



Terms of use

DR-WALTER is pleased that you are interested in our company and our websites. DR-WALTER is the expert for the insurance of private and business trips and stays abroad. For 60 years, we are a reliable partner, whether for au pairs, expatriates, tourists or aid workers.

Before you move on to our sites, we recommend you to familiarize yourself with the terms of use of our websites.

Please read before you use these websites

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Operator of these websites

The websites are owned and operated by DR-WALTER Unternehmensgruppe (DR-WALTER). By using these websites you agree to these Terms of Use including our privacy policy. If you do not agree to these Terms, do not use the websites.

Trademark notice

All existing and future copyright, trademark and other intellectual property rights in connection with the websites are owned by DR-WALTER and the respective licensors. You are only granted the limited right to use the websites in accordance with these terms.

Copyright notice

All existing and future copyright, trademark and other intellectual property rights in connection with the websites are owned by DR-WALTER and the respective licensors. You are only granted the limited right to use the websites in accordance with these terms.

Commercial use of the websites

Printing and downloading information and content from the websites is only allowed for non-commercial use. Without the written permission by DR-WALTER, it is not allowed to use parts of the websites on other websites, neither through hyperlinks nor by using frames or otherwise.

Modifications of the websites

DR-WALTER reserves the right to improve, modify, alter, discontinue or permanently stop the websites or parts thereof and to restrict or prohibit access to the websites at any time without prior notice.

Data Protection

All information received by us is treated confidentially and processed and stored in accordance with data protection law. We use and store information provided by



our customers and containing personal data (names, addresses or other information about living people) to provide general insurance and other services to such customers assuming that the respective persons were informed about the reason(s) for the collection of these data and their possible forwarding to third parties, e.g. insurance companies. In the framework of the provision of services for our customers, information can also be used to inform our customers on products and services, if they have given their explicit consent.

More information about [Data Protection](#)

Claims for compensation

You hereby agree to indemnify DR-WALTER against any and all costs, claims, losses and damages (including legal expenses and court costs) which we may suffer as a result of misuse of the websites or violation of these terms by you or which are made against us for any of the above reasons.

Use of Cookies

What is a cookie?

A cookie is a small text file that is stored on your computer or device when you visit a website. It typically contains data about visited websites which your browser saves while surfing the internet. Cookies are used to avoid that users have to login again when repeatedly visiting an encrypted page – the cookie tells your computer that you have already visited this site. This way, cookies optimize your internet experience. Cookies also store user data about visited websites and the duration of the visit, thereby enabling us to continuously improve our online service.

What types of cookies are there?

There are two different types of cookies. Session cookies are deleted when you close your browser.

Temporary/permanent cookies are stored for a certain period of time (expiry date) or for an unlimited time on your computer until you delete them.



What type of cookies does DR-WALTER use?

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We use cookies necessary for you to use our website and its functions. Without these cookies, it is possible that you will not be able to use all the functions of our website.

Performance cookies collect information about how you use our website e.g. which pages you visit, and if you experience any errors. These cookies don't collect any information that could identify you – all the information collected is anonymous and is only used to help us improve the performance of our website and your user experience.

Functionality cookies record information about data you provided (e. g. user names, language selection or your location) to offer you improved and tailored functions. The information collected by these cookies is also anonymous; they cannot trace your use of other websites.

We use 'marketing cookies' to collect information about your browsing habits in order to make advertising relevant to you and your interests. They are also used to limit the frequency of an ad.

Which data is stored in the cookies?

The cookies used do not store any information that is personal in nature. The information they collect is completely anonymous and cannot be linked to any one individual. When activated, the cookie is assigned an identification number. Assigning your personal data to this identification number is neither possible nor carried out. Your name, your IP address or similar data that would make it possible to assign the cookie to you, will not be stored at any time. Through the use of cookies, we only receive pseudonymized information, e. g. about our most frequented product information pages.

How to deactivate cookies?

