



**XL Insurance**  
Casualty

# Mila Europe GmbH

**Insurance Conditions**

**Policy No. DE00033031LI**

**Valid as per 01.07.2018**

XL Insurance Company SE, Direktion für Deutschland  
Kranhaus 1, Im Zollhafen 18, DE-50678 Cologne

**axxl.com**

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# 1. Insurance Cover

## 1.1 Insurance Contract

The Insurer and the Policyholder stated below entered into a contract providing cover for “Mila Friends” and “Mila Pros” (“Insured Persons”) domiciled in the United Kingdom.

All rights and obligations of the Insured Persons under the Group Insurance Contract are specified in these general insurance conditions (“Insurance Conditions”).

## 1.2 Insurer and Policyholder

### Insurer:

XL Insurance Company SE, a European public limited liability company registered in Ireland and regulated by the Central Bank of Ireland, with its registered office at 8 St. Stephen's Green, Dublin 2, Ireland acting through its German branch:

XL Insurance Company SE, Direktion für Deutschland  
Krankenhaus 1, Im Zollhafen 18  
50678 Köln

### Policyholder:

Mila Europe GmbH  
c/o Mindspace  
Friedrichstrasse 68  
10117 Berlin

## 1.3 Insured Persons

**Insured Persons:** “Mila Friends” (being technically experienced, non-professional private individuals) domiciled in the UK;

“Mila Pros” (being professional individuals or companies domiciled in the UK).

Mila Friends and Mila Pros offer their services to customers at their homes (“Customers”).

## 1.4 Insured Activities

The Policyholder is a crowd service agent. and operates a website (“Platform”) for the purpose of connecting Mila Friends and Mila Pros and Customers to provide requested services to such Customers (each an “Insured Transaction”).

## 1.5 Geographical Scope

The insurance covers “Claims” (being a written demand for monetary compensation by a third party against an Insured Person) that are made against an Insured Person in the United Kingdom and insured loss prevention costs as well as further insured costs.

United Kingdom means England, Wales, Scotland, Northern Ireland, Isle of Man and Channel Islands.

## 1.6 Trigger

### 1.6.1 Principle and effective date

The insurance covers the legal liability of Insured Persons to third parties for the amounts that the Insured Person is obliged to pay a third party claimant as compensation under civil law whether by judgment or settlement (“Damages”) in respect of

- (i) death of, injury to or other impairment of the health of persons (“Bodily Injury”);
- (ii) destruction of, damage to or loss of tangible property (“Property Damage”);

The impairment of a property's functionality without damage to its substance shall not be deemed as Property Damage.



Killing, injuring, or other impairment of the health, and the loss of animals shall be deemed as Property Damage.

- (iii) losses measurable in monetary terms and resulting from an insured Bodily Injury or Property Damage sustained by the claimant (“Financial Loss”)

arising directly from acts, errors and omissions which occur during the performance of a Transaction within the Geographical Scope which commences during the Cover Period (an “Insured Transaction”), and

- (iv) costs, fees and expenses incurred by or on behalf of the Insured Person with the written consent of the Insurer in the investigation, defence or settlement of any Claim, suit or proceedings which are or would, if successful, be covered under this policy (“Defence Costs”)

provided that

Claims or circumstances which may give rise to a Claim must be reported to the Policyholder no later than 24 months after the expiry of the Cover Period. If the Insured Transaction lasts for more than one day, the event giving rise to liability (being the act, error or omission) shall be deemed to have occurred on the first day of the Insured Transaction.

Cover is subject to the relevant terms of these Insurance Conditions (including the relevant limit of indemnity and self-insured retention) applicable at the time of the event giving rise to liability or, in the case of a series of losses (according to clause 2.2, lit. c)), the time at which the event giving rise to the first loss occurred.

The insurance covers losses in a series occurring after expiry of the Cover Period for a maximum of 24 months after expiry, provided that the first of these losses occurred during the Cover Period.

