

Privacy Notice

ZAD Allianz Bulgaria Zhivot AD

As of 25 May 2018, the new Regulation on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (GDPR) became applicable in the European Union. Below you will find information on how we in Allianz Bulgaria comply with the requirements of the Regulation and protect your personal data. We kindly ask you to read this information carefully.

1. What is a data controller?

The data controller is a natural or legal person which, alone or jointly with others, determines the purposes and means of the processing of personal data. ZAD Allianz Bulgaria Zhivot AD along with the other companies of Allianz Bulgaria Group are personal data controllers under the Personal Data Protection Act and the GDPR.

2. What personal data do we collect?

We will collect and process the following types of personal data concerning you:

- Names
- Date of birth
- Personal Identification Number
- Gender
- ID number
- Phone numbers
- E-mail addresses
- Addresses entered in your documents and/or for correspondence
- Details of bank account and/or credit/debit cards
- Lifestyle and other information

When necessary, ZAD Allianz Bulgaria Zhivot AD will collect and process the following types of “sensitive personal data” such as data from medical certificates, medical case histories, death certificates and other medical documents, genetic and biometric data, history of your insurance claims, etc.

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

ZAD Allianz Bulgaria Zhivot AD will use the personal data provided by you or by other individuals for certain purposes and with your explicit consent, unless applicable laws and regulations give us the right to process your data on a legal ground and without consent obtained as follows:

Objective	Ground for data processing	Is your explicit consent necessary?
For the conclusion, administration, and implementation of insurance contracts	For the conclusion and implementation of a contract to which the data subject is a party	No
For the recovery of outstanding claims	For the protection of the legitimate interests of the controller	No
For marketing purposes: To inform you or to allow other companies in the group of Allianz Bulgaria or third parties to inform you about products and services, which may be of interest to you in accordance with your preferences.	Explicit consent	Yes
For automatic processing, including profiling in connection with market research, personalized marketing, and analysis of which products are suitable for you.	For the conclusion or implementation of a contract to which the data subject is a party Explicit consent	Yes, where it is necessary.
Eestablishment and prevention of fraud attempts	For the protection of the legitimate interests of the controller	No
Compliance with legal obligations such as, but not exclusively tax, accounting, anti- money laundering measures and others.	For the compliance with the legal obligation of the controller	No
For the risk redistribution through co-and reinsurance	For the protection of legitimate interests of the controller	No

For some of the purposes described above, we may obtain your personal data from third sources, such as public databases like commercial register, insurance brokers, business partners, other insurers, advertising agencies, damage assessors, intermediaries, lawyers and legal advisers, etc.

For the purposes mentioned above, for which it is noted that your explicit consent is not required or for the purposes of concluding the contract and/or processing damages, your personal data will be processed on a legal ground and for the fulfilment of our obligations as an insurer (e.g. tax and accounting obligations, legal proceedings, fraud prevention, reinsurance, etc.).

We need your personal data in order to be able to provide you with the products and services you want. In case you do not wish to provide and/or use your personal data, this may lead to an impossibility for us to fulfil the legal requirements when providing insurance services.

4. Who will have access to your personal data?

ZAD Allianz Bulgaria Zhivot AD ensures that your personal data will be processed in a manner consistent with the purposes set out above. In this regard, your data may be provided to the following third parties acting as data controllers:

- Allianz SE, other companies from the Allianz Group, state and other public bodies, other insurers and/or reinsurers, insurance intermediaries/brokers, banks, etc.

For the stated purposes, your personal data may also be provided to the following persons who process data on behalf of ZAD Allianz Bulgaria Zhivot AD, namely:

- Allianz SE, other companies from the Allianz Group, technical consultants, lawyers, damage assessors, repairers, doctors, and companies to which we provide specific activity (e.g. IT maintenance, claims processing, etc.).

Except in the above cases, we may provide your data to third parties, for example:

- in the event of the reorganisation of the company such as merger, acquisition, as well as any other outsourcing of part of our business or assets, including in case of insolvency proceedings
- in order to comply with legal obligations, including case of proceedings initiated by an your alert or complaint

5. Where will your personal data be processed?

Your personal data may be processed by the above persons both within and outside the European Economic Area (EEA), always in the presence of some contractual obligations for confidentiality and data protection in compliance with the applicable law. Your personal data will not be disclosed to persons without the right of authorised access.

