

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: 18 April 2024)

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 to be 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 state of health of the insured persons or injured parties is significant, it is also necessary to process special categories of personal data. This is done on the basis of Art. 9 para. 2 lit. h GDPR in conjunction with Section 11a para. 1 VersVG for the specified purposes, i.e. to assess whether and under what conditions a contract is concluded or amended, to administer existing insurance contracts or to assess and fulfill claims arising from an insurance contract. We collect this data 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 centres 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, report of a claim, consultation meeting, a request, etc. We generally only collect data that is absolutely necessary.

During the regulation of claims or insurance events, we may also obtain your data from third parties, such as an injuring party, injured party, witnesses, public authorities, social insurance agencies, the Trade 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 file) or which are legitimately transmitted to us by other third parties or from insurance industry systems operated centrally by VVO, insofar as this is necessary for the provision of our services or for the assertion of or defence against legal claims.

In addition, we may obtain personal data from state authorities or persons acting on behalf of officials, such as criminal courts, public prosecutors' offices and court commissioners.

You have the right of access for a detailed list concerning you.

Retention period of your data

We generally retain your data for the duration of our contractual relationship with you. We also retain your data for as long as the establishment of legal claims arising from our insurance relationship is possible. The statute of limitations for insurance contracts can be found in Section 12 VersVG. Furthermore, we are subject to diverse retention obligations, in accordance with which we must store data concerning you, third parties (such as co-insured persons), your insured events and your insurance relationship beyond the termination of the insurance relationship or even after conclusion of an insurance event. These retention obligations may also remain in place if you are no longer our customer. An overview of the retention obligations applicable in Austria can be found, for example, here: <https://www.wko.at/service/wirtschaftsrecht-gewerberecht/eu-dsgvo-speicher-und-aufbewahrungsfristen.html>.

Your rights

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

If we process information 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 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 file an objection against the processing of your data to fulfil legitimate interests for reasons resulting from your specific situation at any time (Art. 6(1)(f)). You may also withdraw your consent at any time and without reason 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 advertising.

You may receive the data we have processed about you, if we have received this directly from you, in a machine-readable format determined by us, or contract us with the direct transfer of these data to a third party chosen by you, provided this recipient has made this possible for us from a technical perspective and neither unreasonable expenses nor statutory or other duties of secrecy or confidentiality requirements prevent this from our side or from that of the third parties.

For all your concerns, please use the contact details below. To ensure that your personal data does not fall into the wrong hands, we ask you to enclose proof of identity, e.g. a copy of your identification document, when submitting your request. This proof is purely for identity verification purposes and will not be stored by us.

If you believe that the processing of your data infringes upon data protection law or that your claims to data protection have been otherwise violated, you have the right to lodge an appeal with the Austrian data protection authority.

The requirement to process your data

We only ask you for personal data that we require for the conclusion and fulfilment of the insurance contract. For example, we are unable to offer you any insurance without your name or address. If you do not provide us with these data or do not provide them to the necessary extent, we may not be able to justify the insurance relationship you request or process your claim. If we are only permitted to process your data based on your consent, you are not obligated to issue this consent and to provide the data. Nevertheless, we may in this case not be able to justify the insurance relationship you request or process 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 adapt this notice as necessary. The current version can be found on our homepage at <https://group.vig/en/footer/privacy-notice/>

Contact

If you have any questions or concerns relating to data protection, please contact us at datenschutz@vig.com. Or contact us by post at the following address:

VIENNA INSURANCE GROUP AG Wiener Versicherung Gruppe
FAO the Data Protection Team
Schottenring 30
1010 Vienna, Austria