

Customer Information and General Terms and Conditions of Insurance Health care costs for visitors Individual

Customer information under the Swiss Federal Insurance Contract Act ("VVG")

The following customer information provides a concise overview of the insurer's identity and the material content of the insurance contract (Article 3 of the Swiss Federal Insurance Contract Act – "VVG"). Only the insurance policy and General Terms and Conditions of Insurance (GTC) are authoritative for the content and scope of the rights and obligations derived from the insurance contract.

Who is the insurer?

The insurer is AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland), hereinafter called Allianz Global Assistance or AGA. The company headquarters are at Hertistrasse 2, 8304 Wallisellen.

Who is the policyholder?

The policyholder is the person designated as such in the insurance policy.

What risks are insured and what is the scope of the cover?

The insured risks under the respective contract, scope of the cover and the cover restrictions are set out in the insurance policy and General Terms and Conditions of Insurance (GTC). The following is a summary of the various insurance components offered, provided for ease of understanding:

– Assistance

Cover extends to the organisation and costs of medically prescribed repatriation or repatriation in the event of death. Cover applies only for persons resident abroad who enter Switzerland or a Schengen country.

– Search and rescue costs

Cover extends to search and rescue costs (up to the amount of the sum insured set out in the summary of insurance benefits), in the event the insured goes missing during the trip or stay, or is recovered from a physical emergency.

– Health care costs

Cover extends to medical expenses (up to the amount of the sum insured set out in the insurance policy) for emergency medical treatment in the event of illnesses or accidents involving the insured person. An excess of CHF 200.– applies per event.

Which persons are insured?

In the case of insurance policies with a term of less than one year (short-term insurance policies), the persons listed in the insurance policy are insured. The insured persons are in each case essentially set out in the insurance policy and the General Terms and Conditions of Insurance (GTC).

Temporal and local scope of the insurance cover

The insurance applies during the agreed period of insurance indicated in the insurance policy within Europe, with the exception of the country of residence of the insured person as well as insurance cover that conflicts with economic or trade sanctions or embargoes imposed by the United Nations, the European Union, the United States of America or Switzerland.

What are the main exclusions?

The following list contains only the most important insurance cover exclusions. The exclusionary clauses ("Non-insured events and benefits") of the General Terms and Conditions of Insurance as well as the VVG contain further exclusions:

- It is essentially the case that all insurance components do not provide insurance cover for events that had already occurred by the time of the signing of the contract, the booking of the journey or the commencement of the booked service; the same applies to events whose occurrence was recognisable at the time of the signing of the contract, the booking of the journey or the commencement of the booked service.
- Furthermore, there is no cover for such events as abuse of alcohol, drugs or medicines, suicide or attempted suicide, participation in strikes or unrest, participation in races or training sessions with motor vehicles or boats, participation in adventurous acts whereby the entitled person knowingly exposes him/herself to danger, negligent or premeditated actions/or failure to act.
- In addition, war, terror attacks, any type of unrest, epidemics, pandemics, natural catastrophes and incidents involving atomic, biological or chemical substances including the consequences thereof; the consequences of official decrees, e.g. confiscation of assets, imprisonment, ban on leaving the country or closure of air space are not insured.
- In respect of **assistance** cover, in particular no benefits shall be provided if the AGA emergency call centre did not approve these in advance; the same applies e.g. if the responsible travel agency does not or only partially renders the contractual performances.
- Under the **assistance, search and rescue costs and health care costs** components, no insurance cover exists *inter alia* for accidents and illnesses pre-existing the signing of the insurance policy, including associated consequences, complications, deterioration or relapse, particularly chronic and recurring illnesses, regardless of whether the insured person was aware of their existence on inception of the insurance.

Which obligations are incumbent on the policyholder and insured persons?

The following list contains only the main obligations. Other obligations are set out in the General Terms and Conditions of Insurance and the VVG:

- For **assistance**, the insured event must be reported immediately to the AGA emergency call centre. The call centre must approve any assistance measures and the assumption of any costs involved. The AGA emergency call centre is available round the clock (conversations with the emergency call centre are recorded): Telephone +41 44 202 00 00 / Fax +41 44 283 33 33.
- Losses incurred under **search and rescue costs** and **health care costs** must be reported to AGA immediately and in writing, enclosing the documents listed in the special provisions for the individual insurance components (see GTC Section I 11 for contact address).
- In any event, the insured person is obliged to do everything to mitigate the loss and help resolve the claim; for losses caused by injury or illness, the insured person must ensure that the attending doctors are made exempt from their duty of confidentiality vis-à-vis AGA.
- If the entitled person is in breach of his/her duties, AGA can withhold or reduce benefit payments.

