

## **Declaration of Accession/Data Protection//Electronic Communication/IPIDs NÜRNBERGER Start and entry fee insurance\* and NÜRNBERGER Mountain protection insurance\***

With the registration for an event via [Mozart100.com](https://mozart100.com) or [abavent.de/anmeleldesystem/mozart100](https://abavent.de/anmeleldesystem/mozart100) you have the possibility to purchase a NÜRNBERGER start and entry fee insurance\* and a NÜRNBERGER mountain protection insurance\*.

GARANTA Versicherungs-AG Österreich is behind the NÜRNBERGER start and entry fee insurance\* and the NÜRNBERGER mountain protection insurance\*. To activate this insurance cover, you need to confirm this declaration of accession.

**The insurance premium will be paid upon payment of your starting fee.**

### **Declaration of consent for data collection in the event of an insurance claim**

In order that GARANTA can react quickly in the event of a claim, we require you to consent to us using your personal data. As a participant of an event (insured person), you authorize GARANTA Versicherungs-AG Österreich to ask all doctors, hospitals and other institutions that treated you about your health conditions in the event of a claim.

### **Release from obligation to secrecy**

The applicant and the person to be insured release the above-mentioned interviewees in advance from their medical and other professional duties of confidentiality.

### **Extension of the privacy policy - approval for other use of data**

GARANTA Versicherungs-AG Austria may use the personal identification data (name, date of birth, address, communication data) and contract data (type and subject of the insurance, term, insured sum and premium) to support and advise the applicant/insured person about other insurance and financial products offered or may allow this data to be used by group or partner companies in order to submit proposals (by phone, fax, e-mail and other forms of communication) for contract adjustments and for other products or arrange to have them submitted by enterprises commissioned to do so (life, accident and motor insurance products, investment funds, securities services, legal protection insurance, homeowner's insurance and other non-life insurance, assistance services, financing). Group and partner companies are GÖVD GARANTA Österreich Versicherungsdienst Ges.m.b.H., GÖS GARANTA Österreich Versicherung Service Ges.m.b.H., NÜRNBERGER Versicherung AG Österreich, all Moserstrasse 33, 5020 Salzburg. The applicant expressly **agrees to** this extension of the privacy policy.

**By approving the declaration of accession, you agree to the General Conditions of Insurance and the Privacy Policy of the NÜRNBERGER Start- and entry fee insurance\* or NÜRNBERGER mountain protection insurance\*.**

In case of early termination of the group contract between GARANTA and Mayerhofer & Friends Ultra Trail KG, the insurance cover remains unchanged until the last day of the agreed insurance term.

### **Important note**

**I have read the privacy policy and I agree with it. With my approval, I make these points the content of the insurance contract.**

\* Insurer is GARANTA Versicherungs-AG Austria, Moserstrasse 33, 5020 Salzburg; Phone 05 04487, Fax 05 04487-850; commercial register number: FN 145878b, commercial register court: Salzburg regional court (*Landesgericht*); UID: ATU56387500. GARANTA Versicherungs-AG Österreich is a branch office of GARANTA Versicherungs-AG, Ostendstrasse 100, D-90334 Nuremberg, Germany; registered office and registration court: Nuremberg HRB 6063. GARANTA is a company belonging to the NÜRNBERGER insurance group

## Information according to Art. 13 and 14 GDPR for insured persons in group insurance contracts

We hereby inform you about the processing of your personal data by GARANTA Versicherungs-AG Österreich and your rights under the Data Protection Act. The processing of personal data is carried out in accordance with the data protection law relevant provisions of the General Data Protection Regulation (GDPR) of the Data Protection Act in its currently valid version, the Insurance Contract Act (*VersVG*) and all other relevant laws.

