

**PLEASE NOTE:** This document contains only the most important information relating to your insurance contract. The insurance policy, the Fact Sheet as well as the Travel insurance conditions for foreign guests RVBA 2003 and the Special conditions regarding the travel insurance conditions for foreign guests RVBA 2003 provide for the complete pre-contractual and contractual information.

### What is this type of insurance?

Welcome-to-Austria is a travel insurance for foreign guests in the Schengen area.



#### What is insured?

##### Travel medical insurance

- ✓ The insurance covers any acute illness or accident during a journey in a Schengen state.
- ✓ We refund the costs for outpatient and inpatient treatment, for medically justified transportation home, for search and rescue up to € 55,000 (for insurance cover up to 8 days up to € 30,000)

##### Travel personal liability

- ✓ The insurance covers the payment of justified claims for damages or the costs of defence against unjustified claims for material damages up to € 37,000 and for injury to persons up to € 365,000 caused by the insured person as a private person.



#### What is not insured?

##### General

- ✗ deliberate or gross negligent acts by the insured person
- ✗ suicide or suicide attempts
- ✗ strike or official orders
- ✗ exercising professional, manual activities
- ✗ considerable impairment due to alcohol, addictive drugs or medicaments
- ✗ using aircraft vehicles without motor (such as paragliders)
- ✗ motor sport competitions and training drives
- ✗ provincial, state or international sport contests and trainings

##### Travel medical insurance

- ✗ treatments that are wholly or partly the reason for the trip
- ✗ treatment that was already necessary or could be expected to arise if the journey proceeded according to plan
- ✗ treatment of chronic illnesses or the consequences of accidents or illnesses that were treated or required treatment in the last six months before commencement of the journey

##### Travel personal liability

- ✗ holding or using of aircraft vehicles and devices, motor vehicles or trailers
- ✗ damage of objects which have been borrowed, leased, rented or
- ✗ damage of objects because of their use, transportation or processing



#### Are there any restrictions on cover?

- ! The benefits are limited at each insured event with the agreed sum insured.



#### Where am I covered?

- ✓ You are covered in the Schengen states.

Cover does not apply in the country of which you are a citizen or in which you have established residence.

If you have established your residence in a Schengen state (other than Austria), cover applies exclusively in Austria.



### **What are my obligations?**

- The insurer must be immediately notified of any insured event and losses must be kept at a minimum.
- You are obliged to contribute to the determination of the facts. In particular, you must provide information as well as the original documents.
- If an event is covered by travel medical insurance, you must contact the insurer's 24-hour emergency number immediately prior to any treatment on an inpatient basis or any transport home.



### **When and how do I pay?**

The premium is a one-off premium and must be paid before the insured enters the local area of applicability in accordance with the agreed method of payment.



### **When does the cover start and end?**

The insurance cover applies to a journey up to the selected duration of the trip (maximum 6 months).

Insurance cover is subject to payment of the premium before the insured enters the local area of applicability.

The insurance cover starts with the date of entry into the territory to which insurance cover applies and ends upon departure therefrom or upon prior expiry.

Cover cannot be extended after the insured enters the local area of applicability.



### **How do I cancel the contract?**

The insurance contract terminates automatically upon departure from the territory to which insurance cover applies or if the maximum duration of an insured trip is exceeded (maximum 6 months).

This insurance product information document is based on the Commission Implementing Regulation (EU) 2017/1469 of 11 August 2017 implementing Directive (EU) 2016/97 of the European parliament and Council of 20 January 2016 on insurance distribution.

Europäische Reiseversicherung AG, Registered office in Vienna, Kratochwjlestraße 4, A-1220 Vienna.

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Commercial reg. HG Wien FN 55418y, UID-Nr. ATU 15362408

Supervisory authority: FMA Financial Market Authority, Department: Insurance Supervision, Otto-Wagner-Platz 5, A-1090 Vienna.

Europäische Reiseversicherung AG belongs to the Group of Assicurazioni Generali S.p.A., Trieste, which is registered in the register of insurance groups of IVASS under no. 026.