How much is the premium?

The amount of the premium depends on the risks insured and stipulated level of cover. The amount of the premium is defined with the application and results from the insurance policy.

When does the insurance begin and end?

The insurance cover starts on the date indicated in the insurance policy or in the insurance certificate (inpayment form policy). If a provisional date is entered in the insurance policy or insurance certificate (inpayment form policy), the insurance cover starts on the day of officially substantiated entry into Switzerland or a country of the Schengen area. If the date is missing, the start of the insurance will apply from the issue date of the insurance policy or in the insurance certificate (inpayment form policy).

Policies with a duration of less than a year (short-term insurance) lapse on the expiry date given in the application and insurance policy.

How can we help?

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen Branch (Switzerland)
Hertistrasse 2, 8304 Wallisellen, Tel. +41 44 283 32 22, Fax +41 44 283 33 83
info@allianz-assistance.ch, www.allianz-assistance.ch

Insurance contracts can be terminated early by giving notice, particularly in the following instances:

- Following a claim resulting in the provision of benefits by the insurer, provided the notice given by the insurer occurred no later than the time of the payout or resolution of the case (e.g. assistance/legal support) or, by the policyholder, no later than 14 days from learning of the payment or resolution of the case.
- If the insurer changes the premiums. In this case, the insurer must receive the policyholder's termination notice no later than the last day prior to the premium amendment coming into effect.
- Termination by the insurer in the event of insurance fraud.

This list contains only the main causes for termination. There are others set out in the General Terms and Conditions of Insurance and the VVG.

How does AGA handle data?

When processing personal data essential to the transaction of insurance business, AGA observes the Swiss Data Protection Act (DPA). If necessary, AGA will obtain the necessary approval from the insured person through the claims form to process the data.

The personal data processed by AGA includes data relating to the conclusion of the contract and the policy/claims handling. The information processed mainly comprises the policyholder's or insured person's details from the insurance application and the claims statement. In the interests of all policyholders, data may also be exchanged with previous insurers and reinsurers within and outside Switzerland. AGA also processes personal data in connection with product enhancements, as well as for its own marketing purposes.

In order to offer value-for-money comprehensive insurance cover, some of the services offered by AGA are provided by legally independent companies both domestically and abroad. These may be Allianz Group companies or cooperation partners. For the purposes of fulfilling its contractual obligations, AGA must exchange data both within and outside the group.

AGA stores data electronically or physically in compliance with the legal provisions.

Persons whose data are processed by AGA have the right, in accordance with the Data Protection Act (DPA), to ask what data concerning them AGA actually processes; they may also request the rectification of incorrect data.

Table of Benefits

Insurance components	Insurance benefit	Maximum insured amount	
B Assistance	Medically prescribed repatriation to the country of origin and repatriation in the event of death	Per period of insurance	unlimited
C Search and rescue costs	Search and rescue costs	Per period of insurance	10% of the health care costs sum insured
U Health care costs	Payment of the medical costs resulting from an accident or illness in Europe	Per period of insurance	in accordance with policy

Contact address for complaints

Allianz Global Assistance
Complaint Management
Hertistrasse 2
P.O. Box
CH-8304 Wallisellen

General Terms and Conditions of Insurance (GTC)

The insurance cover provided by AWP P&C S.A. Saint-Ouen (Paris), Wallisellen branch (Switzerland), hereinafter Allianz Global Assistance or AGA is defined in the insurance policy and the following General Terms and Conditions of Insurance (GTC).

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I Conditions common to all insurance components

The provisions applicable to all insurance components only apply insofar as the special provisions relating to the individual insurance or service components contain no provisions to the contrary.

1 Insured persons

The insurance covers the people listed in the insurance policy, as long as

- they are not older than 80 years of age,
- their permanent place of residence is neither in Switzerland nor in the Principality of Liechtenstein, and
- they are travelling into Switzerland or into a Schengen country with a Schengen visa issued by the Swiss authorities.

