

Electronic Communication Policy

We would like to offer you the opportunity to communicate with us electronically. This means that we may send you information, explanations and documents relating to your insurance contract by e-mail, SMS or the Internet. In order for you to use this option, you must give us your explicit written consent. You can withdraw your consent at any time by sending us an email or letter.

Electronic communication offers many advantages, such as:

- You will receive information, explanations and documents faster and more conveniently.
- You save on postage, paper and printing costs.
- You contribute to environmental protection by saving paper and energy.

However, electronic communication also has some disadvantages and risks, such as:

- You must ensure that you can receive, read and retain the information, statements and documents.
- You must keep your email address and phone number up to date and notify us of any changes.
- You must regularly update and protect your electronic devices and programs to prevent data loss or unauthorized access.
- You must ensure the confidentiality and security of the information, statements and documents, e.g. by not opening or forwarding unknown links or attachments.

To enable electronic communication, you must meet the following technical requirements:

- You must have internet access and a valid email address.
- You must use an up-to-date browser (e.g. Firefox, Chrome, Safari) and an up-to-date e-mail program (e.g. Outlook, Gmail, Thunderbird).
- You must have software that allows you to open, view and save PDF files (e.g. Adobe Reader, Foxit Reader).
- You must have sufficient space on your computer or other medium to archive the information, declarations and documents.

We take the following security measures to protect electronic communications:

- We encrypt the information, statements and documents we transmit to you using a recognised encryption method (e.g. SSL, TLS).
- We authenticate with you with a digital certificate that confirms our identity.
- We store the information, statements and documents we transmit to you on a secure server that is protected from unauthorized access.

You have the option to revoke, refuse or change electronic communications at any time without incurring any detriment to you. If you wish to refuse or change electronic communications, you must notify us in writing. You can send us an e-mail or a letter. If you refuse or change electronic communications, this will not affect the validity or content of your insurance contract. We will then send you the information, transmit information, declarations and documents on paper or on any other durable medium.