

## Privacy Notice

### **We care about your personal data**

Allianz Risk Transfer AG (“we, “us” “our”), a part of the Allianz Group, is a Liechtenstein authorised insurance company providing insurance products and services on a cross-border basis. Protecting your privacy is a top priority for us. This privacy notice explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed. Please read this notice carefully.

### **1. Who is the data controller?**

A data controller is the individual or legal person who controls and is responsible to keep and use personal data in paper or electronic files. Allianz Risk Transfer AG is the data controller as defined by relevant data protection laws and regulation.

### **2. What personal data will be collected?**

We may collect and process various types of personal data about you as follows:

- Surname, first name
- Address
- Date of birth
- Gender
- Identification document number
- Telephone numbers
- Email address
- Credit/debit card and bank account details
- Lifestyle and other information

We may also collect and process “sensitive personal data” about you such as, for example data resulting from medical reports or your claims history.

### **3. How will we obtain and use your personal data?**

We will collect and use the personal data that you provide to us and that we receive about you (as explained below) for a number of purposes and with your explicit consent unless applicable laws and regulations do not require us to obtain your explicit consent, as shown below:

Basically, for insurance contracts that do not include sensitive / special categories of personal data, consent is not required according to Article 6 (1)(b) GDPR; and for insurance contracts that do include sensitive / special categories of personal data, consent is required according to Article 9 (2)(a) GDPR.

Purpose	Your explicit consent required?
Insurance contract administration (e.g., quotation, underwriting, claims handling).	No. Your consent is only required for the processing of sensitive personal data unless the processing can be done based on a legal obligation or the establishment, exercise or defence of legal claims or whenever courts are acting in their judicial capacity.
To administer debt recoveries.	No.
To inform you, or permit Allianz Group companies and selected third parties to inform you, about products and services we feel may interest you in accordance with your marketing preferences. You can change these at any time by contacting us as specified in section 9 below.	Yes.
For automated decision making (including profiling) for credit scoring purposes, to personalize your experience on the website (by presenting products, services, marketing messages, offers, and content tailored to you), and to make other decisions about you using computerised technology such as assessing which products might be most suitable for you.	No. Your consent is only required for the processing of sensitive personal data.
Fraud prevention and detection.	No.
Meet any legal obligations (e.g., tax, accounting and administrative obligations).	No.
To redistribute risk by means of reinsurance and co-insurance.	No.

As mentioned above, for the purposes indicated above, we may process the personal data we receive about you from public databases, third parties such as brokers and business partners, other insurers, credit reference and fraud prevention agencies, advertising networks, analytics providers, search information providers, loss adjustors, surveyors, intermediaries, premium finance companies, delegated authorities, lawyers.

For those purposes indicated above where we have indicated that we do not require your explicit consent or where we otherwise require your personal data to underwrite your insurance product and/or process your claim, we will process your personal data based on our legitimate interests and/or to comply with our legal obligations and/or the establishment, exercise or defence of legal claims or whenever courts are acting in their judicial capacity. When we process your personal data based on our legitimate interest we consider that such interests are not overridden by your interests or fundamental rights and freedoms which require protection of your personal data, in particular where the data subject is a child.

We will need your personal data if you would like to purchase our products and services. If you do not wish to provide personal data to us, we may not be able to provide the products and services you request or that you may be interested in, or to tailor our offerings to your particular requirements.

#### 4. Who will have access to your personal data?

We will ensure that your personal data is processed in a manner that is compatible with the purposes indicated above.

For the stated purposes, your personal data may be disclosed to the following parties who operate as third party data controllers only on a “need to know”-basis:

- Public authorities, other Allianz Group companies, other insurers, co-insurers, re-insurers, insurance intermediaries/brokers, and banks.

For the stated purposes, we may also share your personal data with the following parties who operate as data processors under our instruction and limited to “need to know”:

- Other Allianz Group companies, technical consultants, experts, lawyers, loss adjustors, repairers, medical doctors; and service companies to discharge operations (claims, IT, postal, document management); and
- Advertisers and advertising networks to send you marketing communications, as permitted under local law and in accordance with your communication preferences. We do not share your personal data with non-affiliated third parties for their own marketing use without your permission.

Finally, we may share your personal data in the following instances:

- In the event of any contemplated or actual reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in any insolvency or similar proceedings; and
- To meet any legal obligation, including to, if applicable, the relevant ombudsman or applicable supervisor authority if you make a complaint about the product or service we have provided to you.

#### 5. Where will my personal data be processed?

Your personal data may be processed both inside and outside of the European Economic Area (EEA) by the parties specified in section 4 above, subject always to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. We will not disclose your personal data to parties who are not authorized to process them.

Whenever we transfer your personal data for processing outside of the EEA by another Allianz Group company, we will do so on the basis of Allianz’ approved binding corporate rules known as the Allianz Privacy Standard (Allianz’ BCR) which establish adequate protection for personal data and are legally binding on all Allianz Group companies. Allianz’ BCR and the list of Allianz Group companies that comply with them can be accessed under [www.allianz.com](http://www.allianz.com). Where Allianz’ BCR do not apply, we will instead take steps to ensure that the transfer of your personal data outside of the EEA receives an adequate level of protection as it does in the EEA. You can find out what safeguards we rely upon for such transfers (for example, Standard Contractual Clauses) by contacting us as detailed in section 9 below.

#### 6. What are your rights in respect of your personal data?

You have the right to:

- Access your personal data held about you and to learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be disclosed;

- Withdraw your consent at any time where your personal data is processed with your consent;
- Update or correct your personal data so that it is always accurate;
- Delete your personal data from our records if it is no longer needed for the purposes indicated above;
- Restrict the processing of your personal data in certain circumstances, for example where you have contested the accuracy of your personal data, for the period enabling us to verify its accuracy;
- Obtain your personal data in an electronic format for you or for your new insurer; and
- File a complaint with us and/or the relevant data protection authority.

You may exercise these rights by contacting us as detailed in section 9 below providing your name, email address, account identification, and purpose of your request. You may also make an access request by completing the Data Access Request Form available via [www.agcs.allianz.com](http://www.agcs.allianz.com).

#### **7. How can you object to the processing of your personal data?**

Where permitted by applicable law or regulation, you have the right to object the processing of your personal data (including for purposes of direct marketing). Once you have informed us of this request, we shall no longer process your personal data unless permitted by applicable laws and regulations.

You may exercise this right in the same manner as for your other rights indicated in section 6 above.

#### **8. How long do we keep your personal data?**

According to our Record Retention Policy, we will retain your personal data generally for 10 [ten] years from the date the insurance policy or product expires, a claim has been settled or the business relationship ends basically], unless a longer retention period is required or is permitted by law and necessary from our side.

We will not retain your personal data for longer than necessary and we will hold it only for the purposes for which it was obtained.

#### **9. How can you contact us?**

If you have any queries about how we use your personal data, you can contact us by, post or email as follows:

#### **Allianz Risk Transfer AG**

Im alten Riet 102

9494 Schaan

Liechtenstein

Email: [AGCS-DATA-PROTECTION@allianz.com](mailto:AGCS-DATA-PROTECTION@allianz.com)

#### **10. How often do we update this privacy notice?**

We regularly review this privacy notice. We will ensure the most recent version is available on our website [www.agcs.allianz.com](http://www.agcs.allianz.com). This privacy notice was last updated on **May 25<sup>th</sup>, 2018**.