

Privacy policy

How we use personal data

As *Harmonia e.K. insurance brokers for instrument insurance*, we are committed to protecting the privacy of our customers, our insurance agents and other business contacts. Below you will find information on how we handle your data.

1. Personal data that we process for the performance of the insurance contract

- Private and business customers: First and last name, address, e-mail address, telephone number or mobile number, date of birth, gender, nationality, account number, credit information.
- Insurance intermediaries and business partners: first and last name, address, email address, telephone number or mobile number, account number, credit information.

The purpose of the processing of personal data is the contractual performance of the insurance contract and compliance with legal requirements.

This includes the

- Quotation preparation
- Contract preparation
- Contract implementation
- Contract amendment
- Contract termination

2. Legal basis of the processing of personal data

We process your personal data to fulfil the insurance contract or to carry out pre-contractual measures.

Your data will be stored by us permanently.

3. Disclosure of personal data

For the purposes mentioned under point 1, personal data may be passed on to our service providers, such as AIG Europe S.A., and to third parties. The former receive, especially in the event of a claim, information about personal data such as the address and other contact details, as well as information about the insured items including any services booked.

If you use our premium programme, you declare your written consent to the forwarding of the total sum insured to the registered recommender by entering it in the recommender field of the application. You can object to this use at any time, but with the consequence that the recommender will not receive any premium payment.

4. Security of personal data

Appropriate technical and organisational security measures are taken to protect and secure your personal data.

Your data will be permanently stored electronically by us. The documents sent to us are scanned for further processing and then destroyed in accordance with the provisions of the BDSG in such a way that they are secure against unauthorised access. In accordance with the data destruction standard DIN 66399, security level P4 is achieved and thus excludes any misuse.

5. your rights (extract from the GDPR)

The GDPR gives you the following rights as a data subject of a processing of personal data:

In accordance with Art. 15 DSGVO, you can request information about your personal data processed by us. In particular, you can request information about the processing purposes, the categories of personal data, the categories of recipients to whom your data has been or will be disclosed, the planned storage period, the existence of a right to rectification, erasure, restriction of processing or objection, the existence of a right of complaint, the origin of your data if it has not been collected by us, about a transfer to third countries or to international organisations, as well as about the existence of automated decision-making including profiling and, if applicable, meaningful information about its details.

In accordance with Art. 16 DSGVO, you can immediately request the correction of incorrect or the completion of your personal data stored by us.

Pursuant to Art. 17 DSGVO, you may request the erasure of your personal data stored by us, unless the processing is necessary for the exercise of the right to freedom of expression and information, for compliance with a legal obligation, for reasons of public interest or for the assertion, exercise or defence of legal claims.

Pursuant to Article 18 of the GDPR, you may request the restriction of the processing of your personal data if you dispute the accuracy of the data, the processing is unlawful, we no longer need the data and you object to their deletion because you need them to assert, exercise or defend legal claims. You also have the right under Art. 18 DSGVO if you have objected to the processing in accordance with Art. 21 DSGVO.

Pursuant to Art. 20 DSGVO, you may request to receive your personal data that you have provided to us in a structured, commonly used and machine-readable format or you may request that it be transferred to another controller.

When your personal data is processed on the basis of legitimate interests pursuant to Art. 6 (1) sentence 1 lit. f DSGVO, you have the right to object to the processing of your personal data pursuant to Art. 21 DSGVO, insofar as there are grounds for doing so that arise from your particular situation or the objection is directed against direct advertising. In the case of direct advertising, you have a general right of objection, which is implemented by us without specifying a particular situation.

Pursuant to Art. 7 (3) DSGVO, you may revoke your consent at any time. This has the consequence that we may no longer continue the data processing based on this consent for the future.

In accordance with Art. 77 DSGVO, you have the right to complain to a supervisory authority. As a rule, you can contact the supervisory authority of your usual place of residence, your place of work or our company headquarters.