

Privacy statement for the website

1.1 The application “MV24®“ is provided free of charge by MV24® GmbH & Co. KG. In technical terms, the application is provided by Jung, DMS & Cie. Pool GmbH, Wiesbaden. The protection of your privacy while processing your personal information is important for us. Your personal data is collected and processed only if this is legally permitted or if your consent has been granted. Jung, DMS & Cie. Pool GmbH complies with the legal regulations with regards to personal data protection.

1.2 Below, we provide you with information about the collection of personal information from you as a data subject when you are using the “MV24®“ application. Personal data is any information that relates to an identified or identifiable natural person, such as name, address, telephone number, e-mail address, occupation, bank account, and others. The processing of personal data refers in particular to its collection, storage, use and transfer.

1.3 Data controller in accordance with art. 4, par. 7 of the EU General Data Protection Regulation is:

MV24 GmbH & Co. KG
In den Lindengärten 1
63073 Offenbach am Main

E-mail address: info@mv24.de
Phone: +49 (0) 69 – 829 00 540
Fax: +49 (0) 69 – 829 00 559

2. Collection of personal data when you visit our website

2.1 General information

When you simply use our website for information purposes, i.e. if you don't register or otherwise provide us with information, we will only collect personal data that your browser has submitted to our server. If you would like to browse our website, we will collect the following information that we need from a technical viewpoint to show you the page so that it can be delivered to your computer and in order for us to ensure its stability and security:

- IP-address
- Date and hour of the request
- Difference in the time zone from the Greenwich mean time (GMT)
- Content of request (specific webpage)
- Access status / HTTP status code
- According amount of sent data
- Webpage, from which the request is made
- Web browser
- Operating system and its interface
- Language and browser software version.

The legal grounds for the processing mentioned above is art. 6, par. 1, sentence 1, letter (f), of the General Data Protection Regulation.

There is no possibility to link the IP-address with the personal data, i.e. no user profiles are created. This data is not made available to third parties at any time.

The data is erased when it is no longer needed to achieve the purposes for which it was collected. When data is collected for the provision of the website, it is erased when the respective session ends.

The collection of this data for the provision of the website and saving of the data in log files is essential for the operation of the website. The user has no option to opt out.

2.2 Cookies

In addition to the information above, when you use our website, your computer stores cookies. Cookies are small text files that are stored on your hard drive and are added on to the browser you are using and through which the internet location, which the cookie designates (here, this is done through us), receives certain information. Cookies cannot run programs or transmit viruses to your computer. Their goal is to make Internet offers more useful and effective.

The legal grounds for the processing mentioned above is art. 6, par. 1, letter (f), of the General Data Protection Regulation.

2.3 Use of cookies:

2.3.1 This webpage uses the following types of cookies, the scope and manner of operation of which are explained below:

- Temporary cookies (see 2.3.2)
- Permanent cookies (see 2.3.3)

2.3.2 Temporary cookies are automatically deleted when you close your browser. These include more specifically session cookies. They store the so-called session identification by which different requests on your browser are joined to the shared session. This will allow your computer to be recognized again when you return to our website. Session cookies are deleted when you log out of your profile or close your browser.

2.3.3 Permanent cookies are automatically deleted after a preset time, which may vary depending on the cookie. You can delete the cookies at any time in your browser's security settings.

2.3.4 You can configure your browser settings according to your preferences, and for example restrict the reception of „third-party“ cookies or of all cookies. Please note, however, that in this case you may not be able to use all the functionalities of this website.

2.3.5 We use cookies so we can identify you during subsequent visits if you have an account with us. Otherwise, you'll need to sign in again every time you visit.

2.3.6 The Flash cookies used are not collected by your browser but by the Flash-Plug-in. In addition, we use an HTML5 repository of objects that are downloaded to your terminal device. These objects store the necessary data regardless of the browser you are using and do not have automatic deletion time. If you do not want Flash cookie processing, you need to install the appropriate add-on, for example „Better Privacy“ for Mozilla Firefox (<https://addons.mozilla.org/de/firefox/addon/betterprivacy/>) or the Adobe-Flash-Killer-Cookie plugin for Google Chrome. You can prevent the use of the HTML5 object repository by using the

"incognito" mode of your browser. In addition, we recommend that you regularly delete the cookies and processes in your browser.

2.4 Ability to opt-out and remove all services using cookies

2.4.1 Cookies are stored on the user's computer and transmitted to our website. Therefore, you have full control over the use of cookies. You can disable or restrict the transmission of cookies by changing the settings of your Internet browser. You can delete cookies already stored at any time. This can also be performed automatically. If you disable cookies for our website, you may probably not be able to use all of its full features.