### Party responsible for data processing

GARANTA Versicherungs-AG Österreich  
Moserstrasse 33, 5020 Salzburg  
Phone: +43 (0) 5 04487  
Fax: +43 (0) 5 04487-850  
e-mail address: [info@garanta.at](mailto:info@garanta.at)

Contact our **Data Security Officer** at the above address or at: [dsb@garanta.at](mailto:dsb@garanta.at)

### Purpose and legal basis of the processing

#### Contractual purpose

The provision of your personal data is required for your accession as an insured person to the group insurance contract concluded between GARANTA Versicherungs-AG Österreich and the policyholder and for its fulfilment and winding up. In addition, we require your personal data to check whether an insurance claim exists, to determine the amount of damage and to settle claims. The legal basis for processing your personal data in this case is Article 6 (1) (b) GDPR. If you do not provide us with this data, we must reject your accession to the insurance contract.

#### Legitimate interests

Your data will also be processed in accordance with Article 6 (1) (f) of the GDPR, to the extent that this requires the protection of a legitimate interest on our part or on the part of a third party. A legitimate interest lies, for example, in the enforcement of legal claims, the prevention and investigation of criminal offenses, and ensuring IT security.

#### Legal obligations

In addition, we process your personal data in order to fulfil legal obligations (for example, regulatory requirements, commercial and tax-related retention obligations). The respective statutory provisions in conjunction with Art. 6 (1) (c) GDPR are the legal basis for the processing in this case.

#### Consent

If none of the aforementioned justifications exist, we will process your data only after obtaining your prior consent. In particular, we will obtain your voluntary and revocable consent in advance if special categories of data (especially health data) are required for the implementation and fulfilment of the contract. In this case, the processing of the data takes place on the basis of Art. 9 (2) (a) GDPR in conjunction with Section 11a Austrian Insurance Contract Act (*VersVG*).

### Recipient of personal data

#### External contract processor

In order to fulfil our contractual and legal obligations, we sometimes use external contractors and provide them with personal data if this is necessary for the provision of services. We work with the following categories of contract processors.

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<b>Contract processors</b>	<b>Subject of the commission</b>
Printing services	Document production
Post and logistics partners	Transport
Disposal service providers	Document destruction
Experts / specialists	Claim reviewing / expertise
IT service providers	IT maintenance
Collection agencies	Debt collection
Assisteuere	Assistance services
Address finders	Address verifiers
Payment service providers	Payment processing

#### Group companies

If you give your consent, personal data for your advice and information about financial services products will be passed on to our Group companies. These are NÜRNBERGER Versicherung AG Österreich, GÖVD GARANTA Österreich Versicherungsdienst GmbH, and GÖS GARANTA Österreich Versicherung Service GmbH.

#### Other recipients

Under the terms of the contract, and in particular in connection with our performance obligation, it may be necessary for your personal information to be transmitted to the following:

- public authorities
- heirs, witnesses
- law firms, auditors, tax consultants
- group policy-holders
- registration platform

#### **Data transmission to third countries**

If we are to transfer personal data to service providers outside the European Economic Area (EEA), the transfer will only be made if the EU Commission has confirmed that the third country has an adequate level of data protection or other appropriate data protection safeguards (such as binding corporate data protection rules or EU standard contractual clauses).

#### **Automated individual decisions**

Based on the risk information you provide, when we request this during your application process, we may decide fully automatically on the conclusion of the group insurance accession contract or on the amount of the insurance premium you are required to pay. The fully automated decisions are based on pre-determined rules for the weighting of the information. You can request more information from the contact information above.

#### **Term of data storage**

We delete your personal data as soon as it is no longer necessary for the above purposes. Personal data are kept for the time in which claims can be made against our company, the legal limitation period being between 3 and 30 years. In addition, we store your personal data as far as we are obliged to do so according to legal regulations. Corresponding duties of proof and storage result, for example, from the Commercial Code (*Unternehmensgesetzbuch*), the Tax Code (*Abgabenordnung*) and the Financial Market Money Laundering Act (*Finanzmarkt-Geldwäschegesetz*) and amount to up to 10 years.

#### **Affected rights**

You can demand information about the data stored about your person from the above addresses. In addition, you may, in certain circumstances, demand the correction or deletion of your data. You may continue to have the right to restrict the processing of your data and also have a right to have the data you provided disclosed to you in a structured, common and machine-readable format.

