

Declaration and information on data processing in In connection with the conclusion and implementation of the Insurance

In accordance with Articles 13 and 14 of the General Data Protection Regulation (GDPR), we inform you about the processing of your personal data by AWP P&C SA, branch for Austria and the rights you are entitled to under data protection law.

1. Who is responsible for the processing of your personal data and who can you contact?

Responsible for the processing of your personal data is

AWP P&C SA, branch for Austria

**Linzer Straße 225
1140 Vienna**

The data protection officer can be contacted by post at the above address with the addition - **Data Protection Officer** - or by email at <mailto:datenschutz.azpat@allianz.com> to reach.

2. For what purposes and on what legal basis are your personal data processed?

2.1. What applies to all categories of personal data?

AWP P&C SA, branch for Austria (11we", 11us", our") processes your personal data in compliance with the EU General Data Protection Regulation (GDPR), the Data Protection Act (DSG), the Insurance Contract Act (VersVG), and all other relevant laws.

If you apply for insurance coverage, we need the information you provide to conclude the contract and assess the risk we assume. If the insurance contract is concluded, we process this personal data to implement the contractual relationship, e.g., for invoicing. We need information about the damage, for example, to be able to check whether an insured event has occurred and the extent of the damage.

The conclusion and implementation of the insurance contract are not possible without the processing of your personal data.

The legal basis for this processing of personal data for pre-contractual and contractual purposes is Art. 6 (1) (b) GDPR.

In particular, we collect and store the following customer data:

- **Personal data (e.g. name, address, date of birth, email address)**
- **Travel information (e.g. travel date, destination, travel price, travel booking date)**
- **Payment information (e.g. account holder, IBAN & BIC/ credit card number, Credit card company, credit card holder)**
- **Date of insurance conclusion**

During the claims processing, additional personal data is collected depending on the specific claim.

In addition, there are further legally provided options in Art. 6 (1) a) and c) - f) GDPR that authorize us to process data.

We process your data to fulfill a legal obligation according to Art. 6 para. 1 c) GDPR, e.g. to examine compensation claims if we are made liable by another insurer due to existing multiple insurance policies.

We also process your personal data to protect our legitimate interests or those of third parties (Art. 6 (1) (f) GDPR). This may be necessary, in particular:

- **to ensure IT security and IT operations,**
- **to advertise our own insurance products as well as market and Opinion polls (direct mail),**
- **to create statistics when using the newsletter system,**
- **to prevent and investigate crimes, in particular we use Data analysis to detect evidence of insurance fraud may indicate.**

As a rule, we only process data that we have received directly from you. In individual cases (e.g., if another insurer claims against us due to multiple insurance policies), we receive this data from third parties.

In addition, we process your personal data to fulfill legal obligations, such as regulatory requirements and retention obligations under corporate and tax law. The legal basis for processing in this case is the respective statutory provisions in conjunction with Art. 6 (1) (c) GDPR.

We may also process your data in accordance with Art. 6 (1) (d) GDPR to protect your vital interests or if you consent to the processing, Art. 6 (1) (a) GDPR.

If we wish to process your personal data for a purpose not mentioned above, we will inform you in advance in accordance with the statutory provisions.

2.2 What applies to special categories of personal data, especially health data?

The processing of special categories of personal data, which also includes health data, is subject to special protection (so-called sensitive data). Processing is generally only permitted if you consent to the processing or if one of the other legally provided options applies (Article 9 (2) GDPR).

2.2.1. Processing of your special categories of personal data

By providing us with sensitive data in connection with a specific insurance claim, together with a request for review and claim processing, you expressly consent to us processing your sensitive data as required for the processing of the insurance claim. We will inform you of this again and separately within the framework of the damage form.

Consent can be revoked at any time with future effect. However, we expressly point out that in this case, the obligation to provide benefits arising from the insured event may not be able to be verified. If the investigation into the claim has already been completed, statutory retention periods, for example, may result in the data not being deleted .

