

Information sheet on data processing (version 12/2025)

A. Information sheet on data processing

Table of contents

1. Preliminary remark
2. Purposes of processing your personal data
3. Legal basis
4. Recipients of the data
5. Retention periods
6. Your data protection rights
7. Consent and revocation
8. Objection to processing
9. Exercising your rights
10. Necessity of providing personal data
11. Validity of the insurer's data protection information
12. Changes to this data protection information

1. Preliminary remark

Service providers such as insurers and banks can only perform their tasks today with the aid of electronic data processing (EDP). The same applies to the activities of the broker who looks after you. This is the only way to process contractual relationships correctly, quickly and economically. For the sake of simplicity, we refer to the collection, processing and use of your personal data (personal data) as "data processing" in the following.

This information sheet is intended to inform you about data processing as such and your rights in connection with the protection of your data.

The data controller is

asko assekuranzmakler GmbH
Egerbach 58a
AT-6334 Schwoich
E-Mail: a-info@asko24.com

The company's data protection coordinator can be contacted at fabian.koller@asko24.com.

2. Purposes of processing your personal data

We process data strictly for specific purposes. We process your personal data in the following cases. We specify the respective data categories as precisely as possible.

2.1 Initiating a contract with the insurer

We process your data in order to broker contracts with insurers. In doing so, we process the following data categories:

Name, address, telephone number and other communication data, date of birth, marital status, current occupation or profession, position at work, driving licences, registration data, type of risk, desired insurance cover, location of risk or risk address, bank details and payment method, or previous insurance policies, previous claims.

This may also include data that we receive from third parties rather than from you. Third parties in this context are, in particular, other insurers or experts.

2.2 Administration of insurance contracts

We process your data in order to manage existing contracts brokered by us. In addition to the data categories listed in section 2.1, we also process the following data categories:

Insurance number, premium, payment method, sum insured, scope of cover, excess, start and duration of insurance, deferral period, other scope of insurance cover, any assignment, subscription rights in accident insurance, as well as information provided by you and, if applicable, third parties at the time of the insurance benefit.

2.3 Processing of insurance claims

In addition to the data categories mentioned in sections 2.1 and 2.2, we also process the following data categories when we process insurance claims for you:

- in accident insurance: date, place, circumstances of the accident, amount and date of the insurance benefit, recipient, degree of disability.
- in other insurance branches: date, place, type, extent, cause and perpetrator of the damage, claimant, amount and date of the damage payment, recipient.

Furthermore, we process information provided by you and, if applicable, third parties in the event of an insurance claim.

2.4 Retention of your data

If you consent, we also keep records of your data so that we can contact you at a later date. We process the following categories of data:

Name, address, telephone number and other communication data, as well as any other personal data you provide, e.g. data relating to the desired insurance cover.

2.5 Legal compliance

We communicate with supervisory and financial authorities at their request and also disclose personal data if this is necessary in the context of a legal request or obligation. This may involve all of the above categories of data.

2.6 Marketing

We process your aforementioned data for marketing and direct advertising purposes.

2.7 Processing of other enquiries

We process general enquiries from individuals that are directed to us. In doing so, we process your address or E-Mail address as well as any other data you provide to us.

2.8 Processing for the assertion, exercise or defence of legal claims

If we are forced to defend ourselves against legal claims by third parties, we may also process your aforementioned data in whole or in part for this purpose.

3. Legal basis

Art. 6(1)(a) General Data Protection Regulation (GDPR): We process data on the basis of your consent to the storage of your data (point 2.4) or, if you consent, in the context of general enquiries (point 2.7).

Art. 6(1)(b) GDPR: We process data for the initiation and administration of insurance contracts (sections 2.1 and 2.2) and for the processing of insurance contracts (section 2.3) for the performance of a contract to which you are a party or for the implementation of pre-contractual measures taken at your request. This may also be the case in the context of a general enquiry (point 2.7), provided that you request (pre-)contractual measures in this context.

Art. 6(1)(c) GDPR: We are required by law to communicate with supervisory authorities (e.g. district administration, data protection authority) or financial authorities (e.g. Austrian tax office) and, in individual cases, to transfer personal data in order to fulfil a legal obligation to which we are subject (point 2.5).

