

## GENERAL DATA PRIVACY STATEMENT

This is our General Data Privacy Statement, which explains how we use the personal data that is collected about individual persons. A separate data privacy statement exists for the use of our website, which can be retrieved when visiting our website at <https://markel.de/datenschutzerklaerung>.

At Markel Insurance SE (hereafter "Markel"), we take the protection of your personal data very seriously. Before you provide us with personal information about someone else, please inform this person about this data privacy statement (if this does not oppose the purposes of the contract or puts them at considerable risk) and (where possible) obtain their consent for the forwarding of their personal data to our company.

### 1. Definitions

Our data privacy statement is based on the terminology that was used in the European General Data Protection Regulation (GDPR) by the European legislators of directives and regulations. It is our intent that the data privacy statement can be easily read and understood by our customers, business partners and the general public. To this end, we would like to start by explaining some key terms.

This data privacy statement uses the following terminology:

#### 1.1 Personal data

Personal data refers to all information that relates to an identified or identifiable natural person (hereafter:

"data subject"). A natural person is considered identifiable if this person can be identified either directly or indirectly, particularly by means of an assignment to an identifier such as a name, an ID number, location data, an online identifier or one or more special features that are an expression of this person's physical, physiological, genetic, psychological, financial, cultural or social identity.

#### 1.2 Data subject

A data subject is any identified or identifiable natural person whose personal data is processed by the data controller.

#### 1.3 Processing

Processing refers to any process that is implemented with or without the help of automated processes, or any such series of processes in connection with personal data such as collection, entry, organisation, sorting, storage, modification, read-out, querying, use, disclosure through transmission, distribution or another form of supply, reconciliation or linking, restriction, deletion or destruction.

#### 1.4 Restriction to processing

Processing is restricted when stored personal data is earmarked for restricted processing in the future.

#### 1.5 Profiling

Profiling refers to all types of automated processing of personal data that involve using this personal data for evaluating certain personal aspects that relate to a natural person, in particular to analyse or predict aspects regarding this natural person's work performance, financial situation, health, personal preferences, interests, reliability, conduct, place of residence or relocation.

#### 1.6 Pseudonymisation

Pseudonymisation refers to the processing of personal data in such a manner that the personal data can no longer be attributed to a specific data subject without additional information, as long as this additional information is stored separately and is subject to technical and organisational measures that warrant that the personal data is not attributed to an identified or identifiable natural person.

#### 1.7 Data controller or person in charge of processing

The data controller, or the person in charge of processing, is the natural person or legal entity, government authority, institution or other unit that, individually or jointly with others, makes decisions regarding the purposes of / resources for processing personal data. If the purposes of / resources for processing are specified by EU law or the laws of the member states, the data controller or the specific criteria for appointing the data controller may be specified according to EU law or the law of the member states.

#### 1.8 Processor

The processor is a natural person or legal entity, government authority, institution or other unit that processes personal data on behalf of the data controller.

## 1.9 Recipient

The recipient is a natural person or legal entity, government authority, institution or other unit to which personal data is disclosed, regardless of whether this party is a third party. Government authorities that receive personal data in the context of a specific investigation mandate according to EU law or the law of the member states are not considered recipients, however.

## 1.10 Third party

A third party is any natural person or legal entity, government authority, institution or other unit other than the data subject, the data controller, the processor and the persons who are authorised to process the personal data under the immediate responsibility of the data controller or processor.

## 1.11 Consent

Consent refers to any form of voluntary statement of intent by the data subject for a particular case, which is submitted in an informed manner and unequivocally in the form of a declaration or other non-ambiguous confirming action, by which the data subject expresses its agreement with the processing of its personal data.

## 2. Data controller

Markel Insurance SE Sophienstr. 26  
80333 Munich

## 3. Name and address of the data protection officer

The data protection officer at the controller is:

Martin Holzhofer

Holzhofer Consulting GmbH Lochhamer Str. 31

82152 Munich – Planegg [datenschutzbeauftragter@holzhofer-consulting.de](mailto:datenschutzbeauftragter@holzhofer-consulting.de)

Data subjects can contact our Data Protection Officer with regard to all questions and suggestions related to data privacy.