## Benefits

<b>Medical services and personal protection</b>	
1. Transport home (incl. ambulance jet) or transfer transport if medically necessary	} up to € 55,000 *  * For insurance cover up to 5 or 8 days up to € 30,000
2. Outpatient treatment	
3. Inpatient treatment	
4. Search and rescue costs	
5. Transfer in the event of death	
<b>Personal liability insurance while travelling</b> (excl. damages arising from using motor driven vehicles)	
6. Material damage	up to € 37,000
7. Injury to persons	up to € 365,000
<b>Deportation</b>	
8. Costs of deportation	up to € 7,500
<b>Maximum duration of trip</b>	<b>5, 8, 15, 22 or 31 days</b> <b>2, 3 or 6 months</b>
<b>Underlying conditions for insurance agreement</b>	<b>RVBA 2003 + Special conditions for the RVBA 2003</b>

## Premiums

Duration of trip up to	Excluding winter sports risk	Including winter sports risk
5 days*	€ 9	€ 18
8 days*	€ 14	€ 28
15 days	€ 25	€ 50
22 days	€ 40	€ 80
31 days	€ 59	€ 118
2 months	€ 169	-
3 months	€ 209	-
6 months	€ 419	-

**Time scope of application:** Cover applies in respect of one trip up to the selected duration of trip (the day of arrival in the local area of applicability is included).

**Geographical scope of application:** Cover applies in the Schengen states, but not in the country of which the insured is a citizen or in which he has established residence. For persons who have established their residence in a Schengen state (other than Austria), cover applies exclusively in Austria.

The contractual basis for the provision of cover are the Travel insurance conditions for foreign guests RVBA 2003 and the Special conditions regarding the travel insurance conditions for foreign guests RVBA 2003 – these can be obtained on request from your travel agency, from the Europäische Service Center (Phone +43/1/317 25 00-73930, E-mail: info@europaeische.at) or on the Internet at www.europaeische.at. All insurance benefits are subsidiary.

The insurance contract is subject to Austrian law. The term of the insurance contract depends on the premium selected. Upon payment of the premium the policyholder declares his agreement to the provisions as stated and to the conditions of insurance.

## Please note

- The premium must be paid before the insured enters the local area of applicability. Cover cannot be extended after the insured enters the local area of applicability.
- The medical benefits do not apply in respect of (inter alia) events consequent upon manual exercise of profession, conservative treatments, therapies, cures, chronic conditions and conditions that existed before the policy was taken out.
- Travel personal liability insurance does not apply in respect of (inter alia) losses arising from the use of motor driven vehicles.

## What to do in the event of a claim?

**Please inform us as quickly as possible about any event insured against. Please observe the provisions listed below in this connection.**


**Medical emergency or inpatient treatment, search and rescue:** Please contact Europäische immediately using the emergency telephone number. We will be happy to advise you and organise your transport home in an emergency.


**Travel personal liability:** Do not give any acknowledgement of fault to the injured party, either in the form of written or verbal commitments or payments, and inform the Europäische Service Center immediately.

**Emergency phone 24 hours a day:  
+43/1/50 444 00**

Insurer:  
**Europäische Reiseversicherung AG**  
Kratochwilestraße 4, A-1220 Vienna  
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Mag. (FH) Andreas Sturmlechner

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# Travel insurance conditions for foreign guests RVBA 2003

## General part

### Article 1 Insured persons

1. Insured is the person named in the insurance policy.
2. Insurance is not available to persons which serious organic complaints, psychological disturbances and illnesses of the nervous system requiring treatment.
3. An insurance contract cannot be concluded for an uninsurable person.

### Article 2 Time and regional scope of application

The insurance cover shall apply in the countries of the Schengen-Agreement, but not in the country whose nationality is held by the person insured and the country in which the insured person has established his place of residence. For persons who have established their place of residence in a country of the Schengen-Agreement - apart from Austria - the cover applies exclusively in Austria. Where the duration of a stay exceeds six months, the new whereabouts shall be deemed to be the place of residence. The insurance cover shall apply to a journey of a maximum stay of six months starting with the date of entry into the territory to which insurance cover applies (see above) and shall end upon departure therefrom or upon prior expiry (see also Art. 3 in the Special Conditions to the Travel insurance conditions for foreign guests RVBA 2003).