### **1.6.2 Reporting Circumstances**

Circumstances which may give rise to a Claim must be reported to the Policyholder without any delay according to clause 4.3.1 in writing (“in writing” for the purposes of this insurance means communicating through letter or e-mail) after the Insured Person becomes aware of the relevant circumstance, indicating the location and time at which the event or loss occurred, as well as the reasons where possible. The Insured Person will not have cover for any Claims which relate to circumstances reported after 24 months of expiry of the Cover Period.

### **1.7 Limit of Indemnity**

Indemnifications by the Insurer shall be limited to EUR 500,000.-- per Claim and Insured Transaction and per Insured Person.

### **1.8 Self-Insured Retention (SIR) of the Insured Person**

The limit of indemnity as defined in clause 1.7 applies in excess of an uninsured retention to be borne by the Insured Person (“SIR – Self-insured retention”) in the amount of EUR 20,000.-- per Claim and Insured Transaction.

These Insurance Conditions only provide insurance coverage for the part of the loss that exceeds the SIR per Claim and Insured Transaction. The Insurer will assume claims handling if the Claim exceeds the stipulated SIR.

### **1.9 Cover Period**

The insurance covers Transactions which commence within the period starting on 01.07.2018 and expiring on 31.12.2020 (“Cover Period”).

The Cover Period consists of three insurance years (each an “Insurance Year”):

- ➔ 1st Insurance Year: 01.07.2018 – 31.12.2018
- ➔ 2nd Insurance Year: 01.01.2019 – 31.12.2019
- ➔ 3rd Insurance Year: 01.01.2020 – 31.12.2020



## 2. Scope of Coverage

This liability insurance indemnifies the Insured Person against the Insured Person's legal liability to third parties within the scope of the following terms and conditions for losses arising from operational processes and sequences respectively and losses arising from the delivery of services strictly in the context of an Insured Transaction.

### 2.1 Insuring Clause

The insurance covers

- (a) the legal liability of Insured Persons in respect of
  - ➔ Bodily Injury;
  - ➔ Property Damage;
  - ➔ Financial Loss;

arising directly from acts, errors and omissions of an Insured Person which occur during the performance of an Insured Transaction; and

- (b) the Defence Costs of any Claim against the Insured Person under 2.1(a) above.

### 2.2 Insured Benefits

Defence costs shall be limited by the limit of indemnity or sublimits (limited sum within the total limit of indemnity for separate insured risks) stipulated in these Insurance Conditions, less the agreed self-insured retention.

The entirety of all Claims by an Insured Person resulting from

- ➔ the same cause, or
- ➔ the delivery of products or performance of services with the same defects

shall be regarded as one Claim (series of losses).

Coverage is provided for all such Claims if the first event in this series occurred during the Cover Period. Benefits by the Insurer are determined only by the clauses of these Insurance Conditions (incl. the one defining the limit of indemnity and self-insured retention) that were in force at the time the first event giving rise to liability occurred. The total benefits will be attributed to the Insurance Year in which the first event occurred.

### 2.3 Coverage Extensions

#### 2.3.1 Environmental Liability

Within the scope of the following provisions, the insurance coverage extends to Bodily injury and Property Damage in connection with environmental impairments.

##### 2.3.1.1 Definition of Environmental Impairment

Environmental impairment means

- ➔ the continuing impairment of the state of the air, waters (including ground water), soil, flora or fauna by any kind of influence;
- ➔ all circumstances which are, according to the applicable law, defined as environmental damage.

##### 2.3.1.2 Coverage

The insurance coverage extends to claims for Bodily Injury and Property Damage arising from an environmental impairment, provided that such impairment is the consequence of a single, sudden, unforeseen event which requires immediate measures such as notifying the responsible authority, alerting the population, taking loss prevention or loss reduction measures.