2 Duration and geographical scope

- 2.1 The insurance applies during the agreed period of insurance indicated in the insurance policy within Europe, with the exception of the country of residence of the insured person.
- 2.2 The insurance cover starts on the date indicated in the insurance policy or in the insurance certificate (inpayment form policy). If a provisional date is entered in the insurance policy or insurance certificate (inpayment form policy), the insurance cover starts on the day of officially substantiated entry into Switzerland or a country of the Schengen area. If the date is missing, the start of the insurance will apply from the issue date of the insurance policy or in the insurance certificate (inpayment form policy).
- 2.3 The medical expenses insurance is only valid if it is arranged no later than 5 days after arrival in Switzerland or a country within the Schengen area. If the person already has suitable insurance upon entry into Switzerland or a country within the Schengen area, subsequent Health Care for visitors cover will only be valid if this is arranged no later than 5 days after the end of the existing insurance cover. A medical certificate of health is required for later arrangement, and must be handed to AGA. AGA has the right to refuse the contract without giving reasons. The costs of this medical certificate are borne by the requesting person. In this case, if the date on which the insurance cover starts is missing from the proof of insurance, insurance cover will begin on the day of officially substantiated arrival in Switzerland or a country within the Schengen area.
- 2.4 Extension of the insurance cover is only valid if no gaps in insurance arise, and if there has been no case of loss/damage. In addition, the contract can only be extended on a maximum of two occasions within the permissible maximum duration of 185 days. AGA has the right to refuse extensions without giving reasons.
- 2.5 Permissible documents as evidence of date of arrival are: passport with entry stamp; if this is not available, passenger tickets or travel tickets (train, plane, bus, etc.); and if this is not available, written confirmation from the employer. If no proof of arrival can be produced, the insurance is not regarded as having been arranged.

3 Cancellation of the insurance contract

- 3.1 If the beneficiary can provide official proof (embassy, immigration police, municipality) in written form that entry into Switzerland or a country of the Schengen area was not granted, the premium is reimbursed; the original insurance policy or insurance certificate (inpayment form policy) must be submitted to AGA for reimbursement of the premium.

4 Duties in the event of a claim

- 4.1 The insured person is obliged to do everything to mitigate the loss and help resolve the claim.
- 4.2 The insured person is obliged to observe his or her contractual or legal reporting, notification and conduct-related duties in full (e.g. immediately reporting the insured event to the contact address given in Section I 11).
- 4.3 If the claim occurred due to illness or injury, the insured person must ensure that the treating physicians are exempt from their duty of confidentiality vis-à-vis AGA.
- 4.4 If the insured person is able to claim benefits paid out by AGA additionally from third parties, the insured person must uphold these claims and cede them to AGA.
- 4.5 The AGA claims forms are available for download at www.allianz-assistance.ch/claim.

5 Breach of duties

If the entitled person is in breach of his/her duties, AGA can withhold or reduce benefit payments.

6 Non-insured events and services

- 6.1 *No benefits can be claimed if an event has already occurred when the policy is taken out, the trip is booked or the trip starts, or if its occurrence is foreseeable for the insured person when the policy is taken out, the trip is booked or the trip starts.*
- 6.2 *Events are not insured, which the insured person has triggered in the following ways:*
- *Abuse of alcohol, drugs or medicines;*
 - *Suicide or attempted suicide;*
 - *Participation in strikes or unrest;*
 - *Participation in races or training sessions with motor vehicles or boats;*
 - *Participation in adventurous acts whereby the policyholder knowingly exposes him/herself to danger;*
 - *Negligent or premeditated actions/or failure to act;*
 - *Committing or attempting to commit crimes or offences.*
- 6.3 *Activities related to an insured event are not insured, e.g. the cost of replacing the insured items or for law enforcement purposes.*
- 6.4 *The following events and their consequences are not insured: War, terror attacks, any type of unrest, epidemics, pandemics, natural catastrophes and incidents involving atomic, biological or chemical substances.*
- 6.5 *The consequences of events stemming from official decrees are not insured, e.g. confiscation of assets, imprisonment or a ban on leaving the country, closure of air space.*
- 6.6 *If the journey is for medical treatment.*
- 6.7 *If the assessor (expert, doctor etc.) directly benefits or is related, including related by marriage, to the insured person.*
- 6.8 *Costs related to kidnap are not covered.*
- 6.9 *If economic, trade or financial sanctions or embargoes on Switzerland, which are directly applicable to the contracting parties, oppose the insurance cover, said cover does not apply. That extends to economic, trade or financial sanctions or embargoes imposed by the United Nations, European Union or United States of America, provided they are not in opposition to Swiss legislation.*

7 Definitions

7.1 Europe

The European area of application includes all the nations on the European continent plus the Mediterranean and Canary Islands, Madeira and the nations that border the Mediterranean but are outside Europe. The eastern border north of Turkey is formed by Azerbaijan, Armenia and Georgia, together with the Ural mountain range.