### Article 3 Exclusions

1. No insurance cover is granted for events which
  - 1.1. Were caused deliberately or roughly negligently by the insured.  
Under the travel liability insurance cover is not granted only if the insured deliberately and unlawfully has caused the event for which he is responsible towards the third party to occur.  
This intent is equal to an act or failure for which the insured event is likely to occur, but is so accepted;
  - 1.2. Directly or indirectly are connected to acts of war of any type;
  - 1.3. Arise due to acts of violence on the occasion of a public gathering or rally if the insured actively participates in it;
  - 1.4. Are caused by suicide or suicide attempts of the insured;
  - 1.5. Come about in the wake of exercising professional, manual activities;
  - 1.6. Are caused directly or indirectly by the influence of ionising rays in the sense of the radiation protection law in the current version or by atomic energy;
  - 1.7. The insured suffers due to a substantial impairment of his/her mental capacities due to alcohol, drugs or medicines;
  - 1.8. Come about when using aircraft vehicles without motor (such as paragliders), when participating in motor sport competitions (also classification drives and rallies) and training drives associated therewith;
  - 1.9. Caused during the participation in provincial, state or international sport contests and during the official training for such events.
2. Apart from these general exclusions of insurance cover, special provisions are governed by Articles 14 and 20.

### Article 4 Insured sum

The insured amount represents the insurer's maximum liability for all insured events during the stay in the territory to which insurance cover applies (see Art. 2).

### Article 5 Payment of premium

The premium must be paid before the travel is started (see Art. 2).

### Article 6 Obligations

1. Obligations the violation of which effects the insurer's release of his obligation according to Art. 6 of the Insurance Act are:  
The insured has to:
  - 1.1. Prevent insured events as far as possible or diminish the consequences thereof and obey the instructions of the insurer, if any;
  - 1.2. Immediately notify the insurer about the insured event occurred truly and extensively in writing, as soon as possible, if required also by telephone or text;
  - 1.3. After having received forms serving the insurer to handle the claim, fill them in completely and send them back to the insurer at once;
  - 1.4. Take every reasonable effort to clarify the causes, circumstances and results of the insured event;
  - 1.5. Authorize or request all authorities and doctors and/or hospitals and social and private insurance schemes dealing with the insured event to pass on information requested by the insurer;
  - 1.6. Secure damages claims against third parties in due time and form, if required to assign them to the insurer up to the amount of the compensation paid;
  - 1.7. Report immediately any damage caused by punishable acts by presenting the facts precisely and specifying the scope of the damage to the competent police office and to have the report confirmed;
  - 1.8. Pass on to the insurer without request original evidence proving the basis and amount of the claim for compensation such as police minutes, fact recordings, medical and hospital bills, purchase invoices etc.
2. Apart from these general obligations special ones are governed by Articles 16 and 21.

### Article 7 Form of declarations

Any reports and declarations from the part of the insured to the insurer must be made in writing.

### Article 8 Subsidiarity

All insurance compensations are subsidiary ones. Therefore, they will be paid for only if no compensation can be claimed from existing private or social insurance schemes.

### Article 9 Due date of compensation payment

1. If the basis and the amount of the compensation to be paid by the insurer have been established, payment is due two weeks afterwards.

2. If investigations or proceedings have been initiated by authorities in connection with the insured event, the insurer is entitled to object lack of maturity until they have been completed.

### Article 10 Assigning and pledging insurance claims

Insurance claims can be assigned or pledged only when their basis and amount have been finally established.

### Article 11 Competent court

Claims arising from the insurance contract can be asserted at the court which is competent materially and locally.

## Special part

### Health insurance for travels

#### Article 12 Insured event

An insured event is an acute illness or occurrence of an accident to the insured person in the agreed territory to which insurance cover applies (see Art. 2).