## 4. Data processing

The personal data of yourself and other persons that is processed by us will depend on the type of your relationship with us. Similarly, the type of communication that is used and the products/services that are provided will also have an effect on how and whether we process personal data.

Different types of personal data are stored, depending on whether you are a policyholder or a claimant, whether you have made inquiries regarding our services, or whether you are a beneficiary from an insurance cover pursuant to an insurance policy that was concluded by a different policyholder (e.g. if you are the insured person under a "D&O Insurance Policy").

Similarly, we also store other personal data in a variety of ways, for example if you are an insurance broker or an appointed representative, a witness or another person with whom we maintain a relationship.

Since we offer insurance products, claims settlement, support and associated services, the personal data that is stored and processed by us will include the following types of personal data (depending on your relationship with us):

### 4.1 Contact details

Name, address, e-mail and telephone number

### 4.2 General information

Gender, marital status, date and place of birth (depending on the circumstances)

### 4.3 Information about education and employment

Education status, employer's details and previous jobs (e.g. for job applicants), skills and experience, professional licenses, memberships and affiliations

## 4.4 Insurance and claims information

Policy and claim numbers, relationship to the policyholder, an insured person, a claimant or another relevant person, date and cause of the financial damages, loss or theft, injury, disability or death, activity reports (e.g. driving records) and other information that is relevant to issuing the insurance policy and for verifying and paying financial claims. In the case of a liability insurance policy, this information also includes information about disputes, receivables and proceedings that are related to you.

## 4.5 Official and other identification numbers

Social security and national insurance number, passport number, tax identification number, driver's license number or another officially issued identification number

## 4.6 Financial information and bank details

Payment card numbers (credit or debit card), bank account number or another financial account number and bank details, credit history, credit reference information and credit worthiness, assets, income and other financial information, account log-in information and passwords for accessing the insurance/claims and other accounts and digital services offered by Markel.

## 4.7 Sensitive information

In general, we do not collect and process information about health data or other sensitive information such as religious views, ethnic affiliation, political views or sexual orientation. If we do collect such information in an exceptional case, we will first obtain the data subject's express consent.

At the same time, please note that we do not need your consent to obtain information about criminal record entries or civil proceedings (e.g. to prevent, detect or investigate fraud), and we will also pass on information to the investigating authorities for the purpose of detecting, investigating and preventing criminal acts such as fraud and money laundering.

## 4.8 Information

that allows us to provide our products and services: location and description of insured property (e.g. property address, license plate or identification number), travel plans, age categories of the persons to be insured, information about the insured risks, accident and loss history and cause of loss, position as managing employee, managing director or shareholder or other ownership/management interests in an organisation, previous disputes, civil or criminal proceedings or formal investigations related to you, and information about other existing insurance policies.

## 4.9 Supplementary information from other sources

We and our service providers can supplement the personal data that is collected by us with information from other sources (e.g. generally available information from online services for social media and other information sources, external commercial information sources and information from our group companies and business partners). We will use this supplementary information in accordance with the applicable laws (and we will also obtain your consent if this is required).

## 5. Purpose of data processing

We use personal data to carry out our business activities.

The purposes for which we will use your personal data or that of other persons will vary depending on your relationship with us, the type of communication between us and the services that are rendered. Personal data will be used for different purposes if you are a policyholder as compared to if you are an insured person or a claimant from an insurance policy, a commercial insurance broker or an appointed representative, witness or another person with whom we maintain a relationship.

