

Privacy Notice

We, **Allianz Travel & Allianz Assistance** (“**Allianz Travel & Allianz Assistance** “we”, “us”, “our”)”, appreciate your interest in our services. Protecting your privacy is a top priority for us.

This privacy notice explains how and what type of personal data will be collected and use, process, transfer or store (“Use”) , why it is collected and Used and to whom will be shared.

Please read this notice carefully.

By accessing **Allianz Travel & Allianz Assistance** Websites you accept this “Privacy Notice”. If you do not agree to this Privacy Notice, do not proceed to further web pages of **Allianz Travel**

& Allianz Assistance. This Privacy Notice may be updated from time to time. We therefore ask you to review our Privacy Notice on regular basis. The last line of this Privacy Notice below indicates when the Privacy Notice was updated.

Who are we?

Allianz Travel & Allianz Assistance insurance is underwritten by one of our local Insurance Companies. This Insurance Company may vary depending on the country of your residence and the service that you require. You can find all details in your insurance policy.

Allianz Partners from which the brands Allianz Travel & Allianz Assistance come from is the reinsurer of Allianz Travel & Allianz Assistance travel insurance.

In case of claims, NEXtCARE Claims Management LLC, an indirect subsidiary of Allianz Partners will manage the case as a Third Party Administrator. NEXtCARE is duly licensed to provide specialized integrated management and technology solutions in the field of health insurance management and administration.

What is the purpose and the scope of this Statement?

Allianz Travel & Allianz Assistance is committed to safeguarding the personal data that we have received from users. Accordingly, **Allianz Travel & Allianz Assistance** has developed this statement to describe how and what type of data will be collected and /or Used from users and the purposes for which **Allianz Travel & Allianz Assistance** may Use such data. This Privacy Notice applies to the personal data collected and Used by **Allianz Travel & Allianz Assistance**.

Allianz Travel & Allianz Assistance also outlines reasonable precautions which are taken to keep your data secure.

What personal data will be collected?

When you visit **Allianz Travel & Allianz Assistance** Websites, our web server automatically records details about your visit (for example, your IP address, the type of browser software used, **Allianz Travel & Allianz Assistance** Website pages that you actually visit including the date and the duration of your visit).

At the time of your purchase, we collect and use your personal information such as Full name, Gender, Contact details (address, e-mail address, and phone/fax number), Age / date of birth, Nationality and credit / debit card or bank information.

In case of a claim, we will collect and Use various types of the personal data including but not limited to Marital status, Occupation, medical reports, death certificates, medical claims history, details of physical and psychological health or medical conditions, credit/debit card and bank account details.

We will Use your personal data provided to us for a number of purposes including but not limited to the below.

Allianz Travel & Allianz Assistance will Use your personal data:

- For the purposes of technical administration and research & development of the **Allianz Travel & Allianz Assistance** Website,
- For customer and user administration and marketing,
- To inform you about our services and products and for such purposes as otherwise specified.
- For Insurance Claims Management.
- Fraud, Money Laundering and Terrorist Financing prevention and detection, Meet any legal obligations (e.g., tax, accounting and administrative obligations).

We will Use your personal data with your express consent unless applicable laws and regulations do not require us to obtain your express consent.

For those purposes indicated above where we do not require your express consent or where we otherwise require your personal data to underwrite your insurance and/or process your claim, we will process your personal data based on our legitimate interests and/or to comply with our legal obligations. These legitimate interests and/or legal obligations include the following reasons for the processing of your personal data without your express consent:

- For the performance of a contract, if the processing is necessary to perform the contract or if you request the processing in order to enter into the contract
- For the protection of your vital interests or the vital interests of another natural person
- Compliance with a legal obligation to which you are subject
- Where the processing of your personal data is necessary for the public interest or in the exercise of official authority of us; and
- Where the processing of your personal data is necessary for the legitimate interests of Allianz Travel & Allianz Assistance or a third party (unless overridden by your interests, rights or freedoms).

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

We are the sole owners of the personal data collected on this website. We only Use the information that you voluntarily give us via email or any other channels of communication. We will not sell, rent or share this personal data with any third party other than as necessary to fulfill the Purpose.

We will retain your personal data for a minimum period of Ten (10) years or any longer term required by the applicable Local Laws.

For the purposes indicated above, we may receive your personal data from you directly or from any third party including but not limited to employer, policy sponsor, brokers , business partners, insurers, medical providers, fraud prevention agencies , investigators, Regulators search information providers, intermediaries or delegated authorities.

Who is the data controller?

A data controller is a natural, legal person public authority, agency or other body which, alone or jointly with others who controls and determines the purposes (the “why”) and essential elements of the means (the “how”) of the Processing of personal data.

Who is the data Processor?

A Data Processor is a natural or legal person which Processes personal data on behalf of a Data Controller.

Example: **Allianz Travel & Allianz Assistance / NEXtCARE** (Data Processor) on behalf of Insurance Company (Data Controller).

How will we obtain and use your personal data?

We receive your personal data from you directly or from any third party including but not limited to travel agencies who make a purchase on your behalf.

We will use your personal data with your express consent unless applicable laws and regulations do not require us to obtain your express consent.

We will use your personal data for a number of purposes including but not limited to:

- a) For Insurance Claims Management
- b) For technical administration and research & development
- c) For customer and user administration and marketing,
- d) To inform you about our services and products, and
- e) Fraud, Money Laundering and Terrorist Financing prevention and detection,
- f) Meet any legal obligations (e.g., tax, accounting and administrative obligations).

