

Notification on the processing of personal data

Allianz-Tiriac Asigurari S.A., with the registered office in Bucharest, Str. Caderea Bastiliei no. 80-84, Sector 1, 010616, Trade Register Number J40/15882/1994, Tax Identification Code (C.I.F.) 6120740, telephone 021 2082 222, duly represented by Mr Virgil Soncutean - Executive Manager ("Allianz-Tiriac" or "The Controller"), in view of providing insurance services, collects and processes personal data, in accordance with the legal provisions in force on the matter of personal data processing and the free movement of such data. The role of this notification is to explain the mode in which your personal data is used and the purpose for which it is used. Please read this Notification carefully.

Personal data categories that may be processed by Allianz-Tiriac in the provision of insurance services.

- 1. Personal identification data** (last name, first name, address, age, date of birth, sex, telephone, e-mail, personal identification number, nationality, handwritten signature and signature in digital format). The data is needed to validly conclude the majority of insurance products and to conduct the contractual relationship with the Controller.
- 2. Personal data on the family, lifestyle, and social circumstances** (civil status, details on the family/spouse/partner/dependant, hobbies, practiced sports). The data is collected for life, health and travel insurance products, as well as for products insuring family members. They are necessary: to assess the insured risk, to calculate the insurance premiums, and to settle claims files.
- 3. Personal data on education and professional experience** (history of education and training, qualifications, certifications). The data is collected in the case of professional liability insurance; however, it can also be necessary in case of other insurance products.
- 4. Personal data on business activities carried out by a private individual** (occupation, position, professional background, provided goods or services). The data is collected in the case of professional liability insurance; however, it can also be needed in case of other insurance products.
- 5. Data on insurance history** (information on insurance policies and related claims concluded by the insured in a reference period set by internal rules by Allianz-Tiriac). The data are collected in the case of auto insurance products, in the case of life insurance products, health and accidents, but may also be necessary for other insurance products. They are necessary for: the assessment of insured risk, the calculation of insurance premiums, the determination of the amount of indemnity, access to the insured medical services and their settlement.
- 6. Personal data concerning health** (data on the physical or mental health status or any medical conditions declared in medical questionnaires and which result from the medical tests performed upon concluding an insurance agreement, the medical data collected from the providers of medical services for the settlement of the services accessed by the insured party, the medical data collected as part of the claims process in case of an insured event, medical data resulting from the damage history of previously policies concluded by the insured). The data is collected in the case of health, life, and accident insurance. They are needed: to assess the insured risk, to calculate the insurance premiums, to determine the value of the claim, to access the insured medical services and to settle them.
- 7. Financial personal data** (information related to the bank account, revenue, fiscal facilities or social benefits, revenues from other sources). The data is necessary to analyse the insurance need and to identify the optimal insurance product, by reference to the financial standing.
- 8. Data on the goods in possession** (data on the vehicle, real property or insured good held by a private individual, which is the object of the insurance). The data is needed in case of motor third party liability (RCA), Casco, and asset insurance.
- 9. Information on the location, image, and audio-video registrations of private individuals** (video registrations captured by the surveillance cameras installed at the Allianz-Tiriac offices, audio recordings of telephone conversations from the Call-Centre, IP address captured upon using Allianz-Tiriac websites and applications. The data is necessary in view of providing security in the Allianz-Tiriac locations, of improving the provided services, of settling complaints and any requests from the customers, as well as in view of ensuring the technical features of the online platforms employed by Allianz-Tiriac).

Purpose of personal data usage

Allianz-Tiriac collects and processes your personal data to the following purposes:

- to provide insurance (offering and issuing insurance policies, managing insurance agreements/policies, settling damages) and reinsurance services.
- to profile and to reach automated decisions for the assessment of insured risk and to calculate the insurance premiums; the activity is only necessary if certain categories of insurance agreements are concluded, by reference to the insured amount;
- marketing, for information purposes and for the granting of loyalty benefits and also for the permanent improvement of quality for the offered services and products (submission of news, promotions, new products);
- internal reports or reports submitted to other entities of the group to which Allianz-Tiriac belongs;
- to conduct statistical/actuarial analyses;
- to settle potential litigations, referred to the courts (common law or arbitration courts, from the country or from abroad);

- to settle any potential customer complaints and requests;
- to identify the customers, to conduct integrity checks and to detect and prevent potential fraud (for instance preventing unsubstantiated payments of claims files);
- for communications or reports submitted to the competent state or government authorities, institutions, or agencies;
- to provide the necessary security measures (audio-video surveillance);
- to recover the receivables.

The collection and processing of your data for the above-mentioned purposes is based on the following:

- the conclusion and performance of the insurance agreement/ policy to which you are a party, as well as the actions preceding the conclusion of the insurance agreement;
- a legal obligation of the Controller;
- your consent;
- the Controller's legitimate interest, for activities such as carrying out statistical/actuarial analyses and internal reports or reports for other entities of the group to which Allianz-Tiriac belongs, checking the integrity and compliance of data subjects, preventing fraud and unsubstantiated payments for claims files, providing the necessary security measures etc.

We will process your personal data mentioned above and strictly necessary your contact details, including mobile phone number and e-mail, if you want to become / remain our client and conclude a new insurance / reinsurance contract. If you do not want to provide us this data, such as contact details (mobile phone and e-mail), it is important to know that it will not be possible to conclude a specific insurance contract. Thus, the refusal to provide this data (mobile phone and e-mail) leads to the impossibility to analyse the insurance requirements and as a consequence to conclude the insurance contract.