#### Article 13 Scope of compensation

1. The insurer pays compensation up to the agreed insured sum for proved costs of
  - 1.1. outpatient medical treatment;
  - 1.2. prescribed drugs;
  - 1.3. in-patient treatment in a hospital which is generally acknowledged as a hospital and has permanent medical supervision. The hospital at the location itself and/or the nearest hospital must be used. If the hospital stay presumably will last for more than 2 days, the organisation referred to in the insurance documents or the insurer must be notified as soon as possible, otherwise insurance cover is lost or compensation is reduced;
  - 1.4. the transport to the nearest hospital;
  - 1.5. medically justified transportation home directed by a doctor by one of the organisations specified by the insurer in the insurance document, namely, depending on the insured person's condition, by rail, coach, ambulance, aircraft or, in special cases, by emergency ambulance jet;
  - 1.6. the return travel of a person accompanying the insured on the travel, provided this person is also insured; the journey home will be organised at the earliest possible time and shall be by reasonable means of transport;
  - 1.7. transport of the luggage of the insured and the accompanying person;
  - 1.8. the search for the insured and the transport of the insured as far as the next passable road or as far as the nearest hospital, if the insured has to be rescued in an injured or uninjured state, or if the body of the insured has to be recovered in the event of his death, for any of the following reasons:
    - the insured has had an accident
    - the insured has got into difficulties in the mountains or at sea
    - there is justification for assuming that one of the two above mentioned situations has arisen;
  - 1.9. transfer of the deceased in standard manner.
2. The insurer guarantees the hospital abroad, if required, a cost advance up to the insured sum specified in the insurance documents. If the amounts supplied by the insurer are not taken over by the health insurance scheme or third party or must be paid by the insurer under this contract, the insured must pay them back to the insurer within one month after submission of invoice.
3. Compensation is paid in Euro. Translation of foreign currencies is effected by using the proven conversion rate according to the Official Gazette of the Austrian Financial Administration valid on the date of the insured event applies.

#### Article 14 Exclusions

No refund shall be made for costs for

1. treatment that is wholly or partly the reason for the journey;
2. treatment that was already necessary before the commencement of the journey or could be expected to arise if the journey proceeded according to plan;
3. the treatment of chronic illnesses or the consequences of accidents or illnesses that were treated or required treatment in the last six months before commencement of the journey, if such become acute unexpectedly;
4. use of locally fixed treatment facilities (spa treatment);
5. conservatory or prosthetic dental treatment;
6. the provision of medical aids (e.g. spectacles, supports, prostheses);
7. confinement, abortion and costs incurred in connection with normal pregnancy;
8. inoculations, medical reports and confirmations;
9. check-up examinations and follow-up treatment;
10. special services in hospitals such as private wards, charges for telephone, TV etc.

#### Article 15 Time limitation of obligation to pay compensation

The obligation to pay compensation starts and ends, also for pending insured events, on the agreed date. If, however, the insured cannot be transported due to results of an accident or disease abroad, the obligation to pay compensation is extended beyond the agreed time by 6 weeks at most.

#### Article 16 Obligations

The doctor's and/or hospital invoice must contain the insured person's name and date of birth, together with the type of illness and treatment. The invoices or documentation must be in German, English, Italian, Spanish or French. If this is not the case, the translation costs shall be charged.

## Travel private liability insurance

#### Article 17 Insured event

1. An insured event is a damaging event which is caused by the insured as a private person during a travel and from which the liability to pay damages arises or could arise to the insured (Art. 18).
2. Several damaging events based on the same or similar cause are considered to be one insured event.

