) or courts to the extent necessary.



3.7 Central information system: The Association of Austrian Insurance Companies (VVO), Schwarzenbergplatz 7, 1030 Vienna, operates a central information system for personal insurance in the legitimate interest (Art. 6 (1) lit. f GDPR) of the participating insurers and the community of insured persons for the coordinated guarantee of insurance cover adjusted to the scope of premiums and benefits. The VVO acts as a processor, the participating insurers as joint controllers. This is used by us in the life insurance sector (including occupational disability insurance) to check insurance risks in the event of an application or claim. If an insurance application for life insurance is rejected, accepted under more difficult conditions, an insurance contract is terminated due to a breach of the pre-contractual duty of disclosure or disability insurance is taken out (insured annual pension > EUR 9,000), the insured person/person to be insured can be recorded in the system for a maximum of seven years from the signed application (irrespective of any withdrawal of the application). The following are recorded: Name, date of birth, type and date of notification (new, change or cancellation notification), insurance class, numerically coded notification case, any Confirmation note. If an entry is made in the central information system of the insurance companies, a corresponding notification is made. Each participating insurance company, including UNIQA, shall ensure that its use of the information system complies with the applicable data protection regulations and the registration requirements issued by the data protection authorities for this system. The data stored in the information system will be deleted as soon as the data stored in the information system is no longer required for the purposes described in point 3.7. and no further statutory retention periods apply. In the case of life insurance, the data is automatically deleted after a period of seven years. An existing system entry may be queried by the participating insurance companies and may result in further information having to be obtained from the person concerned. It is possible to request information about the data processed in the information network relating to the person requesting information as well as the correction or deletion of incorrect data and to object to its processing in justified individual cases. In these cases, please contact us at info@uniqa.at. Furthermore, a complaint can be lodged with the data protection authority (in accordance with the GDPR) and a request can be made to restrict the processing of the data until its accuracy has been clarified and to transfer the data to third parties. The personal data of the insured person or the person to be insured stored in the system is required for the fulfilment of the insurance contract. If this data is not provided, the insurance relationship cannot be established.

3.8 Credit rating information: UNIQA may transmit your personal data to credit rating companies (such as Kreditschutzverband and CRIF GmbH) as part of the credit check and request information about your creditworthiness from them.

3.9. Other recipients: As part of the contractual relationship and in particular in connection with our performance obligation, your personal data may - depending on the individual case - be transferred to other recipients (such as doctors, hospitals, co-insurers, experts, appraisers, lawyers, interest groups, companies involved in the settlement of claims, credit institutions, financial service providers and investment companies, postal and courier services and logistics partners, creditors in the event that the contract is secured, partner companies for severe weather warnings if you use this service, auditors). An overview of the recipients (third parties as well as service providers used by us as processors) can be found at www.uniqa.at in the "Data protection" section.

4. may your data also be transferred to another country (including outside the EU)? **4.1** Yes, if this third country has been confirmed by the European Commission as having an adequate level of data protection or if other suitable data protection guarantees are in place (e.g. binding internal company data protection regulations or EU standard data protection clauses). Detailed information on this and how you can obtain a copy of the appropriate guarantees can be found at www.uniqa.at in the "Data protection" section. You are also welcome to have this information sent to you at the above contact address.



5 How long will your data be stored?

5.1 As soon as UNIQA no longer needs your personal data for the purposes described above, it will delete it, provided that no further statutory retention periods apply.

5.2 The statutory limitation period is between three and thirty years. Claims can be asserted against UNIQA during this period. We may retain your personal data required for this purpose for as long as it is necessary, depending on the possible claim and for the exercise of our legal claims.

5.3 Due to company law requirements, your contract data must be stored for at least seven years after the end of the contract (§ 212 UGB). In addition, special ten-year retention obligations also apply in accordance with 12 VersVG.

6 What rights do you have?

6.1 If you wish, we will provide you with information about all your personal data that we process at any time. In some cases, you also have the right to data portability, i.e. to receive the personal data you have provided to us in a structured, commonly used and machine-readable format.

