

慕尼黑再保险公司北京分公司个人信息保护政策- 再保险业务场景

Munich Re Beijing Branch Personal Information Protection Policy- Reinsurance

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引言

Background

慕尼黑再保险公司北京分公司（以下简称“我们”或“慕再北分”）极为重视您的隐私保护，并深知个人信息对您的重要性。我们将按照法律法规要求和我们的信息安全标准采取相应的措施以保障您的个人信息权益。基于此，我们制订了《慕尼黑再保险公司北京分公司个人信息保护政策- 再保险业务场景》（以下简称“本政策”），以帮助您更好地了解慕再北分会如何处理您的个人信息，以及您根据法律法规享有何种权利。

Munich Reinsurance Company Beijing Branch (hereinafter referred to as "we" or "us" or "MRBJ") takes the protection of your privacy very seriously and recognizes the importance of protecting your personal information. We will take appropriate measures to protect your personal information in accordance with legal and regulatory requirements and our internal information security standards. We have this "Munich Re Beijing Branch Personal Information Protection Policy- Reinsurance" (hereinafter referred to as the "Policy") to help you better understand how we process your personal information and your rights under the laws and regulations.

请您注意，本政策仅适用于我们的再保险业务场景。在该场景下，我们通常仅和直保公司建立合同关系。您可能希望或已经与直保公司签署了保险合同的自然人，也可能是依据保险合同有权提起理赔的被保险人、受益人或受到伤害的自然人，但您不会与我们有直接的业务接触

Please note that this Policy only applies to our reinsurance business scenario. In this scenario, we usually only have contractual relationship with the insurance company (primary insurer) with which you wish to conclude or have concluded an insurance contract, or with which you have claims from an insurance contract as an insured person, beneficiary or injured party, but you do not have business contact with us.

请您注意，我们是慕尼黑再保险公司在中國大陸地区设立的分公司，本政策基于中国大陆的个人信息保护相关法律法规。如您希望查询慕尼黑再保险公司基于《通用数据保护条例》(GDPR)发布的相关隐私声明，欢迎使用以下链接查阅：

Please note that we are a branch office of Munich Reinsurance Company in China mainland and this Policy is based on Personal Information Protection Laws and Regulations in China mainland. If you wish to find the privacy statement issued by Munich Reinsurance Company which is based on the General Data Protection Regulation (GDPR), you are welcome to use the following link:

[Data Protection Information | Munich Re \(https://www.munichre.com/en/general/privacy.html\)](https://www.munichre.com/en/general/privacy.html)

一、定义

I. Definitions

本政策中的以下名词的具体含义为：

The following terms in this Policy are defined as follows:

“个人信息保护相关法律法规”：指在中华人民共和国境内（不含香港，澳门以及台湾地区，下同）颁布的与个人信息保护或隐私保护有关的任何适用法律、规则、条例、法令、法规或其他法则、命令、授权或决议，以及

任何经修订、扩展、废除和替换或重新颁布的实施、衍生或相关的立法、规则和条例，包括但不限于《中华人民共和国民法典》、《中华人民共和国个人信息保护法》、《中华人民共和国网络安全法》、《中华人民共和国数据安全法》、《网络数据安全管理条例》《儿童个人信息网络保护规定》、《数据出境安全评估办法》、《银行保险机构数据安全管理办法》等。

"Personal Information Protection Laws and Regulations": means any applicable laws, statutes, rules, regulations, ordinances, directives or other government orders, authorizations or resolutions relating to the protection of personal information or the protection of privacy enacted within the territory of the People's Republic of China (excluding Hong Kong, Macao, and Taiwan region, also referred to as "China mainland"), as well as any amended, extended, replacement or re-enactment of legislation, rules and regulations, including but not limited to the *Civil Code of the People's Republic of China, the Personal Information Protection Law of the People's Republic of China, the Cyber Security Law of the People's Republic of China, the Data Security Law of the People's Republic of China, the Regulations on the Administration of Network Data Security, the Provisions on the Protection of Children's Personal Information Networks, and the Data Exit Security Assessment Measures, Measures for Data Security Management of Banking and Insurance Institutions, etc.*

"个人信息"：以电子或者其他方式记录的与已识别或者可识别的自然人有关的各种信息，不包括匿名化处理后

的信息。

"Personal information": refers to any kind of information related to an identified or identifiable natural person as electronically or otherwise recorded, excluding information that has been anonymized.

