

Privacy Notice

We care about your personal data

ALLIANZ RISK TRANSFER AG, its brands and trading names (including "Allianz Commercial"), affiliates and subsidiaries ("we", "us", "our"), a part of the Allianz Group, is an insurance company incorporated in Liechtenstein providing insurance products and related services around the world. Protecting your privacy is a top priority for us. This Privacy Notice describes how and for what purposes we collect, use, and disclose your Personal Information.

1. Who is the data controller?

Data controller means the legal person who determines the purposes and means of processing personal data.

ALLIANZ RISK TRANSFER AG
Im alten Riet 102
9494 Schaan
Liechtenstein

is the data controller as defined by applicable data protection laws and regulations.

2. What types of personal data will be collected and processed?

Depending on the type of insurance product or service we provide to you, we may collect and process various types of personal data about you, including:

- Contact and Personal Information such as surname and first name, address data, email addresses, telephone numbers, date of birth, gender, identity document number
- Policy or Claims Information including materials you submit as part of your claim
- Account Details such as identification and policy numbers and passwords
- Payment Information including credit/debit card and bank account details
- Other information such as preferences and lifestyle

We may also collect and process Sensitive Personal Data including but not limited to health data resulting from, for example, medical reports or your claims history.

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

We will use your personal data for the following purposes:

- for insurance contract administration (e.g. quotation, underwriting, claims handling)
- to administer debt recoveries
- to maintain business relationships
- for customer and user administration and marketing
- to process it with artificial intelligence (AI) and for automated decision making (including profiling)
- for credit scoring purposes
- to redistribute risks by means of reinsurance and coinsurance
- for fraud prevention and detection
- to comply with any legal obligations (e.g. tax, accounting and administrative obligations)



We will inform you where we require your consent to process your personal data. Otherwise, we will process your personal data to meet our legitimate business interests (including maintaining contact with clients, providing updates and information about Allianz, organizing and hosting events, and conducting market research and analysis) or where it is needed to comply with a legal or regulatory obligation or when exercising or defending a legal right or when courts are acting in their judicial or administrative capacity. In addition, we may also process your personal data to enter into a contract with you, or to perform our obligations under an existing contract with you.

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 or data processors:

Public authorities, other Allianz Group companies, other insurers, co-insurers, reinsurers, 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 ("commissioned data processing"):

Other Allianz Group companies, auditors, technical consultants, lawyers, loss adjustors, 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 will never 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 or regulatory obligation, including to, if applicable, the relevant ombudsman or applicable supervisor authority if you make a complaint about a 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 to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations.

We will never 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 based on