The main purposes for which we use personal data are:

- to communicate with you and other persons,
- to conduct reviews and make decisions (automated and non-automated, also via personal profiling) with regard to: (i) the provision and the conditions of an insurance policy, and (ii) the payment of claims and the provision of support and other services,
- to provide insurance, claims and support services as well as other products and services that we offer, such as the audit, management, payment of claims and dispute resolution,
- to verify your right to participate with regard to payment plans and in order to process your premiums and other payments,
- to improve the quality of our products and services, to provide employee training and to guarantee information security (e.g. we can record and monitor phone calls for this purpose),

- to prevent, detect and investigate criminal acts such as fraud and money laundering, and to analyse and manage other commercial risks,
- to engage in research and data analyses, such as an analysis of our customer base and other persons whose personal data we are collecting in order to carry out market research - including customer satisfaction surveys - and to assess the risks to which our company is exposed, all of the above in accordance with the applicable laws (including obtaining consent when this is required),
- to provide marketing information in accordance with your preferences (marketing information could relate to products and services that are offered by our external partners based on the preferences you have indicated). Based on your preferences, we can engage in marketing activities using e-mails, SMS and other text messages, by mail or by telephone,
- to enable you to participate in contests and similar advertising campaigns and to manage these activities. Additional conditions apply to these activities, they contain additional information about how we use and disclose your personal data if this is helpful for providing you with a full picture of how we collect and use personal data. We will provide you with this information in a timely manner prior to participating in such contests,
- to personalise your visitor experience when you use Markel's digital services or visit third-party websites by displaying information and advertising that has been tailored to you, to identify you to someone to whom you send messages using Markel's digital services, and to facilitate publication in social media,
- to manage our business activities and our IT infrastructure in accordance with our internal directives and procedures, including those related to finance and accounting, settlement and collection, IT system operations, data and website hosting, data analyses, going concern, administration of documents, document and print management and audits,
- to process complaints, feedback and inquiries and to process inquiries regarding the inspection or correction of data or the exercise of other rights related to personal data,
- to comply with applicable laws and regulatory obligations (including laws and regulations outside of the country in which you have your place of residence), e.g., laws and regulations related to the fight against money laundering, sanctions and the fight against terrorism, in order to comply with court proceedings and court orders and in order to comply with requests from public and state authorities (including those outside of the country in which your place of residence is located),
- to establish, enforce and defend statutory rights in order to protect our business activities and those of our group companies and business partners, and in order to protect our and your rights, privacy, security and your and our property as well as the rights, privacy, security and property of our group companies and business partners or other persons or third parties, in order to enforce our conditions and to pursue available remedies and limit our damages.

## 6. Legal basis for data processing

The processing of personal data is only legal if a legislative basis exists in this regard. In Art. 6, the GDPR specifies several legal foundations that vary depending on the type of data that is collected and the purpose for which it is processed.

In a normal case, we will obtain your personal data and process the same on the basis of Art. 6 para. (1) letter b) GDPR, in order to prepare to conclude an insurance contract or to process and/or implement an already concluded insurance contract. If you do not provide the relevant personal data, we may not be able to provide you with our products or services.

In some cases, we must obtain and process your personal data in order to comply with the applicable statutory requirements. Art. 6 para. (1) letter c) GDPR forms the legal basis in this context.

In special cases, the data that has been collected must also be processed to protect our justified interests or those of a third party unless this is overwhelmingly opposed by the interests or basic rights and freedoms of the data subject. In that case, the data is processed on the basis of Art. 6 para. (1) letter f) GDPR.

## 7. Routine deletion and blocking of personal data

The controller only processes and stores the personal data of the data subject for the period that is required to achieve the purpose of the storage, or to the extent stipulated by the legislator of European directives and regulations or by another legislator in laws or regulations that apply to the controller.

If the storage purpose no longer applies or a retention period prescribed by the legislator of European directives and regulations or by another competent legislator expires, the personal data will be blocked or deleted as a matter of routine and pursuant to the statutory provisions.

## 8. Rights of the data subject

You have the option of exercising your “data subject rights” at any time:

- Right to information according to Art. 15 GDPR.
- Right to correction according to Art. 16 GDPR.
- Right to erasure according to Art. 17 GDPR.
- Right to restrict processing according to Art. 18 GDPR.
- Right to data transferability according to Art. 20 GDPR.
- Right of objection according to Art. 21 GDPR.

If you wish to exercise your rights, please forward your concerns by e-mail to [service@markel.de](mailto:service@markel.de) or by mail to the address noted in item 1. According to Art. 77 para. (1) GDPR, you also have the right to complain to a supervisory authority. Additional information may be obtained from your competent supervisory authority.