Article 18  
**Insurance cover**

1. In the insured event, the insurer takes over
  - 1.1. the fulfilment of the liability to pay damages arising to the insured because of damaged property and/or personal injury and the ensuing property loss due to legal liability provisions under private law (hereinafter referred to as liability for damages). Purely financial losses are not insured;
  - 1.2. the costs of ascertaining and defending against liability for damages claimed by a third party under Article 19.
2. Damaged property is the damaging or destruction of physical objects, personal injury is the impairment of health, bodily harm or killing of humans.
3. The insurance covers the liability for damages of the insured arising from the risks of everyday life (except for business, occupational or professional activities), specifically
  - 3.1. from the use of bicycles;
  - 3.2. non-professional sports activities, except for hunting;
  - 3.3. from the permitted possession of cut-and-thrust arms and firearms and their use as sports equipment and for the purpose of self-defence;
  - 3.4. from the keeping of small animals, except for dogs;
  - 3.5. from the occasional use, but not the registered use of electric and sail boats;
  - 3.6. from the use of other, non-motor driven water vehicles and of model ships and planes (the latter of up to 5 kg);
  - 3.7. from the use (except for damage due to wear and tear) of rented housing rooms and other rented rooms plus the furnishing contained therein up to a lease of one month at most.

Article 19  
**Scope of insurance cover**

1. The insurance covers the reasonable court and out-of-court costs of ascertaining and defending against liability for damages claimed by a third party, also if the claim turns out to be unjustified.
2. Furthermore, the insurance covers the costs of the defence led by the instruction of the insurer in criminal or disciplinary proceedings. Costs according to Paras. 1 and 2 as well as salvage costs will be credited to the insured sum.
3. If the settlement of a claim for damages requested by the insurer by way of recognition, payment or arrangement fails due to the resistance of the insured, and the insurer declares by registered mail to keep available his proportionate share of the damages and costs for satisfying the aggrieved party, the insurer does not have to pay the additional costs of the principal claim, interests and costs incurred from the mentioned declaration onwards.

Article 20  
**Exclusions**

1. The insurance does not cover liabilities for damages arising from damage caused by the insured or persons acting on his/her behalf while holding or using
  - 1.1. aircraft vehicles and devices;
  - 1.2. motor vehicles or trailers bearing an official registration plate or which would have to bear such in Austria.
2. Neither is insurance cover granted for
  - 2.1. claims, if, due to a contract of special assurance, exceeding the legal obligation to pay compensation;
  - 2.2. the fulfilment of contracts and the compensation substituting them;
  - 2.3. damage done to the insured himself/herself and his/her relatives (spouse, relatives, in direct ascending and descending line, parents-in-law, adoptive parents and step parents, brothers and sisters living in the common household; an extramarital community has the same effect as a conjugal one has);
  - 2.4. damage due to contamination or disturbance of the environment;
3. The insurance does not apply to liabilities for damages due to
  - 3.1. damage of objects the insured or the persons acting on his/her behalf have borrowed, leased, rented or taken in custody (except for Art. 18, Para. 3.7.);
  - 3.2. objects damaged during or because of their use, transportation, processing or other activities done to or with them;
  - 3.3. objects damaged due to gradual emissions or gradual effects of temperatures, gases, vapours, liquids, humidity or non-atmospheric precipitation and damage due to nuclear events and contamination by radioactive substances.
4. Liability for damages due to loss of physical objects is not covered.
5. Damaging events caused in a period before the insurance started are not covered.

Article 21  
**Obligations**

The insured has to notify the insurer specifically of:

1. The assertion of a claim for damages;
2. The servicing of an injunction and of the initiation of criminal, administrative penalty or disciplinary proceedings against the person having taken out the insurance or the insured;
3. All measures taken by third parties to enforce claims for damages in court; The insured is not entitled to recognize or compromise fully or partially any claim for damages without the prior consent of the insurer.

Article 22  
**Authorization of the insurer**

Under his liability for damages the insurer is authorised to make all statements on behalf of the insured which he considers to be pertinent.

## **Special conditions regarding the travel insurance conditions for foreign guests RVBA 2003**

### **Deportation costs insurance for the benefit of third parties**

Article 1  
**Insured event**

A person resident in Austria is held liable for the assumption of costs by an Austrian authority (an Austrian court) on account of a Letter of Guarantee\*) executed by said person on the basis of the Aliens Act (pursuant to Sec. 10 Para. 3 in connection with Sec. 103).

