Zurich Gruppe Deutschland Credit insurance Postfach 90 04 16 D-60444 Frankfurt/Main



Registration for WKV Online-Service

We hereby apply to use the WKV Online Service.

We confirm that we accept the Terms and Conditions for the WKV Online Service.

Policy Number	
Policyholder	
Address	
Post Code	
Country	

The following persons shall be entitled to use the WKV Online Service:

First Name, Surname	Telephone Number	Policy Number	Email

The following broker shall be entitled to use the WKV Online Service:

Broker Company				
First Name, Surname	Telephone Number	Policy Number	Email	
Place, Date Si		ire, Company Stamp		

Note: This is not an online form.

You can complete it on screen. You then print it out and send it to your account executive.



Terms and Conditions for WKV Online

Section 1 General

1. Within the context of the underlying credit insurance policy, the Insurer offers the Policyholder (user) the possibility of improving communications with the Insurer through the use of modern communications technology and, in particular, of ensuring the fastest possible processing and decision-making with respect to credit applications. The credit decisions retrieved via WKV Online are binding.

2. In principle, the Policyholder will have access to WKV Online from Monday through Friday, from 6.30 a. m. to 8 p. m. (GMT+1). No guarantee of availability can be given.

3. All rights and obligations of the contracting parties arising out of the underlying credit insurance policy shall be unaffected hereby.

Section 2 Eligible users

The Policyholder shall inform the Insurer without delay of the intended users of WKV Online, as well as any changes. In the event of the departure of an eligible user, the Policyholder shall assume responsibility for changing the password used up to that point.

Section 3 Duties of Care

1. For the communication of credit applications, the Policyholder shall be responsible for providing all the required information completely and ac- curately. This is especially true with respect to standard possible answers that have already been prescribed by WKV Online. Selection of the client from the Insurer's database is the sole responsibility of the Policyholder.

2. Should the signature and address communicated to the Policyholder by the client for the purposes of the credit application fail to match the signature and address stored in the Insurer's database, then the Policyholder shall communicate the signature and address known to him in the context of the credit application for the purposes of verification by the Insurer. In that case, no online credit decision is possible.

3. The Policyholder shall be entitled, in the event of a legitimate interest, to place credit applications online in order to provide insurance cover or the clients. It is the responsibility of the Policyholder to provide documentation of the reasons constituting a legitimate interest. The data communicated may be processed or used by the Policyholder solely for the purpose for which it was communicated to him. Any use or processing of such data for any other purpose or purposes by third parties is hereby excluded. The Policyholder shall be liable for any damage arising out unauthorised use or processing of the data.

The Policyholder shall be solely responsible with respect to the permissibility of communication of credit applications. The Insurer will not verify the permissibility of communication of credit applications unless there is reason to do so. The Policyholder shall guarantee that the Insurer is able to verify through appropriate sample checks the permissibility of the communication of personal and company-related data.

Section 4 Confidentiality and Data Protection

1. WKV Online service complies with the provisions of the data protection regulations for personal data (e.g. under the General Data Protection Regulation (GDPR), the Federal Data Protection Act or the Code of conduct for the handling of personal data by the German insurance industry. Violations of applicable data protection regulations are the responsibility of the contracting party in whose area of responsibility the violations fall.

2. Policyholders and authorized users within the meaning of § 2 are hereby advised of the information regarding contract data processing (so-called "Information regarding the use of your data, in German abbreviated as "IzVID"), available at the following link: https://www.zurich.de/datenschutz. This link also provides additional data protection-related information. In addition, you have the option to request that this information be sent to you free of charge or to submit other data protection-related inquiries to Zurich Gruppe Deutschland at the following e-mail address: datenschutz@zurich.com. Policyholders undertake to inform all authorised users specified in § 2 accordingly.



Likewise, policyholders undertake to inform their clients in their privacy policy that data may be transmitted to the appropriate insurance companies to the extent necessary for the handling of the insurance and to ensure that more detailed information is available on the insurer's website in the "Data Protection" section, and that the https://www.zurich.de/datenschutz link provided by Zurich Gruppe Deutschland can be used to do so.

3. Both contracting parties undertake to maintain confidentiality vis-à-vis third parties about all data and other information transmitted within the framework the WKV Online. The policyholder will oblige authorised users to comply with the principles of proper handling of data and to observe the applicable privacy and data protection rules and regulations. In particular, each authorised user must have his/her own password. The password may in no case be disclosed to unauthorised employees of the policyholder or insurer or to any other third parties

Section 5 Liability and Warranty

1. The Insurer shall not be liable for damage suffered by the Policyholder through misuse or loss of the password or other login information. In this event, any costs incurred for the services of the ZSG (credit limit fees) shall be borne by the Policyholder.

2. The Insurer in no way guarantees the functional capability, including data security and availability, of the transmission lines or other necessary hardware and software.

Section 6 Costs

For the use of WKV Online, the applicable fees for the services of ZSG (credit limit fees) are those quoted in the policy. The Insurer reserves the right to collect further fees, however, insofar as the Policyholder does not use WKV Online primarily to apply for insurance cover but rather exclusively for identification and selection of company addresses from the database. The costs of the line termination and other hardware and software costs incurred shall be borne exclusively by the Policyholder himself.

Section 7 Duration of use and connection

1. The right to use WKV Online is conditional upon the validity of the underlying Credit Insurance Contract and shall expire immediately, without requiring special notice, upon termination of the underlying credit insurance policy. If co-insurance is terminated for an insured party, then the right of use of WKV Online shall cease for the relevant co-insured company.

2. In the event of failure to comply with these provisions, the Insurer shall be entitled to block access to WKV Online without delay. This shall be without prejudice to any further damage claims.