### 2.3.1.3 Exclusions

No coverage is provided for claims in connection with

- ➔ several similar events, together leading to the environmental impairment, or continuing effects which are not the result of a single sudden event (e. g. occasional drop-by-drop contamination of the soil by harmful substances, repeated spillage of liquids from mobile tanks);
- ➔ the restoration of protected species or habitats as well as damages to the air and to waters, soil, flora, or fauna not owned under civil law. Exempt from this exclusion are loss prevention costs according to clause 2.3.2;
- ➔ the deposit of waste and soil or water contamination (polluted areas) already existing at contract inception;
- ➔ the ownership or operation of installations for storage, treatment, passing, or disposal of waste or other waste products or recycling material;

### 2.3.1.4 Duties

The Insured Person must ensure that

- ➔ the production, processing, collection, storage, cleaning, and disposal of substances hazardous to the environment proceeds in accordance with legal and official regulations;
- ➔ the facilities for above-mentioned activities, including safety and security alarms, will be professionally maintained and kept in service in accordance with technical, legal, and official regulations;
- ➔ official decrees for renovations and similar measures will be fulfilled within the stipulated period.

If the Insured Person does not comply with the above obligations, the Insured may refuse to pay the Claim.

The legal consequences described in clause 4.2.2 below shall apply in the event of the non-observance by an Insured Person of any of the obligations in clause 2.3.

## 2.3.2 Loss Prevention Costs

### 2.3.2.1 Coverage

Where an unforeseeable event means that there is an imminent danger of an insured Bodily Injury or Property Damage, the insurance coverage extends to the costs incurred by an Insured Person in taking appropriate and immediate measures to avert that danger (loss prevention costs).

### 2.3.2.2 Exclusions

No coverage is provided for:

- ➔ measures taken after averting the danger, such as disposal of defective products or waste as well as the refilling of installations, tanks, and pipes;
- ➔ loss prevention costs an Insured Person does not have to bear by law;
- ➔ expenditures for tracing leaks, malfunctions, and the causes of damage, for emptying and refilling installations, tanks, and pipes and the costs for repairing and modifying the latter (e. g. refurbishment costs);
- ➔ measures taken due to snowfall or ice formation.



### 3. Exclusions

The indemnity in this Policy will not apply to legal liability or pay any amounts:

#### 3.1 Other Insurance

if and to the extent there is another insurance covering the same loss.

#### 3.2 Principal's Liability

for damage to property, buildings, and other constructions as a result of demolition, earth moving and construction work.

#### 3.3 Loss to Property in the Custody of or Worked upon by an Insured Person

- ➔ for damage to property in the Insured Person's custody for safekeeping or carriage, on commission, or for display purposes or which the Insured Person has hired, leased, or rented;
- ➔ for damage to property on or with which an operation was, or should have been, directly carried out (e. g. processing, repairing, loading and unloading of a vehicle). The term "operation" also includes project planning and management, issuing instructions and orders, supervision, monitoring, and similar tasks.

#### 3.4 Computer Viruses

in respect of loss directly or indirectly related to computer viruses.

#### 3.5 High Probability

In respect of loss which the Insured Persons could reasonably have anticipated as a highly probable possibility having regard to the circumstances. The same applies to loss which was accepted as a consequence of adopting a certain working method designed to reduce financial loss.

#### 3.6 Land Vehicles, Aircraft, Spacecraft and Watercraft

in connection with the use of

- ➔ ships of all kinds which are subject to mandatory liability insurance or an obligation to indemnify, or which are registered abroad;
- ➔ aircraft and spacecraft;
- ➔ rail-bound vehicles;
- ➔ motor vehicles and trailers or vehicles towed by these motor vehicles, as well as the liability of persons for which the vehicle owner is responsible pursuant to the applicable road traffic legislation, if the loss was caused:
  - by the operation of this kind of vehicle;
  - by a traffic accident caused by this kind of vehicle that is not in operation;
  - due to assistance following an accident involving this kind of vehicle;
  - when entering and exiting this kind of vehicle;
  - when opening or closing moving vehicle parts and when attaching or releasing a trailer or towed vehicle.

Furthermore, liability for losses resulting from uncoupled trailers are not insured.

#### 3.7 Products Liability

for loss caused by products that an Insured Person has developed, constructed, manufactured, supplied, traded or placed in any way.





### 3.8 Punitive and Exemplary Damages

for payments of a punitive or similar character, such as punitive or exemplary damages.

