Important contact details

Customer services: (for queries about your insurance)
Phone: **+45 70 10 10 50**
Chat via: **www.tui.dk/kundeservice/**

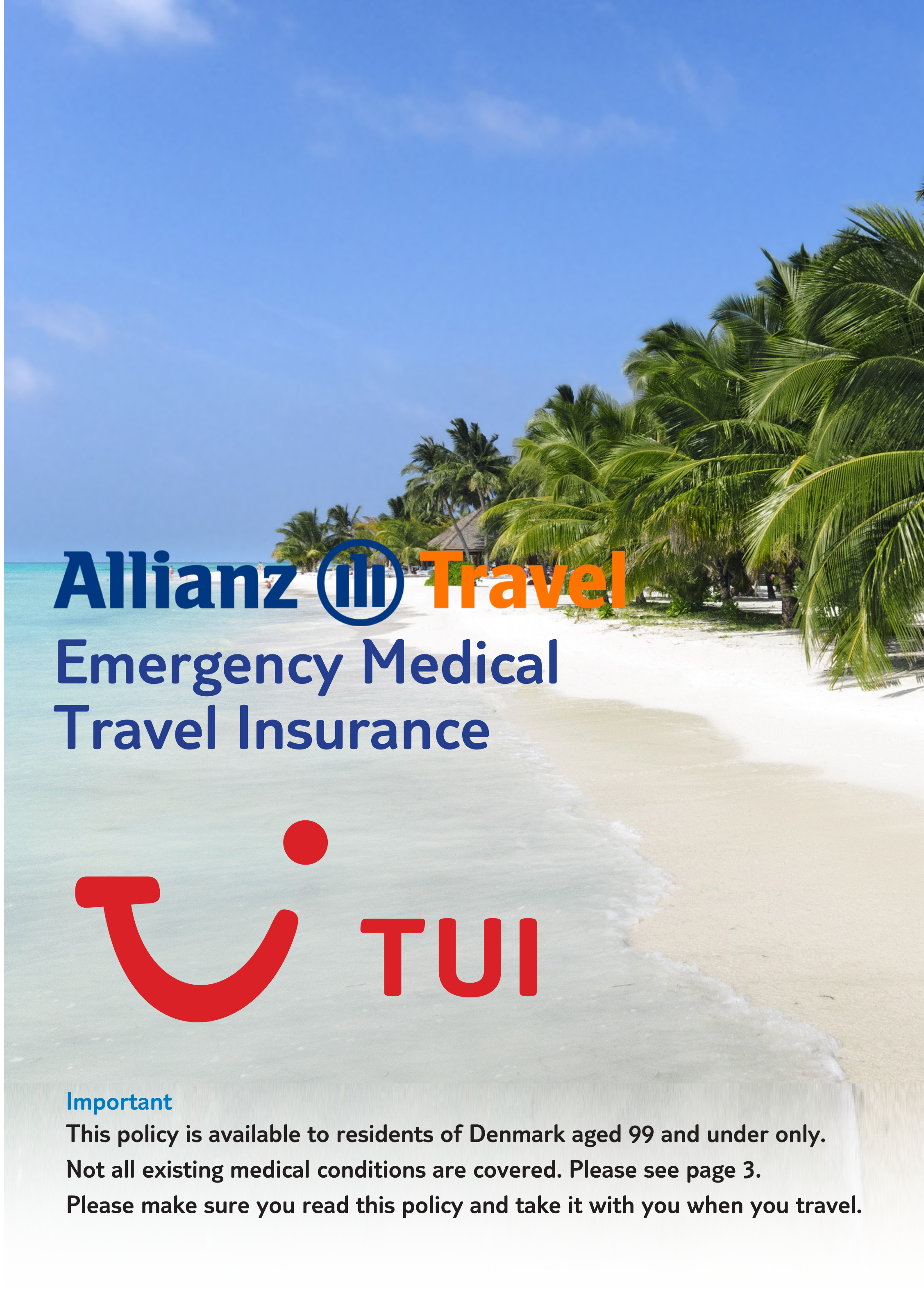
24-hour emergency medical assistance: (for medical emergencies or if you need to cut your trip short)
Phone: **+45 70 25 04 05**
Email: **fga@dk.falck.com**

Claims:
Phone: **+45 70 22 04 70**
Email: **claims.fga@dk.falck.com**

Ref: P.TUI.DK-04/21 Medical

TUI Travel Insurance
Allianz Travel
+45 70 25 04 05
fga@dk.falck.com
Booking number: ____________

These terms and conditions are valid from 1st April 2021



Allianz Travel

Emergency Medical Travel Insurance

TUI

Important

This policy is available to residents of Denmark aged 99 and under only.
Not all existing medical conditions are covered. Please see page 3.
Please make sure you read this policy and take it with you when you travel.

