

Data Protection Law Declaration of Consent and Declaration of Release from the Confidentiality Obligation by the Insured within the Framework of the Weltpolice - Health insurance for business travellers and expatriates

Barmenia
EINFACH. MENSCHLICH.

We point out that, as a general rule, processing of health data as well as data protected according to § 203 German Criminal Code (Strafgesetzbuch, StGB) and therewith reimbursement of claims within the framework of the Weltpolice Contract concluded with your employer is not possible without your consent.

Consent to the transfer of personal health information as well as data protected pursuant to § 203 German Criminal Code (Strafgesetzbuch, StGB) to assistance service providers and confidentiality release statement

I am aware that Barmenia Krankenversicherung AG cooperates with International SOS GmbH and the German Red Cross (Deutsches Rotes Kreuz Assistance GmbH) as specialized service providers for the supply of worldwide co-insured assistance services in the form of general medical information, arrangement of medical service providers for out-patient and in-patient treatment, organization of emergency transports, advance payment of costs and examination of costs, transmission of emergency messages and assistance with the procurement of medicine.

With knowledge of these facts, I agree that the service provider selected by my employer within the framework of the World Policy Contract to provide the assistance services, at the occasion of an inquiry made in my interest related to insurance benefits or claims to benefits to examine the existing insurance protection from my employer (as the policyholder) and Barmenia Krankenversicherung AG may collect or take receipt of my reported data as well as the additional data necessary to provide the service, in particular, personal health data and to store this data. In this respect, I release the employees of Barmenia Krankenversicherung AG as well as the employees of my employer from their confidentiality obligations with regard to the transfer of personal health information and the employees of the health insurance entity also with regard to the transfer of data protected as defined in § 203 of the German Criminal Code.

In addition, I agree that the service provider may transfer this data to doctors, dentists, medical personnel/nursing staff, hospitals, practitioners of other healing professions as well as other service providers insofar as this is necessary to provide the insured services. My consent extends in addition to the collection of accounting, health and treatment data by the service provider from doctors, hospitals, other health institutions and practitioners of other healing professions and the storage thereof so that the services rendered by the medical service providers can be examined, verified to Barmenia Krankenversicherung AG and costs paid in advance herefor can be settled with the insurer.

Consent to the collection and use of personal health information and confidentiality release statement

The regulations of the German Insurance Contract Act, the Federal Data Protection Act, and other data protection regulations do not contain an adequate legal basis for the collection, processing, and use of personal health information by insurance companies. In order to be able to collect and use your personal health information for this contract, Barmenia Krankenversicherung AG requires therefore your declaration(s) of consent according to the Data Protection Law. Moreover, Barmenia Krankenversicherung AG requires your confidentiality release statement in order to collect your personal health information from confidentiality-bound entities such as doctors. Furthermore, as a health insurer, Barmenia Krankenversicherung AG also requires your confidentiality release in order to be permitted to transfer your personal health information and other protected data pursuant to § 203 German Criminal Code such as, e.g. the fact that a contract exists with you, to other entities such as assistance companies, IT service providers.

You are free not to deliver the Consent / Release from the Confidentiality Obligation or to revoke such later with effect for the future at the above-stated address. We point out however that, without processing of health data, the conclusion of insurance within the framework of the Weltpolice Contract concluded with your employer as a rule is not possible.

These declarations concern the handling of your personal health information and other protected data pursuant to § 203 German Criminal Code

- by Barmenia Krankenversicherung AG itself (cf. section 1.),
- in connection with requests at third parties (cf. section 2.),
- for transferring data to entities other than Barmenia Krankenversicherung AG (cf. section 3.)

The statements apply for persons legally represented by you such as your children, insofar as these persons do not recognize the implications of this consent and therefore are unable to give their own statements.

1. Collection, storage, and use of the personal health information provided by you by Barmenia Krankenversicherung AG

I agree that Barmenia Krankenversicherung AG may collect, store and use the personal health information provided by me in this application and in the future insofar as this is necessary for a review of the application as well as the conclusion, implementation, or termination of this insurance contract.

