



km credit consulting GmbH

Customer Information at First Business Contact

The Ecclesia Group together with its broker companies is the largest provider of insurance advisory, risk consulting along with the procurement and managing of insurance contracts in Germany. With its modern and market-leading services, the Ecclesia Group creates value for its clients. This focus on customer benefit forms the basis for constant innovation and further development of products and services in the Ecclesia Group.

Mandatory information required under Article 15 of the German Regulation on Insurance Mediation (VersVermV)

Status

Insurance broker with a license in accordance with Sec. 34d Para. 1 of the German Trade, Commerce and Industry Regulation Act (Gewerbeordnung), registered with the IHK Lippe zu Detmold, registration number D-SOIQ-EU52P-01. This information can be reviewed at the German Chamber of Industry and Commerce (DIHK), Breite Strasse 29, 10178 Berlin, phone +49 180 6005850 (0.20 €/call), www.vermittlerregister.info.

km credit consulting GmbH renders consulting services on the insurance products offered, as provided for by law. For its activities, km credit consulting GmbH usually receives a broker's commission, which is included in the insurance premium. In case of a corresponding agreement, the company works on the basis of a fee, which is to be paid directly by the client. A combination of broker's commission and fee is possible. In addition to broker's commission and fees, interest income may also be earned from its collection activities. In addition to these types of remuneration, km credit consulting GmbH may receive a separate remuneration from insurance companies for services rendered to such insurance companies. km credit consulting GmbH does not receive any other payments as remuneration. In the case of insurance contracts that are mediated and/or managed by an underwriting agency of the Ecclesia Group as an insurance agent for insurers, said company receives a commission from the insurer for its activities on behalf of the insurer, which is included in the insurance premium.

Arbitration board

Versicherungsombudsmann e.V., Postfach 080632,10006 Berlin, www.versicherungsombudsmann.de; Ombudsmann private Kranken- und Pflegeversicherung, Postfach 060222, 10052 Berlin, www.pkv-ombudsmann.de

Complaints

Complaints can be addressed to the above address, the e-mail address beschwerde@km-credit.com or to the phone number +49 5231 603-8997.

The entities of Ecclesia Credit are exclusive partners of the International Credit Brokers Alliance (ICBA) for Germany. The international network consists of a strong alliance of special brokers around the globe, each of which holds a market-leading position in its country, thus providing the best possible service to clients on a global scale. 620 specialists in 63 countries attend to more than 8,000 clients worldwide and an insured volume of more than 300 billion US dollars. Membership enables the implementation of the best possible service standard based on client-specific instructions in the countries involved.

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Data Privacy Statement and Information in accordance with Articles 13 and 14 of the GDPR

General

We attach great importance to your privacy and strictly adhere to data protection regulations when processing data.

Please also forward this information to the current and future authorised representatives and possible co-insured persons.

Name and contact details of the responsible party

km credit consulting GmbH
Am Biesengrund 15
46569 Hünxe
Phone +49 2858 918088-0
Fax +49 2858 918088-29
Email info@km-credit.com

Contact details of the data protection officer

km credit consulting GmbH
Data protection officer
Am Biesengrund 15
46569 Hünxe
Phone +49 2858 918088-0
Fax +49 2858 918088-29
Email info@km-credit.com

Purposes for the processing of personal data, as well as the legal basis for the processing

We only process your data for the purpose of fulfilling our brokering services. In particular, this includes the provision of insurance services and the associated coverage inquiries, contract conclusions, contract management and the processing of damage claims. The legal basis for the processing of data is Article 6 Paragraph 1 lit. b of the GDPR.

If we have not collected your personal data directly from you (for example, in conjunction with the processing of damage claims), then the legal basis for the data processing shall result from Article 6 Paragraph 1 lit. f of the GDPR, or from the legitimate interests of us or of third parties. Legitimate interest is in regard to efficiently supporting our customer in conjunction with a damage case and all associated matters relating to insurance law. Without the processing of this data, damage cases cannot be settled, or can only be done so with difficulty.