Contents

Important information about your insurance policy

Thank **you** for buying insurance from Allianz Travel.

Your cover

Your insurance confirmation 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 to these terms and conditions, up to the maximum stated amount in the "Summary of cover". **Your** claim will be processed by the **claims handler**.

Your insurance will only cover the parts of **your trip** booked through TUI and for which **you** have simultaneously taken out the insurance to cover.

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

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 duty

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

If there is anything **you** do not understand, or if **you** want any help, please call Falck Global Assistance on **+45 70 22 04 70** or email **support.fga@dk.falck.com**

False declaration and non-disclosure

You must provide complete and accurate information during the application process and when making a claim. **We** may not provide assistance or pay a claim if **you** intentionally or carelessly provide **us** with incorrect information when taking out the insurance policy or when making a claim. This includes failure to cooperate in the settlement of the claim or failing to pass on important information or changes.

Transfer of your rights

If **we** pay **your** claim, **we** become the beneficiary of any claims that **you** have against anyone else liable for the same costs.

If **your** actions mean that **we** are no longer able to pursue another party who is liable for the same costs, **we** have the right to refuse all or part of **your** claim with **us**. If **we** have paid **your** claim, **we** have the right to request **you** repay **us** all payments **we** have made.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify TUI no later than the day before **your trip** starts. If the duration of **your trip** is more than 1 month **you** will be able to terminate the insurance within 14 days of paying **your** premium and receiving **your** insurance confirmation even if this is on or after the day **your trip** starts.

Your premium will be refunded unless **you** have made a claim, or intend to make a claim, in which case no refund will be due.

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.

Summary of cover

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 of cover	Maximum amount we will pay
1	**Emergency medical and associated expenses**	
	Treatment	Unlimited
	Repatriation	Unlimited
	Extra travel and accommodation	Unlimited
	Sending for and accompanying	Unlimited
	Search and rescue	Unlimited
	Physiotherapy and chiropracty	10 treatment sessions
	Emergency dental treatment	DKK 3 000
	Funeral expenses	DKK 16 000

Note
The maximum amount **we** will pay applies to each **insured person**.

Health exclusions

These apply to "Section 1 - Emergency medical and associated expenses".

It is very important that you read the following:

1. **You** will not be covered for any claims arising from a medical condition if it was diagnosed in the 2 months prior to paying for this insurance.
2. **You** will not be covered for any claims arising from a medical condition that was not stable* for 2 months prior to paying for this insurance. *This means **you** must not have had any change in **your** medication, had any non-routine medical appointments or further investigations into **your** medical condition.
3. **You** will not be covered unless, at the time of booking **your trip** and buying **your** insurance, **you** are fit to travel and able to undertake **your** planned **trip**.
4. **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your trip**.
5. **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your trip**.
6. **You** will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
7. **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment or subsequent complications.

If **we** are unable to cover a medical condition, this will mean that **you** and any other person insured by **us** will not be covered for any claims arising from the medical condition.

Each person insured by **us** would still be covered for any unrelated medical condition that arise after **you** bought **your** policy, subject to the terms and conditions of this policy.

Note
This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your trip**.

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** not enjoying **your trip**.
- **d** **You** making a fraudulent claim. **We** may in these instances report the matter to the police.
- **e** The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- **f** **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).
- **g** **You** not following any advice or recommendations made by the Danish Ministry of Foreign Affairs (Udenrigsministeriet), World Health Organisation (WHO) or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended or travelling to an area against their advice.
- **h** **You** taking part in a sports or leisure activity that is listed as not covered (see page 5).
- **i** **You** travelling outside the **area of cover** shown on **your** insurance confirmation.
- **j** **You** committing suicide, injuring **yourself** or needlessly putting **yourself** at risk (unless **you** were trying to save another person's life).
- **k** **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.
- **l** **You** travelling on a motor cycle, unless the rider holds an appropriate and valid licence and **you**, and **your** passenger if applicable, are wearing crash helmets.
- **m** Travelling in an aircraft, unless **you** are a passenger in a fully-licensed, passenger-carrying aircraft.
- **n** Changes in the currency exchange rate.
- **o** **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- **p** Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- **q** Any epidemic or pandemic, except as expressly covered under "Section 1 - Emergency medical and associated expenses".
- **r** The failure of any equipment or computer program, whether **you** own it or not, to function correctly.
- **s** **Cyber Risks**.