6.2 Under certain conditions, you may request the restriction of processing, rectification and erasure of your personal data.

6.3 In some of the cases mentioned above, UNIQA is authorised to process your personal data on the basis of your consent. You can revoke your consent at any time without giving reasons with effect for the future, until then we will process your data lawfully.

6.4 Would you like to make a complaint? In this case, you can contact the data protection officer named under point 1.3. You also have the option of lodging a complaint with the Austrian Data Protection Authority: Österreichische Datenschutzbehörde, Barichgasse 40 - 42, 1030 Vienna.

7. your right to object

As the data subject, you can object to the use of your data at any time if the processing is for direct marketing purposes.

If we process your data in the interests of UNIQA or a third party, you also have the right to object at any time if there are reasons for this arising from your particular situation.

By clicking on the "Send now" button, you acknowledge the data protection information and confirm your decision to agree or not to agree to the consent(s). If you as the policyholder take out an insurance policy for a third party insured person, you also confirm that you - have fully informed the insured person about the data processing and - have demonstrably obtained from the insured person the consents given through your entries on our online conclusion web pages. You can access, reproduce and print the data protection information at any time in the "Data protection" section of www.uniqa.at.

Data protection information for insurance contracts - Status: 6 September 2018



Cancellation rights

1. general information

We are legally obliged to inform you of your cancellation rights. You can cancel your contractual declaration within days without giving reasons on the basis of the statutory provisions in accordance with §5c VersVG, §3 KSchG, §8 FernFinG.

2. §5c VersVG

The policyholder may withdraw from the insurance contract within 14 days, in the case of life insurance within 30 days, without giving reasons.

The period for exercising the right of cancellation begins on the day on which the insurance contract is concluded and the policyholder has been informed of this, but not before the policyholder has received the following information:

- the insurance policy (§ 3),
- the insurance conditions,
- the provisions on the determination of the premium, insofar as this is not specified in the application, and on planned changes to the premium, and
- information on the right of cancellation (para. 3).

The cancellation notice to be issued pursuant to para. 2 no. 4 must contain the following:

Information about the cancellation period and its start,
the address of the recipient of the cancellation notice,
a reference to the provisions of paragraphs 4 to 6.

In any case, the cancellation policy fulfils these requirements if the template in Annex A is used.

The cancellation must be declared in writing to the insurer. § Section 45(1)(2) remains unaffected. The cancellation deadline shall be deemed to have been met if the declaration of cancellation is sent within the deadline.

The right of cancellation shall expire at the latest one month after receipt of the insurance policy including instructions on the right of cancellation.

If the insurer has granted provisional cover, it shall be entitled to the premium corresponding to the duration of

the cover. The above paragraphs do not apply to insurance contracts for large risks pursuant to § 5 no. 34 VAG

2016.

3. §3 KSchG

If the consumer has not made his contractual declaration either on the premises permanently used by the trader for his business purposes or at a stand used by the trader for this purpose at a trade fair or market, he may withdraw from his contract application or from the contract. This cancellation may be declared until the contract is concluded or within 14 days thereafter. This period begins with the delivery to the consumer of a document containing at least the name and address of the trader, the information necessary to identify the contract and instructions on the right of cancellation, the cancellation period and the procedure for exercising the right of cancellation, but at the earliest with the conclusion of the contract, in the case of contracts for the sale of goods with the day on which the consumer acquires possession of the goods. If such a document has not been delivered, the consumer has the right of cancellation for a period of twelve months and 14 days from the conclusion of the contract or delivery of the goods; if the trader delivers the document within twelve months of the start of the period, the extended cancellation period ends 14 days after the date on which the consumer receives the document.

The right of cancellation also exists if the trader or a third party working with him has brought the consumer to the premises used by the trader for his business purposes as part of a promotional trip, an excursion or a similar event or by personally and individually approaching the consumer on the street.