On the websites listed below, the providers of the five largest internet browsers (Internet Explorer, Mozilla Firefox, Google Chrome, Opera, Apple Safari) explain how





Internet Explorer

<https://windows.microsoft.com/en-GB/internet-explorer/delete-manage-cookies#ie=ie-11>

Mozilla Firefox

<https://support.mozilla.org/en-US/kb/enable-and-disable-cookies-website-preferences>

Google Chrome

<https://support.google.com/chrome/answer/95647?hl=en>

Opera

<https://help.opera.com/en>

Apple Safari

https://support.apple.com/kb/PH19214?viewlocale=en_US&locale=de_DE

Use of a consentmanager

Our service for website visitors is a so-called Consent Screen or CMP from consentmanager.net. It is used to ask the website visitor whether, which and for what purpose personal data may be collected and processed.

For this purpose, we collect the IP, browser, language and visited website from each visitor. Furthermore we process the IP to determine the country of the visitor.

Furthermore, we store the following cookies on the visitor's device:

- "euconsent" - Consent String of the IAB CMP Framework. This contains the information whether/how you have agreed to the data processing.
- "eupubconsent" - Similar to "euconsent", but with less information
- "__cmpconsent*" - Similar to "euconsent". -
"euconsent_backup" - Backup copy of the cookie "euconsent".
- "__cmpcvc*" / "__cmpvendors" / "__cmpiab" - Information about selected providers.



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- "__cmpcpc*"/"__cmpppurposes" - Information for selected purposes.
 - "__cmpcc" - This is just a number. This cookie is used to test whether your browser supports cookies.
 - "__cmpccx" - This is just a number. This cookie is used to test whether your browser supports cookies.
 - "__cmpiuid" - A random string of letters. This cookie is used to log the status of your consent
 - "__cmpld" - Contains the date when we last showed you the Consent Layer.

For the purpose of setting the cookie and storing the visitor data, we assume a so-called legitimate interest, which is why we do not have to ask the visitor separately.

Use of Userlike

DR-WALTER GmbH and DR-WALTER Versicherungsmakler GmbH use a live chat of the company Userlike UG (haftungsbeschränkt), Probsteigasse 44 - 46, 50670 Cologne, Germany. You can use the live chat like a contact form to chat with our employees almost in real time. When starting the chat, the following personal data will be collected:

- date and time of the call,
- browser type/version,
- IP address,
- operating system used,
- URL of the previously visited website,
- amount of data sent.
- And if specified: first name, last name, and e-mail address.

All our employees have been and will be trained on the subject of data protection and instructed on the secure and confidential handling of customer data. All of our employees are obliged to maintain confidentiality and have signed an addendum to their employment contracts accordingly to the obligation to maintain confidentiality and to observe data protection.

When you visit our web pages, the chat widget is loaded from AWS Cloudfront in the form of a JavaScript file. The chat widget technically represents the source code that



runs on your computer and enables the chat.



Furthermore, DR-WALTER GmbH and DR-WALTER

Versicherungsmakler GmbH stores the course of the live chats for a period of one year. This serves the purpose of saving you possibly extensive explanations about the history of your enquiry as well as for constant quality control of our live chat offer. The processing is therefore permitted in accordance with Art. 6 Para. 1 letter f DSGVO. If you do not wish this, you are welcome to let us know using the contact details listed below. Saved live chats will then be deleted by us immediately.

The storage of chat data also serves the purpose of ensuring the security of our information technology systems. This is also in our legitimate interest, which is why processing is permitted under Article 6 Paragraph 1 Letter f DSGVO.

Which personal data does DR-WALTER process?

The storage of chat data also serves the purpose of ensuring the security of our information technology systems. This is also in our legitimate interest, which is why the processing is permitted in accordance with Art. 6 Paragraph 1 Letter f DSGVO.

For a smooth functionality of our software the following data can be processed by end users:

- Chat transcript if you wish
- Email address if you give us this
- name, if you give us your name
- Browser
- Operating system
- End device
- Number of page views
- Number of page visits
- Referrer URL (where the chat is started)
- Chat topic
- Chat status (new, pending, closed)
- Chat rating after the chat
- Date of the chat



- Screenshot of the browser tab in which Userlike is integrated

Does Userlike use cookies and if so, for what?

To ensure the functionality of the software, Userlike stores cookies in the end user's browser for the application status. They contain the Persisted State, Machine State, Session ID and chat statistics. These cookies are deleted at the end of the browser session.

