

Car Rental Excess Insurance

Insurance Product Information Document

Company: AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe, Corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France

Product: Allianz Global Assistance Car rental excess insurance

This document provides a summary of key information about the insurance product and doesn't take into consideration your specific demands and needs. The full terms and conditions are shown on the policy document, which you should read carefully to ensure you have the cover you need.

Full pre-contractual and contractual information are provided in the documents relating to the insurance contract.

What is this type of insurance?

This is a Car rental excess insurance which covers you for payment of excess charged by a Car rental company as well as loss of deposit if the motor vehicle is accidentally damaged, involved in an accident, stolen, damaged by fire or vandalised during the rental period. The events covered are described in the policy Terms and Conditions.



What is insured?

- ✓ **Car rental excess** – Up to DKK 22,350 for the payment of excess charged by the car rental company.

Loss of Deposit in the event of:

- ✓ Damage to the roof of the Motor Vehicle - Up to DKK 4,400
- ✓ Damage to windows, windscreen or glass in the sunroof- Up to DKK 7,000
- ✓ Damage to the Motor Vehicle undercarriage - Up to DKK 3,700
- ✓ Damage to tyres – Up to DKK 1,100 per new tyre and Up to DKK 370 for repair to a flat tyre

Zero excess applies



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Damage to your rented motor vehicle, whilst participating in any race or professional sporting activity.
- ✗ Misfuelling, Loss of keys, Damage to vehicle interior and General wear and tear
- ✗ The following vehicles are not covered - motor home, campervan, commercial vehicle, minibus, motorcycle, moped, taxi or driving school vehicle.
- ✗ More than the maximum benefit limits.
- ✗ Any claim resulting from you not following the terms and conditions of your hire company's rental agreement.



Are there any restrictions on cover?

- ! Cover is only available to residents of Denmark and excludes residents of Greenland and the Faroe islands.
- ! Damage to your rented motor vehicle, whilst participating in any race or professional sporting activity.
- ! Damage caused when driving off a Public Highway.
- ! Mechanical failure of the motor vehicle and associated recovery costs.
- ! A rental which is booked to last longer than 31 days or a rental within Denmark is only covered if it is booked to last for 2 to 31 days.
- ! Rental of Motor vehicles over 10 years old.
- ! Motor vehicles with more than 9 seats.
- ! Motor vehicles weighing more than 3500 kg.
- ! Motor vehicle retail purchase price must not exceed DKK 550 000.



Where am I covered?

- ✓ Extended Europe (countries are listed in the Glossary of the policy)

Optional cover: Worldwide (all countries in the world with the exception of Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Burma (Myanmar), Sudan and Zimbabwe).



What are my obligations?

To avoid the policy being cancelled and claims being reduced or refused, the insured must:

When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy,
- Provide the insurer with supporting documents when requested,
- Pay the premium as detailed in the policy.

Once the policy is in effect

- The insured must tell the insurer as soon as possible of any changes that arise and that may affect the cover.

In the event of a claim

- The insured must contact the insurer to make the claim immediately after an event arises, in concordance with the terms and conditions and provide the insurer with all supporting documents enabling to process the claim.
- If you have more than one insurance that covers you for the same loss, you should only submit the claim to one company and provide details of any other insurance to that company.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply.

All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.

The cover starts at the beginning of your rental period and finishes at the end of your rental period. All cover ends on the expiry date shown on your insurance confirmation email.



How do I cancel the contract?

If your cover does not meet your requirements, please notify Allianz Global Assistance Europe on info@allianz-assistance.dk within 14 days of paying your premium and receiving your insurance confirmation email.

Your premium will be refunded unless your rental period has started, you have made a claim, or an incident likely to give rise to a claim has occurred, in which case no refund will be due.

Your cancellation rights are no longer valid after this initial 14-day period

After this initial 14 day cancellation period and up to 24 hours before the commencement of your policy cover dates, we will consider a refund on any policies associated with a cancelled motor vehicle booking upon receipt of a cancellation invoice. We may request additional information and an administration fee may be charged.