7.2 Switzerland

For the purposes of insurance cover Switzerland is deemed to mean Switzerland and the Principality of Liechtenstein.

7.3 Personal injury

An injury is the sudden, unintended damaging effect of an unusual factor on the human body.

8 Multiple insurance and claims against third parties

8.1 For (voluntary or compulsory) multiple insurance, AGA provides its services in a subsidiary capacity, subject to there being an identical clause in the other insurance contract. In such a case the legal provisions of double insurance apply.

8.2 If an insured person is entitled to benefits under any other insurance contract (voluntary or mandatory), cover is restricted to that part of the AGA benefits that exceeds the cover provided under the other insurance contract. Overall costs are reimbursed once only.

8.3 If AGA provides benefits in spite of a subsidiarity situation, these benefits count as an advance and the insured person or beneficiary will cede his/her claims against the third party (voluntary or mandatory insurance) to AGA to the extent of those benefits.

8.4 If the insured or entitled person has been compensated by a liable third party or the third party's insurer, any compensation due under this contract is rendered void. If a claim is made against AGA instead of the liable party, the insured or entitled person must concede his/her liability claims up to the extent of the compensation received from AGA.

9 Limitation period

Claims under the insurance contract expire two years after the occurrence of the event giving rise to the obligation to pay benefits.

10 Place of jurisdiction and applicable law

10.1 Lawsuits against AGA may be brought before the court at the company's registered office or at the Swiss place of residence of the insured or entitled person.

10.2 The Swiss Federal Law on Insurance Contracts (VVG) applies in addition to these provisions.

11 Contact address

Allianz Global Assistance, Hertistrasse 2, P.O. Box, 8304 Wallisellen
info@allianz-assistance.ch

In case of linguistic divergences between the french, italian, english and german General Contract Conditions, the german version shall prevail.

II Special provisions for the individual insurance components

B Assistance

1 Insured amount

The insured amount can be seen in the Table of Benefits.

2 Insured events and services

To avail of the services of AGA, the insured or entitled person must immediately inform the AGA emergency call centre, on occurrence of the insured event, and obtain its agreement for any assistance measures and assumption of the cost involved. The AGA emergency call centre is available round the clock (conversations with the emergency call centre are recorded):

Telephone +41 44 202 00 00
Fax +41 44 283 33 33

Regarding medical services only the AGA doctors can decide about the nature and timing of any measures taken.

2.1 Medically prescribed repatriation

If the Insured Person falls seriously ill or is seriously injured during the travel and if medical treatment is necessary, AGA shall, on the basis of an appropriate medical report, organise and pay for repatriation to a suitable hospital for treatment in the Insured Person's country of origin.

2.2 Repatriation of the body in the event of death

If an insured person dies during the stay/journey, AGA-Assistance will pay the costs of conveying their mortal remains to the person's last permanent place of residence.

3 **Non-insured events and services (in addition to Section I 6: Non-insured events and services)**

3.1 Absence of authorisation from the AGA emergency call centre

If the AGA emergency call centre has not given prior approval to the services.

3.2 Accidents and illnesses that were already present when the insurance cover started, together with their consequences, complications, worsening or relapse, particularly for chronic and repeated illnesses, and independently of whether or not they were already known to the insured person when the insurance cover started.

3.3 Investigation and treatment of dental and jaw diseases.

3.4 Investigation and treatment of conditions of tiredness and exhaustion, as well as nervous or psychological illnesses.

3.5 Investigation and treatment of malignant diseases, including check-ups.

3.6 Gynaecological, paediatric or general check-ups.

3.7 Prophylactic medication, sleeping tablets, tranquilisers, vitamins, homeopathic medications, vaccinations, first-aid kits, amphetamines, hormones and cholesterol-reducing drugs.