In order to identify end-users on return, Userlike stores cookies with user information in the end-user's browser. Each cookie may contain a unique User ID, End User name, e-mail address and number of visits. These cookies are stored by default for one year.

Use of Facebook plugins ('Like' button)

Our pages integrate plugins of the social network Facebook (Facebook Inc., 1601 Willow Road, Menlo Park, California, 94025, United States). The Facebook plugins are characterized by the Facebook logo or the "Like-Button" ("Like") on our side. You can find an overview of Facebook-plugins here:

<https://developers.facebook.com/docs/plugins/>.

When you visit our site, the plugin connects your browser to the Facebook server. This tells Facebook that your IP address has visited our site. If you click the Facebook "Like" button while you're logged into a Facebook account, you can link the content of our pages to your Facebook profile. This allows Facebook to associate your user account to your page visit. Please note that as the provider of this website, we receive no information from Facebook regarding the contents of the transmitted data or its use. More information can be found in Facebook's Data Policy at <https://www.facebook.com/policy.php>.

Use of the Flixcheck widget

We use the "Flixcheck Widget" service from Flixcheck GmbH for our online questionnaires to ensure that communication is as simple and fast as possible.

Rechtsgrundlage für die Verarbeitung ist Art. 6 Abs. 1 lit. b DS-GVO. Soweit die Verarbeitung nicht der Erfüllung oder



Anbahnung eines Vertrags dient, ist Rechtsgrundlage Art.

6 Abs. 1 lit. f DS-GVO. Unser berechtigtes Interesse ist

dabei die Bearbeitung Ihrer Kontaktaufnahme. Wir

löschen Ihre personenbezogenen Daten, sobald und soweit diese für die o.g. Zwecke nicht mehr notwendig sind. Flixcheck GmbH processes personal data as a processor for the provision of the online questionnaires. Further information about Flixcheck and how it handles your data can be found at www.flixcheck.de, www.flixcheck.de/sicherheit-datenschutz/ and www.flixcheck.de/datenschutz/.

Use of Google Tag Manager

We use the Google Tag Manager. The provider is Google Ireland Limited, Gordon House, Barrow Street, Dublin 4, Ireland.

The Google Tag Manager is a tool that allows us to embed tracking or statistical tools and other technologies on our website. The Google Tag Manager itself does not create user profiles, does not store cookies and does not perform any independent analyses. It only serves to manage and play out the tools integrated via it. However, the Google Tag Manager records your IP address, which may also be transmitted to Google's parent company in the United States.

The use of the Google Tag Manager is based on Art. 6 (1) lit. f DSGVO. The website operator has a legitimate interest in a quick and easy integration and management of various tools on its website. Insofar as a corresponding consent was requested, the processing is carried out exclusively on the basis of Art. 6 para. 1 lit. a DSGVO; the consent can be revoked at any time.

Use of Google Analytics

This website uses Google Analytics, a web analytics service provided by Google, Inc. ("Google"). Google Analytics uses "cookies", which are text files placed on your computer, to help the website analyze how users use the site. The information generated by the cookie about your use of the website will be transmitted to and stored by Google on servers in the United States. The



Google tracking codes of this website use the
" _anonymizeIP()" function, whereby your IP address is
shortened within member states of the European Union
or in other states which are party to the agreement on
the European Economic Area in order to anonymize IP
addresses.

Only in exceptional cases is the complete IP address
transferred to a Google server in the USA and shortened
there. Google will use this information on behalf of the
operator of this website to evaluate your use of the
website, to compile reports on website activities, and to
render further services for the website operator related
to website and internet use. The IP address transmitted
from your browser as part of Google Analytics will not be
combined with other data from Google.

You can prevent cookies from being saved by setting your
browser software accordingly; however, we would like to
point out that in this case it is possible that you will not be
able to use all the functions of this website.

In addition, this website uses the Google Analytics reports
on demographic characteristics which use data from
interest-related advertising on Google as well as user data
from third-party providers (such as age, gender and
interests). The data cannot be traced back to any
individual visitor and its collection can be deactivated at
any time in your browser settings.

You may refuse the data collection and storage at any
time with effect for the future. The following Google
browser plug-in can be used to block the use of Google
Analytics in your browser:

<https://tools.google.com/dlpage/gaoptout?hl=en>.