### 3.9 Pure Financial Losses

for financial loss neither consequential to an insured bodily injury nor to a property damage incurred by the damaged party;

The above applies subject to the following coverage extension(s):

- clause 2.3.2, Loss Prevention Costs

### 3.10 Software

for the impairment of software or data processed by computer (e. g. where modified, deleted, or rendered unusable), except where resulting from an insured loss relating to data media.

### 3.11 Special Substances and Risks

for loss directly or indirectly related to:

- asbestos or other degradation-resistant ceramic fibres or materials containing asbestos, or materials containing any kind of degradation-resistant ceramic fibres;
- human biological material (e. g. blood, plasma, plasma proteins, immunoglobulin, cells, tissue, organs, urine or excretions, etc.);
- chlorinated hydrocarbons (CHCs);
- dioxin and furans;
- electromagnetic fields (EMF);
- colorants containing lead;
- HIV virus, acquired immune deficiency (AIDS), AIDS-related complex (ARC) and any manifestation as a result of fear of infection with the HIV virus, or fear of AIDS or ARC;
- the hepatitis virus and any manifestations or consequences due to the fear of infection by the hepatitis virus;
- copper chrome arsenate;
- polychlorinated biphenyls (PCB);
- silica dust (crystalline silicate) or materials containing silica dust;
- mould of all kinds and spores thereof (e. g. toxic mould, black mould) or bacteria found on or in buildings or structures.

This exclusion does not apply to mould of all kinds and spores thereof found on or in food;

- bovine and transmissible spongiform encephalopathy (BSE/TSE) as well as any manifestation or consequences arising from fear of infection with BSE/TSE;
- tobacco and tobacco products, incl. consumption of such products;
- fire arms and guns;
- Ephedrine and L-tryptophan.

### 3.12 Environmental Impairment

for environmental impairment, i. e. the continuing impairment of the state of the air, waters (including ground water), soil, flora or fauna by any kind of influence as well as damages and costs as a result thereof.

The above applies subject to the following coverage extension(s):

- clause 2.3.1, Environmental Liability



### **3.13 Entrepreneurial Risk**

#### **3.13.1 Claims for Performance of Contracts**

Claims for performance of contracts or, alternatively, claims for compensatory services on account of non-performance or mal-performance, especially claims concerning defects and damage sustained by products manufactured or supplied, or through work done by the Insured Person or on his instructions, as a result of a cause lying in the manufacture or supply of such products or in the service rendered.

#### **3.13.2 Loss of Earnings and Financial Loss**

Claims and/or expenditures in connection with the investigation and repair of the damage and defects referred to in clause 3.13.1 and claims for loss of earnings and other financial losses as a result of such damage and defects.

#### **3.13.3 Non-contractual Claims**

Non-contractual claims made against the Insured Person in competition with or in place of and based on the same circumstances as contractual claims excluded according to aforementioned clauses 3.13.1 and 3.13.2.

### **3.14 Violation of Personal Rights**

Claims arising from for the violation of personal rights, also in connection with an employment relationship (“Employment Practices Liability”), especially claims due to resignation or dismissal, misrepresentation of work-related issues, breach of legal regulations in respect of the employment relationship, harassment at work, discrimination, defamation, humiliation, or refused employment or promotion.

### **3.15 Mandatory Insurance**

for losses which are the subject of a statutory insurance obligation.

### **3.16 Intentional Acts**

arising from intentional criminal acts or offenses, deliberate acts or omissions.

### **3.17 Contractual Liability**

based on a contractually assumed liability over and above the statutory requirements.



## **4. General Provisions**

### **4.1 Cover Period and Expiry of Insurance Coverage**

#### **4.1.1 Cover Period**

The Cover Period is the period specified in clause 1.9 of these Insurance Conditions during which the Insurer provides cover under the Group Insurance Contract.

#### **4.1.2 Cancellation / Suspension / Exclusion in Case of a Claim**

The Insurer or the Policyholder may cancel the Group Insurance Contract including the cover under these Insurance Conditions before the end of the Cover Period.

If applicable, the Insured Persons will be notified by the Policyholder of any change in the Policy including any amendment, restriction or cancellation.