3.8 Pregnancy, abortion and birth, together with any complications, and the consequences of contraceptive or abortion measures.

3.9 Accidents while driving a motor vehicle for which the insured person does not fulfil the statutory requirements.

3.10 Accidents while flying in any kind of flying device (aviation activities, own piloting, etc.).

3.11 Accidents while carrying out manual work.

3.12 Massages and well-being treatments, plus cosmetic surgery.

4 **Duties in the event of a claim (in addition to I 4: Duties in the event of a claim)**

4.1 To avail of the services of AGA, the insured or entitled person must immediately inform the AGA emergency call centre on occurrence of the insured event and obtain its agreement for any assistance measures and assumption of the cost involved (see Section II B 2).

4.2 In the event of a loss, the following documents must be submitted to AGA in writing (see Section I 11):

- Insurance certificate or policy (inpayment form policy)
- AGA claims form (AGA claims forms can be downloaded from www.allianz-assistance.ch/claim)
- Confirmation of original booking

C Search and rescue costs

1 Insured amount

The insured amount can be seen in the Table of Benefits.

2 Insured event and benefit

2.1 If the insured person goes missing during the trip in Europe or has to be freed from a physical emergency, AGA will pay the search and rescue costs involved.

2.2 The AGA emergency call centre can be contacted round the clock for support:

Telephone +41 44 202 00 00
Fax +41 44 283 33 33

3 **Duties in the event of a claim (in addition to I 4: Duties in the event of a claim)**

In the event of a claim, the following documents must be submitted to AGA in writing (see Section I 11):

- Insurance certificate or policy (inpayment form policy)
- Documents and/or official attestations documenting the occurrence of the loss event (e.g. detailed doctor's certificate with diagnosis)
- Original of the rescue company's invoice

U Health care costs

1 Insured amount

The insured amount can be seen in the Table of Benefits.

2 Insured events and benefits

In the event of an accident or an illness for which emergency medical treatment is appropriate, AGA will pay the costs of the following listed medical benefits (if the following benefits are accumulated, they will be limited by the maximum sum insured), as long as the emergency medical treatment has been requested by a certified doctor or dentist:

- Treatment measures, including medication
- Hospital treatment
- Service of qualified medical care staff in the event of care at home
- Treatment by a state-registered chiropractor
- Hire of medical aids
- In the event of an accident; initial provision of prostheses, spectacles, hearing aids, etc.
- Repair or replacement of medical aids if these have been damaged by an accident requiring medical treatment
- Transport to the nearest suitable hospital for treatment

AGA retains the right to decide upon the continuation of treatment in Switzerland, or a possible repatriation to a suitable hospital in the country of origin of the insured person.

3 **Non-insured events and services (as a supplement to paragraph I 6: Non-Insured events and benefits)**

3.1 Accidents and illnesses that were already present when the insurance cover started, together with their consequences, complications, worsening or relapse, particularly for chronic and repeated illnesses, and independently of whether or not they were already known to the insured person when the insurance cover started.

3.2 Investigation and treatment of dental and jaw diseases.

3.3 Investigation and treatment of conditions of tiredness and exhaustion, as well as nervous or psychological illnesses.

3.4 Investigation and treatment of malignant diseases, including check-ups.

3.5 Gynaecological, paediatric or general check-ups.

- 3.6 *Prophylactic medication, sleeping tablets, tranquillisers, vitamins, homeopathic medications, vaccinations, first-aid kits, amphetamines, hormones and cholesterol-reducing drugs.*
- 3.7 *Pregnancy, abortion and birth, together with any complications, and the consequences of contraceptive or abortion measures.*
- 3.8 *Accidents while driving a motor vehicle for which the insured person does not fulfil the statutory requirements.*
- 3.9 *Accidents while flying in any kind of flying device (aviation activities, own piloting, etc.).*
- 3.10 *Accidents while carrying out manual work.*
- 3.11 *Massages and well-being treatments, plus cosmetic surgery.*