OMQ Self Service

We use a self-service tool from the provider OMQ (OMQ
GmbH, Chausseestraße 22, 10115 Berlin) on our websites.
The service analyzes customer inquiries that are entered
via the contact form or the FAQ and thus helps us to
automatically answer recurring questions and display
suggested solutions. The data transmitted to OMQ in this
way is anonymized before analysis by OMQ, so that no
personal reference can be established.



The OMQ service uses a cookie for this purpose, which helps us to check the quality of the solutions displayed by measuring whether a suggested solution has been clicked on. We use the OMQ service to provide automated and smooth customer service, which constitutes a legitimate interest within the meaning of Art. 6 para. 1 sentence 1 f GDPR. We also set the OMQ cookie in our legitimate interest within the meaning of Art. 6 para. 1 sentence 1 f GDPR.

If a corresponding consent has been requested (e.g. consent to the storage of cookies), the processing is carried out exclusively on the basis of Art. 6 para. 1 lit. a GDPR; the consent can be revoked at any time. Further data protection information on OMQ can be found [here](#).

Use of Pipedrive

Processing of personal data

In principle, we only process the personal data of our users to the extent necessary to establish contact. This does not apply in exceptional cases if the storage and processing of the data is permitted by legal regulations or is technically necessary or required for operational reasons. Your contact data may be stored on the basis of our legitimate interests (efficient and fast processing of inquiries, existing customer management, new customer business - legal basis is Art. 6 para. 1 lit. f. GDPR) in a customer relationship management system ("CRM system") or comparable inquiry organization. We use the CRM system of Pipedrive OÜ (Mustamäe tee 3a, 10615 Tallinn, Estonia; "Pipedrive"). When you contact us, data is transferred to Pipedrive and stored on Pipedrive's servers.

We have concluded an order processing agreement with Pipedrive. Further information on data protection at Pipedrive can also be found at:

<https://support.pipedrive.com/de/article/pipedrive-and-gdpr>.

Insofar as no statutory or contractual retention periods prevent the deletion of your personal data, we will delete it in accordance with our statutory obligations as soon as it is no longer required for the purpose for which it was



collected. This is usually the case if a customer relationship with our company does not materialize or no longer exists.

Encrypted transmission

Your data is transmitted in encrypted form (via https) to prevent misuse of the data by third parties. Your web browser will show you in the search bar whether there is a secure connection between the servers and the clients (web browsers). Recipients of personal data processors Contracts are in place between us and our processors to ensure compliance with data protection requirements.

The processor is:

Pipedrive OÜ

Mustamäe tee 3a

10615 Tallinn

Estland

<https://support.pipedrive.com/de/article/pipedrive-and-gdpr>

Use of Remarketing

Google Remarketing

Our website uses the Remarketing or “Similar target groups” function of Google. Third-party providers, including Google, place interest-based ads on websites (within the Google Display Network) and, for this purpose, use information from a user’s prior visits to this website based on cookies. Cookies are small pieces of information that a website stores on your computer and that contain no personal information. You can deactivate cookies used by Google for advertising purposes at any time through [Google's Ads Preferences Manager](#) or through the [opt-out page of the Network Advertising Initiative](#).

You can also configure your browser so that it automatically notifies you as soon as a web server tries to send you a cookie. You can then decide whether to accept or reject the cookie. You can also disable cookies altogether. For more information on cookies, please refer to our Privacy Policy.





This website uses the “Custom Audience Pixel” of Facebook Inc., 1601 S. California Ave, Palo Alto, CA 94304, USA (“Facebook”). This pixel is used to track user behavior after a user saw a or clicked on a Facebook ad. This allows to measure the effectiveness of Facebook ads for statistical and market research purposes. The collected data is anonymous and contains no personal information of individual users. Facebook does, however, process and store this data. Facebook can link this data to your Facebook account and use it for its own advertising purposes in accordance with [Facebook’s data policy](#).

You can enable Facebook and its partners to place ads on Facebook and other pages. For this purpose, a cookie might be stored on your computer.

Use of Google Adwords Conversion Tracking

This website uses the online advertising program “Google AdWords” and, within Google AdWords, conversion tracking. Google Conversion Tracking is an analysis service of Google Inc. (1600 Amphitheatre Parkway, Mountain View, CA 94043, USA; “Google”). If you click on an ad placed by Google, a conversion tracking cookie will be stored on your computer. These cookies will be valid for 30 days, contain no personal data and are therefore not used for personal identification.

