

Important contact details

Customer services: (for queries about your insurance)

Phone: +358 (0)9 231 000 10
www.tui.fi/asiakaspalvelu/

24-hour emergency medical assistance: (for medical emergencies or if you need to cut your trip short)

Phone: +358 20 1550810
Email: fga@fi.falck.com

Claims:

Phone: +358 20 1550810
Email: claims.fga@fi.falck.com

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

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

TUI Medical travel insurance

Allianz Travel

+358 20 1550810

fga@fi.falck.com

Booking number:

Global Assistance

These terms and conditions are valid from
1st April 2021



Allianz Travel
Medical travel insurance
Emergency medical and associated expenses



Important
This policy is available to residents of Finland, aged 86 and under only, who hold a valid Kela-card.
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

	Page
Important information about your insurance policy	1
Summary of cover	2
Health exclusions	3
General exclusions	4
Sports and leisure activities	5
24-hour emergency medical assistance	6
Reciprocal health arrangements	6
Making a claim	7
Making a complaint	7
Section 1 - Emergency medical and associated expenses	8-9
Legal and regulatory information	10-11
Glossary	12

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. 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 **+358 20 1550810** or email **support@falck.fi**

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. 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.

In addition to the above, if the duration of your trip is more than 1 month you will still be able to terminate the insurance on or after the day your trip starts. You will only receive a refund of the premium you have paid for remaining days.

Governing law

Unless agreed otherwise, Finnish law will apply and all communication in relation to this policy will be in Finnish or English. In the event of a dispute concerning this policy, the Finnish 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	EUR 275
	Funeral expenses	EUR 2 200

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'état, 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 Finnish Ministry of Foreign Affairs, 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: **+358 20 1550810** or email: **fga@fi.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 **EUR 350**, 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 Finland.

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 (EHIC)

- The EHIC 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 EHIC and travel insurance. The EHIC 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 an EHIC. Insurance is important as the EHIC only entitles you to the same government-provided medical treatment as a resident of the country that you are visiting. The EHIC will not cover any medical treatment in a private hospital or clinic, or the cost of bringing you back to Finland.
- You can apply for an EHIC online at **www.kela.fi/ehic**

Australia

- When travelling to Australia, you can enrol in Medicare which will entitle you to hospital treatments and medicines at a reduced cost. You can do this by contacting a local Medicare office in Australia.
- If you want to claim a refund of costs under the Medicare scheme, you must do this before you leave Australia. For more information on Medicare visit **www.medicareaustralia.gov.au** or email **medicare@medicareaustralia.gov.au**

Making a claim

To obtain a claim form please contact the claims handler:

Phone: **+358 20 1550810**

Email: **claims.fga@fi.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
Malmin kauppatie 8 A
00700 Helsinki
Finland**

Or email: **claims.fga@fi.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:

**Kuluttajariitalautakunta
P.O. Box 306
00531 Helsinki
Finland**

Phone: **+358 29 566 5200**

Email: **kril@oikeus.fi**

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 +358 20 1550810

✓ 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.

- We will continue to cover these costs where medically necessary for a maximum of 120 days following the onset of an illness or 3 years following an accident. We will only cover costs directly related to your illness or injury sustained during your trip where the first medical consultation occurs during the trip or within 7 days of your return to Finland.

- Repatriation

Actual costs for your repatriation to Finland if medically necessary or for transporting your body to Finland 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 Finland when medically necessary.

- Search and Rescue

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

- Physiotherapy and Chiropractic

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 **EUR 275** for emergency dental treatment to relieve sudden pain.

- Funeral expenses

Up to **EUR 2 200** for your funeral or cremation expenses, in the place where you die outside Finland. This includes the cost of transporting your ashes to Finland 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 Finnish Ministry of Foreign Affairs, World Health Organisation (WHO) or any government or other official authority.
- Treatment for any incidental diagnosis following treatment of an acute illness or injury.
- 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 Finland;
 - treatment which is not directly related to the illness or injury that caused the claim;
 - treatment for psychological consequences of an accident or illness;
 - 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 Finland if medically necessary;
 - replacing any medication you were using when you began your trip;
 - services or treatments you receive within Finland when the illness or injury was not sustained during your trip;
 - your burial or cremation within Finland; 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 Finland.
- 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 Finland 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 Finland only.

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. 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. In addition to the above, if the duration of your trip is more than 1 month you will still be able to terminate the insurance on or after the day your trip starts. You will only receive a refund of the premium you have paid for remaining days.

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, Finnish law will apply and all communication in relation to this policy will be in Finnish or English. In the event of a dispute concerning this policy, the Finnish 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: **Kuluttajariitalautakunta, P.O. Box 306, 00531 Helsinki, Finland.**

Glossary

When the following words and phrases appear in this document or your insurance confirmation, they have the meanings given below.

Area of cover

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 Finland or your trip destination.

Home

Where you normally live in Finland.

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 Finland 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 in Finland, who is covered by the Finnish health care (Kela), 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 86 or under at the date your policy was issued.
- Any other journey which begins after you get back to Finland 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.



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.fi@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/FI/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.