Article 2  
**Compensation benefit**

The insurer shall refund to the insured person the costs determined by the Austrian authority (the Austrian court) in accordance with the Letter of Guarantee. The compensation benefit is limited to the agreed insured amount.

Article 3  
**Time and geographic scope of application**

The insurance cover shall apply for 1 (one) journey with a maximum duration of six months as of the date of entry into Austria. It shall also apply for all journeys (commenced in Austria) within the other signatories to the Schengen-Agreement, with the exception of journeys within the country in which the insured person has established his place of residence. Where the duration of a stay exceeds six months, the new whereabouts shall be deemed to be the place of residence. The insurance cannot be extended after entry into Austria. The insurance does not cover insured events which occur later than six months after the term of insurance.

Article 4  
**Exclusions**

Insurance cover is not provided for events in which the insured person causes the official action by deliberately committing an unlawful act or intentionally committing an offence and a Letter of Guarantee has not been issued.

\* Letter of Guarantee: Declaration by which a person in Austria assumes full responsibility for the costs incurred by a foreign individual obliged to obtain a visa (person named in the insurance statement) which are imposed on the guarantor in the case of expulsion or deportation, including custody pending deportation and expenses for the use of less severe measures by an authority (a court).

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Insurer:  
**Europäische Reiseversicherung AG**  
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Commercial register HG Wien FN 55418y, DVR-Nr. 0490083  
Supervisory authority: FMA Financial Market Authority,  
Department: Insurance Supervision, Otto-Wagner-Platz 5, A-1090 Vienna

# Information on Withdrawal, Complaints and Data Processing

## How can you withdraw from your insurance contract?

You can withdraw from your insurance contract in writing without giving any reasons within a period of 14 days. The period for withdrawal begins with the notification that the insurance contract came into effect but not before you received the insurance certificate and the insurance terms & conditions, including the provisions on the fixing or amendment of premiums, and this notification of the right of withdrawal.

The written withdrawal statement has to be addressed to:  
Europäische Reiseversicherung AG,  
Kratochwjlestraße 4, A-1220 Vienna  
Fax: +43 1 31993 67  
E-Mail: info@europaeische.at

### Consequences of the withdrawal:

In the event of a valid withdrawal your insurance cover comes to an end and payments already made will be refunded. If the insurer has provided provisional cover, it is entitled to receive the corresponding premium for the duration of such cover.

### Special Information:

The right of withdrawal expires at the latest one month after receipt of the insurance certificate including this notification of the right of withdrawal.

The right of withdrawal also expires if the contractual performance has been fully completed before you have exercised your right of withdrawal.

## Whom to contact with a complaint?

You can submit your complaint to:

- Europäische Reiseversicherung AG  
attn. Complaints office, Kratochwjlestraße 4, 1220 Vienna  
online at [www.europaeische.at/en/service/feedback-and-complaints](http://www.europaeische.at/en/service/feedback-and-complaints)  
via E-Mail to [complaints@europaeische.at](mailto:complaints@europaeische.at)
- The Association of Austrian Insurance Companies  
Schwarzenbergplatz 7, 1030 Vienna, [www.vvo.at](http://www.vvo.at)
- The arbitration body for consumer business  
[www.verbraucherschlichtung.at](http://www.verbraucherschlichtung.at).  
The participation is not obligatory for the insurer.
- The Federal Ministry of Labour, Social Affairs, Health and Consumer Protection, Stubenring 1, 1010 Vienna
- For online contracts consumer can in addition contact the out-of-court dispute arbitration board of the Internet Ombudsman [www.ombudsmann.at](http://www.ombudsmann.at) or the Online Dispute Resolution-Platform ("ODR-Plattform") of the European Union [ec.europa.eu/consumers/odr/](http://ec.europa.eu/consumers/odr/)

## How we process your data?

We, **Europäische Reiseversicherung AG**, Kratochwjlestraße 4, A-1220 Vienna, T +43 1 3172500, F +43 1 31993 67 are as insurer responsible for the processing of your data in the context of insurance contracts.