"个人信息处理者"：指在个人信息处理活动中自主决定处理目的、处理方式的组织、个人。通常情况下，在再保险业务关系中，再保险业务分出人和再保险业务分入人均互相独立的个人信息处理者。

"Personal information processor": refers to any organization or individual that independently determines the purpose and method of processing in their activities of processing of personal information. Generally, insurance company and reinsurance company in a reinsurance relationship are both personal information processors independent from each other.

"受托处理者"：指向个人信息处理者提供委托处理服务的组织、个人。

"Entrusted Processor" refers to any organization or individual that provide entrusted processing services to Personal Information Processors.

"敏感个人信息"：一旦泄露或者非法使用，容易导致自然人的人格尊严受到侵害或者人身、财产安全受到危害的个人信息，包括生物识别、宗教信仰、特定身份、医疗健康、金融账户、行踪轨迹等信息，以及不满十四周岁未成年人的个人信息。**请您注意**，我们会在本政策中将敏感个人信息以**粗体下划线**形式标记。同时，我们可能不时根据个人信息保护相关法律法规的变化或澄清对敏感个人信息的具体种类进行适时调整。

"Sensitive personal information" refers to personal information that, once leaked or illegally used, will easily lead to infringement of the human dignity or harm to the personal or property safety of a natural person, including biometric recognition, religious belief, specific identity, medical and health, financial account, personal location tracking and other information of a natural person, as well as any personal information of a minor under the age of 14. **Please note** that we will mark sensitive personal information as **bold and underlined** in this Policy. At the same time, we may from time to time make adjustments to the specific categories of sensitive personal information in accordance with changes or clarifications in Personal Information Protection Laws and Regulations.

"儿童"：本政策中亦称不满十四周岁未成年人为“儿童”。

"Child" / "Children": Minors under the age of 14 are also referred to as "child" or "children" in this Policy.

“处理”：包括个人信息的收集、存储、使用、加工、传输、提供、公开、删除等。

"Processing": includes the collection, storage, use, processing, transmission, provision, disclosure, and deletion of personal information

“匿名化”：是指个人信息经过处理无法识别特定自然人且不能复原的过程。

"Anonymization" refers to the process in which any personal information is processed to the extent that it cannot identify a specific natural person and cannot be restored to its original state.

本政策中未定义的相关名词，如无特别说明，与个人信息保护相关法律法规的含义保持一致。

Any terms not defined in this Policy, unless specifically stated, are consistent with the meaning of Personal Information Protection Laws and Regulations.

二、谁负责处理您的个人信息

II. Who is responsible for processing your personal information?

我们是慕尼黑再保险公司北京分公司，办公地址为：中国北京市朝阳区建国门外大街2号院3号楼20层，48层4801A、4801、4803、4804单元。

We are Munich Reinsurance Company Beijing Branch, with an office address at 20th Floor, Room 4801A/4801/4803/4804 of 48th Floor, Tower C, No. 2, Jianwai Avenue, Chaoyang District, Beijing, P.R.C.

联系方式：

Contact Information:

电话: +86 10 8591 9999(财产险); + 86 10 6584 8888(人寿及健康险)

Tel: +86 10 8591 9999 (Property & Casualty); + 86 10 6584 8888 (Life & Health)

传真: +86 10 8591 9966

Fax: +86 10 8591 9966

三、我们如何收集和使用您的个人信息

III. How do we collect and use your personal information?

(一) 我们收集个人信息的渠道

(i) Where do we receive your personal information?