Allianz Global Assistance

Car rental excess insurance

Car rental excess insurance policy

This is not a car insurance.

We are insuring **you** against financial loss when a rental **motor vehicle** is damaged and not the vehicle itself.

Cover is only available if **you** are a **resident** of Denmark. Cover is not available to residents of Greenland or the Faroe Islands.

Please make sure **you** read this policy carefully and take it with **you** when **you** travel

Important contact details

Customer services: (for queries about **your** insurance)

Email: info@allianz-assistance.dk

Claims:

Phone: +45 70 22 04 70

Email: claims.fga@dk.falck.com

Privacy Notice

Our detailed privacy notice and how we handle your personal data can be found on page 10 and 11 of this document.

Allianz Global Assistance Europe Car rental excess insurance is underwritten by AWP P&C S.A. - Dutch Branch, trading as Allianz Global Assistance Europe.

AWP P&C S.A. – Dutch Branch, trading as Allianz Global Assistance Europe, is an insurer licensed to act in all EEA countries and located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands.

AWP P&C S.A. – Dutch Branch, with corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France.

Allianz 

Global Assistance

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Important information about your car rental excess insurance

Thank **you** for buying Allianz Global Assistance Europe car rental excess insurance

About this document

Certain words have a special meaning and are highlighted in bold print throughout the policy. The full meanings of these words are explained in the 'Glossary' at the end of this policy.

Your cover

Your insurance confirmation email shows the cover **you** have chosen, the **area of cover**, the people who are covered and any special terms or conditions that may apply. Please check it carefully.

After **you** have paid the insurance premium, the insurance is valid during the **period of insurance** in accordance with these terms and conditions, up to the maximum stated amount in the 'Summary of cover'. **Your** claim will be processed by the claims handler.

Note

Your policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need.

It is **your** responsibility to confirm **you** are eligible to hire the **motor vehicle**.

Your duty

You must take all reasonable steps to protect **yourself** and **your** rented **motor vehicle** and act as if **you** are not insured. **You** must also take all reasonable steps to minimise any potential claim.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify Allianz Global Assistance Europe on info@allianz-assistance.dk within 14 days of paying **your** premium and receiving **your** insurance confirmation email.

Your premium will be refunded unless **your rental period** has started, **you** have made a claim, or an incident likely to give rise to a claim has occurred, in which case no refund will be due.

Please note that **your** cancellation rights are no longer valid after this initial 14-day period.

After this initial 14 day cancellation period and up to 24 hours before the commencement of **your** policy cover dates, **we** will consider a refund on any policies associated with a cancelled **motor vehicle** booking upon receipt of a cancellation invoice. **We** may request additional information and an administration fee may be charged.

Governing Law

Unless otherwise agreed, Danish law will apply. In the event of a dispute concerning this policy, the Danish courts shall have jurisdiction.

Summary of cover - Car rental excess insurance

The following table shows the maximum amount **we** will pay for each section of cover. **You** should read the rest of this policy booklet for the full terms and conditions and exclusions.

Section 1 – Car rental excess insurance		Limit per rental period
Car rental excess	Payment of excess charged by car rental company	DKK 22 350
Loss of deposit	Damage to roof of vehicle	DKK 4 400
	Damage to windows, windscreen or glass in the sunroof	DKK 7 000
	Damage to undercarriage	DKK 3 700
	Damage to tyres	DKK 1 100 per new tyre DKK 370 for repair to flat tyre

General exclusions

These exclusions apply to the whole of your policy.