4 Duties in the event of a claim (in addition to I 4: Duties in the event of a claim)

- 4.1 In order to claim AGA benefits, the insured or eligible beneficiary must inform AGA in writing of the insured event or loss (see paragraph I 11). The following documents must be submitted:
 - Insurance policy or insurance certificate (inpayment form policy)
 - AGA claims form (AGA claims forms can be downloaded from www.allianz-assistance.ch/claim)
 - Medical report and release from the medical duty of confidentiality (forms can be downloaded from www.allianz-assistance.ch/claim)
 - Invoice(s) for doctor's and/or hospital costs as well as the cost of medicines (incl. the relevant prescriptions), by means of which a reimbursement is applied for, all in original form
 - Proof of entry into Switzerland or the Schengen area: passport with entry stamp; if this is not available, passenger tickets or travel tickets (train, plane, bus, etc.); and if this is not available, written confirmation from the employer
- 4.2 The insured person must, at the request of AGA, be willing to undergo a medical inspection by the company doctor at any time.

5 Excess and cost credit

- 5.1 Excess
In every case of loss/damage, an excess of CHF 200.– will be deducted to the cost of the insured person.
- 5.2 Cost credit
AGA does not issue cost credits nor make advance cash payments. The insured person will continue to be the debtor to the service providers (doctor, hospital, etc.).

Privacy statement

We are committed to protecting your personal data

AWP P&C S.A., Saint-Ouen (Paris), Wallisellen branch (Switzerland), hereinafter also called “AWP Switzerland”, a branch of the Allianz Partners Group based in Switzerland and licensed to offer indemnity insurance, views the protection of your privacy as its highest priority. This privacy statement explains what kind of personal data we collect, why and how we collect it and with whom we share it if necessary. Please read this statement carefully.

1. Who is the *responsible party* for processing data?

The responsible party for processing data is the person who decides on the purpose, means and extent to which personal data is processed and, to this end, controls and assumes responsibility for the use and storage of personal data in electronic or physical form.

The responsible party, as defined by relevant data protection laws and regulations, is in this case **AWP Switzerland**.

2. What personal data is collected?

Personal data comprises all details and information relating to an identified or identifiable person.

Depending on the insurance product you have taken out, AWP Switzerland will collect and process the following personal data about you:

- Full name
- Address
- Date of birth
- Gender
- Contact details (e-mail, telephone)
- IP addresses when you visit our website, if cookies are not deactivated
- Credit/debit card and bank details, customer cards*
- ID/passport details*
- Vehicle number*
- Possibly the personal data (as above) of co-insured persons (spouse/life partners, family members etc.)*
- IMEI/device number (insured devices)*

* Provided it is relevant for the insurance product in question.

When processing claims, AWP Switzerland will also request and process, where necessary, sensitive personal data concerning you, such as data from medical records and medical or death certificates, previous insured events, police reports, etc.

By sharing documents and information with AWP Switzerland that contain sensitive personal data, you are expressly agreeing to the processing of this data in the event of damage, for the purpose of processing and assessing a claim.

By purchasing this insurance policy, you commit to give the information contained in this Privacy Notice to any third party whose personal information you may provide to Us (e.g. other insured persons, beneficiaries, third parties involved in the claim, third persons to contact in case of emergency, etc), and you accept not to provide that information otherwise.

3. How do we collect and process your personal data?

AWP Switzerland records and processes personal data relating to you which either you transmit to us or we receive from you for the purposes listed below. We collect and process your personal data with your express consent, unless your express consent is not required due to legal regulations.

Purpose of processing	Is express consent required?
<ul style="list-style-type: none">• Contract administration (e.g. quotation, risk assessment, conclusion of contract, claims processing, etc.)• Complying with legal obligations (e.g. fiscal, administrative or accounting)• Collection management/debt recovery• Exercising recourse claims against other insurers (e.g. credit card companies, travel insurance, health insurers etc.)• Diversification of risk via re-insurance and/or co-insurance contracts• Transferring data to subcontractors to organise services stipulated in a contract (See Section 4 for more information)• Prevention and detection of fraud, money laundering, economic sanctions or funding for terrorism	No
<ul style="list-style-type: none">• To inform you or to allow Allianz Group companies and selected third parties to inform you about products and services we think you might be interested in. You can change these preferences at any time by revoking your consent in mailshots (click the “Unsubscribe” button) or by contacting us via the details outlined in Section 9.	Yes

We will generally need your personal data whenever you purchase our products and services or wish to use them. If you do not wish to share this data with us, we may not be able to provide you with the appropriate products or services.

4. Who will have access to your personal data?

We will ensure that your personal data will be processed in a way that is consistent with the processing purposes detailed above.

