



DECLARATION AND INFORMATION ON DATA PROCESSING BY WÜRZBURGER VERSICHERUNGS-AG (INSURER)

The Insurance Contract Act, the Federal Data Protection Act and other data protection provisions do not include an adequate legal basis for the collection, processing and use of health data by the insurer. To collect and use your health data for this application and contract, Würzburger Versicherungs-AG needs your declaration of consent in terms of data protection. Furthermore Würzburger Versicherungs-AG needs your agreement to release third parties, such as doctors, from their confidentiality to collect your health data. As an insurance company, Würzburger Versicherungs-AG does need your release of confidentiality to share your health related and other under Section 203 German Criminal Code protected data, e.g. the existence of this contract, with other organizations, e.g. assistance services, reinsurers. The following consent and declaration of release from confidentiality are essential for the examination of the application, as well as establishing, executing and terminating an insurance contract with the Würzburger Versicherungs-AG. If you do not agree to those conditions, the conclusion of a possible contract will normally not be possible. The declaration regards the handling of your health and other under Section 203 German Criminal Code protected data

- By Würzburger Versicherungs-AG itself (under 1)
- In connection with an inquiry by third parties (under 2)
- transmitting to positions outside of Würzburger Versicherungs-AG (under 3) and
- if the contract is not coming into force (under 4)

The declarations also apply to persons legally represented by you who are included in the insurance, e.g. to your children, if they do not recognise the significance of this consent and thus cannot submit their own declarations.

1. COLLECTION, STORING AND USE OF THE COLLECTED HEALTH DATA BY WÜRZBURGER VERSICHERUNGS-AG

I consent to Würzburger Versicherungs-AG collecting, saving and using the health data notified by me in the future, provided that this is required to implement or terminate the insurance contract.

2. REQUEST OF HEALTH DATA FROM THIRD PARTIES

2.1. REQUEST OF HEALTH DATA FROM THIRD PARTIES FOR RISK ASSESSMENT AND CHECK FOR CONTRACTUAL OBLIGATIONS

For risk assessment it can be necessary to collect information from third parties that have this information at their disposal. Furthermore it can be necessary to request documents to check the provided information about your health issues from claims you made with, e.g. doctors or other medical scientists. This is only due when necessary. For this the Würzburger Versicherungs-AG needs a consent which includes a release of confidentiality for all above mentioned cases and data according to Section 203 German Criminal Code. You can either hand in your declaration now (Option I) or for each case (Option II). You can change this at any time in the future. Please choose one of the following options:

Option I:

I agree that Würzburger Versicherungs-AG – as far as necessary for risk assessment or validation of an insurance claim – can collect my health related data from doctors, nursing staff, as well as other hospital personal, nursing homes, personal insurers, statutory health insurance, professional associations and authorities. I release all of the formerly mentioned from their confidentiality, as far as my legally stored health data from examinations, consultations, treatments, as well as insurance applications and contracts from a period of up to ten years will be transferred to Würzburger Versicherungs-AG – this will happen before application. Furthermore I agree that this information can be passed back – as far as necessary – to above mentioned positions and therefore I release Würzburger Versicherungs-AG from their confidentiality as well. I will be informed about every enquiry in detail and that I can contradict this information and hand in necessary documents by myself.

Option II:

- I wish that Würzburger Versicherungs-AG informs me in every individual case which information and for what purpose the information is required, I will then decide if I:
- Agree with the collection and usage of my health data by Würzburger Versicherungs-AG, releasing the necessary staff and/or facilities, as well as their staff from their confidentiality and that this data will be transmitted to Würzburger Versicherungs-AG
 - or provide the necessary documents myself.

I am fully aware that Option 2 can lead to a delay with the application process and/or examinations of an insurance claim. As far as the aforementioned declaration refers to my details as mentioned in my application the declaration is valid for a period of up to 5 years after my contract is terminated. If after the termination of my contract, Würzburger Versicherungs-AG has concrete clues, that there's been given incomplete or incorrect information intentionally to influence risk assessment; the declaration will be valid for up to ten years after the contract expired.

2.2. DECLARATIONS IN CASE OF DEATH

For examination of an insurance claim it can be necessary to check health related data after your death. An examination can also be necessary if, up to ten years after the contract was terminated, Würzburger Versicherungs-AG has concrete clues, that there has been given incomplete or incorrect information intentionally to influence risk assessment. For this case we therefore need your consent and release of confidentiality. Please choose between those two options:

Option I: <input type="checkbox"/> I agree that in case of my death, health related data can be collected from third parties for an examination of an insurance claim or a necessary re-examination of my application (see above under 2.1 – Option I).
Option II <input type="checkbox"/> As far as necessary for the examination of a possible insurance claim or an essential re-examination of my application I agree that the decision of a possible release of confidentiality will be part of my legacy or – if specified differently – will fall to the beneficiary of this contract.
3. DISCLOSURE OF YOUR HEALTH RELATED DATA AND OTHER DATA SUBJECT UNDER SECTION 203 GERMAN CRIMINAL CODE SECRECY TO THIRD PARTIES OUTSIDE OF WÜRZBURGER VERSICHERUNGS-AG
Würzburger Versicherungs-AG obliges all following third parties to maintain regulations on data protection and data security.
3.1. DISCLOSURE OF DATA FOR MEDICAL ASSESSMENT
For assessment of the to be insured risks and insurance claims it can be necessary to consult medical experts. Würzburger Versicherungs-AG need your consent and release from confidentiality if health or other under Section 203 German Criminal Code protected data has to be transmitted to third parties. You will be informed about every data transfer.
I consent that Würzburger Versicherungs-AG transmits my health data to medical experts as far as necessary in the context of risk assessment or examination of an insurance claim and my data is used there appropriately and the results will be transmitted back to the Würzburger Versicherungs-AG. In view of my health and other under Section 203 German Criminal Code protected data I release employees of Würzburger Versicherungs-AG and all involved experts from their confidentiality.
3.2. TRANSFER OF TASKS TO OTHER PARTIES (BUSINESS ENTERPRISES OR PERSONS)
Particular tasks e.g. examination of risk, processing of insurance claims or telephone customer service, where collection, processing and using of your health data may occur are not carried out by Würzburger Versicherungs-AG by itself, but delegated to other companies or parties. If data, according to Section 203 German Criminal Code is passed on, Würzburger Versicherungs-AG needs your release from confidentiality for itself and as far as necessary for the other involved party. BDAE Expat GmbH, as the policy holder, leads a constantly updated and categorized list of parties, which collects, process or use health data stating the delegated tasks as agreed for BDAE Expat GmbH and Würzburger Versicherungs-AG. The current list is attached to this letter. An always up-to-date list can also be seen on www.bdae.com/en/serviceproviders.pdf or it can be ordered from the data-protection-expert of BDAE Group, Kühnehöfe 3, 22761 Hamburg, eMail: datenschutzbeauftragter@bdae.de . Würzburger Versicherungs-AG needs your consent for the transmission and use of your health data for the positions named in this list.
I consent to Würzburger Versicherungs-AG transferring my health data to the parties named in the list mentioned above and to the collection, processing and use of my health data by those parties for the purposes stated to the same extent as Würzburger Versicherungs-AG would be allowed to do. Insofar as necessary, I release the employees of the parties entrusted with this task from secrecy for the disclosure of health data and other data protected under Section 203 of the German Criminal Code.
3.3. DISCLOSURE OF DATA TO REINSURANCES
To cover your claims the Würzburger Versicherungs-AG can engage reinsurances, which then will cover the risk partly or completely. In some cases reinsurances operate with other reinsurances to which data may also be passed on. As reinsurances have their own risk assessment, it is possible that Würzburger Versicherungs-AG transmits your insurance or claim application to those reinsurances. Notably this will be the case if the to be insured sum is very high or it is hard to calculate the risk. It is also possible that a reinsurance supports Würzburger Versicherungs-AG because of their special expert knowledge in risk- and claim-examination, as well as with the rating of procedural processes. If the reinsurers cover the risk, they can control, if Würzburger Versicherungs-AG has calculated the risk correctly. Data on your existing contract and application will be passed on to the reinsurances in the necessary extend, so that they check if and up to which level they can cover the risk. Your data on existing contracts can also be transmitted to reinsurers in case they have to pay out a premium on those contracts. For the above mentioned purposes, your data will be anonymized as much as possible – health data will still be personalized. Your personal data will only be used for naming purposes. You will be informed by Würzburger Versicherungs-AG about every transmission of your data.
I consent that my health data –as far as necessary – can be passed on to reinsurances and then can be used for the above mentioned purposes. As far as necessary I release all the involved people, who operate for Würzburger Versicherungs-AG, in view of my health and under Section 203 German Criminal Code protected data from their confidentiality
3.4. DISCLOSURE OF DATA TO SELF-EMPLOYED AGENTS
Würzburger Versicherungs-AG is not passing on details of your health to self-employed agents. In the following cases however it is possible that data, which may give conclusions about your health or other under Section 203 German Criminal Code protected information, may be provided to your insurance contractor. As far as it is necessary for contract related consultation purposes the responsible agent can receive information if and under what requirements (e.g. acceptance about risk premiums, exclusion of certain risks) your contract can be concluded. The responsible agent will then learn under which conditions the contract has been concluded. Thereby he also learns of risk premiums or what risks are excluded from the insurance coverage. In case your responsible agent changes, it may be possible that the new agent receives this information as well. You will be informed before the new agent receives this data and can object to it.
I consent that Würzburger Versicherungs-AG transmits my health and other under Section 203 German Criminal Code protected data to those self-employed agents and that they will be saved and used for consulting.
4. STORAGE AND USE OF YOUR HEALTH DATA IF THE CONTRACT IS NOT COMING INTO FORCE
If the contract with you does not come into force Würzburger Versicherungs-AG saves your collected health data with the risk analysis in case you reapply. Würzburger Versicherungs-AG also saves your data to answer possible inquiries from other insurances. This data will be stored up to the end of the third calendar after your application.
I consent that – in case the contract is not coming into force – Würzburger Versicherungs-AG saves and uses my health data for the above mentioned purposes for the period of up to three years beginning at the end of the calendar year of application.

effective: 01.12.2014

Place, date:

Signatures:

(Applicant or legal guardian of persons who are to be included in the insurance and all adults to be insured and possibly different account holder / card owner)