Art. 6(1)(f) GDPR: If our legitimate interests prevail, we also process personal data on the basis of a legitimate interest, whereby we always weigh up your interests against ours and take into account the fundamental rights and freedoms of the data subjects. A legitimate interest may exist in marketing measures (Section 2.6), the processing of general enquiries (Section 2.7) or the assertion, exercise or defence of legal claims (Section 2.8).

4. Recipients of the data

The following third parties are recipients of your data:

- Insurance companies (the respective insurance company whose contract we broker for you, as well as previous insurers)
- Supervisory authorities
- Tax authorities
- Registration authorities
- IT service providers
- Lawyers, tax advisors and other advisors
- Surveyors / Appraisers
- Banks
- Companies of the asko-Group
- Claimants and their insurers
- Repair shops

5. Retention periods

We store your data for as long as is necessary for the above-mentioned purposes or until you withdraw your consent. We delete the data unless we identify other legal grounds for further storage. If the data is not deleted because it is required for other, legally permissible purposes, its processing will be restricted. This means that the data will be blocked and not processed for other purposes. Information collected in connection with tax, corporate and (other) legal obligations will in some cases be stored for longer. The storage periods here are up to seven years.

In addition, personal data may need to be retained for the period during which claims can be asserted against us (statutory limitation period of up to thirty years).

6. Your data protection rights

Below, we would like to inform you about your rights under the GDPR. As a data subject, you have the right

- to confirmation as to whether data concerning you is being processed, to information about the data being processed, to further information about data processing and to copies of the data (see also Art. 15 GDPR);
- to have inaccurate or incomplete data corrected or completed (see also Art. 16 GDPR);
- to the immediate erasure of data concerning them (see also Art. 17 GDPR), or, alternatively, if further processing is necessary in accordance with Art. 17(3) GDPR, to the restriction of processing in accordance with Art. 18 GDPR;
- to receive the data concerning them and provided by them and to transfer this data to other providers / controllers (see also Art. 20 GDPR);
- to lodge a complaint with the supervisory authority responsible for data protection if they believe that the data concerning them is being processed by the provider in violation of data protection regulations (see also Art. 77 GDPR). In Austria, this is the Data Protection Authority.

Please also note the following information regarding the revocation of consent and the right to object to the processing of personal data in cases of legitimate interest.

7. Consent and revocation

If you have given us your consent to process your personal data, you can revoke this consent at any time. The revocation of consent is effective for the future. The lawfulness of the processing of your data up to the point of revocation remains unaffected.

8. Objection to processing

You have the right to object at any time, on grounds relating to your particular situation, to the processing of your personal data on the basis of our legitimate interests pursuant to Art. 6(1)(f) GDPR.

We will then no longer process your data for this purpose or these purposes, unless our legitimate interests prevail or the processing serves to assert, exercise or defend legal claims.

9. Asserting your rights

You can exercise your right to lodge a complaint with the supervisory authority directly. For all other rights under points 6 to 8 of this privacy policy, you can contact us directly. You will find our contact details under point 1.

If you assert your rights against us, we will in turn process your personal data collected in this context in order to respond to your enquiry. This data processing is necessary to fulfil legal obligations (legal basis: Art. 6(1)(c) GDPR). In this case, the retention period is three years (Section 24(4) Austrian Data Protection Act (DSG)).

10. Necessity of providing personal data

In the cases described in points 2.1 to 2.3, the provision of personal data is necessary. Otherwise, an insurance contract with the insurer cannot be concluded through our mediation (point 2.1), we cannot continue to administer your contract (point 2.2) or we cannot otherwise forward the respective insurance claim to the insurer for processing (point 2.3).

If you do not provide the personal data necessary for processing in the respective cases, we will not be able to provide our services and you will either have to contact the insurer yourself or your request cannot be processed.

11. Validity of the insurer's data protection information

The insurer's data protection information, which you will receive from the insurer, applies to data processing by the insurer. We have no influence on data processing by the insurer itself.

12. Changes to this data protection information

We reserve the right to supplement and amend the content of the data protection information. The updated data protection information shall apply from the time we make it available to you.