1. **We** will not pay any claim directly or indirectly caused by the following:
 - a. **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
 - b. War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism or weapons of mass destruction (for example, nuclear, chemical or biological).
 - c. **You** making a fraudulent claim. **We** may in these instances report the matter to the police.
 - d. The effect of **your** alcohol, solvent or drug dependency or long term abuse.
 - e. **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a doctor but not for the treatment of drug addiction).
 - f. **You** not following any advice or recommendations made by any government or other official authority during the **period of insurance**.
 - g. **You** travelling outside the **area of cover** shown on **your** insurance confirmation email and in **your** rental agreement.
 - h. **You** committing suicide, injuring **yourself** or needlessly putting **yourself** at risk (unless **you** were trying to save another person's life).
 - i. **You** carrying out any illegal, malicious or criminal acts (including those where **you** are under the influence of alcohol), or **you** breaking the local road traffic regulations.
 - j. Changes in the currency exchange rate.
 - k. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials
 - l. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - m. The failure of any equipment or computer program, whether **you** own it or not, to function correctly.
 - n. Any epidemic or pandemic.
 - o. Circumstances that were known or present at the time the insurance was taken out
 - p. Participating in or preparing for speed record and reliability tests with motor vehicles.
2. **We** will not pay claims for something that has been covered by another insurance policy. If **you** have more than one insurance that covers **you** for the same loss, **you** should only submit the claim to one company and provide details of any other insurance to that company. They will then contact anyone else who would have insured the event for a contribution towards the costs.
3. **We** will not pay any claim for losses that are not directly covered by the terms of this policy (for example, a charge imposed by the rental company for the car being out of use or towing costs).

Conditions

The following conditions apply to the whole of your policy. Please read these carefully as we can only pay your claim if you meet these:

1. **You** are a **resident** of Denmark. Cover is not available to residents of Greenland and the Faroe Islands.
2. **You** are eligible for the hire of the **motor vehicle**.
3. **You** take reasonable care to protect the **motor vehicle** against accident, loss and damage and act as if **you** are not insured and to minimise any potential claim.
4. **You** have a valid insurance confirmation email.
5. **You** accept that **we** will not extend the **period of insurance**.
6. **You** contact **us** as soon as possible with full details of anything that may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
7. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to you.

We have the right to do the following:

1. Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
2. Only cover **you** for the **rental period** and not issue a policy if **you** have already started **your rental period**.
3. Take over and deal with, in **your** name, any claim **you** make under this policy.
4. Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms, which will help **us** to recover any payment **we** have made under this policy.
5. Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that have been paid to **you** if **you** have travelled or made a claim or intend to make a claim.
6. Not to pay any claim on this policy for any amounts covered by another insurance. In these circumstances **we** will only pay **our** share of the claim.
7. Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Making a claim

To obtain a claim form please contact Falck Global Assistance:

Phone: +45 70 22 04 70 (9am-5pm Monday to Friday)

Email: claims.fga@dk.falck.com

Write to: Falck Global Assistance, Sydhavnsgade 18, 2450 Copenhagen SV, Denmark

Claims service

Please fill in and return the claim form with all the information and documents **we** have asked for, as soon as possible.

For all claims we will need the following:

- **Your** original policy schedule, rental agreement and travel documents showing the dates and times of travel.
- The damage report and repair invoice from the rental company confirming the details of the damage and the cost of repair.
- Original receipts and accounts for all expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- A copy of the driving licence of the person driving the **motor vehicle** at the time of the accident.
- Detailed account of the circumstances that led to the accident / damage to the **motor vehicle** including photographs and video evidence (if available) and where appropriate a written police report.
- Full details of any witnesses, providing written statements where available.
- As much evidence as possible to support **your** claim.
- Details of any other insurance **you** may have that may cover the same loss.

Note

You will often need to gather some information about **your** claim while **you** are away.

Making a complaint

We always aim to provide **you** with first-class service. However, **we** know that things can sometimes go wrong and there may be times when **you** feel **we** have not done so. If this is the case, please tell **us**, so that **we** can do **our** best to resolve the problem.

Please write to: Managing Director, Falck Global Assistance, Sydhavnsgade 18, 2450 Copenhagen SV, Denmark.

Or email: claims.fga@dk.falck.com with "COMPLAINT" in the subject.

To help Falck Global Assistance deal with **your** complaint as quickly and efficiently as possible, please tell them **your** name, address, phone number, policy number and claim reference and enclose copies of relevant correspondence.

If **you** are not satisfied with the handling of a complaint **you** should write to: Ankenævnet for Forsikring, Anker Heegaardsgade 2, 1572 Copenhagen, Denmark.