通常而言，作为一家再保险公司，我们并不直接收集您的个人信息，而基于再保险业务合作，从直保公司（包括通过直保公司聘用的再保险经纪公司或其他第三方机构）处获取您的个人信息。

Generally, as a reinsurance company("reinsurer"), we do not collect your personal information directly, but rather receive it from primary insurers (including reinsurance brokers or other third-party engaged by primary insurers) based on reinsurance business relationship.

直保公司为了使自身持续保持与其经营目标相适应的业务状态，会将部分向您提供保险产品或服务过程中承接或拟承接的风险通过或尝试通过再保险合同转移给再保险公司。在上述过程中，我们作为再保险公司，可能会

从直保公司处收到您在购买对应保险产品或服务、或发生保险理赔或约定情况发生时提供的部分个人信息，从而使我们能够有效沟通、缔结、履行、或终止再保险合同。

In order to be in a position to fulfil their obligations from the insurance relationships at any time, primary insurance companies can pass on part of their risks from the insurance contracts to reinsurers. In the above process, we may receive from the primary insurer some of the personal information you provide when you purchase your insurance product or service or when an insurance claim or particular situation occurs. Such personal information enables us to effectively communicate, conclude, perform, or terminate the reinsurance contract.

上述情况同样适用于其他再保险公司通过再保险合同向我们分出业务的情形（“转分保”）。在某些情况下，我们也可能从外部调查/勘验/评估/反欺诈机构等对我们的再保险业务提供支持的第三方获取您的个人信息。

The above description also applies where other reinsurers cede business to us through reinsurance contracts ("retrocession"). In some cases, we may also receive your personal information from third parties who support our reinsurance business, such as external investigation/survey/assessment/anti-fraud institutions.

(二) 我们使用您个人信息的目的和方式

(ii) Purpose and method of our processing of your personal information

作为再保险公司，我们仅出于再保险经营目的并采用与实现目的妥为适应的方式在必要范围内处理您的个人信息。该再保险经营目的，具体而言包括：

As a reinsurer, we process your personal information only to the extent necessary for the purposes of our reinsurance operations and in a manner that is appropriate to achieve those purposes. Such reinsurance business purposes include, in particular:

1. 反洗钱反恐怖融资核查；
anti-money laundering and counter-terrorist financing verification;
2. 承保或理赔评估分析；
underwriting or claims assessment and analysis;
3. 财务账务处理；
financial bookkeeping and accounting;
4. 商业分析；
business analysis;
5. 日常业务运营管理；
day-to-day management of business operations;
6. 合规内控及审计监督；
compliance, internal control and audit;
7. 其他与再保险业务及服务相关的合理目的；或
other reasonable purposes related to reinsurance business and services; or
8. 法律法规要求或允许的其他合理目的和方式。
other reasonable purposes and means required or permitted by laws and regulations.

(三) 可能会涉及您的哪些个人信息

(iii) What personal information might be involved?

我们可能收集的个人信息包括您的：

The personal information we may receive includes your:

1. 基本信息 (如姓名、年龄、性别、联系方式、**证件信息**、职业类别、**保费保额**等保单相关信息) ,
Basic information (e.g., name, age, gender, contact information, **ID information**, occupational category, **premium** or **sum insured** or other policy-related information).
2. 财产信息 (如**收入情况**、**资产负债情况**) ,
Property or finance information (e.g., **income**, **assets** or **debt situation**).
3. 医疗健康信息 (如**体检信息**、健康习惯 (如吸烟或饮酒) 、**疾病及治疗**、**伤残死亡信息**) ,
medical and health information (e.g., **information on medical examinations**, habits (e.g., smoking or drinking), **illnesses** , **treatments**, **disability or death**).
4. 保险事故或事件中涉及的您的行为或其他相关信息等。
certain behaviour or other information that is relevant in an insurance incident or event, etc.