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**Right to object**

If we process your data in order to safeguard legitimate interests, you may object to this processing if your particular situation gives rise to reasons that speak against the processing of the data.

**Right of cancellation**

If the processing of your personal data takes place on the basis of your consent, you can revoke at any time your consent to the processing.

**Right of appeal**

There is also the possibility of lodging a complaint with the Austrian Data Protection Authority, Wickenburggasse 8, 1080 Vienna.

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## PRODUCT DETAILS for NÜRNBERGER Start and entry fee insurance\*

The insurer is GARANTA Versicherungs-AG Österreich, Moserstrasse 33, 5020 Salzburg; a branch office of GARANTA Versicherungs-AG, Ostendstrasse 100, 90334 Nuremberg, Germany.

### NÜRNBERGER Start- and entry fee insurance\*:

Start fee up to	€ 19.99	Premium € 3.50	Deductible € 3.00
Start fee up to	€ 20.00 and 39.99	Premium € 4.50	Deductible € 4.00
Start fee between	€ 40 and 59.99	Premium € 5.50	Deductible € 5.00
Start fee between	€ 60 and 79.99	Premium € 6.50	Deductible € 6.00
Start fee up to	€ 80 and 99.99	Premium € 7.50	Deductible € 8.00
Start fee from	€ 100	Premium € 11.50	Deductible € 10.00
Start fee scale	up to € 19.99	Premium € 3.50	Deductible € 3.00
Start fee scale	up to € 39.99	Premium € 4.50	Deductible € 4.00
Start fee scale	up to € 59.99	Premium € 5.49	Deductible € 5.00
Start fee scale	up to € 79.99	Premium € 6.50	Deductible € 6.00
Start fee scale	up to € 99.99	Premium € 7.50	Deductible € 8.00
Start fee scale	ab € 100.00	Premium € 11.50	Deductible € 10.00

### Insured is:

The NÜRNBERGER start and entry fee insurance\* replaces the start and entry fees for participation in an event booked via [www.mozart100.com](http://www.mozart100.com) or [abwww.abavent.de/anmeldeservice/mozart100](http://abwww.abavent.de/anmeldeservice/mozart100) up to the insured amount if the insured person can not take part in the event because of an illness that has occurred with them acutely or through no fault of their own after booking, or if they have had an accident\*. The medical reasons for the cancellation are to be proven by medical confirmations. The start and entry fee (without ancillary costs) will be refunded less the agreed deductible. If another person participates in place of the insured person at the event for which the start and entry fees have been paid, no insurance will be due and payable.

In the event of non-attendance at an event booked through [www.mozart100.com](http://www.mozart100.com) or [abwww.abavent.de/anmeldeservice/mozart100](http://abwww.abavent.de/anmeldeservice/mozart100) due to acute or involuntary illness or accident \*, a medical confirmation as proof of the existence of such a reason for the reimbursement of the start and entry fee already paid shall be submitted to GARANTA Vericherungs-AG Österreich within 7 days of the occurrence of the claim along with a completed claim report.

\* The following cases shall not be considered as illness or accident, and thus not be covered by any claim: Pregnancy, birth, planned surgery, spa stays, rehab stays, any health restrictions associated with chronic illnesses, if the illness was known at the time the contract was concluded, as well as illnesses, operations and accidents of family members (uninsured persons) etc.

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## PRODUCT DETAILS for NÜRNBERGER Mountain Protection Insurance\*

The insurer is GARANTA Versicherungs-AG Österreich, Moserstrasse 33, 5020 Salzburg; a branch office of GARANTA Versicherungs-AG, Ostendstrasse 100, 90334 Nuremberg, Germany.

### NÜRNBERGER Mountain Protection Insurance\*

24 hours Mountain Protection Single                      Premium € 4.98

#### Insured is:

Insurance cover exists in the event that the insured person has either suffered an accident during his or her exercise of an alpine sport during leisure time or has gotten into trouble in the mountains. The insurance cover applies to persons with due domicile (as defined by civil law) within the European union (excluding the Baltic states Estonia, Latvia, Lithuania), the EFTA states Iceland, Liechtenstein, Norway, the Balkan states Albania, Bosnia and Herzegovina, Kosovo, Croatia, Macedonia, Montenegro or Serbia.