2. Retrieval of personal health information from third parties

2.1 Retrieval of personal health information from third parties for examination of performance obligations

It may be necessary in order to verify performance obligations that Barmenia Krankenversicherung AG check the information concerning your health situation on which you are basing claims or which arise from submitted documents (e.g. invoices, prescriptions, or assessments) or notifications, e.g., from a doctor or other health care practitioner.

This verification will be done only to the extent necessary. Barmenia Krankenversicherung AG requires your consent herefor including a confidentiality release for it as well as for these involved entities if personal health information or protected data pursuant to § 203 German Criminal Code must be transferred.

You can issue these statements later in the individual case and declare hereto:

I request that Barmenia Krankenversicherung AG inform me in every case from which persons or institutions information is required and for what purpose the information is required. I shall then decide in each case whether I

- consent to the collection and use of my personal health information by Barmenia Krankenversicherung AG, release such named persons or institutions as well as their employees from their confidentiality obligations and consent to the transfer of personal health information to Barmenia Krankenversicherung AG
- or will provide the required documents myself.

I understand that this may cause a delay in processing the verification of the performance obligation.

2.2 Declarations in the event of your death

For the verification of performance obligations, it may be necessary after your death to check health data as well. Barmenia Krankenversicherung AG also requires your consent and release from the confidentiality obligation herefor.

<input type="checkbox"/>	<p>For the event of my death, I agree that Barmenia Krankenversicherung AG – insofar as necessary for the verification of the performance obligation – collect my health data from doctors, nursing personnel as well as employees of hospitals, other health institutions, nursing homes, personal insurers, statutory health insurance entities, professional associations and authorities and to use this information for this purpose.</p> <p>I release the named persons and employees of the named institutions from their confidentiality obligations, as far as my legitimately stored health data from examinations, consultations, treatments as well as insurance applications and contracts are transferred to Barmenia Krankenversicherung AG during a period of up to six weeks prior to my secondment.</p> <p>Furthermore, I agree in this connection - insofar as necessary - that my health data will be transferred by Barmenia Krankenversicherung AG to these institutions and also release in this respect all persons working for Barmenia Krankenversicherung AG from their confidentiality obligations.</p>
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3. Transfer of your personal health data and other data protected pursuant to § 203 German Criminal Code to entities outside of Barmenia Krankenversicherung AG

Barmenia Krankenversicherung AG shall obligate the following service providers (page 3) to comply with the rules of data protection and data security.

WP number (insurance number.):	employer:
country / destination:	
name, first name of the insured person(s):	date of birth:
	date of birth:
	date of birth:
	date of birth:
e-mail:	

City, Date Signature / Name of the insured

City, Date Signature of the co-insured (from the age of 16)

If necessary: Signature of legally represented person*

City, Date Signature of the co-insured (from the age of 16)

If necessary: Signature of legally represented person*

City, Date Signature of the co-insured (from the age of 16)

If necessary: Signature of legally represented person*

* If co-insured person is not yet 16 years old.
Or in cases of required legal capacity.

Barmenia Companies Participating in Common Data Processing Procedures of Customer Master Data

Barmenia Krankenversicherung AG (Barmenia Kranken)

Individual Listing of Service Providers Processing Personal Data for Barmenia as Required

