

PRIVACY NOTICE FOR LOSLEBEN APP AND WEB

Version: January 2025

in accordance with Art. 13 and 14 of Directive (EU) 2016/679 – General Data Protection Regulation (GDPR)

Below you will find detailed information on how we process your personal data when using the losleben app and web version (losleben.wienerstaetische.at). "Personal data" refers to any information relating to natural persons.

Data controller

We, the

WIENER STÄDTISCHE Versicherung AG Vienna Insurance Group
Schottenring 30, 1010 Vienna
Telephone: +43 (0)50 350-20000 or email: kundenservice@wienerstaetische.at

are responsible for data processing.

If you have any concerns or questions about the processing of your data by our company, we request that you contact our data protection Officer at datenschutz@wienerstaetische.at.

Purpose and legal basis for processing your data

As a customer, you have access to losleben as a mobile app and web application. This allows you to stay informed about your current contractual relationship, submit claims, check their processing status, and use other available digital services at any time.

The provision and processing of your personal data are necessary for the use of losleben.

During the registration process, additional personal data is requested to clearly identify you and grant you access to your data. These data are matched and possibly supplemented with the data stored about you. There are two options for registration:

- **Identity verification via ID document and photo:** To provide you with a convenient and future-proof identity verification option, we work with a leading service provider, Onfido. If you use this option, the required data will be transmitted end-to-end encrypted and automatically deleted after processing. Further information on Onfido's data processing can be found here: <https://onfido.com/privacy>
- **Identity verification via data disclosure:** As a classic alternative, you can also use our identity verification by disclosing data (name, date of birth, policy number, email address, and phone number). These data are matched and possibly supplemented with the data stored about you. After successful identification, two-factor authentication according to the state of the art is required. This requires the disclosure and processing of your email address and phone number for sending an SMS TAN for secure login and use.

Based on your respective consent, your location will be used for selected use cases when using the app.

The processing of data for the use of losleben is based on your consent according to Art. 6 para. 1 lit. a GDPR. If you contact us or submit claims while using losleben, we process your data according to Art. 6 para. 1 lit. b for contract fulfillment.

What information do we process/store?

We only ask for personal data necessary for the registration process and secure login. If you do not provide these data or do not provide them to the required extent, you cannot use this service.

For clear identification during initial registration and login in the app, we process the following data:

- **Identity verification via data disclosure:**
 - Your first and last name
 - Your date of birth

- A policy number
- Your phone number
- Your email address compar
- **Identity verification via ID document and photo :**
 - Photo of a valid ID document
 - Photo (selfie for comparison with the ID)

If you consent to the use of your location data, your location will be stored locally in the app.

Recipients of your data

The protection of your data is important to us. Therefore, data is generally only shared if there is a contractual or legal requirement, it is necessary to protect our overriding legitimate interests, or you have given your consent. In these cases, your data will only be shared to the absolutely necessary extent.

One of our core principles is to either handle the essential data processing of our business ourselves or have it carried out by specialized companies within our corporate group in Austria. This includes our central IT service provider, twinformatics GmbH, Obere Donaustraße 63, 1020 Vienna, and our ServiceLine, serviceline contact center dienstleistungs-gmbh, Schottenring 30, 1010 Vienna. Further information about these two companies can be found in the document "Datenempfänger" on our homepage under <https://www.wienerstaedtische.at/datenschutz-informationen.html> in the section Processors from the VIENNA INSURANCE GROUP corporate group.

Data security

We implement extensive technical and organizational measures to secure our data processing. This particularly concerns the protection of your personal data against accidental or unlawful destruction, loss, alteration, or unauthorized disclosure of or access to personal data transmitted, stored, or otherwise processed.

According to the state of the art, our protective measures include, for example, the use of modern security software and encryption methods, physical access controls, authorization concepts, and other precautions to prevent and defend against attacks. The data used during the use of losleben is transmitted encrypted. For secure login, two-factor authentication is required (entering your email address and a TAN code sent via SMS to your phone number).

Retention period of your data

We only retain your data as long and to the extent that it is covered by one of the following purposes and delete the data immediately after the purpose ceases to exist.

Data that we process to assess whether and under what conditions an insurance contract can be concluded is processed to create an insurance application. We retain these data to prove the owed information and advisory obligations (§ 130 to 133 and § 135a to 135c VAG) for three years.

Once an insurance contract is concluded, we retain your data for the duration of our insurance relationship with you. In addition to the statutory post-contractual retention obligations of seven years (§ 212 UGB or § 132 BAO), we retain your data as long as the assertion of legal claims from our insurance relationship with you is possible. According to § 12 VersVG, the limitation period for claims from insurance contracts is up to ten years. Therefore, we retain your data from terminated insurance contracts or completed claims for ten years.

Enrichment claims can be asserted for 30 years, so it may be necessary to retain data for this period to assess contractual or post-contractual claims. If unlimited post-liability has been agreed, we retain the data for an unlimited period to ensure the assessment of contractual or post-contractual claims.

Your rights

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

If we process data about you that is incorrect or incomplete, you can request its correction or completion. You can also request the deletion of unlawfully processed data. Please note that this only applies to incorrect, incomplete, or unlawfully processed data. If it is unclear whether the data processed about you is incorrect or incomplete or is being processed unlawfully, you can request the restriction of the processing of your data until this question is finally clarified. You can object to the processing of your data for the protection of our legitimate interests (Art. 6 para. 1 lit. f) at any time for reasons arising from your particular situation. You can also revoke your consent at any time and without reason to prevent the further use of your personal data collected and used based on a consent declaration or for direct marketing purposes.

You can receive the data processed about you by us, provided we have received it from you, in a machine-readable format determined by us or instruct us to transmit this data directly to a third party chosen by you, provided this recipient enables us to do so from a technical perspective and the data transfer does not involve an unreasonable effort, nor are there legal or other confidentiality obligations or considerations from our side or third parties.

For all your concerns, please contact the contact details listed below. To ensure that your personal data does not fall into the wrong hands, please include proof of identity, such as a copy of your ID, when submitting your request.

If you believe that the processing of your data violates data protection law or your data protection rights have otherwise been violated in any way, you can complain to the data protection officer (see contact details above) or the Austrian Data Protection Authority, Barichgasse 40-42, 1030 Vienna.

Use of automated decision-making including profiling in accordance with Art. 22(1) and (4) GDPR

We do not use automated decision-making, including profiling.

Adaptation of this declaration

This notice replaces all previous versions. We reserve the right to amend this notice as necessary. The current version and further data protection information can be found on our homepage under <https://www.wienerstaedtsche.at/datenschutz-informationen.html>.

Contact

Please contact us with your data protection questions and concerns at datenschutz@wienerstaedtsche.at or by post at the following address:

WIENER STÄDTISCHE Versicherung AG Vienna Insurance Group
Data Protection Officer
Schottenring 30
1010 Vienna, Austria