We may also process your sensitive data if this is necessary to protect your vital interests and you are physically or legally unable to give your consent, Art. 9 (2) (c) GDPR. This may be the case, for example, in the event of serious accidents during your trip. If we are held liable by another insurer in the case of multiple insurance policies, or if we claim against another insurer, we may process your sensitive data to assert and defend your legal claim for compensation, Art. 9 (2) (f) GDPR.

2.2.2. Querying health data from third parties to verify the obligation to provide benefits

In order to verify your obligation to provide benefits, we may need to examine information about your health that you have provided to substantiate claims or that arise from submitted documents (e.g. invoices, prescriptions, reports) or notifications, e.g. from a doctor or other member of a medical profession.

For this we need your consent including a waiver of confidentiality for us

as well as for all bodies that are subject to confidentiality but are required to provide information to verify their obligation to provide services.

We will inform you in each individual case about which individuals or institutions require information and for what purpose. You can then decide whether you consent to the collection and use of your health data by us, release the aforementioned individuals or institutions and their employees from their duty of confidentiality and consent to the transmission of your health data to us, or provide the necessary documentation yourself.

3. To which recipients do we pass on your personal data?

Recipients of your personal data may be: selected external service providers (e.g. assistance service providers, benefit processors, transport service providers, technical service providers, etc.) and other insurers (e.g. in the case of multiple insurance).

We insure the risks we assume with special insurance companies (reinsurers). This may require us to transmit your contract and, if applicable, claim data to a reinsurer so that they can form their own opinion about the risk or insured event.

If you join a group insurance contract as an insured person (e.g. as part of a credit card purchase), we may forward your personal data to the policyholder (e.g. credit institution).

In addition, we may transfer your personal data to other recipients, such as authorities to fulfill legal notification obligations (e.g. tax authorities or law enforcement authorities).

The forwarding of data is a form of processing and also takes place within the framework of the principles set out in Art. 6 (1) and Art. 9 (2) GDPR.

4. How long do we store your personal data?

We retain your data for the period during which claims can be asserted against our company or by us. We also retain your data to the extent we are legally obligated to do so, for example, as required by the following laws: Section 132 of the Federal Fiscal Code (BAO), Section 212 of the Austrian Commercial Code (UGB), Section 12 of the Insurance Contract Act (VersVG), and Section 21 of the Financial Markets Act (FM-GWG). The retention periods are generally up to ten years.

5. Where are your personal data processed?

Your personal data may be transferred inside and outside the European Economic Area (EEA) by the legal entities mentioned in section 3 on the basis of contractual agreements on confidentiality and security and within the framework of

of the applicable data protection regulations. We do not disclose your personal data to unauthorized persons. If we have your personal data processed outside the EEA by another company of the Allianz Group, this is generally done on the basis of binding internal data protection rules (Allianz Binding Corporate Rules - BCR) in conjunction with the Allianz Privacy Standard, which guarantee an appropriate level of data protection and are legally binding for all companies of the Allianz Group. The Allianz BCR with the list of obligated Allianz Group companies can be found at

<https://www.allianz-partners.com/en>

[US/allianz-partners---binding-corporate-rules-.html](https://www.allianz-partners.com/en/US/allianz-partners---binding-corporate-rules-.html)

Within the scope of Allianz BCR, we also ensure outside the EEA that a level of protection for your personal data is as equivalent as possible to that in the EEA. data to be enforced.

In cases where the Allianz Binding Corporate Rules are not applicable, the transfer to third countries takes place in accordance with Art. 44 - 50 GDPR.

If you would like to know which appropriate safeguards and protection measures we use for data transfer, such as EU standard contractual clauses, please feel free to contact us. Section 1.

6. What rights do you have regarding your personal data?

You have the right to receive information about the personal data we have stored about you and to have inaccurate personal data corrected. Under certain circumstances, you also have the right to erasure, the right to object to processing, the right to restriction of processing, and the right to data portability.

Right of objection

You can object to the processing of your data for direct marketing purposes at any time.

You can exercise these rights by **contacting us using the contact details provided under 1** .

If you wish to complain about the handling of your personal data, you can contact the data protection officer named above.

also a right to lodge a complaint with a data protection authority.