2.4.2 On our website, we offer you the option of the so-called Opt-Out from the analytical method. To do this, you must follow the respective link. This creates another cookie on your system that sends a signal to our system that we must not store user data. If you delete the respective cookie from your system in the meantime, you must recreate the Opt-Out cookie again.

3. Other features and offers on our website

3.1 Apart from the purely informative use of our website, we offer various services that you can use if you are interested. To do this, you must, as a rule, provide additional personal data that we will use to provide the service in question and to which the above principles for data processing shall apply.

3.2 Contact form and contact by email

On our webpage, we have prepared a form that you can use to contact us. The data entered into the mask is forwarded to us during the information transfer and then the data is saved. Forwarding is done by encryption with the SSL certificate.

To do this, you must fill in your name, email address and your request in the mask. In addition, your IP address and time of transmission will be stored.

As part of the submission process, we will ask for your consent and will draw your attention to the Privacy statement.

Alternatively, contact can also be made through an email address provided by us. In this case, the personal data that you send via the email will be saved.

When contacting us, the information you provide will only be used for the purpose of processing the contact. No data will be forwarded to third parties in connection with this processing.

The legal basis for the processing is art. 6, par. 1, letter (a) of the General Data Protection Regulation when the contact form is used. If you contact us by email, the legal grounds for the processing is art. 6, par. 1 (f) of the General Data Protection Regulation. If the purpose of the correspondence is to conclude a contract, then the additional legal basis for the processing is art. 6, par. 1 (b) of the General Data Protection Regulation.

Data collected for this purpose will be deleted when it is no longer needed to accomplish the objective. With regards to the information from the mask for filling in the contact form and the

data sent to us by you using e-mail – it will be deleted when the relevant communication has ended. Communication shall be considered finished when the circumstances indicate that the respective issue had been finally clarified.

You may withdraw your consent to the data processing at any time. If you have contacted us by email, you may object to the storage of your personal information. You may submit the request for withdrawal or objection to the contact address specified below for the rights of data subjects.

Please note that in this case communication cannot be continued and must be terminated. Data transmitted and stored as part of the communication will be deleted.

3.3 Registration/Sign up

In order to take full advantage of our services and to be able to manage your insurances, you need to sign up in the application for our services. Therefore, we offer you the opportunity to register on our website by providing personal information. The purpose of signing-up is to provide certain content and services on our website.

The information is entered into a data input mask and then it is forwarded to us and stored. The data is not provided to third parties. The following information is required during the registration process:

General personal data (name, email address, password, address, mobile phone number, as well as date of birth).

In addition, your IP address and time of registration are saved.

During the registration process, we will require your consent to process the data.

The legal basis for the data processing is art. 6, par. 1, letter (a), of the General Data Protection Regulation. The data provided in this connection will be deleted when it is no longer needed to accomplish the purpose. This is the case in particular if the registration on our site is terminated or the information provided is no longer necessary for the performance of the contract. However, additional storage may be required to fulfill contractual or legal obligations (for example, storage obligations).

You can terminate your registration in progress at any time by simply using the „Delete Account“ button.

4. „Enter a contract“ account function

During the initial registration or at a later moment, you can use the „Enter a contract“ function to specify what contracts you have already signed with different companies. This information is saved and stored into the “MV24®“ application so you can get an idea of your current financial and insurance contracts and to enable your consultant to service the contracts and perform professionally his/her work as a broker. However, in order for your consultant to manage your financial services contracts, **a Power of attorney and provision of consent for the protection of personal data** is required prior to the entry of a contract into the application. The power of attorney allows your consultant to submit declarations on your behalf and receive them from the insurers so that your consultant, at your request, can change, conclude or terminate contracts or

request information from product companies for you. Of course, you can withdraw your authorization at any time. With the Power of attorney, you instruct the consultant to present his/her authorized powers to the relevant product companies.

5. As a broker in the field of insurance, financial investment or building development financing, your consultant is legally obliged to provide you with specific information in advance about his/her activity as a broker. You will receive this so-called "initial information" from your consultant.

6. You can find the data for the initial information regarding MV24 GmbH & Co. KG in the „About us“ section of our webpage at www.mv24.de.

7. Using Social Media Add-ons

7.1. We currently use the following social media add-ons: Facebook, Google+, Twitter, Xing, LinkedIn. We use the so-called Shariff method, which requires consent first. This means that when you visit our website, as a principle, no personal data is initially sent to the respective add-on provider. You will recognize the add-on supplier by the first letter of its name or by its logo. We give you the option to communicate directly with the add-on provider through its respective button. Only if you click on the marked field and activate it in this way, will the add-on provider receive information that you have loaded the relevant page of our online offer. In addition, the particulars referred to in point 3 of this statement will be forwarded. In the case of Facebook and Xing, as per information from the respective provider in Germany, the IP address is immediately anonymized. By activating the add-on, your personal data is sent to the appropriate provider of the add-on and stored there (in the case of US suppliers - in the USA). As the data collection from the add-on provider is mainly done through cookies, we recommend that you delete all cookies through your browser's security settings before pressing the gray button.

