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Data Processing Information Sheet.

1. Preliminary note

RheinLand Versicherungs AG, together with

- Rhion Versicherung AG and
- Credit Life AG

, forms part of the RheinLand Insurance Group.
The insurance is distributed by ontos—a brand of the RheinLand Insurance Group based in Neuss.
This notice is intended to inform you about the processing of your personal data by RheinLand Versicherungs AG and the rights you are entitled to under data protection law.
You can also find this information online at www.ontos.de/datenschutz.

Using an internet-enabled device (smartphone, tablet, etc.) and a compatible QR code reader, you can scan the code shown here directly to easily access the page.

2. Data controller

RheinLand Versicherungs AG
RheinLandplatz
41460 Neuss
Germany
Phone +49 2131 290-0
Fax +49 2131 290-13555
Email info-it@ontos.de
You can contact our Data Protection Officer by mail at the above address with the addition "Data Protection Officer" or by email at: datenschutz@ontos.de

3. Purpose of Data Processing and Legal Basis

We process your personal data in compliance with the EU General Data Protection Regulation (GDPR), the Federal Data Protection Act (BDSG), the data protection provisions of the Insurance Contract Act (VVG), and all other applicable laws. In addition, our company has committed to the "Code of Conduct for the Handling of Personal Data by the German Insurance Industry," which clarifies the aforementioned laws for the insurance industry. You can access this code online at www.ontos.de/datenschutz.

If you apply for insurance coverage, we require the information you provide in order to conclude the contract and to assess the risk we are assuming. If the insurance contract is concluded, we process this data to fulfill the contractual relationship, e.g., for policy issuance or billing. We need information regarding the claim, for example, to determine whether an insured event has occurred and to assess the extent of the damage.

The conclusion or performance of the insurance contract is not possible without the processing of your personal data.

In addition, we need your personal data to compile insurance-specific statistics, e.g., for the development of new rates or to comply with regulatory requirements. In addition, we process and use—to the extent necessary for the provision of our services—personal data from all contracts held with a company belonging to the RheinLand Insurance Group, as well as from intermediaries responsible for you, their executives and specialist advisors/consultants/partners, or from other third parties, as permitted, to assess the entire customer relationship, for example, to provide advice regarding contract amendments or supplements, for goodwill decisions, contract fulfillment, or to provide comprehensive information.

In addition, we process personal data that we have lawfully obtained from publicly accessible sources (e.g., registration records, land registers, press, media) and are permitted to process.

The legal basis for the processing of personal data for pre-contractual and contractual purposes is Article 6(1)(b) of the GDPR. To the extent that special categories of personal data (e.g., your health data when concluding a life insurance contract) are required for this purpose, we obtain your consent in accordance with Article 9(2)(a) in conjunction with Article 7 of the GDPR. If we compile statistics using these data categories, this is done on the basis of Article 9(2)(j) of the GDPR in conjunction with Section 27 of the BDSG.

We also process your data to safeguard our legitimate interests or those of third parties (Article 6(1)(f) of the GDPR). This may be necessary in particular:

- to ensure IT security and IT operations,
- to advertise our own insurance products and other products of the companies in the RheinLand Insurance Group and their cooperation partners, as well as for market and opinion surveys,
- to prevent and investigate criminal offenses; in particular, we use data analysis to identify indications that may point to insurance fraud.

If the processing of personal data serves the handling of claims or the performance of the contract, the legal bases for data processing are Article 6(1)(f) and Article 9(2)(f) of the GDPR.

In addition, we process your personal data to fulfill legal obligations such as regulatory requirements, commercial and tax law retention obligations, or our duty to provide advice. Furthermore, in individual cases, we are legally required under anti-money laundering regulations to identify you during contract, benefit, or claims processing– for example, by verifying your identity using your ID card – e.g., for identity and age verification, fraud and money laundering prevention, and eligibility for services. In order for us to comply with this legal obligation, you must provide us with the necessary information and documents in accordance with the Money Laundering Act (GwG). If you do not provide us with the necessary information and documents, we are not permitted to execute or process the contract. In this case, the legal basis for the processing is the relevant statutory provisions in conjunction with Article 6(1)(c) of the GDPR.

Should we wish to process your personal data for a purpose not mentioned above, we will inform you of this in advance in accordance with the statutory provisions.

4. Categories of recipients of personal data

Intermediaries

If you are served by an intermediary with regard to your insurance contracts, your intermediary processes the application, contract, and claims data required for the conclusion and performance of the contract.
Our company also transfers this data to the intermediaries advising you, to the extent that they require the information to provide you with support and advice regarding your insurance and financial services matters.