上述列举目的在于尽量向您展示我们收集并处理个人信息的类别范围，但并不代表我们会在每一业务场景下，均试图收集以上所有的个人信息类别，也不代表我们会试图收集超过必要详细程度的个人信息。我们将始终秉持必要性原则，确定处理个人信息的范围、详略程度或采取的匿名化、去标识化或脱敏处理方式。个人信息在经过匿名化处理后，将不再属于个人信息；个人信息经过去标识化或脱敏处理后，个人信息的敏感程度可能会降低。

The above list is intended to help you understand the potential range of your personal information that we may receive and further process, but it does not mean that we will attempt to collect all of the above categories of personal information in every business scenario, nor does it mean that we will attempt to collect personal information in any enhanced level of detail that is unnecessary. We will always adhere to the principle of necessity and determine the scope, level of detail, and types of technology to be applied when processing your personal information such as anonymization, de-identification, or desensitization. When personal information is anonymized, it is no longer personal information, and when personal information is de-identified or desensitized, the sensitivity of the personal information may be reduced.

(四) 处理您敏感个人信息的特别说明

(iv) Special explanation for handling your sensitive personal information

在特定业务场景中处理您的敏感个人信息确为实现我们再保险经营目的所必须，使得我们能够妥善履行法定或再保险合同项下的相关义务，从而最终能够支持直保公司妥善履行其法定或与您签署的保险合同项下的相关义务，保障您的合法保险权益。

The processing of your sensitive personal information in certain business scenarios is necessary to carry out our reinsurance business. It enables us to properly fulfil our obligations under statutory or reinsurance contracts, and ultimately to support the primary insurer in properly fulfilling its obligations under its statutory or insurance contracts with you, and to safeguard your legitimate insurance rights and interests.

四、我们如何对外提供您的个人信息

IV. How do we provide your personal information to other entities?

(一) 委托处理

(i) to entrusted processor

为了提供更高质量的再保险产品及服务，我们可能会在特定场景下，根据慕再集团的安排，委托集团内的关联机构提供管理、专业知识或科技方面的支持。在这一过程中，该机构可能会基于我们的授权在约定的范围内以

合格的保密和安全措施标准来处理您的个人信息。同时，慕再集团亦可能会安排外部供应商针对特定需求提供服务。您可以通过以下链接查阅慕再集团的外部供应商类别清单：

In order to provide high quality reinsurance products and services, we may, in certain scenarios, entrust an affiliated organization within the Munich Re Group to provide management, expertise or technological support. In this process, a designated organization may process your personal information based on our authorization and within the agreed scope and with qualified standards of confidentiality and security measures. In certain cases, Munich Reinsurance Company uses external service providers to meet our contractual and legal duties. The categories of service providers can be found here:

List of category of service providers

(https://www.munichre.com/content/dam/munichre/contentlounge/website-pieces/documents/Dienstleisterliste_Datenschutzgrundverordnung_en_20180522.pdf/_jcr_content/renditions/original./Dienstleisterliste_Datenschutzgrundverordnung_en_20180522.pdf)

此外，再保险业务环节中的某些事项或服务可能由我们委托的外部供应商提供。对我们委托处理个人信息的公司、组织和个人，我们会负责约束其行为，要求他们按照我们的要求、本政策以及其他任何相关的保密和措施来处理个人信息。

In addition, certain matters or services in the reinsurance business may be provided by external service providers contracted by us. We are responsible for regulating the conduct of such service providers to whom we have entrusted the processing of personal information. We will request them to process personal information in accordance with our requirements, this Policy and any other relevant confidentiality and security measures.