When we transfer personal data for processing by another company from Allianz Group outside the European Economic Area, this is done on the basis of the approved Allianz Binding Corporate Rules (BCRs) of Allianz, known as the Allianz Privacy Standard, which provide an adequate level of protection of personal data and which are legally binding for all companies of Allianz Group around the world. The Allianz Privacy Standard and the Allianz Binding Corporate Rules can be found at the following link: <https://www.allianz.bg/gdpr> . In case the Allianz Binding Corporate Rules are not applicable, we will take the necessary measures to ensure that the transfer of your personal data outside the European Economic Area (EEA) is at the same level of protection as when data is transferred in the EEA. More information on the protection measures we apply to such transfers (such as Standard Contractual Clauses) can be obtained by contacting us as set out in section 10 below.

6. What are your rights in relation to your personal data?

In accordance with the legal framework in the field of data protection, you have the following rights:

- Right to access your personal data , including the right to information about the source of the data, the purposes and limits of the processing, data about controllers, processors and third parties to whom the data may be disclosed.
- Right to withdraw your consent at any time when the data is processed on the basis of your consent.
- Right to update and correct your data with us so that it is always accurate.
- Right to request the deletion of your personal data from our archives when it are no longer necessary for the purposes of processing outlined above.
- Right to object against the processing or restrict the processing of your personal data in certain circumstances, for example when you question its accuracy, for the time we need to verify and update the data.
- Right not be an object of a decision based solely on automatic processing, including profiling;
- Right to receive your personal data for you or your new data controller in electronic format if technically possible.
- Right to lodge a complaint with ZAD Allianz Bulgaria AD, Allianz SE and/or the Bulgarian Commission for Personal Data Protection.

You can exercise the above rights by contacting us at the address below providing us with identification data (such as names, insurance policy number and others) and the purpose of the request. You can also request access to your personal data by filling in an application for access to personal data, which you can find at <https://www.allianz.bg/gdpr> .

7. How can you object to the processing of your personal data?

You have the right to object to the processing of your personal data by us or to terminate the processing (including for direct marketing purposes) by submitting a written statement. Once you notify us of your request, we will discontinue the processing of your personal data unless we have other legal grounds to continue processing it.

8. Video images from security cameras

ZAD Allianz Bulgaria Zhivot AD uses security and video surveillance cameras on the basis of Ordinance 8121z-444 of the Ministry of Interior and the Bulgarian National Bank for the organisation and the control of the security of banks and financial institutions and the Private Security Activities Act, inside and outside its premises. ZAD Allianz Bulgaria Zhivot AD complies fully with the statutory requirements for installation and use of security cameras. When there are security cameras installed in an office of ZAD Allianz Bulgaria Zhivot AD, you are notified by means of a sticker located in a visible place. Video camera recordings inside and outside the offices (indicated by a sticker) are kept for a period of one month. They may be stored for longer in case when:

- the records will be used as evidence of criminal offence or irregularity;
- the records will be used as evidence of damage or in order to identify a criminal, an intruder of the public order, a witness or a victim.

9. How long do we store your personal data?

ZAD Allianz Bulgaria Zhivot AD will not store your personal data longer than necessary to fulfil our legal and contractual obligations; we will store them only in relation to the purposes for which they have been collected.

Your personal data is stored with us for a period of 10 years after the termination of the insurance contract concluded with you, unless we have a legal obligation to store the data for a longer period. In more detail, the deadlines run as follows:

- Insurance policy information: 10 years after expiry or termination
- Claims information: 10 years after settlement of the claim
- Information related to complaints: 10 years of the complaint's settlement
- Keeping of accounting data according to the provisions of the Accounting Act: 10 years from January 1st of the reporting period, following the reporting period to which they refer.

10. How can you contact us?

ZAD Allianz Bulgaria ZhivotAD
16 Srebarna Str.
1407, Sofia
Data Protection Officer: Ivelina Koleva
E-mail: data.privacy@allianz.bg

11. When is this Notice updated?

This Notice shall be reviewed periodically and whenever circumstances change. The current version can be found on our website: <https://www.allianz.bg/gdpr>. If there are some important changes that may affect you, you will be notified. This Notice is lastly updated on 30/07/2021.