Data processing within the corporate group:

Specialized companies or divisions within our corporate group centrally perform certain data processing tasks for the affiliated companies within the group. If an insurance contract exists between you and one or more companies in our group, your data may be processed centrally by a group company for purposes such as the centralized management of address data, telephone customer service, contract and claims processing, collections and payments, or joint mail processing. You can find the companies participating in centralized data processing in our list of service providers.

Disclosure to (potential) co-insurers:

In the area of residential building insurance, the insurance contract you have applied for is concluded with us and, if applicable, with other co-insurers who also become contracting parties. For this reason, we will disclose the personal data you have provided to us to these potential co-insurers after you submit your application for the purpose of risk assessment, and in the event of a claim, to the respective co-insurers who are jointly liable for the purpose of benefit assessment. You can find the jointly liable co-insurers on the policy certificate for your home insurance.

External Service Providers:
We sometimes use external service providers to fulfill our contractual and legal obligations. A list of the contractors and service providers we use with whom we have more than just temporary business relationships can be found in the overview in the appendix as well as in the current version
on the Internet at www.ontos.de/datenschutz.
We would be happy to send you this list by mail upon request.

Other recipients:
In addition, we may transfer your personal data to other recipients, such as government agencies, to fulfill legal reporting obligations (e.g., social security agencies, tax authorities, or law enforcement agencies).

5. Duration of data storage

We delete your personal data as soon as it is no longer required for the purposes mentioned above. In some cases, personal data may be retained for the period during which claims can be asserted against our company (statutory limitation period of three to thirty years). In addition, we store your personal data to the extent that we are legally obligated to do so. Corresponding documentation and retention obligations arise, among other things, from the German Commercial Code, the German Fiscal Code, and the Money Laundering Act. The retention periods under these laws are up to ten years.

6. Data Subject Rights

You may request information about the data stored regarding you at the address specified in Section 2. Furthermore, under certain conditions, you may request the correction or deletion of your data. You may also have the right to restrict the processing of your data, as well as the right to receive the data you have provided in a structured, commonly used, and machine-readable format.

Right to object
You have the right to object to the processing of your personal data for direct marketing purposes.
If we process your data to protect legitimate interests, you may object to this processing if your particular situation gives rise to reasons that speak against the data processing..

Right to Withdraw Consent
You have the right to withdraw your consent at any time without formalities. The withdrawal does not affect the lawfulness of the processing carried out prior to the withdrawal.

Contact Information for Objections and Withdrawal By email:widerspruch@ontos.de or
By phone: 02131/2906915 or
By mail to: RheinLand Versicherungs AG, RheinLandplatz, 41460 Neuss, Germany.

7. Right to complain and supervisory authority

You have the option to file a complaint with the data protection officer named in Section 2 or with a data protection supervisory authority.
The data protection supervisory authority responsible for us is:
The State Commissioner for Data Protection
and Freedom of Information of North Rhine-Westphalia Kavalleriestr. 2–4
40213 Düsseldorf, Germany.

8. Data exchange with your previous insurer

In order to verify the information you provided when concluding the insurance contract or when an insured event occurs, and to supplement it if necessary, personal data may be exchanged with the previous insurer you named in the application to the extent required for this purpose.

9. Credit reports

For the purpose of a credit check, we transmit your data (name, address, and, if applicable, date of birth) to infoscore Consumer Data GmbH, Rheinstr. 99, 76532 Baden-Baden, as well as to Creditreform Boniversum GmbH, Hammfelddamm 13, 41460 Neuss. These companies may provide us with the address and creditworthiness data stored in their databases regarding you, including score values determined using mathematical-statistical methods, provided that we have credibly demonstrated our legitimate interest. Address data, among other things, is used in the calculation of the score value.

Further information on this is available online atwww.ontos.de/datenschutz .

Furthermore, we may transfer your personal data regarding the application, execution, and termination of this insurance contract to SCHUFA Holding AG, Kormoranweg 5, 65201 Wiesbaden. Further information on SCHUFA's activities can be found online atwww.schufa.de/datenschutz .

The legal basis for these transfers is Article 6(1)(b) and (f) of the GDPR. Transfers based on Article 6(1)(f) of the GDPR may only take place to the extent that this is necessary to safeguard our legitimate interests or those of third parties and does not override your interests or fundamental rights and freedoms that require the protection of your personal data. The exchange of data with SCHUFA also serves to conduct creditworthiness checks on customers.

We would be happy to send you information about the respective credit bureaus by mail upon request.

10. Data Transfer to a Third Country

If we transfer personal data to service providers outside the European Economic Area (EEA), the transfer will only take place to the extent that the third country has been confirmed by the European Commission as having an adequate level of data protection or other appropriate data protection safeguards (e.g., binding corporate rules or EU Standard Contractual Clauses) are in place. You can request detailed information on this, as well as on the level of data protection provided by our service providers in third countries, using the contact information listed in Section 2.

