

Consent to the Processing of Healthcare Data



Information provided by the applicant/insured/employer

.....
.....
.....

Information provided by the individual to be insured/entitled to pensions/the employee

.....
.....
.....

Consent Pursuant to the EU General Data Protection Regulation (EC GDPR) and Release from the Medical Non-disclosure Mandate

The provisions of the German Insurance Act, the General Data Protection Regulation, the German Federal Data Protection Act as well as any other data protection provisions do not provide sufficient legal foundations for the processing of healthcare data by insurance companies. To acquire permission for the processing of this healthcare data for this application and the insurance policy, we, the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH, will need data protection related declarations of consent. We also need to be released from the medical non-disclosure mandate so that we can obtain healthcare data from authorities that are mandated to maintain confidentiality, such as physicians, in the event of the covered individual's death.

As a company, the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH also needs to be released from the medical non-disclosure mandate to share healthcare information or any other protected data pursuant to § 203 StGB (Strafgesetzbuch = German Criminal Code), such as the fact that an insurance policy is in effect, with other authorities, e.g. service providers for telephone customer service hot lines, the central data archive, the collection of premiums, market and opinion research or the management of grievances.

The following consent declarations and non-disclosure obligation release declarations are indispensable for the verification of the application as well as the justification, implementation or termination of the insurance policy by the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH. If they are not provided, it will not be possible to issue an insurance policy.

The declarations pertain to the handling of healthcare data and other data protected according to § 203 StGB

- Directly by the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH (covered under 1.),
- When sharing data with authorities outside of the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH (covered under 3.) and
- If the insurance policy should not be issued (covered under 4.).

The declarations shall also apply to the person who are legally represented by the individual to be insured/entitled to pensions, e.g. this individual's children if they are unable to understand the importance of this consent and thus cannot make any declarations.

Consent to the Processing of Healthcare Data

1. Processing of the healthcare data we receive by the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH

The contracting parties consent to the processing of healthcare data to be sent to the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH in this application and in the future, if this is necessary for the verification of the application and for the justification, implementation or termination of this insurance policy.

2. Request of healthcare information from third parties

2.1. Healthcare data for risk assessment and for the verification of the obligation to pay benefits

To be able to assess the insurance policy/contract relevant risks, we may have to obtain information from authorities that are in possession of healthcare data. To verify whether an obligation to pay insurance benefits exists, the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH may also have to verify the information provided about the insured party's health, which were used to claim entitlements or that arise from the submitted documentation (e.g. invoices, prescriptions, expert assessments) or that can be gleaned from a doctor's or other healthcare professionals' reports.

Such verifications are conducted only if necessary. The individual to be insured may make this declaration at this time or on a case-by-case basis at a later date.

Option I:

- The insured individual herewith consents to the collection of healthcare data from physicians, healthcare providers as well as hospital employees and other healthcare facilities, nursing homes, insurance underwriters for individuals, statutory health insurance plans, occupational safety organizations and government agencies by the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH if this is necessary for the verification of insurance coverage – and to the processing of this information for these purposes.

The insured individual herewith releases the specified entities, individuals and employees of the named facilities from their medical non-disclosure obligations, if their lawfully archived healthcare data stems from medical exams, consultations, treatments and insurance coverage applications as well as insurance policies arising during a time frame of up to ten years prior to the submission of an application with the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH.

The insured individual herewith also declares that he/she consents to the sharing of healthcare information by Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH with these contacts if necessary in this context and to that end, herewith also releases the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH employees and agents from their non-disclosure obligations.

The insured individual shall be notified of any collection of data according to the above paragraphs. This information shall include information as to who and for which purpose such information is to be collected and will be notified that he/she does have the right to object and provide the required documentation himself/herself.

Option II:

- **The insured individual hereby directs the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH to give notice as to which persons or facilities need a disclosure for which purpose in each individual case. Subsequently, the insured individual shall decide whether he/she**
 - **Consents to the collection and utilization of his/her healthcare data by the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH, releases the named individuals, entities or facilities and their employees from their non-disclosure obligations and to the transmission of healthcare data to the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH or**
 - **If he/she will submit the required documentation directly.**

2.2. Declaration in the event of the person to be insured/pension eligible individual's death

To verify eligibility for benefits, it may become necessary to review healthcare information even after an individual's passing. Verification may also become necessary if up to ten years after the execution of the insurance policy, concrete indications arise at the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH's end that incorrect or incomplete information was provided during the application process and that the risk assessment was affected by that. To The Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH needs consent to be able to request information, including release from non-disclosure mandates for itself and the holders of the healthcare information.

Option I:

- **In the event of his/her death, the insured individual consents to the collection of his/her healthcare data from third parties for the verification of benefits eligibility or of a possibility necessary repeat review of the application as described in the first field with a check mark box (see above 2.1. – Option I).**

Option II:

- **In the event that in order to verify the eligibility for benefits or for the repeat review of the application post mortem healthcare data should have to be collected, the decision-making authority for consent and release from non-disclosure obligations shall pass to the heirs of the insured individual – or if deviating instructions have been given – to the beneficiary of the insurance policy.**

3. Sharing of healthcare information and other protected data pursuant to § 203 StGB (German Criminal Code) to entities outside of the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH

The Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH herewith contractually commits the following entities to compliance with the regulations about data protection and data security.