Alpine sports are sports that are practiced in mountainous terrain, such as trail running, skiing, mountaineering and hiking, ski touring, snowshoeing, mountain-biking, trekking, rock climbing, Nordic skiing, snowboarding, bob, ski bob, skeleton or tobogganing; motocross, snowmobiles and quad bikes etc.

Mountain emergency is defined as situations in alpine, mountainous terrain that endanger the health or life of the insured person or persons.

The insurance covers accidents or mountain emergency that occurs during the term of the contract (24 hours), i.e. after activation of the insurance cover and payment of the premium and before expiry of the agreed contract period.

The insurance is valid exclusively in Austria.

All details are available in the AVB\_Bergschutz\_Gruppenvertrag and on <https://bergwelt.nuernberger.at/bergschutz/>

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## Electronic communication agreement\*

The insurer is GARANTA Versicherungs-AG Österreich, Moserstrasse 33, 5020 Salzburg; a branch office of GARANTA Versicherungs-AG, Ostendstrasse 100, 90334 Nuremberg, Germany.

### Electronic communication agreement

In connection with the insurance contracts I have applied for and in connection with my existing insurance contracts with GARANTA Versicherungs-AG Österreich, contractually relevant contents are to be transmitted electronically in the manner specified below.

I have regular access to the Internet. Statements and other information or notifications of GARANTA Versicherungs-AG Österreich, in particular the policy, must be sent to the e-mail address specified upon conclusion of the contract.

If the communication cannot be delivered by electronic means, GARANTA will use the postal service to send the communication.

Declarations and other information provided by the policyholder, the insured person, persons or third parties must be sent to the e-mail address **service-online@nuernberger.at**.

Each party is required to notify the other party of any changes to the above electronic address.

Notwithstanding the agreed electronic communications, I have the right at any time (always free of charge) to receive electronically obtained statements and other information on paper or in any other manner generally provided for by GARANTA.

The electronic transmission option excludes those declarations and other information which require the written form (with signature) due to legal regulation or contractual agreement.

The agreement on electronic communication may be revoked by any party at any time.

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# Entry fee insurance

## Information sheet on insurance products



**GARANTA**  
VERSICHERUNG

**Company: GARANTA Versicherungs-AG Österreich,**  
with registered office in Salzburg, Austria, FN 145878b. GARANTA Versicherungs-AG  
Austria is a branch office of GARANTA Versicherungs-AG, with  
registered office in Nuremberg, Germany,

**Product**  
**NÜRNBERGER**  
**Start and entry fee insurance**

This information sheet is a brief overview of your insurance cover. It is therefore **incomplete**. The complete information and your specific scope of insurance can be found in the contract documents:

- General insurance conditions for the NÜRNBERGER start and entry fee insurance,
- if applicable, other special terms and conditions. To be fully informed,

please read all documents.

### What kind of insurance is it?

It is a start / entry fee insurance. This protects you from the risk of loss of entry fees for health reasons, which arise in connection with an active participation in a sporting event.



#### What is insured?

- ✓ The insurer refunds the start / entry fee (without incidental costs) less the agreed deductible.

#### What is the sum insured?

- ✓ The amount of the agreed insured sum and the deductible can be found in the application form / product details.



#### What is not insured?

- ✗ No insurance cover exists if the event does not take place or is postponed.  
If another person participates in place of the insured person at the event for which the start/entry fee has been paid, no insurance will be due and payable.
- ✗ The following shall not be considered an illness or accident as defined by the conditions, for example: pregnancies, births, scheduled surgery, spa stays, rehabilitation stays, any health restrictions associated with chronic illnesses, if the illness was known at the time the contract was concluded, as well as illnesses, surgery and accidents of family members (uninsured persons). As a result, claims involving such reasons are not covered.