2 **We** will not pay claims for something that has been covered by another insurance policy, public scheme or obligation arising from a law or a regulation. 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, the cost of obtaining a medical/death certificate in support of **your** claim; loss of earnings due to **you** not being able to work following an illness or injury, or replacing locks if **you** lose **your** keys).

4 **We** will not pay any claim where **you** are unable to provide the documents required to assess **your** claim (see "Making a claim" on page 7).

Sports and leisure activities

There is no cover for:

- taking part in a sporting activity where the organiser's guidelines have not been followed;
- any sporting activity which requires affiliation to a governing body;
- any professional sporting activity;
- any kind of racing, except racing on foot; or
- any kind of wintersports activity.

24-hour emergency medical assistance

Phone: **+45 70 25 04 05** or email: **fga@dk.falck.com**

Quote TUI Medical travel insurance and the email address linked to **your** booking.

You must contact **us** immediately about any serious illness or accident where **you** have to go into hospital, return **home** early or extend **your** stay. **We** are open 24 hours a day, 365 days a year.

For minor illnesses or accidents needing simple outpatient treatment where the medical expenses are under **DKK 2 700**, please pay the bills, keep the receipts and make a claim when **you** return **home**.

Please check the "Health exclusions" on page 3 to see if an existing condition will be covered.

Emergency medical assistance service

Our experienced multi-lingual medical assistance team will take full details of the emergency and can help in the following ways:

- Contacting hospitals and the **doctors** who are treating **you**.
- Monitoring **your** treatment with **our** medical advisers.
- Contacting **your doctor** to confirm **your** medical history, where necessary.
- Making sure hospital and medical bills are guaranteed, where **you** have a valid claim.
- Making sure relatives or **travelling companions** are kept up to date.
- Arranging travel and accommodation for someone to stay with **you** (where medically necessary).
- Deciding and arranging the most suitable, practical and reasonable way to bring **you** back **home**. This will normally be by regular airline or road ambulance but, where medically necessary, an air ambulance or air taxi with trained medical escorts will be organised. **We** can also arrange for **you** to be admitted into a hospital in Denmark.

Note
This is not a private medical insurance policy and only gives cover for emergency medical treatment if **you** have an accident or suffer an unexpected illness during **your trip**.

Reciprocal health arrangements

European Health Insurance Card (The Blue Card)

- The Blue Card entitles **you** to medical treatment, at a reduced cost (or sometimes free), while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA is made up of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- It is important to have the Blue Card and travel insurance. The Blue Card is important as in some facilities **you** will receive quicker treatment with it, in others they will expect **you** to leave a deposit before they treat **you** if **you** do not have a Blue Card. Insurance is important as the Blue Card only entitles **you** to the same government-provided medical treatment as a resident of the country that **you** are visiting. The Blue Card will not cover any medical treatment in a private hospital or clinic, or the cost of bringing **you** back to Denmark.
- **You** can apply for a Blue Card online at **www.borger.dk** or by calling +**45 70 10 18 81**.

Making a claim

To obtain a claim form please contact the **claims handler**:

Phone: **+45 70 22 04 70**
Email: **claims.fga@dk.falck.com**

Quote TUI Medical travel insurance and the email address linked to **your** booking.

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 trip** booking invoice (or invoices) and travel documents showing the dates and times of travel and all **trip** costs.
- Medical evidence from the **doctor** treating **you** to confirm the illness or injury and treatment given.
- Original receipts and accounts for all medical treatment and other expenses **you** have paid or have agreed to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as home or private medical insurance policies.
- As much evidence as possible to support **your** claim.

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 sort out the problem.

Please write to:
Complaints Department
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, booking 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 - Emergency medical and associated expenses

If you are taken into hospital or you think you may have to come home early or extend your trip, you must contact us immediately. Phone +45 70 25 04 05.

✓ What you are covered for

We will pay **you** or **your** personal representatives the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) during **your trip**.

- Treatment
Actual costs for medical, surgical, medication costs, hospital, nursing home or nursing services.

- Repatriation
Actual costs for **your** repatriation to Denmark if medically necessary or for transporting **your** body to Denmark if **you** die during **your trip**.

- Extra travel and accommodation
Actual costs for extra travel and accommodation for **you** when medically necessary.

- Sending for and accompanying
Actual costs for extra travel and accommodation for one other person who stays with **you** or travels or to **you** from Denmark when medically necessary.

- Search and Rescue
Actual costs for mountain search and rescue services when medically necessary.