(二) 向其他个人信息处理者提供您的个人信息

(ii) to other personal information processors

我们不会向其他个人信息处理者提供您的个人信息，除非（1）存在您的必要同意或授权，或（2）根据适用的法律法规、法律程序的要求、行政执法部门的要求或司法部门要求；（3）在涉及合并、分立、收购、资产转让或类似的交易时，如涉及到个人信息转移，我们提前向您告知接收信息机构的名称和联系方式，并要求新的持有您个人信息的机构继续受同等约束，继续履行原先由我们承担的个人信息举报义务。否则，我们将要求该机构重新向您征求任何必要的同意或授权。

We will not provide your personal information to other personal information processors unless (1) there is necessary consent or authorization from you, or (2) in accordance with applicable laws and regulations, requirements of legal proceedings, requirements of administrative law enforcement authorities or requirements of the judiciary; or (3) in the event of a merger, division, acquisition, transfer of assets, or similar transaction that involves the transfer of personal information, we will inform you of the name and contact details of the receiving entity in advance and require that the new entity holding your personal information continue to be equally bound by this Policy and to continue to fulfil the personal information processing obligations originally assumed by us. Otherwise, we will require the entity to seek any necessary consent or authorization from you again.

(三) 公开披露

(iii) public disclosure

我们不会公开披露您的个人信息，除非（1）存在您的必要同意或授权，或（2）根据适用的法律法规、法律程序的要求、行政执法部门的要求或司法部门要求的情况下，我们可能会依据所要求的个人信息类型和披露方式公开披露您的个人信息。

We will not publicly disclose your personal information unless (1) there is necessary consent or authorization from you, or (2) in accordance with applicable laws and regulations, requirements of legal process,

requirements of administrative law enforcement authorities, or requirements of the judiciary, in which case we may publicly disclose your personal information in accordance with the scope and process required.

五、我们如何存储、保护您的个人信息

V. How do we store and protect your personal information?

(一) 我们将按照适用的法律法规之要求在中华人民共和国境内收集和产生的个人信息，存储在中华人民共和国境内。除非满足适用的个人信息保护相关法律法规要求的必要程序，我们不会向境外传输您的个人信息。但您因个人或家庭事务开展包括个人信息跨境在内的个人信息处理行为，不在本条范围之内。

We will store in China mainland the personal information collected and generated within China mainland in accordance with the requirements of applicable laws and regulations. We will not transfer your personal information outside of the People's Republic of China unless necessary procedures required by Personal Information Protection Laws and Regulations are met. However, cross border transfer of personal information or other processing activities conducted by yourself due to your personal or family affairs are not covered by this section.

(二) 除法律法规另有规定外，我们对您的个人信息的保存期限为实现本政策所描述处理目的所必要的最短时间。但请您理解，考虑到各场景下不同的业务需求和处理目的以及法律法规及监管规定对于金融机构业务记录保存最短时限的要求，我们可能难以确定对特定类别个人信息的具体保存期限。在此情况下个人信息保存期限将以满足处理目的以及所有适用的法律法规及监管规定的原则确定。

Except as otherwise provided by laws and regulations, we will keep your personal information for the shortest period of time necessary to achieve the processing purposes described in this Policy. However, please understand that given the different business needs and purposes of processing in different scenario, as well as the different requirements from laws, regulations and supervisory provisions on the minimum time required for the retention of business records, it may be difficult for us to determine a specific retention period for a particular category of personal information. In such case the retention period of personal information will be determined in a manner that satisfies the purposes of processing and all applicable laws, regulations and supervisory provisions.

超出保存期限后，我们会对您的个人信息进行删除或者匿名化处理。如果未进行匿名化处理且删除个人信息从技术上难以实现的，我们将停止除存储和采取必要的安全保护措施之外的处理。

After the retention period has expired, we will delete or anonymize your personal information. If anonymization is not carried out and deletion of personal information is technically difficult, we will cease the processing except for storage and necessary security measures.

(三) 我们将对您的个人信息进行适当管理及保护，我们将使用恰当的安全防护措施保护您的个人信息，防止数据遭到泄露、篡改、或丢失。但请您理解，任何数据存储或传输方法在现有技术水平和网络环境下都无法确保万无一失。

We will manage and protect your personal information appropriately, and we will use appropriate security measures to protect your personal information from leakage, being tempered with, or data loss. However, please understand that no data storage or transmission method can be guaranteed as absolutely safe under the current level of technology and network environment.