You can contact our **data protection officer** by E-mail at [datenschutz@europaeische.at](mailto:datenschutz@europaeische.at) or by post at the above mentioned address with the further address „Data Protection Officer“.

We require and process your personal data and, if applicable, third parties' data that you disclosed to us (e.g. insured persons) in our legitimate interest and to the extent necessary to properly establish and process our insurance relationship with you and to verify the coverage in the event of a claim. If you do not provide us with this data, or do not provide it to the required extent, we may not be able to establish your desired insurance relationship or process your claim.

**Purpose and Legal Basis for the Use of Data:** Your personal data is processed for pre-contractual and contractual purposes on the basis of Art. 6 para. 1 b) GDPR. If special categories of personal data (for example, data concerning your health) are required for this purpose, we process them on the basis of statutory authorisation (e.g. § 11a Insurance Contract Act (VersVG)) or we obtain your express consent beforehand. If we create statistics using these data categories, this is done based on Art. 9 para. 2 j) GDPR in connection with § 7 GDP.

In addition, we process your personal data in order to fulfil legal obligations (e.g. regulatory requirements). The legal basis for processing data in this case is the relevant legal regulations in connection with Art. 6 para. 1 c) of the GDPR.

We also process your data if required by Art. 6 para. 1 f) of the GDPR in order to safeguard our legitimate interests or those of third parties. This may, in particular, be the case for preventing and investigating criminal offenses.

If we have collected and processed your data after obtaining your consent, **you may revoke this consent at any time, meaning that we will no longer process your data for the purposes stated when you first gave consent starting from when we receive the consent revocation. The revocation does not affect the legality of processing the data up until the time when the consent was revoked.**

**Disclosure of Data to Third Parties:** The complexity of the procedures regarding today's data processing sometimes obliges us to use service providers and commission them to process your data. Some of these service providers may be outside the territory of the European Union. However, in all cases where we use service providers, we always ensure that the European data protection level and European data security standards are maintained. Our most important service providers are currently Generali Versicherung AG, Vienna and Europ Assistance GmbH, Vienna.

For the purposes of support and advice, the intermediary collects and processes your personal data and passes it on to check your insurance risk and to conclude your insurance relationship. In the event of a claim, the intermediary collects and processes the data relevant to processing the service and instructs us to perform a verification of the claim event. Similarly, we will provide your intermediary with enough personal data about you and your insurance relationship required for your intermediary to assist you.

Furtheron it may be necessary to pass your personal data to Reinsurance Companies, Regulatory Authorities and Courts. However, in all these cases, we always ensure that the legal basis is adhered to and that the protection of your data is maintained.

**Your Rights:** You may request information regarding the origin, categories, duration of storage, recipients, data processed by us regarding you personally as well as your business case and the nature of such processing. Moreover you may request that incorrect, incomplete or improperly processed data is corrected, completed or deleted.

**Even if we have processed your personal data accurately and completely in compliance with the law, you may object to such data being processed in specific individual cases that you have justified.**

You may receive the personal data we have processed in machine-readable format designated by us, provided that we have received it from you personally, or you may instruct us to transfer that data directly to a third party chosen by you.

If you have reason to believe that we are using your data without your permission, you have the right to appeal to the Austrian Data Protection Authority, Wickenburggasse 8-10, 1080 Vienna, Telephone: +43 1 52 152-0, E-Mail: [dsb@dsb.gv.at](mailto:dsb@dsb.gv.at).

**Data Storage Procedure:** We process your personal data, as far as necessary, for the duration of the entire business relationship (from the initiation and implementation to the termination of a contract) as well as in accordance with the statutory storage and documentation obligations, which may include, among others, the Austrian Commercial Code (UGB) and the Federal Fiscal Code (BAO). In addition, it is important to consider that in certain cases, the duration of storage, statutory limitation periods, e.g. according to the Austrian General Civil Code (ABGB) may be up to 30 years.

For more detailed information regarding the way we process your data please refer to [europaeische.at/en/privacy](http://europaeische.at/en/privacy) or contact our Service Center.