- Physiotherapy and Chiropracty
Up to **10 sessions** for physiotherapist or chiropractor costs for treatment required following surgery or removal of a plaster cast as a result of an injury that occurred during the **trip**.

- Dental
Up to **DKK 3 000** for emergency dental treatment to relieve sudden pain.

- Funeral expenses
Up to **DKK 16 000** for **your** funeral or cremation expenses, in the place where **you** die outside Denmark. This includes the cost of transporting **your** ashes to Denmark in the event of cremation.

✘ What you are not covered for

- Any medical condition set out under "Health exclusions" on page 3.
- Any claim where **you** do not take **your** prescribed medication or follow vaccinations or other preventative measures (such as malaria tablets) as recommended by:
  - **your doctor** before **you** travel;
  - the **doctor** treating **you** while **you** are away;
  - the Danish Ministry of Foreign Affairs (Udenrigsministeriet), World Health Organisation (WHO) or any government or other official authority.
- Costs relating to pregnancy except where these arise from complications or early birth (more than 8 weeks prior to **your** due date).
- The cost of:
  - services or treatment that **we** have not agreed, and, in the opinion of the **doctor** treating **you** or **our** medical advisers (or both), can wait until **you** return to Denmark;
  - treatment which is not directly related to the illness or injury that caused the claim;
  - taxi fares and phone calls (including mobile calls);
  - meals, beverages and car hire;
  - having a single or private room;
  - travel and accommodation of a higher standard than those originally booked for **your trip**;
  - travel and accommodation for more than one person to stay with **you** or travel to be with **you** from Denmark if medically necessary;
  - replacing any medication **you** were using when **you** began **your trip**;
  - services or treatments **you** receive within Denmark;
  - **your** burial or cremation within Denmark; or
  - dental work not needed in an emergency, replacing or repairing false teeth or artificial teeth (such as crowns), or any work involving the use of precious metals.

Please read the general exclusions on page 4 that also apply.

ⓘ Special conditions and notes applying to section 1

- This is not a private medical insurance policy and only gives cover for emergency medical treatment if **you** have an accident or suffer an unexpected illness during **your trip**.
- **You** must not have travelled against the government advice of country **you** are resident in or against local authority advice at **your trip** destination.
- With **you** or **your** personal representative's written permission, **we** may contact **your doctor** to confirm **your** medical history to help **us** deal with any claim. **We** can also ask for **you** to be medically examined or for a postmortem to be carried out if **you** die.
- To help **us** to recover any payment **we** have made under this policy, **we** can ask **you** to give **us** information and fill in any forms. **We** can also take legal action in **your** name (but at **our** expense).
- If **our** medical advisers think it is medically necessary to bring **you** back **home**, **we** will decide on the most suitable, practical and reasonable way to do this. This will normally be by regular airline or road ambulance, but where medically necessary, an air ambulance or air taxi with trained medical escorts will be arranged. **We** can also arrange for **you** to be admitted into a hospital in Denmark.
- The **doctor** treating **you** must provide a certificate confirming that **you** are fit to travel. Without this, airlines can refuse to carry any ill or injured person.
- If **you** refuse treatment or refuse to return to Denmark when the **doctor** treating **you** and **our** medical advisers agree that **you** are fit to travel, **we** will not pay any further costs or expenses and all cover for this **trip** will end unless **we** agree otherwise.
- If there is a dispute between **our** medical advisers and the **doctor** treating **you**, **we** will ask for an independent medical opinion.

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 insurance is underwritten by AWP P&C S.A. - Dutch Branch, trading as Allianz Travel Europe, 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.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify TUI no later than the day before **your trip** starts. If the duration of **your trip** is more than 1 month **you** will be able to terminate the insurance within 14 days of paying **your** premium and receiving **your** insurance confirmation even if this is on or after the day **your trip** starts. **Your** premium will be refunded unless **you** have made a claim, or intend to make a claim, in which case no refund will be due.

When can we terminate the insurance?

We may be entitled to terminate the insurance policy and not pay any claim or to change the terms of the policy if **you**:

- have misled **us** through dishonesty or incomplete information when taking out the insurance policy;
- have purposely misrepresented or failed to disclose the facts when submitting a claim;
- have committed fraud, cheated or deceived **us**;
- have previously been advised that **we** will not insure **you**. In this case **we** will refund the premium **you** paid for this policy.

If **we** have paid **your** claim, **we** have the right to request **you** repay **us** all payments **we** have made.
In the event that **we** choose to terminate or to change **your** insurance policy **we** will notify **you** in writing.