Section 1 - Car rental excess insurance

✓ [What you are covered for](#)

We will pay up to the amounts stated in the 'Summary of cover', for the reimbursement of the excess applied to **your** car rental insurance or for loss of deposit due to damage to windows, tyres, roof and undercarriage, if the **motor vehicle** is accidentally damaged, involved in an accident, stolen, damaged by fire or vandalised during the **rental period**.

X [What you are not covered for](#)

- Damage to **your** rented **motor vehicle**, whilst participating in any race or professional sporting activity.
- Any claim resulting from **you** not following the terms and conditions of **your** hire company's rental agreement.
- More than the excess stated on **your** rental agreement.
- Damaged caused when driving off a Public Highway.
- Loss of keys.
- Damage to the vehicle's interior.
- Misfuelling.
- Mechanical failure of the **motor vehicle** and associated recovery costs.
- General wear and tear.
- Any claim for damage to a vehicle which does not fall within the definition of **motor vehicle** (see page 8).

Please read the general exclusions that also apply.

i [Special conditions and notes applying to section 1](#)

We only consider the excess or loss of deposit as a result of the costs to repair **your** damaged **motor vehicle** in the settlement. Costs such as courtesy hire car, loss of no-claims bonus or compensation for loss of use of the **motor vehicle** are not considered. This is not a car insurance. This section is designed to complement the car insurance policy issued by the rental company to you.

Legal and regulatory information

This policy is available to **residents** of Denmark only. This is not available to **residents** of Greenland or The Faroe Islands.

Insurer

Your Allianz Global Assistance Europe car rental excess insurance is underwritten by AWP P&C S.A. – Dutch Branch, trading as Allianz Global Assistance Europe.

AWP P&C S.A. – Dutch Branch, trading as Allianz Global Assistance Europe is an insurer licensed to act in all EEA countries and located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands.

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Cancellation rights

If **your** cover does not meet **your** requirements, please notify Allianz Global Assistance Europe on info@allianz-assistance.dk within 14 days of paying **your** premium and receiving **your** insurance confirmation email.

Your premium will be refunded unless **your rental period** has started, **you** have made a claim, or an incident likely to give rise to a claim has occurred, in which case no refund will be due.

Please note that **your** cancellation rights are no longer valid after this initial 14-day period.

Data protection

The personal data provided on the application for an insurance policy, are processed by **us** for entering into and executing insurance agreements and managing the ensuing relations, which includes preventing and combating fraud and marketing activities. **You** should understand that the sensitive health and other information **you** provide will be used by **us, our** representatives (if appropriate), other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely. If **you** do not want to receive marketing information please email us at info@allianz-assistance.dk. **You** have the right to access **your** personal records.

Governing law

Unless agreed otherwise, Danish law will apply and all communication in relation to this policy will be in Danish or English. In the event of a dispute concerning this policy, the Danish courts shall have exclusive jurisdiction, unless the parties agree to another way to resolve the conflict. Enquiries or complaints must first be made to The Managing Director of Falck Global Assistance. If **you** are not satisfied with the handling of a complaint **you** should write to Ankenævnet for Forsikring, Anker Heegaardsgade 2, 1572 Copenhagen, Denmark.

Glossary

When the following words and phrases appear in the policy, they have the meanings given below. These words appear in bold print.

Area of cover

You will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy schedule.

- Extended Europe: Denmark, Continental Europe except Belarus, Mediterranean islands, the Channel Islands, Morocco, Algeria, Tunisia, Libya, Egypt, the Isle of Man, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, UK, Moldova and Georgia.
- Worldwide: All countries in the world excluding Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Burma (Myanmar), Sudan and Zimbabwe.

Home

Where **you** normally live in Denmark.

Insurer

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Motor vehicle

The vehicle owned by a licensed rental company or agency, which you have agreed to hire from them according to the terms of your rental agreement.

The vehicle must:

- be no more than 10 years old;
- have no more than 9 seats;
- not be more than 3500 kg overall weight;
- not be a motor home, campervan, commercial vehicle, minibus, motorcycle or moped, taxi or driving school vehicle;
- have a retail purchase price of less than DKK 550 000.