In the event of special categories of personal data being processed, this shall exclusively take place with your explicit consent. The legal basis for this processing results from Article 9 Paragraph 2 lit. a of the GDPR.

Categories of personal data that are processed

Personal data is all information which relates to an identified or identifiable natural person.

Various categories of personal data are processed for the fulfilment of our brokering services. Examples of these include name, address, bank details, communication data, insurance contract numbers, etc.

Special categories of personal data shall only be processed with your consent. Among other things, this involves health-related data.

Recipients of your personal data

Your personal data shall only be passed on to third parties with your consent or if there is a legal justification for consent. In addition, our employees are obligated to confidentiality and compliance with the provisions of data protection legislation.

Transmission of your personal data to state institutions and authorities who are entitled to receive such information shall only take place within the framework of the relevant legislation, or if we are obligated to do so due to an official or judicial decision.

Particularly within the framework of coverage inquiries, contract conclusions, contract management and the processing of benefit and damage cases, it may be necessary to transmit your data to other locations or receive data from these locations. This involves

- policyholder,
- affiliated companies,
- insurance companies,
- reinsurance companies,
- insurance intermediaries,
- technical service providers,
- social insurance agencies,
- financial services institutions,
- lawyers and
- expert witnesses.

For the technical processing of brokering services, we have commissioned Ecclesia Holding GmbH to process your personal data on our behalf within the framework of an order processing contract.

Data is only transferred to countries outside the European Economic Area (third countries) where this is necessary to fulfill our activities or where you have given us your consent or where this is otherwise legally permissible. In such case, we take measures to ensure the protection of your data. We only transfer data to recipients who ensure the protection of your data in accordance with the provisions of the GDPR for transfers to third countries (Articles 44 to 49 GDPR).

Your security

We take technical and organisational measures to protect your data against unauthorised access, loss, manipulation and destruction. Our security measures are constantly being updated in accordance with technological development.

Storage duration

Your personal data is stored for the fulfilment of our brokering services and the associated legal obligations. Provided that your personal data is no longer

necessary for this purpose, it will be automatically deleted.

Our brokering services and their associated legal obligations include, in particular, the retention of documents and information within the framework of the statutory retention periods (up to ten years), as well as evidence of proper guidance and contractual performance (according to the statutory limitation periods up to 30 years).

Rights of the persons affected

You have a right to access information about your stored personal data at any time. According to Articles 16 to 20 of the GDPR, you also have the right to the correction of inaccurate data, the right to the deletion of your personal data, the right to restrict the processing of your personal data, as well as the right to data portability.

Right to object to processing

Pursuant to Article 21(1) of the GDPR, you may object to the processing of your personal data carried out on the basis of Article 6(1)(f) of the GDPR on grounds relating to your particular situation by contacting the responsible party at the above address. If you object, we will no longer process your personal data unless we can demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms, or the processing serves the assertion, exercise or defense of legal claims.

Right to revoke consent

You have the right to revoke your given consent at any time. This revocation shall apply with immediate future effect. The lawfulness of any processing carried out until the moment of revocation on the basis of consent shall not be affected by the revocation.

Right to complain

If you are of the opinion that the processing of your personal data constitutes a violation of the GDPR, then you have the right to lodge a complaint with a supervisory authority.

Provision of your personal data

Without processing your personal data, it is not possible for us to fulfil our brokering services. This is why it is necessary to disclose your personal data.

In specific cases, for example in the event of damages, this may involve voluntary information. Where this is the case, we shall make you aware accordingly. The personal data provided by you is processed solely for the purposes communicated.

Sources from which your personal data originates

If we have not collected your personal data directly from you, this data originates from the following sources:

- Communication with our customers
- Insurance companies
- Reinsurance companies
- Insurance intermediaries
- Social insurance agencies
- Lawyers
- Expert witnesses

Questions, suggestions, complaints

If you have additional questions about the data protection information and the processing of your personal data, you can contact us or our data protection officer directly using the contact details specified above.