(四) 如果不幸发生个人信息安全事件，我们将按照法律法规的要求，在必要时及时向您将事件情况以邮件、信函、电话或其他方式告知。难以逐一告知的个人信息主体，我们会采取合理、有效的方式发布公告。同时，我们将按照监管部门的要求，主动上报个人信息安全事件信息及处置情况。

In the unfortunate event that a personal information security incident occurs, we will promptly inform you of the incident by e-mail, letter, telephone or other means as necessary in accordance with laws and

regulations. If it is difficult to inform you individually, we will take a reasonable and effective way to issue a public announcement. At the same time, we will report information on personal information security incidents and their disposition in accordance with the requirements of the supervisory authorities.

六、我们如何保护儿童的个人信息

VI. How do we protect children's personal information?

我们极为重视对儿童的个人信息的保护，并致力于遵守任何适用的法律法规对儿童个人信息的保护要求。对于可识别的儿童的个人信息，我们按照本政策作为敏感个人信息进行处理和保护。

We take the protection of children's personal information very seriously and are committed to complying with any applicable laws and regulations with regard to the protection of children's personal information. Identifiable personal information of children is processed and protected by us as sensitive personal information in accordance with this Policy.

如果您是儿童的父母或其他监护人，您亦有权按照个人信息保护相关法律法规，向我们要求行使该儿童的个人信息权益。

If you are a parent or other types of legal guardian of a child, you also have the right to request us to exercise the rights of the child's personal information in accordance with the laws and regulations on the protection of personal information.

七、您的个人信息权利及如何联系我们

VII. Your personal information rights and how to contact us

(一) 我们尊重您的隐私及个人信息权利，您有权按照个人信息保护相关法律法规向我们提出查阅、复制、转移、更正、补充、删除、限制处理您的个人信息以及撤回同意等要求，我们将尽力配合及响应。

We respect your privacy and personal information rights, you have the right to access, copy, transfer, correct, supplement, delete, restrict the processing of your personal information and withdraw your consent, etc. in accordance with the laws and regulations, and we will try our best to properly respond to your request.

请您注意， Please note that

1. 由于我们和您不会建立业务接触且不直接收集您的个人信息，我们依靠向我们提供个人信息的直保公司或其他机构确保处理您个人信息的合法性基础。通常而言，上述机构会以适宜方式对您进行告知并征得您的同意。但是，根据法律法规的规定，如果存在以下情形，处理您的个人信息将不需要您的同意：为订立、履行个人作为一方当事人的合同所必需，或者按照依法制定的劳动规章制度和依法签订的集体合同实施人力资源管理所必需；为履行法定职责或者法定义务所必需；为应对突发公共卫生事件，或者紧急情况下为保护自然人的生命健康和财产安全所必需；为公共利益实施新闻报道、舆论监督等行为，在合理的范围内处理个人信息；依照法律规定在合理的范围内处理个人自行公开或者其他已经合法公开的个人信息；法律、行政法规规定的其他情形。如存在以上您的个人信息的处理并非基于您的同意的情况，我们无法确保能够完全响应您的某些权利要求（例如删除、撤回或变更同意）。
As we do not have business contact with you and do not collect your personal information directly, we rely on the primary insurers or other institutions that provide us with personal information to ensure that there is a legitimate basis for processing your personal information. In general, these institutions will inform you in an appropriate manner and obtain your consent. However, in accordance with laws and regulations, your consent is not necessary and therefore may not be obtained where (1) it is necessary for the conclusion or performance of a contract to which the individual is a contracting party, or where it is necessary for carrying out human resources management under an employment policy legally established or a collective contract legally

concluded; (2) it is necessary for performing a statutory responsibility or statutory obligation; (3) it is necessary for responding to a public health emergency, or for protecting the life, health or property safety of the natural person in the case of an emergency; (4) the personal information is processed within a reasonable scope to carry out any news reporting, supervision by public opinions or any other activity for public interest purposes; (5) the personal information, which has already been disclosed by the individual or otherwise legally disclosed, is processed within a reasonable scope and in accordance with this Law; (6) Any other circumstance as provided by law or administrative regulations. In cases where the processing of your personal information is not based on your consent, we cannot ensure that we will be able to fully respond to some of your requests (e.g., deletion, withdrawal or change of consent).