If you visit certain parts of our website and if the cookie is still valid, both Google and ourselves can detect that you clicked on the ad and have been forwarded to this site.

Every Google AdWords customer receives a different cookie. This way, it is not possible to track cookies through the websites of AdWords customers.

The information collected by the conversion cookie is used to produce conversion statistics for AdWords customers who have decided to use conversion tracking. These statistics show customers how many users clicked on their ad and have been forwarded to a site fitted with a conversion tracking tag. They do not, however, receive any information that can be used to identify individual



users.

If you don't want to take part in tracking, you can reject its use at any time by preventing your browser to install

the respective cookies (for information on how to deactivate cookies, see detailed information on cookies).

As a result, you will not be taken into account in the conversion tracking statistics. For more information and for Google's Privacy Policy, go

to: <https://www.google.com/policies/technologies/ads/>, <https://www.google.de/policies/privacy/>.

Bing Conversion Tracking

This website also uses Microsoft's tracking service. For this purpose, Microsoft Bing Ads stores a cookie on your computer when you have been forwarded to our website through a Microsoft Bing ad. This way, Microsoft Bing and ourselves can detect that someone clicked on an ad, was forwarded to our website and, as a result, has reached a previously determined target site (conversion site). These statistics show us the total number of users who clicked on a Bing ad and, as a result, have been forwarded to the conversion site. No personal information about the user's identity will be disclosed. If you don't want to take part in the tracking process, you can reject the required storing of cookies – e. g. in your browser settings by deactivating the automatic storing of cookies. For more information on data protection and the cookies used by Microsoft Bing, go to the [Microsoft website](https://privacy.microsoft.com/de-de/privacystatement/)

(<https://privacy.microsoft.com/de-de/privacystatement/>).

Phishing

We will not send emails to you asking you for details like passwords to log in to our website. Neither will we send you emails with untrustworthy content (e.g. end of insurance cover), asking you to provide sensitive personal information.

Use of JavaScript

JavaScript programs are simple programs downloaded from the server to be used in the browser which allow us to make the handling of our sites easier. We use programs such as JavaScript to improve the visual appeal



of the site, to navigate between individual pages and to make it easier for you to use our contact forms.

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You can disable the use of JavaScript in your browser

settings. In this case, however, you can only access a very limited version of our website.

Measures for access protection

Our data processing systems are protected by a firewall. Internal applications can only be accessed by authorized users through special login procedures and authorization systems.

Newsletter

If you have subscribed for a newsletter of DR-WALTER, the company emarsys eMarketing Systems AG uses the data you entered in your subscription to send you the requested newsletter(s). Your data will not be forwarded to third parties. The exception to this is our service partners which need the data for handling the data transfer. In these cases, the scope of the transmitted data is limited to the necessary minimum. Our data protection provisions are in accordance with the Federal Data Protection Act (BDSG), the General Data Protection Regulation (EU GDPR) and the German Telemedia Act (TMG).

Newsletter unsubscription

If you wish to unsubscribe from our newsletter(s), please click on the 'unsubscribe' link that can be found in all emails send by emarsys eMarketing Systems AG.

Complaints about services and products

The Complaints Management of DR-WALTER follows the [Report on Best Practices by Insurance Undertakings in handling complaints](#) of the EIOPA (European Insurance and Occupational Pensions Authority).

In case of a complaint, you can contact our respective department, our Complaints Management (bianca.mahlberg@dr-walter.com).



Free use of services



Unless otherwise stated, the websites are provided free of charge and without any warranties or guarantees.

Change of terms of use

DR-WALTER reserves the right to change these Terms of Use at any time. Your continued use of the websites will be deemed acceptance of the updated or amended terms.

Place of jurisdiction

These Terms of Use as well as the content of the websites are subject to German Law and jurisdiction lies exclusively with German courts.

Further information

Should you have any questions concerning these Terms of Use, please contact:

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F +49 2247 9194-20
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*History:

version 1 of 23 April 2013;

version 2 of 4 May 2016;

version 3 of 14 May 2018.