3.1. Sharing of data for medical assessment

It may be necessary to involve medical experts to assess the risks to be insured and to verify eligibility for benefits. The Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH needs consent as well as release from non-disclosure mandates if in this context the healthcare data and other data protected pursuant to § 203 StGB are transmitted. The individual to be insured/individual eligible to receive benefits shall be notified of the respective data transmission.

The individual to be insured consents to the transmission of his/her healthcare information to medical experts by the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH, if this is necessary in conjunction with the risk assessment or the verification of eligibility for benefits and his/her healthcare information is processed in compliance with the purposes by such parties and the results are returned to the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH. With regard to his/her healthcare information and other data protected according to § 203 StGB, the individual to be insured/individual eligible to receive benefits herewith releases the entity's and experts working on behalf of the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH from their non-disclosure mandates.

3.2. Transfer of assignments to other parties (companies & individuals)

The Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH does not handle certain work, such as telephone hotline customer service work, the central collection of data, the collection of premiums or grievance management, which may involve the processing of healthcare data, directly, but assigns such tasks to another company that is part of the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH or to a different entity. If information protected pursuant to § 203 StGB is shared in these cases, the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH needs a release from non-disclosure mandates for itself, and if required, for these other entities.

The contracting parties consent to the sharing of healthcare data with the abovementioned entities by the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH and to the processing of such healthcare data for the purposes mentioned above to the same extent as the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH would be permitted to process it. If necessary, the contracting parties herewith release the employees of the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH and of these other entities from their non-disclosure mandates with regard to the sharing of healthcare data and other data protected pursuant to § 203 StGB.

3.3. Data sharing with reinsurance companies

The Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH contractually commits reinsurance companies to compliance with the regulations on data protection and data security. To safeguard the fulfillment of entitlements, the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH has the option to involve reinsurance companies that assume part of or all of the risk. In some cases, such reinsurance companies may utilize the services of other reinsurance companies, with which they will also share data. To ensure that a reinsurance company can assess the risk or the insured incident, the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH may present the insurance coverage/pension fund application or the coverage application of the reinsurance company. This happens in particular if the insurance amount is especially high or if the risk is difficult to assess.

Moreover, it is possible that the reinsurance company will assist the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH with the risk or coverage assessment as well as the evaluation of procedural processes based on its special expertise.

If reinsurance companies have assumed the coverage of the insured risk, they have the right to audit whether the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH has properly assessed the risk or an insured incident.

Moreover, data concerning existing policies and applications are shared with the reinsurance companies to the extent that this is necessary for the latter to be able to verify whether and to what extent they can participate in the coverage of the risks. It is also possible that data related to existing contracts are shared with reinsurance companies for the billing of premium payments and disbursements for insured incidents. If possible, anonymous or pseudonymized data is processed in such cases; however, it is also possible that personal healthcare data will be processed.

The reinsurance companies process personal data only for the abovementioned purposes. The Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH shall notify the contracting parties any time healthcare data is transmitted to reinsurance companies.

The contracting parties consent to the transmission of healthcare data to reinsurance companies if this is necessary and if they are processed for the abovementioned purposes. If necessary, the contracting parties release the individuals acting on behalf of the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH from their non-disclosure mandates with regard to the healthcare information and other data protected pursuant to § 203 StGB.

4. Processing of healthcare data if an insurance policy is not issued

If an insurance policy should not be issued, the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH shall archive the healthcare data collected in conjunction with the risk assessment in case another insurance coverage/risk coverage application should be submitted.

The individual to be insured/individual eligible for benefits consents to the archiving by the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH of the data for another period of three years as of the end of the calendar year the application is submitted for the abovementioned purposes if an insurance policy has not been issued.

5. Other declarations of consent and data protection information

The contracting parties consent to the maintenance of the general application, policy and benefits data in joint data collections by the insurance underwriters of the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH and release the individuals working on behalf of the Hanseatischer Versicherungsdienst Eduard Pfeifer GmbH from their non-disclosure mandates.

Principally, all declarations of consent given may be revoked.

The contracting parties have the option to object to any future processing of personal data for the purposes of advertising or market and opinion research at any time.

In conclusion, the contracting parties declare that they have been given the opportunity to take note of the Data Processing Memorandum.

Consent to the Processing of Healthcare Data

.....
Place Date

Signature of the applicant/insured/employer.
If the above individual is underage, signature of the
statutory representatives (both parents or legal guardian)

.....
Place Date

Signature of the individual to be insured/benefits eligible
individual/the employee
If the above individual is underage, signature of the
statutory representatives (both parents or legal guardian)

.....
Place Date

Signature of the individual to be co-insured/individual
entitled to part of the benefits
If the above individual is underage, signature of the
statutory representatives (both parents or legal guardian)

.....
Place Date

If the individual is at least 16 years of age but underage,
also:
Signature of the underage individual