Privacy and personal data

We handle **your** personal data with care. When gathering, processing and using personal data **we** follow European Union data protection rules.

- **You** give **us your** personal data when **you** apply for the insurance and when **you** submit a claim. **We** may use this data throughout the entire duration of the insurance policy, for the acceptance, implementation and management of the insurance policy, claims handling, customer relations management, customer research and marketing activities (these activities are focused on creating, maintaining and expanding **our** relationship with **you**).
- If **you** agree **we** may also use **your** personal data for analytics, product development and compiling management information.
- In addition, **we** use **your** personal data to prevent and combat fraud and to comply with statutory obligations. **We** may exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases for underwriting and fraud prevention purposes. **We** may provide **your** information to others where required or permitted by law.
- **We** may exchange information with **our** affiliates, subsidiaries, business partners and other members of the Allianz Group. This may involve transferring information about **you** to countries outside the European Economic Area that may have limited or no data protection laws. **We** always take reasonable steps to safeguard **your** personal information and **we** have appropriate measures in place with these companies to handle **your** data with care.
- The emergency centre will provide immediate assistance in case of hospitalisation, a severe accident or death. If the emergency centre considers it necessary it can request information from an insured individual, family members, service workers and/or the attending physician. It may provide this information to the persons involved in the emergency services. It will also pass on this information to **our** medical adviser.
- Where permitted by law **we** may record telephone conversations, so **we** can later verify what information has been provided. **We** may also use these recordings for staff training and to monitor the quality of **our** services.

You have a right to request a copy of the personal data that **we** hold about **you**. If **you** wish to exercise this right then please contact **us** via email: agae-travel.support@allianz-assistance.co.uk

International sanctions

This policy may not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Nations, the European Union, the United States of America or any other applicable economic or trade sanction, law or regulations. **We** decline claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

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 Complaints Department 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 this document or **your** insurance confirmation, they have the meanings given below. These words appear in **bold** print in this document.

Area of cover

You will not be covered if **you** travel outside the area **you** have chosen, as shown on **your** insurance confirmation.

- **Europe**: Continental Europe, Mediterranean islands, Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearic Islands, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland (Republic of), Isle of Man, Israel, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia-West of Urals, San Marino, Serbia, Slovenia, Slovakia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and the United Kingdom.
- **Worldwide**: All countries in the world.

Claims Handler

Falck Global Assistance who provide medical assistance and process claims on behalf of the **insurer**.

Computer system

Any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

Cyber Risk

Any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following:

- Any unauthorised, malicious, or illegal act, or the threat of such act(s), involving access to, or the processing, use, or operation of, any **computer system**;
- Any error or omission involving access to, or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use, or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.

Doctor

A legally qualified doctor who holds the necessary certification in the country they are currently practising in. This person must not be related to **you** or anyone **you** are travelling with.

Epidemic

A contagious disease recognised by the World Health Organisation (WHO) or an official government authority in Denmark or **your trip** destination.

Home

Where **you** normally live in Denmark.

Insurer

AWP P&C S.A. - Dutch Branch, trading as Allianz Travel Europe.

Pandemic

An **epidemic** that is recognised as a pandemic by the World Health Organisation (WHO) or an official government authority in Denmark or **your trip** destination.

Period of insurance

- The start date and end date of **your** insured **trip** is stated on **your** insurance confirmation.
- Cover for all sections starts at the beginning of **your trip** and finishes at the end of **your trip**.
- All cover expires on the end date shown on **your** insurance confirmation, unless **you** cannot finish **your trip** as planned because of death, illness or injury or if **your** booked transport is delayed and this cannot be avoided. In these circumstances, **we** will extend cover free of charge until **you** can reasonably finish the **trip**.

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.

Trip

Any return journey (not including business trips) that takes place during the **period of insurance** and starts and finishes from **your home**.

- **You** will only be covered if **you** are aged 99 or under at the date **your** policy was issued.
- Any other journey which begins after **you** get back to Denmark is not covered.
- A journey which is booked to last longer than 45 days or the number of days insurance purchased (whichever is shorter) is not covered.

We, our, us

Allianz Travel Europe.

You, your, yourself, insured person

Each person shown on the insurance confirmation, who the appropriate insurance premium has been paid for. If travelling with an insured adult, infants aged under 2 are covered free with the same cover as the insured adult.

Allianz Travel

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 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-partners.com/allianz-partners---binding-corporate-rules-.html** 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.magroup-online.com/B2C/DK/EN/Privacy-Notice.pdf** and we will tell you directly when there's an important change that may impact you. This privacy notice was last updated on 5th June 2020.