11. Automated Individual Decisions

Based on the risk information we ask you to provide when you submit your application, we make fully automated decisions regarding, for example, the conclusion or termination of the contract, possible risk exclusions, or the amount of the insurance premium you are required to pay.

12. Other Individuals

If, in addition to your own personal data, you have provided us with data regarding other individuals (e.g., co-insured persons, beneficiaries, life partners, alternative account holders, etc.), please also share this information regarding the use of the data with them.

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List of Service Providers.

List of bodies and categories of bodies receiving data, including, in particular, health data, from the Group companies specified hereinafter as per agreement, with indication of the respective processing purpose (List of Service Providers as local file 15/04/2026).

I. Group companies with joint processing of data within the group of companies

(1) RheinLand Versicherungs AG (2) Rhion Versicherung AG (3) Credit Life AG

II. Recipients receiving personal data as order processors or on their own responsibility

a) In individual designation

Body transmitting data under clause I	Recipient	Main object of processing by the recipient	Health data
(1), (2), (3)	GDV Dienstleistungs-GmbH & Co. KG	Data transfer to intermediaries and service providers	no
(1), (2), (3)	APRIL Deutschland AG	Order processing	no
(1), (2)	PropertyExpert GmbH	Damage and benefit handling	no
(1), (2)	ControlExpert GmbH	Damage and benefit handling	no
(1), (2)	Europ Assistance SA, Ndlg. für Deutschland	Damage and benefit handling	yes
(1), (2)	ROLAND Assistance GmbH	Damage and benefit handling	yes
(1)	IMA Deutschland GmbH	Damage and benefit handling	yes
(1)	DOMCURA AG	Application and benefit Processing	yes
(1), (3)	Credit Life & DEVK Vermittlungs GmbH	Application, damage, and benefit handling	yes
(1), (3)	IMB Consult GmbH	Medical appraisal	yes
(1), (2)	Actineo GmbH	Handling and editing of medical receipts	yes
(1), (2), (3)	Generali Deutschland Services GmbH	Printing and dispatch	yes
(1), (2)	RH Digital Company GmbH	Application, damage, and benefit handling	yes
(1)	rh.connect GmbH	Application, damage, and benefit handling	yes
(3)	Proventem GmbH	Benefit handling	yes
(3)	IDnow GmbH	Identification under the German Money Laundering Act (GWG), electronic signature	yes
(3)	SCHUFA Holding AG	Identification under the German Money Laundering Act (GWG)	no

b) In categories	Service / task	Main object of processing	Health data
	Address investigators	Address validation	no
	Files warehouses	Storage of files	yes
	Files destruction	Destruction of files and documents	yes
	Incident managers, rehab services	Assistance services	yes
	Detective agencies	Occasion-related combating of fraud in individual cases	yes
	Receivables management	Realisation of receivables	no
	Experts, physicians, interpreters	Application & Benefit review, medical examinations	partially yes
	Craftspeople	Repairs and restorations	no
	IT services	Provision and/or maintenance	yes

	of systems/applications	
Letter shops, printing houses	Printing and dispatch	no
Marketing agencies/providers	Marketing campaigns	no
Market research companies	Market research	no
(Co-)insurers	(Co-)taking of insurance risks	partially yes
Lawyers	Lawyerly services	partially yes
Reinsurers	Monitoring	partially yes
Service card manufacturers	Customer Cards	no
Workshops	Repairs	no
Credit reference agencies	Inquiries, information	no

Notice pursuant to Section 28(4) of the Insurance Contract Act.

regarding the consequences of a breach of obligations following an insured event

Obligations to provide information and clarification, submission of supporting documents Aufgrund der mit Based on the contractual agreements made with you, we may require you, following the occurrence of an insured event, to provide us truthfully and in a timely manner with any information necessary to determine the insured event or the scope of our obligation to pay benefits, and to enable us to properly assess our obligation to pay benefits to the extent that you take all reasonable steps to clarify the facts of the matter. We may also require that you provide us with supporting documents to the extent that this can reasonably be expected of you.

Exemption from Liability
If you intentionally violate any of your aforementioned obligations, you lose your right to the insurance benefit. If you violate any of these obligations through gross negligence, we may reduce our benefit in proportion to the severity of your fault—up to and including the complete loss of your claim. No reduction will apply if you can prove that you did not breach the obligation through gross negligence.

However, despite a breach of your obligations, we remain obligated to pay benefits to the extent that you prove that the intentional or grossly negligent breach of obligation was not the cause of either the determination of the insured event or the determination of the scope of our obligation to pay benefits.

If you breach any of the aforementioned obligations with fraudulent intent, we shall in any case be released from our obligation to pay benefits.

Note
If the right to the contractual benefit is not yours but belongs to a third party, that third party is also obligated to fulfill the contractual obligations.