### **4.2 Duties During the Cover Period**

#### **4.2.1 Due Diligence**

The Insured Persons shall exercise due care and diligence in the conduct of all operations covered hereunder, utilising all safety practices and equipment generally considered prudent for such operations, and in the event any hazardous condition develops, the Insured Person shall at their sole expense make all reasonable efforts to prevent the occurrence of a loss.

The legal consequences described in clause 4.2.2 shall apply in the event of the non-observance by an Insured Person of any of the obligations described above.

#### **4.2.2 Breach of Duties / Incidental Obligations**

The Insurer is released from liability if an Insured Person intentionally breaches an obligation under clause 2.3.1.4 or 4.2.1 or 4.3.1.

In the case of grossly negligent non-observance of an obligation by an Insured Person, the Insurer is entitled to reduce any benefits payable proportionately with the severity of the Insured Person's fault; the burden of proof that there was no gross negligence is on the Insured Person.

Except in cases of fraudulent intent, the Insurer shall be liable insofar as the non-observance of the obligation neither caused the occurrence or the establishment of the insured event nor the establishment or the extent of the Insurer's obligation to effect payment.

In the event of a violation of an existing duty to provide information or the duty to disclose information after the occurrence of an insured event, the Insurer must instruct the Insured in separate correspondence and in writing (e.g. email, letter) of the legal consequence in order for the Insurer to be entirely or partially released from liability.

### **4.3 Claims**

#### **4.3.1 Duty of Notification**

##### **4.3.1.1 Duty of the Insured Person**

The Insured Person must notify the Policyholder without delay of any Claim or circumstances which may give rise to a Claim. This shall be done by completing and sending the following claims form: <http://www.mila.com/insurance/claims-form.docx>

either by mail or e-mail to:

Mila Europe GmbH  
c/o Mindspace  
Friedrichstrasse 68  
10117 Berlin

E-Mail: [claim@mila.com](mailto:claim@mila.com).  
Phone: +44 (0) 20 3808 4619



(Monday-Friday, 9.00-12.00 / 13.30-17.00)

If, following a loss, police or criminal proceedings are initiated against an Insured Person or if a claimant pursues his or her Claims by judicial process, the Insured Person must inform the Policyholder immediately.

For investigations, e. g. checking benefits or breaches of the duty of disclosure, the Insured Person may be requested to provide assistance and provide all pertinent information and documentation or obtain such information from third parties for submission if necessary, and authorize third parties in writing to issue the appropriate information, documentation, etc.

The legal consequences described in clause 4.2.2 above shall apply in the event of the non-observance by an Insured Person of any of the obligations described above.

#### **4.3.1.2 Duty of the Policyholder**

The Policyholder shall promptly forward the relevant information concerning the Claim or circumstance to the Insurer, but no later than 6 months after the Policyholder was notified of such information by the Insured Person.

#### **4.3.2 Claims Handling**

The Insurer will conduct negotiations with the claimant for the account of the Insured Person. Any settlement of claims made by the Insurer shall be binding.

The Insured Person shall refrain from negotiating indemnifications directly with the claimants or their representatives, accepting any liability or claim, concluding settlement agreements, or paying any indemnifications without the prior consent of the Insurer. In addition, the Insured Person shall inform the Insurer about the case and the steps taken by the claimant, deliver all evidence and documents concerning the case (especially documents received by court such as writ of summons, legal documents, court rulings, etc.) without any delay and support the Insurer in handling the claim wherever possible

The Policyholder agrees that the Insured Person has the right to receive benefits from the Insurer directly. If desired by the Insured Person, payments by the Insurer are made to the Policyholder and the Policyholder shall then forward them to the relevant Insured Person.

If no agreement can be found with the claimant and a suit is filed, the Insurer will carry on the lawsuit for their own account. The Insurer is entitled to legal costs adjudicated to the Insured Person, unless they are intended to cover the personal costs of the Insured Person.

#### **4.3.3 Subrogation**

The Insured Persons are not entitled to subrogate any indemnifications under this contract to injured or third parties without the prior authorisation by the Insurer.

The Insurer shall be subrogated to all the rights of recovery of the Insured Person against any third party.