7.2. The legal basis for the use of add-ons is art. 6, par. 1, sentence 1, letter (a), of the General Data Protection Regulation.

7.3. We have no influence over the collected data and the data processing processes, and are we not aware of the full scope of the data collection, the processing purposes, the storage periods. We also possess no information about the erasure of the collected data by the add-on providers.

7.4. The add-on provider stores the data collected from you in the form of user profiles and uses it for the purposes of advertising, marketing research and / or tailor-made layout on our website. Such an assessment is made in particular (also for users who are not logged in) to present needs-based advertising and to inform other users of the social network through your activity on our website. You have the right to object to the creation of these user profiles, and in order to exercise this right you must contact the respective provider of the add-on. Through add-ons, we give you the opportunity to interact with social networks and other users, so we can improve our offerings and make them more interesting for you.

7.5. Data transfer occurs regardless of whether you have an account with the add-on provider and whether or not you are logged in. If you are logged into your account with the provider of the add-on, then your data collected by us is added directly to your account with the add-on provider. If you press the activation button and for example follow the link, the add-on provider also saves

this information in your user account and publicly shares your contacts. We recommend that you log out of your account on a regular basis after using a social network, especially before activating the button, as this can prevent storage of data from being added to your account by the add-on provider.

7.6. Further information on the purpose and scope of data collection and processing by the add-on provider can be obtained from the privacy statements of these providers below. At their links, you will also receive additional information about your rights in this regard and the termination options in order to protect your privacy.

7.7. Addresses of the respective add-on providers and addresses with the data protection guidelines:

- a) [Facebook Inc., 1601 S California Ave, Palo Alto, California 94304, USA; <http://www.facebook.com/policy.php>; additional information on data collection: <http://www.facebook.com/help/186325668085084>, <http://www.facebook.com/about/privacy/your-info-on-other#applications> as well as <http://www.facebook.com/about/privacy/your-info#everyoneinfo>. Facebook implements the Agreement on the protection of personal data between the EU and the USA, <https://www.privacyshield.gov/EU-US-Framework>.
- b) Google Inc., 1600 Amphitheater Parkway, Mountainview, California 94043, USA; <https://www.google.com/policies/privacy/partners/?hl=de>. Google implements the Agreement on the protection of personal data between the EU and the USA, <https://www.privacyshield.gov/EU-US-Framework>.
- c) Twitter, Inc., 1355 Market St, Suite 900, San Francisco, California 94103, USA; <https://twitter.com/privacy>. Twitter implements the Agreement on the protection of personal data between the EU and the USA, <https://www.privacyshield.gov/EU-US-Framework>.
- d) Xing AG, Gänsemarkt 43, 20354 Hamburg, DE; <http://www.xing.com/privacy>.
- e) LinkedIn Corporation, 2029 Stierlin Court, Mountain View, California 94043, USA; <http://www.linkedin.com/legal/privacy-policy>. LinkedIn implements the Agreement on the protection of personal data between the EU and the USA, <https://www.privacyshield.gov/EU-US-Framework>.

8. Analysis of the user's needs

In addition, after registration, you have the opportunity to do a free and non-binding analysis of the needs according to your life situation in order to get information about possible gaps, as well suggestions for optimization. The analysis can be used independently of the insurance folder.

The result of the analysis, as well as the underlying data, are at your disposal at any time in the “MV24®“ application section. In addition, both the data and the analysis result from the “MV24®“ application are provided solely to your broker. No data transmission is carried out to other third parties.

During the analysis, the collected personal data is automatically processed in order to evaluate your life situation with regards to possible gaps or the need for optimization when insurance protection is available (profiling). In doing so, an evaluation of the data is undertaken. The assessment includes the following data: marital status, professional activity, work remuneration, health insurance status (private health insurance or public health insurance), housing situation,

other real estate, used vehicles, pet animals and interests. This data is automatically aligned to the evaluation criteria in the “MV24®“ application. You can obtain further information on this topic from the personal data protection section.

The data you provide within the analysis process is voluntary and may be modified by you at any time.

The legal basis for the processing is art. 6, par. 1, letter (a), of the General Data Protection Regulation.

During the registration process, we will ask for your consent to the processing of personal data.

The data collected during the analysis will be deleted when it is no longer needed to accomplish the purpose. This is done more specifically in the case when the data entered is no longer necessary for the performance of the contract. However, additional storage may be required to fulfill contractual or legal obligations (for example storage obligations).