#### Are there any coverage restrictions?

- Not insured are, for example, all damages:
- ! that are caused intentionally or through gross negligence,
  - ! that occur when attempting to commit or when committing judicial offenses.



#### Where am I insured?

- ✓ The start and entry fee insurance is valid exclusively in Austria.

All names of persons and functions in this document apply equally to both genders.

GARANTA Versicherungs-AG Austria, Moserstrasse 33, A-5020 Salzburg, Phone 05 04487, Fax 05 04487-850, UID ATU 56387500 Supervisory Authority: Federal Financial Supervisory Authority (BaFin) - Insurance and Pension Fund Supervision, Graurheindorfer Strasse 108, D-53117 Bonn, Phone +49 228 4108-0, Fax +49 228 4108-1550. Subject to modifications and typographical errors. As of

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### What obligations do I have?

For example, there are the following duties:

- Please provide truthful and complete information in the insurance application.
- An accident must be reported without undue delay, at the latest within one week.
- You are required to avert or mitigate damage as much as possible and to assist us with truthful claims reports in the determination and settlement of claims.



### When and how do I pay?

The one-time insurance amount will be paid upon registration for the event on the online registration platform of the organizer.



### When does the cover begin and end?

The insurance cover begins on the date of joining the group insurance contract, but not before the start fee for the sporting event has been paid.

The insurance cover ends with the start of the event or upon occurrence of the claim.



### How can I terminate the contract?

The contract ends automatically after expiration of the insurance period.

All names of persons and functions in this document apply equally to both genders.

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# Mountain Protection

## Information sheet on insurance products



**GARANTA**  
VERSICHERUNG

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registered office in Nuremberg, Germany,

**Product**  
**NÜRNBERGER**  
**Mountain Protection**

This information sheet is a brief overview of your insurance cover. It is therefore **incomplete**. The complete information and your specific scope of insurance can be found in the contract documents:

- General insurance conditions for the NÜRNBERGER mountain protection insurance,
- if applicable, other special terms and conditions. To be fully informed,

please read all documents.

### What kind of insurance is it?

We offer you insurance for recreational accidents in the mountains.



#### What is insured?

- ✓ The insurance provides individuals with cover during recreational accidents in the mountains or in case of mountain emergencies.
- Insurance protection exists, for example, for
  - ✓ salvage and helicopter rescue costs for
  - ✓ ambulance transport
  - Cost of accommodation and transport of the vehicle to home location
  - ✓ Costs for replacing damaged equipment
  - Refund of borrowed equipment fee and unused lift
  - ✓ fees
  - ✓ Cosmetic surgery refund deductibles

#### What is the sum insured?

The amount of the agreed sums insured can be found in your insurance policy or in the General Conditions of Insurance.



#### What is not insured?

- ✗ Accidents arising from the use of aeronautical equipment, parachute jumps or the use of aircraft.
- ✗ Accidents resulting from participation in motorsport competitions and related training rides.
- ✗ Accidents arising from participating in regional, national or international competitions and training in the field of cycling, skiing, snowboarding, freestyle, bobsleigh, skibob, skeleton or tobogganing.



#### Are there any coverage restrictions?

- Not insured are, for example, all accidents:
- ! that are caused intentionally or through gross negligence,
  - ! that occur when attempting to commit or committing judicial offenses.



#### Where am I insured?

- ✓ The mountain protection insurance is valid exclusively in Austria.

All names of persons and functions in this document apply equally to both genders.

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#### What obligations do I have?

For example, there are the following duties:

- Please provide truthful and complete information in the insurance application.
- An accident must be reported without undue delay, at the latest within one week.
- You are required to avert or mitigate damage as much as possible and to assist us with truthful claims reports in the determination and settlement of claims.



#### When and how do I pay?

The one-time insurance amount will be paid upon registration for the event on the online platform of the organizer.



#### When does the cover begin and end?

The insurance cover begins at the time selected when contract was concluded and ends automatically after the selected insurance term - i.e. after 1 day.



#### How can I terminate the contract?

The contract ends automatically after expiration of the selected insurance period.

All names of persons and functions in this document apply equally to both genders.

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