Categories of recipients to whom the collected personal data may be disclosed:

- state authorities (including tax authorities, consumer protection authorities, as well as the authorities in the insurance field, state bodies having competence on criminal matters), as a result of a legal obligation of the Controller;
- the providers directly/indirectly involved in the insurance process (e.g. reinsurers, IT service developers, providers of claims regularization, claims assessors, providers of call-centre and assistance in the insurance field, partner clinics and partner repair shops etc.)
- providers of marketing services, market research, customer satisfaction surveys and other similar services;
- institutions, state, government agencies of associations in the field of insurance, if provided by law;
- intermediaries involved in the management of your insurance contracts (e.g. brokers, insurance agents - self-employed persons etc.);
- other (national and/or international) companies within the Allianz Group;
- Courts of law or arbitration courts, notaries public, lawyers, bailiffs, translation offices, other authorized services, appraisers.

Transfer of personal data from a country outside the European Economic Area

Allianz-Tiriac could transfer personal data to other companies outside or within the Allianz Group, located outside the European Economic Area. For such transfers, Allianz-Tiriac has enforced a series of measures to provide an adequate level of protection to private individuals, similar to the one provided by European law. Among such measures are:

- Mandatory Corporate Rules Approved by the Competent Supervisory Authority (for transferring personal data to other Allianz Group companies outside of the European Economic Area)
- Standard contractual clauses approved at European level (for transfers of personal data to other companies: eg international brokers and reinsurers)

More information regarding mandatory corporate rules can be found on the company's website www.allianztiriac.ro - "Standardul Allianz privind protectia datelor (APS)".

The storage of personal data

Personal data shall be processed at least over the validity term of the insurance agreement, as well as afterwards, for the period necessary for the performance of contractual obligations by either of the parties.

The personal data shall be stored as long as necessary for the above-mentioned purposes or for the period provided in the general legal provisions, as well as in the ones applicable in the field of insurance, in agreement with the Archival Nomenclature applicable at Allianz-Tiriac level.

Your rights concerning your personal data

Concerning the processing of your personal data based on the conditions stated in the European Data Protection Regulation 679/2016, you may exert any of the following rights:

(1) The right of access to personal data

It allows you to obtain from us a confirmation as to whether or not Allianz-Tiriac processes personal data concerning you and what such data is processed. If the personal data which concerns you is not collected from you, any information available on its source, when we do not have a legal interdiction to disclose the source.

(2) The right to rectification

It involves the right to request rectification or updating of inaccurate or incomplete personal data concerning you, when such data is incomplete,

(3) The right to erasure of data or the “right to be forgotten”

It involves the right to request the erasure of personal data concerning you, under certain circumstances, such as: (i) when the personal data is no longer necessary in relation to the purposes for which they were collected or otherwise processed; (ii) your data was unlawfully processed, (iii) the processing of data took place based on your consent, and it was withdrawn.

(4) The right to withdraw your consent

Consent may be withdrawn at any time, when the processing of personal data which concerning you was carried out based on your consent.

(5) The right to restriction of processing

It involves the right to request and to obtain the restriction of personal data processing which concerns you, in certain circumstances (i) you challenge the accuracy of the data, for the period which allows for the checking accuracy for the respective data, (ii) your data was processed unlawfully, and you object to its erasure, requesting the restriction of its use.

(6) The right to data portability

It involves the right to receive the personal data concerning you, which you provided to us, with the right to transmit it to another controller, if (i) the processing of data was based on your consent or on the contract concluded with us, and the processing of personal data was carried out by automated means. This right shall only be exerted inasmuch as the processing of personal data was carried out exclusively by automated means and only where the extraction of such data is feasible in terms of the technical capabilities employed by the Controller.

(7) The right to object

It involves the fact that you have the right to object, at any time, on grounds relating to your particular situation, to processing of personal data under certain circumstances, such as (i) the processing was carried out to our legitimate purpose or (ii) The processing was carried out for direct marketing purposes, including profiling, based on the respective provisions.

(8) The right to not be subject to a decision based solely on automated processing of your personal data, including profiling, which produces legal effects or which significantly affects you.

It involves the fact that you have the right to request human intervention from the Controller, to express your point of view, and to challenge the decision.

(9) The right to lodge a complaint with us and/or with the competent authority for data protection**(10) The right to address the court**

To carry out such rights, and also for additional questions concerning this Notification or related to the use of personal data by Allianz-Tiriac, please contact us, selecting any of the below communication modalities, stating your name, postal or email address (depending on the mode in which you want us to communicate), the telephone number and the purpose of the request.

Feel free to contact us:

- by e-mail - at the address: datapersonale@allianztiriac.ro;
- personally - at any Allianz-Tiriac place of business;
- by a written request sent by post to the address Str. Caderea Bastiliei, no 80-84, sector 1, Bucharest;
- by telephone - at the number: 021 20 19 100.

Updates to this notification on the processing of personal data

This **Notification on the processing of personal data** shall be subject to periodic reviews. To be informed on any important potential changes that may have an impact on the processing of your personal data, please consult the company's web page www.allianztiriac.ro – the section “Notification on the processing of personal data”, on a periodic basis.

The latest update to this **Notification on the processing of personal data** was made on 10.04.2020.