2. 由于各种原因，我们可能难以改变、调整或者消除某些基于您此前同意或其他合法性基础已经进行或完成的个人信息处理活动的效力或后续影响。

For a variety of reasons, it may be difficult for us to change, rescind or eliminate the effects or subsequent impact of certain personal information processing activities that have already been performed or completed based on your prior consent or other lawful basis.

3. 若我们决定响应您的权利要求，我们的行为及其效果将可能仅限于我们作为个人信息处理者的权限范围。如果您希望我们配合您向其他机构或个人提出权利要求，我们将努力在合理范围内协助您通知与我们有直接合作关系的其他个人信息处理者关于您的权利行使要求，但请您理解我们无法保证您的权利要求的结果。

If we decide to respond to your request, our actions and their effects may be limited within the scope of our capacity as personal information processor. If you would like us to assist you in exercise your right against another personal information processor, we will endeavor to reasonably assist you in notifying other personal information processor with whom we have a direct relationship about your request to exercise of your right, but please understand that we cannot guarantee the outcome of your request in this situation.

4. 如果您向我们提出个人信息转移请求且符合以下全部条件，我们将为您指定的其他机构访问或获取您的个人信息提供途径：（1）我们能够验证您的真实身份；（2）请求转移的是您同意提供的或者基于合同收集的个人信息；（3）转移个人信息具备技术可行性；（4）转移个人信息不损害其他人(包括我们在内)的合法权益。此外，如果您转移个人信息次数等明显超出合理范围的，我们可能需要根据转移个人信息的成本向您收取必要费用。

We will provide a means for other institution designated by you to access or obtain your personal information if you make a request to us for the transfer of personal information and all of the following conditions are met: (1) we are able to verify your identity; (2) the personal information is collected based on your consent; (3) the transfer of the personal information is technically feasible; (4) the transfer of the personal information does not jeopardize the legitimate rights and interests of others (including us). In addition, if the number of times you transfer your personal information is clearly beyond a reasonable range, we may need to charge you with a necessary fee based on the cost of transferring your personal information.

（二）如果您希望行使任何以上权利，或者对我们的个人信息保护政策或实践有任何疑问、投诉或情况反馈，您可以采用以下方式联系我们，我们将对您的邮件或信件及时予以回应。为保护您的隐私和安全，我们可能会要求验证您的身份并保留请求及处理记录。

If you wish to exercise any of the above rights, or have any questions, complaints or feedback about our personal information protection policies or practices, you may contact us using the following methods and we will respond to your email or letter promptly. To protect your privacy and security, we may ask to verify your identity and keep records of requests and processing.

1. 以电子邮件的形式发送至我们的个人信息保护邮箱：Data Compliance-Beijing-MR (p0060014478@munichre.com.cn) ， 或者

E-mail to:

Data Compliance-Beijing-MR (p0060014478@munichre.com.cn), or

2. 邮寄至：慕尼黑再保险公司北京分公司 数据保护官，中国北京市朝阳区建外大街 2 号银泰中心写字楼 C 座 4801 邮编：100022。

Mail to:

Data Protection Officer, Munich Reinsurance Company, Beijing Branch;
Room4801, Tower C, Beijing Yintai Center, No. 2 Jianwai Avenue, Chaoyang District, Beijing,
100022, P.R.China.

八、本隐私政策的更新

VIII. Updates to this Privacy Policy

随着个人信息保护相关法律法规的出台、修订或澄清、慕再集团的进一步要求或者我们业务的不断发展，本政策可能会不时更新。

This Policy may be updated from time to time in line with the developments of Personal Information Protection Laws and Regulations, further requirements of our Group or the developments of our business needs.

本政策首页所示日期为最新一次更新生效日期。

The date shown on the front page of this Policy is the effective date of the most recent update.