Principal	Contractor	Processing/Purpose	Health Data
Barmenia Kranken	almeda GmbH	Medical Telephone	yes
	Anycare GmbH	Disease Management Program	yes
	COMPASS Private Pflegeberatung GmbH	Nursing Care Advice	yes
	Deutsches Rotes Kreuz Assistance GmbH	Assistance (Medical Services Abroad)	yes
	Deutsches Rotes Kreuz Flugdienst GmbH	Assistance (Medical Services Abroad)	yes
	Global Medical Management, Inc. (GMMI)	Assistance (Medical Services Abroad)	yes
	IMB Consult GmbH	Medical Expert Reports and Opinions	partially
	Indento GmbH	Dental Management	no
	International SOS Emergency Services GmbH	Assistance (Medical Services Abroad)	yes
	HL Casework GmbH	Disease-Management-Programme	yes
	Kneier Consult GmbH	Assistance (Medical Services Abroad)	yes
	Johanniter Unfall-Hilfe e. V.	Assistance and Consultancy Services Related to Nursing Care	partially
	LM+ Leistungsmanagement GmbH	Services Management Joint Venture	yes
	MedicalContact AG	Disease Management Program	yes
	MEDICPROOF GmbH	Medical Assessment	yes
	MedX Gesellschaft für medizinische Expertise mbH	Services Management for In-patient Cases	yes
	Quality Smile GmbH	Dental Management	no
	Savitar Group Ltd.	Assistance (Medical Services Abroad)	yes
	West Assistance Medical Management Turkey & Egypt	Assistance (Medical Services Abroad)	yes
	ViaMed GmbH	Medical Expert Reports and Opinions	partially
	TeleClinic GmbH	Telemedical Advice	no
	myClimate gGmbH	CO2 Compensation	no
	eKomi Limited	Assessment Platform for Customer Satisfaction	no
Vivy GmbH	Electronic Health File	yes	

Categories of Service Providers Processing Personal Data for Barmenia as Required

Auftraggeber	Auftragnehmer	Verarbeitung/Zweck	Health Data
All Barmenia Insurance Companies	IT Service Providers	Provision, Servicing and Care of Hardware and Software	partially
	Doctors, Dentists	Advice, Preparation of Expert Opinions, Expert Opinion	yes
	Lawyers	Legal Support, Debt Collection, Preparation of Purchase Contracts	partially
	Experts, Appraisers	Claims/Damage Processing, Object Assessment in Connection with Construction Loans	partially
	Disposal Companies	Destruction of Confidential Data (Paper + Electronic Data Carries)	no

Data Protection Notice for Insured within the Framework of the Weltpolice - Health insurance for business travellers and expatriates

Barmenia
EINFACH. MENSCHLICH.

With this notice, we would like to inform you regarding the processing of your personal information by the Barmenia company responsible for data collection as well as to inform you regarding your rights according to data protection law.

Responsible Party for Data Processing

The name and contact data of the company is as follows:

Barmenia Krankenversicherung AG
Barmenia-Allee 1
42119 Wuppertal, Germany
Telephone: + 49 (0) 202 438-00
E-Mail: info@barmenia.de

You can contact the common **Data Protection Officer** of the above-named companies by mail under the address stated above with the addition - Data Protection Officer - or by e-mail under: datenschutz@barmenia.de

Purpose and Legal Basis of Data Processing

We process your personal data in compliance with the EU General Data Protection Regulation, the German Federal Data Protection Act (*Bundesdatenschutzgesetz, BDSG*), the provisions of the German Insurance Contract Law (*Versicherungsvertragsgesetz, VVG*) relevant to data protection law as well as all other pertinent laws. In addition, our company has committed itself to the "Code of Conduct for Handling Personal Data by the German Insurance Industry" ("Code of Conduct") which specifies in greater detail the above-named laws for the insurance industry. You can access this information on the Internet under datenschutz.barmenia.de.

We process, collect and store your personal data for performance of the contractual relationship, e. g. for invoicing or contract modification. For payment of claims, we require additional information from you; for instance, to be able to examine whether an insured event has occurred and the damage amount. We collect and store your personal details and, where applicable, with regard to an insurance or damage claim notified to us, inter alia, in order to be able to pay the insurance benefits to the party entitled to the claim.

Execution of the insurance contract concluded with your employer is not possible without processing your personal data.

In addition, we require your personal data for compilation of insurance-specific statistics, e. g. for development of new tariffs or in order to comply with supervisory regulatory requirements.

We also process your data in order to protect our legitimate interests or those of a third party (Art. 6, para. 1 f EU General Data Protection Regulation).