Period of insurance

The cover starts at the beginning of **your rental period** and finishes at the end of **your rental period**. All cover ends on the expiry date shown on **your** insurance confirmation email.

Rental period

The dates **you** have arranged to hire the **motor vehicle**, as confirmed on **your** rental agreement.

- **You** will only be covered if **you** are eligible to rent the vehicle at the date **your motor vehicle** was booked.
- A rental which is booked to last longer than 31 days is not covered.
- A rental within Denmark is only covered if it is booked to last for 2 to 31 days.

Resident

A person who has their main **home**, and is registered with a doctor, in Denmark and has not spent more than 6 months abroad during the year before the policy was issued.

We, our, us

Allianz Global Assistance Europe.

You, your, yourself

Each person shown on the rental agreement who is authorised to drive the **motor vehicle**. At least one of the named drivers must be shown on the insurance confirmation email and the appropriate insurance premium must have been paid.

Privacy Notice

We care about your personal data

AWP P&C S.A. – Dutch Branch (“we, “us” “our”), a part of Allianz Partners SAS, is an 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. We are the data controller for personal data related to your insurance, as defined by relevant data protection laws and regulation.

2. What personal data will be collected?

We will collect and process the following personal data of you: name, personal ID, address, residency, date of birth, gender, nationality, telephone number, email address, bank account details, medical information, passport details, travel location and the results of fraud and sanction screening.

Medical information is processed when we assist you in case of an admission to hospital, serious accidents or decease. If it is deemed necessary the assistance team can request personal data from the insured, family or relevant others. They can provide this information to the people performing the medical support.

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

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

Purpose	Your express consent?
Insurance contract administration (e.g., quotation, underwriting, claims handling)	No
To send you a renewal proposal prior to the expiry date of your insurance policy. If you do not wish to receive such information, then you can object by contacting us as specified in section 9.	No
To administer debt recoveries	No
Statistical analyse and product or service improvement	No
For automated decision making to determine the premium based on your age or address and to make decisions about you using computerised technology such as assessing which products might be most suitable for you.	Yes, where needed. However, where we need to process your personal data in order to underwrite your insurance and/or process your claim we will not obtain your express consent.
Fraud, Money Laundering and Terrorist Financing 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 will process 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, , analytics providers, search information providers, loss adjustors, surveyors, intermediaries, , delegated authorities, lawyers.

For those purposes indicated above where we have indicated that we do not require your express consent, we will process your personal data based on our legitimate interests and/or to comply with our legal obligations. For example if processing is necessary:

For the performance of a 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
To comply with a legal obligation to which you are subject
For the public interest or in the exercise of official authority of us; and
For the legitimate interests of AWP P&C S.A – Dutch Branch or a third party (unless overridden by your interests, rights or freedoms). If you would like to receive more information refer to section 9.

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.

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 parties who operate as third party data controllers, such as: Public authorities, other Allianz Group companies, other insurers, re-insurers, insurance intermediaries/brokers, and banks

For the stated purposes, we may also share your personal data with the parties who operate as data processors under our instruction, such as: other Allianz Group companies, technical consultants, experts, lawyers, loss adjustors, repairers, medical doctors; and service companies to discharge operations (claims, IT, postal, document management).

Finally, we may share your personal data 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 the relevant ombudsman 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 here www.allianz-assistance.dk/corporate/dk/ 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?

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;
- 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, identification, the insurance contract number and purpose of your request.

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 to us processing your personal data, or tell us to stop processing it (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?

We will retain your personal data for seven years from the date the insurance relationship ends or from the settlement of the claim or complaint, unless a longer retention period is required or as permitted by law.

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 email or post as follows:

AWP P&C S.A. – Dutch Branch
Data Protection Officer
Postbus 9444
1006 AK Amsterdam

Email: privacy.dk@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.allianz-assistance.dk/corporate/dk/ and we will tell you directly when there's an important change that may impact you. This privacy notice was last updated on 15th May 2018.