The Insured Person shall provide such assistance as the Insurer may reasonably require in any subrogation and shall at all times protect and preserve any rights of recovery to which the Insurer would become subrogated under this policy.

#### **4.4 Sanctions**

The Insurer shall not be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, Germany, United Kingdom or United States of America .



## 5. Miscellaneous

### 5.1 Notifications to the Policyholder or Insurer

All notifications to the Policyholder must be made to:

Mila Europe GmbH  
c/o Mindspace  
Friedrichstrasse 68  
10117 Berlin

All notifications to the Insurer must be made to:

XL Insurance Company SE, Direktion für Deutschland  
Krankenhaus 1, Im Zollhafen 18  
50678 Cologne

### 5.2 Fair Processing Notice

This Privacy Notice describes how XL Insurance Company SE (“we”, or “us”) collects and uses the personal information of insureds, claimants and other parties (“you”) when we are providing our insurance services.

The information provided to us, together with medical and any other information obtained from you or from other parties about you in connection with this insurance, will be used by us for the purposes of the operation of insurance (which includes the process of underwriting, administration, claims management, analytics relevant to insurance, rehabilitation and customer concerns handling) and fraud prevention and detection. We may be required by law to collect certain personal information about you, or as a consequence of any contractual relationship we have with you. Failure to provide this information may prevent or delay the fulfilment of these obligations.

Information will be shared by us for these purposes with group companies and third party insurers, reinsurers, insurance intermediaries and service providers. Such parties may become data controllers in respect of your personal information. Because we operate as part of a global business, we may transfer your personal information outside the European Economic Area for these purposes.

You have certain rights regarding your personal information, subject to local law. These include the rights to request access, rectification, erasure, restriction, objection and receipt of your personal information in a usable electronic format and to transmit it to a third party (right to portability).

If you have questions or concerns regarding the way in which your personal information has been used, please contact: [legalcompliance@axaxl.com](mailto:legalcompliance@axaxl.com).

We are committed to working with you to obtain a fair resolution of any complaint or concern about privacy. If, however, you believe that we have not been able to assist with your complaint or concern, you have the right to make a complaint to the relevant Data Protection Authority.

For more information about how we process your personal information, please see our full privacy notice at: <https://axaxl.com/privacy-and-cookies>. If you provide us with information about someone else, we will process their personal information in line with the above. Please ensure you provide them with this notice and encourage them to read it as it describes how we collect, use, share and secure personal information when we provide our services as an insurance and reinsurance business.

### 5.3 Applicable Law and Place of Jurisdiction

These Insurance Conditions shall be governed exclusively by German law and in particular by the provisions of the German Insurance Contract Act. This shall not apply for the assessment of an Insured Person’s liability towards claimants / injured parties.

In respect of actions against the Insurer brought on the basis of the insurance contract and in addition to the place of jurisdiction under the German Code of Civil Procedure (ZPO), that local court in whose district the Insured has his place of residence at the time of the filing of the action shall also have jurisdiction, failing that, his habitual place of residence. In respect of actions brought against the Insured, only this court shall have jurisdiction.



If the Insured has his residence or his habitual place of residence outside of the Federal Republic of Germany, the Council Regulation on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters applies (EuGVVO).

#### **5.4 Alternative Dispute Resolution and Regulatory Authority**

In case the Insured Person (“You”) are not satisfied with the claims handling of your insurance company, You can place a complaint with the German Ombudsman for Insurance, P.O. Box 08063, 10006 Berlin, Phone: 0800 3699000, E-Mail: [beschwerde@versicherungsombudsmann.de](mailto:beschwerde@versicherungsombudsmann.de).

In case of online contracts You can also contact <https://ec.europa.eu/consumers/odr/main/>

You can also place a complaint at the regulatory authority. The Insurer, including its German branch, is regulated in Ireland by

The Central Bank of Ireland,  
New Wapping Street  
North Wall Quay  
Dublin 1  
Ireland

The German branch is also subject to the legal supervision of Germany’s Federal Financial Supervisory Authority.

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)  
Graurheindorfer Str. 108, D-53117 Bonn

This does not affect the option to instigate legal proceedings.