9. Tariff comparison calculator

Within the “MV24®“ application you have the opportunity to receive free of charge and non-binding information at any time about the rates and conditions of the insurers and, at your request, to conclude insurance contracts. Within the framework of voluntarily performed comparisons in the “MV24®“ application, the data you specify will be collected, processed, stored and used for the purpose of comparison and offer preparation, as well as for further processing and consultations, in particular for the performance of the contract for brokerage intermediation, as well as for the fulfillment of the legal obligations for consulting and intermediation.

The legal basis for data processing is art. 6, par. 1, sentence 1, letters (a), (b) and (c), of the General Data Protection Regulation.

The data is provided voluntarily and may be amended by you at any time.

If you do not ask for a quote or request an insurance, then your data will be deleted when the respective session ends.

If you ask for an offer or request an insurance, then your data will be passed on to your broker as well as to other parties involved in the contract preparation (for example: insurance companies). During the registration process, your explicit consent to the processing of the data is required. Your data will be deleted when it is no longer needed for the purpose of its collection. This is done more specifically if the entered data is no longer necessary for the performance of the contract. However, additional storage may be required to fulfill contractual or legal obligations (for example: storage obligations)

10. Your rights as a data subject

10.1. You have the following rights with respect to us regarding your personal data:

10.1.1. Information, pursuant to art. 13, par. 2, letter (b), of the General Data Protection Regulation. You have the right to request information from us about your personal data that we store. We will provide this information upon your request. In addition, upon request, we will provide you with information regarding the third parties that your data has been forwarded to.

10.1.2. Correction, according to art. 13, par. 2, letter (b), art. 16, of the General Data Protection Regulation. You have the right to request from us to correct or supplement your personal data. If you do not give us the appropriate instruction, this will be done immediately when we become aware that the information we store is incorrect or incomplete.

10.1.3. Erasure, pursuant to art. 13, par. 2, letter (b), art. 17, of the General Data Protection Regulation. You have the right to request from us the erasure of the personal data that we store. The possibility for actual deletion depends on whether this is possible due to the fulfillment of a legal obligation on our part, such as compliance with statutory storage obligations, as well as the presentation, enforcement and defense of legal claims. In principle, erasing your data occurs when the data is no longer needed for the respective purpose.

10.1.4. Restriction of processing, pursuant to art. 13, par. 2, letter (b), art. 18, of the General Data Protection Regulation. You have the right to request from us to restrict the processing of your data. This is particularly relevant when there are reasons, which contradict the erasure request. From that specific moment onwards, your personal data will only be processed with your consent.

10.1.5. Right to portability of data, pursuant to art. 13, par. 2, letter (b), art. 20, of the General Data Protection Regulation. You have the right to request from us that you obtain your personal data or to request its disclosure to third parties in a structured, widely used and machine-readable format.

10.1.6. Withdrawal of consent, pursuant to art. 13, par. 2, letter (c), of the General Data Protection Regulation. If you have given consent for the processing of the data, you have the right to withdraw the consent provided to us at any time. This does not affect the legality of consent-based processing before it has been withdrawn.

10.2. Furthermore, you also have the right to submit a complaint to a data protection supervising body about the processing of your personal data by us.

11. Objection to the processing of your personal data

11.1. To the extent that the processing of your personal data is based on an interest assessment, you may object to the processing. This is the case when processing is not necessary, in particular for the performance of a contract with you, which we have presented accordingly in the description of the functions. In making such an objection, you should present the reasons why we should not process your personal data in the manner that we have done until that moment. In the event of a reasonable objection from your side, we will check the situation and we will either terminate the processing of the data or correct it accordingly, or we will present you with our legal grounds on which we will continue the processing.

11.2. Of course, you can always object to the processing of your personal data for advertising and data analysis purposes. To make an objection to an advertisement, you may notify us in one of the following ways:

MV24 GmbH & Co. KG

In den Lindengärten 1

63073 Offenbach am Main

E-mail address: info@mv24.de

12. Data security

As part of your visit to the website, we use the popular SSL (Secure Socket Layer) certificate in connection with the highest corresponding encryption rate supported by your browser. As a rule, this is 256-bit encryption. If your browser does not support 256-bit encryption, we will use 128-bit v3 technology. You will recognize whether each page of our web presence is encrypted by the image of a closed padlock symbol in the status bar of your browser.

13. Validity and amendments of this Privacy statement

13.1. This Privacy statement is valid and has been in force since July 2019.

13.2. Changes to this Statement may be required as a result of the development of our website and the proposals inside, as well as on the basis of changed legal provisions. The relevant up-to-date Privacy statement can be downloaded at any time from our website and printed.