For the purposes indicated above we will Use your personal data based on our legitimate interests and/or to comply with our legal obligations.

These legitimate interests and/or legal obligations include the following reasons for the processing of your personal data without your express consent:

1. For the performance of the purpose, if the processing is necessary to perform the contract or if you request the processing in order to enter into any contract.
2. For the protection of your vital interests or the Compliance with a legal obligation to which you are subject.

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:

- Regulators, Healthcare Providers, other Allianz Group companies, agents, other insurers, co-insurers, re-insurers. Insurance intermediaries/brokers, insurance fraud investigators and banks

For the stated purposes, your personal data may be disclosed to the following parties who operate as data processors under our instruction:

- Sub-contractors, other Allianz Group companies, medical doctors

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 to meet any legal obligation, including to the relevant ombudsman if you make a complaint about the product or service we have provided to you.

Where will my personal data be processed?

Your personal data may be processed inside **Allianz Travel & Allianz Assistance / NEXtCARE** by the parties specified above, subject always to contractual restrictions regarding confidentiality and security in line with applicable local data protection laws and regulations. We will not disclose your personal data to third parties who are not authorized to process them.

Your Personal Data may be stored inside and outside of the European economic Area (EEA). Whenever we transfer your personal data to 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. Where Allianz' BCR do not apply, we will instead take steps to ensure that the transfer of your personal data receives an adequate level of protection as it does in the EEA.

What are your rights in respect of your personal data?

Where permitted by applicable law or regulation, 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,
- Have us update or correct your personal data so that it is always accurate,
- Have us delete your personal data from our records if it is no longer needed for the purposes indicated above but only after the retention period (10 years or any longer term required by the applicable Law),
- Request that your personal data will be restricted from processing 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,

- Express any concern you have about the use of your personal data.

You may exercise these rights by adjusting your privacy preference settings where you have created an online account with us or contacting us as detailed below providing your name, email address, account identification, and purposes of your request.

How long do we keep your personal data?

We will retain your personal data for Ten (10) years from the receipt of your data or for any longer term required by the applicable Laws. 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.

How can you contact us?

In case of inquiries and grievances related to your personal data, you can contact us by email or post as follows:

Data Privacy Professional
Allianz Travel & Allianz Assistance - (NEXtCARE)
Eiffel Boulevard Limited Building (Eiffel 2)
1st floor, Umm Al Sheif,
Sheikh Zayed Road, P.O.
80864 Dubai, UAE
Telephone: +971 4270 8705

Email: dataprivacy@nextcarehealth.com

How often do we update this privacy notice?

We regularly review this privacy notice. The last line of this Privacy Notice indicates when the Privacy Notice was updated.

What security measures have we implemented to protect your information collected through the Allianz Travel & Allianz Assistance Website?

Allianz Travel & Allianz Assistance has implemented reasonable technical and organizational security measures to protect your personal data collected by **Allianz Travel & Allianz Assistance** via the **Allianz Travel & Allianz Assistance** Website against unauthorized access, misuse, loss or destruction.

How do we treat electronic messages sent to and from Allianz Travel & Allianz Assistance?

All electronic messages sent to and from **Allianz Travel & Allianz Assistance** are protected by reasonable technical and organizational measures and may only be accessed in justified cases in line with applicable laws and regulations (e.g. court order, suspicion of criminal conduct, violation of regulatory obligations,) to specific persons in defined functions (e.g. Legal, Compliance, Risk).

What should you consider when sending data over the Internet?

The Internet is generally not regarded as a secure environment, and information sent via the Internet (such as to or from the **Allianz Travel & Allianz Assistance** Website or via electronic message) may be accessed by unauthorized third parties, potentially leading to disclosures, changes in content or technical failures. Even if both sender and receiver are located in the same country, information sent via the Internet may be transmitted across international borders and be forwarded to a country with a lower data protection level than exists in your country of residence.

Please note that we accept no responsibility or liability for the security of your information whilst in transit over the Internet to **Allianz Travel & Allianz Assistance**. In order to protect your privacy we would like to remind you that you may choose another means of communication with **Allianz Travel & Allianz Assistance**, where you deem it appropriate.

Google Analytics

The **Allianz Travel & Allianz Assistance** Websites may use 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.

In case IP-anonymization is activated on this website, your IP address will be truncated within the area of Member States of the European Union or other parties to the Agreement on the European Economic Area. Only in exceptional cases, the whole IP address will be first transferred to a Google server in the USA and truncated there. The IP-anonymization is active on this website. Google will use this information on behalf of the operator of this website for the purpose of evaluating your use of the website, compiling reports on website activity for website operators and providing them other services relating to website activity and internet usage.

The IP-address, which your Browser conveys within the scope of Google Analytics, will not be associated with any other data held by Google. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website.

You can also opt-out from being tracked by Google Analytics with effect for the future by downloading and installing Google Analytics Opt-out Browser Add-on for your current web browser: <https://tools.google.com/dlpage/gaoptout>

Cookie Notice

We use cookies in order to provide you with a user-friendly, safe and effective website. By default, the cookie settings on this website are set to "Allow all cookies". If you continue, you consent to this. Please visit our Cookies information page (<https://www.allianz-partners.com/cookies.html>) if you want to know more about our privacy and cookie policy and if you wish to learn how to disable cookies.

This privacy notice was last updated in February 2019.