This can be necessary, in particular:

- to ensure IT security and IT operation as well as the performance of IT tests
- to prevent, investigate and record criminal offences, in particular, we use data analyses to identify signs which could indicate insurance fraud.

Furthermore, we process your personal data in order to comply with statutory obligations such as, e. g. supervisory regulatory requirements, commercial and tax law record-keeping requirements or our advisory obligation. In this case, the legal basis for processing is the respective statutory regulations in connection with Art. 6, para. 1 c EU General Data Protection Regulation.

In the event that we should wish to process your personal data for a purpose not named above, we will inform you hereof in advance within the framework of the statutory provisions.

Categories of Recipients of Personal Data

Reinsurance Companies:

Where applicable, we insure risks which we assume with special insurance companies (reinsurance companies). In this context, it can be necessary to transfer your contract and, as applicable, damage data to a reinsurer in order to enable this company to form its own picture of the risk or the insurance case. In addition, it is possible that the reinsurer provides support to our company based on its particular expert knowledge with examination of risk or payment as well as with the assessment of process procedures. We transfer your data to the reinsurer only insofar as such is necessary for the fulfillment of our insurance contract with you or, respectively, within the scope necessary to protect our legitimate interests.

We provide you with more detailed information to reinsurers used under datenschutz.barmenia.de. You can also request the information from the contact addresses listed above.

Data Processing in the Company Group:

The insurance companies of the Barmenia Company Group undertake certain data processing tasks centrally for the affiliated companies in the Group. As a result, your data can be processed in a common program for all companies of the Group for central administration of address data, for telephone service, invoicing purposes or uniform mail processing. You can find the companies which participate in a centralized data processing in our list of service providers.

External Service Providers:

In order to fulfill our contractual and statutory obligations, we use the services of external service providers to some extent.

You can find a list of contractors and service providers used by us with whom we maintain not just temporary business relationships in the summary in the application/annex as well as in the respectively updated version of our website under datenschutz.barmenia.de.

Additional Recipients:

Moreover, we can transfer your personal data to additional recipients such as, e.g. public authorities, to fulfill statutory notification obligations (e.g. law enforcement agencies, tax authorities or social insurance agencies).

Duration of Data Retention

We delete your personal data as soon as such is no longer necessary for the above-mentioned purposes. In this context, it can occur that personal data is retained for the time period during which claims are made by us or made against our company (statutory statute of limitations period of three or up to thirty years). Moreover, we store your personal data insofar as we are so obligated by law. The respective proof and retention obligations are contained, inter alia, in the German Commercial Code (*Handelsgesetzbuch*) and the German Tax Code (*Abgabenordnung*). Accordingly, the legally prescribed storage period is up to ten years.

Rights of Persons Affected

You can request details regarding your stored personal data from the addresses listed above. In addition, subject to certain prerequisites, you can request the correction or deletion of your data. Furthermore, you may be entitled to a right to restrict the processing of your data as well as a right to delivery of the data made available by you in a structured, conventional, machine-readable format.

Objection Right

You have the right to object to the processing of your personal data for purposes of direct marketing.

If we have a legitimate interest with the processing of your data, you can object to this processing if reasons exist due to your particular situation which speaks against the data processing.

Right to File a Complaint

You have the right to file a complaint with the above-named Data Protection Officer or a data protection supervisory agency. The competent data protection supervisory agency for us is:

*Landesbeauftragte für Datenschutz und
Informationsfreiheit Nordrhein-Westfalen*
(Commissioner for Data Protection for the
German State of North-Rhine Westphalia)
Post Box 20 04 44
40102 Düsseldorf

Automated Individual Decision-making Procedure

Within the framework of health insurance payment accounting, we decide on our payment obligation on the basis of information provided by you related to the insured event and the data stored to your contract on a completely automated basis. The fully automated decisions are based on rules stipulated by the company in advance. In this context, we take into account for example the respective classification of the medicine or, respectively, treatments to be accounted for.