Your personal data may be passed on to the following third parties to fulfil the purposes outlined above, either in their capacity as data controllers or as processors who process data on our behalf:

- Public authorities, ombudsman
- Other Allianz Group companies
- Other insurers and assistance companies
- Co-insurers/re-insurers
- Insurance intermediaries, brokers and banks
- Medical service providers
- Insurance fraud investigators
- Technical consultants
- Lawyers
- Claims assessors
- Doctors, hospitals, garages, towing services, installers, repairers
- Service companies for operational relief (including post, document management, outstanding claims, IT service providers)

- Advertisers and advertising networks that send you marketing communications if it is permitted under the law and in accordance with your communications preferences (e.g. post or e-mail). In these cases, we do not pass on your personal data to external third parties for their own marketing use without your permission.
- Policyholders in collective agreements (for coverage verification, etc.)

Please note that in the event of a planned or actual restructuring measure, merger, sale, joint venture, assignment, transfer or any other complete or partial sale of the company, assets or shares (including in the event of insolvency or a similar process), we may pass on your personal data to the acquiring company. The same applies to the sharing of data to fulfil other legal obligations.

5. Where will your personal data be processed?

Your personal data may be processed both within and outside Switzerland by the parties indicated above in Section 4. These parties are always subject to the contractual restrictions relating to confidentiality and data protection in accordance with the applicable data protection law. We will not share your personal data with parties who are not authorised to process it.

Whenever we transmit your personal data to be processed by another Allianz Group company outside of Switzerland, we adhere to the binding company policy known as the “Allianz Privacy Standard”.

Every company in the Allianz Group is subject to this company policy, which ensures adequate protection of personal data. The Allianz Privacy Standard and the list of Allianz Group companies that are subject to it are available here: <https://www.allianz-partners.com/allianz-partners---binding-corporate-rules-.html>.

In cases where the Allianz Privacy Standard is not applicable, we will instead adopt measures that ensure that whenever your personal data is shared outside of Switzerland or the European Economic Area (EEA), it benefits from the same level of protection as would be the case within Switzerland (or the EEA). If you want to know which protection measures (so-called standard contractual clauses) we adhere to relating to data transfer, please do not hesitate to contact us. See Section 9 for more information.

6. What rights do you have with regard to your personal data?

- Right of access:
You have the right to request information about whether and which personal data concerning you is being processed. This also includes details about the origin of the personal data, the purpose of processing, details about the responsible party and/or the relevant person processing personal data as well as details about third parties with whom the personal data may be shared.
- Right of revocation:
Whenever we process data on the basis of your consent, you can withdraw your consent to the processing of your personal data at any time.
- Right of rectification:
You can request that your personal data be updated or corrected.
- Right to erasure:
You can have your personal data erased from our database if it is no longer required for the purposes outlined above (see Section 3).
- Right to restriction:
You can restrict the processing of your personal data under certain circumstances. For example, if you have questioned the accuracy of your data, you can stop processing while your data is verified.
- Right to data acquisition:
You can obtain your personal data in an electronic form for yourself or for your new insurance provider.
- Right to complain:
You can file a complaint with us or the relevant data protection authority.

You can exercise these rights by contacting us. See Section 9 for contact details.

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

To the extent permissible by law, you have the right to object to your personal data being processed by us or prohibit us from processing your personal data in the future (including for direct marketing purposes). As soon as you send us this request, we will no longer process your personal data provided that this is not permitted or required by applicable laws and regulations.

You can exercise this right as outlined in Section 6.

8. How long do we store your data for?

We generally store your personal data for up to ten years, provided that a longer retention period is not required by law.

We will store your personal data for no longer than is necessary and only for the purpose for which it was recorded.

9. How can you contact us?

If you have any questions regarding the processing of your personal data or you wish to exercise your rights, you can contact us by telephone, e-mail or post using the following details:

AWP Switzerland
Data Privacy
Hertistrasse 2
8304 Wallisellen, Switzerland
E-Mail: privacy@allianz-assistance.ch

10. How often is this privacy statement updated?

This privacy statement is updated at regular intervals. The latest version is available on our website <https://www.allianz-assistance.ch/en/data-protection/>. We will notify you immediately of any important changes that may affect you.

The most recent update took place on 25.5.2018.