The consumer is not entitled to the right of cancellation if he himself has initiated the business relationship with the trader or his agent for the purpose of concluding this contract, if the conclusion of the contract was not preceded by discussions between the parties or their agents, in the case of contracts in which the mutual services are to be provided immediately, if they are usually concluded by traders outside their business premises and the agreed remuneration does not exceed 25 euros, or if the nature of the business is such that it is not carried out on permanent business premises and the consideration does not exceed 50 euros, in the case of contracts subject to the Distance and Off-Premises Contracts Act or the Insurance Contracts Act, or in the case of contractual declarations made by the consumer in the physical absence of the trader, unless he has been urged to do so by the trader.

The declaration of cancellation is not bound to any particular form. The cancellation deadline is deemed to have been met if the declaration of cancellation is sent within the deadline.

The consumer may also withdraw from his contract application or from the contract if the trader has violated the provisions of trade law on the collection and acceptance of orders for services (Section 54 GewO 1994), on the solicitation of private individuals and advertising events (Section 57 GewO 1994) or on the acceptance of orders for goods from private individuals (Section 59 GewO 1994). The provisions of para. 1, para. 3 no. 4 and 5 and para. 4 shall also apply to this right of cancellation. The consumer is also entitled to this right of cancellation in the cases of para. 3 no. 1 to 3.

4. how can you withdraw from your contractual declaration?

With just a few clicks in your personal customer account, you can click on "Cancel / Cancellation". keyone will then be notified immediately and will check your cancellation. After a few working days, keyone will send you your cancellation documents. Your insurance premium will be charged pro rata from the day after the cancellation takes effect and credited back to the payment method used.

keyone offers you the insurance cover offered on its homepage and enables you to obtain insurance cover by joining the group insurance contract. You will then receive an insurance certificate as proof. From here, you can cancel your contract declaration directly via the e-mail you receive.

You can also send us your cancellation by e-mail to help@keyone.at or by post to: keyone GmbH, Tiergartenstraße 102, 6020 Innsbruck, stating the certificate number, product name, first name and surname of the insurance buyer, date and signature. A template for cancellation by post or e-mail can be found below in the document

5 When does the cancellation period begin?

The cancellation period begins after you have received your insurance certificate and the contractual provisions including the General Terms and Conditions of Insurance, the insurance policy (§ 3), the provisions on the determination of the premium, if this is not specified in the application, and on planned changes to the premium as well as instructions on the right of cancellation. All these documents can be called up, reproduced and printed on the keyone homepage at any time before you declare your contract. As a rule, keyone will send you these documents separately on the same day you conclude the contract or join the group insurance contract.

6 What are the consequences of your cancellation?

In the event of an effective cancellation, **the insurance cover ends** and keyone will refund your insurance premium on a pro rata basis.

7 When does your right of cancellation expire?

Your right of cancellation shall expire at the end of the 14-day period after receipt of the documents such as the insurance certificate, the contractual provisions including the General Terms and Conditions of Insurance, the insurance policy (§ 3), the provisions on the determination of the premium, if this is not specified in the application, and on planned changes to the premium as well as instructions on the right of cancellation.

8. template cancellation form

Please note: A cancellation via the customer account only takes a few clicks and you will immediately receive a confirmation and the refund of your contribution.

However, if you wish to cancel an insurance certificate **by post or e-mail**, the cancellation should be structured as follows:

To the
keyone GmbH
Tiergartenstrasse 102
6020 Innsbruck

As the insured person, I hereby revoke

Anrede: _____
Vorname Nachname: _____
Straße Hausnummer: _____
Postcode Place : _____
Land: _____
Date of birth: _____

the conclusion of an insurance contract via the homepage www.keyone.at/keyone-care/ as an individual contract or the accession for inclusion in the group insurance contract.

keyone care customer number _____
Vertragsart _____ Gruppenversicherung _____
When are you insured? _____
How much does the insurance cost? _____

Risk location 1 Address _____
Residential unit 1 Name _____
Residential unit 2 Name _____
Residential unit 3 Name _____

Risk location 2 Address _____
Residential unit 1 Name _____
Residential unit 2 Name _____
Residential unit 3 Name _____

Risk location 3 Address _____
Residential unit 1 Name _____
Residential unit 2 Name _____
Residential unit 3 Name _____

Ort/Datum _____

Unterschrift _____