



# Information on personal data processing

Effective as of 1 January 2025

## INSURED EVENT INVESTIGATION

Data Controller (us)

**ALLIANZ POJIŠŤOVNA, A. S.**

Ke Štvanici 656/3, 186 00 Prague 8, Czech Republic

Company ID 47 11 59 71, Commercial Register at the Municipal Court in Prague, Division B, entry 1815

[www.allianz.cz](http://www.allianz.cz), [www.allianz.cz/napiste](http://www.allianz.cz/napiste), telephone: +420 241 170 000

### PERSONAL DATA PROTECTION OFFICER CONTACT INFORMATION

Electronic contact: [www.allianz.cz/napiste](http://www.allianz.cz/napiste), [dpo@allianz.cz](mailto:dpo@allianz.cz)

Phone: +420 241 170 000

Address: Ke Štvanici 656/3, 186 00 Prague

### WHY DO WE PROCESS PERSONAL DATA?

The reason we process your personal data is that we must properly investigate the insured event and, if justified, indemnify the entitled person. We also have a contractual and legal obligation to properly identify the person to whom we provide indemnification. This may be the personal data of a person involved in the insured event, the injured party, a witness, or another third party included in the investigation of the insured event. We process your personal data for the purposes of investigating the insured event and paying the indemnity, fulfilling the policy and legal obligations. The legal title for processing the personal data of the injured party is the fulfillment of the policy, if the injured party is a contracting party, and legitimate interest, if the injured party is not a contracting party, and the fulfillment of legal obligations.

Based on legitimate interest, we use your personal data in the event of a dispute and in connection with which a lawsuit may be brought by us, you or a third party, and further, to determine your satisfaction with the settlement of the insured event, to resolve any complaints about the fulfillment provided by us or suspicions of a criminal offense, and also to share data within the Allianz group. Based on the fulfillment of legal obligations and our legitimate interest, we must meet compliance obligations set forth in law and internal regulations and monitor their fulfillment. We process sensitive personal data (in particular, health data) for the purpose of determining, exercising and defending legal claims. The processing of your personal data is not subject to your consent. Without providing your personal "data on damaged property or other subject of insurance", it is not possible to investigate and settle the damages. You have the right to object to processing based on legitimate interest.

### WHAT PERSONAL DATA DO WE PROCESS?

We process your personal data in connection with the investigation of an insured event and the payment of indemnity. We process your personal data in particular to the extent of identification



and contact details, personal identification number, details of damaged property or other insured objects, vehicle details (license plate, VIN, vehicle registration certificate number), other details

necessary for the investigation and settlement of damage, or health data together with information about the damage (its number and detailed description) including a description of the damage. We obtain your personal data from you, or from another person who has taken steps to have the insured damage investigated and settled.

### **WHO CAN WORK WITH PERSONAL DATA OR HAVE ACCESS TO IT?**

We try to keep the number of people who have access to personal data to a minimum. Data can be processed by our employees and other persons working for us. In addition, personal data may be shared within the Allianz Group. It may also be processed by our contractual partners, such as IT technologies providers, reinsurers, co-insurers, roadside assistance service providers, recovery companies, independent claim adjusters, insurance intermediaries, experts, legal or tax representatives or auditors.

Personal data of the injured party can also be further processed by our contracted doctors and experts and companies providing roadside assistance services.

In addition, personal data can also be obtained by other entities in the event that a merger, sale of the company or a transfer of the policy portfolio occurs on our side.

All the above-mentioned persons are bound by confidentiality and adhere to the standards of personal data security.

Pursuant to the law, we can share data about your insurance policy with other insurance companies for the purpose of preventing and detecting insurance fraud and other illegal acts, either directly or through the Czech Association of Insurance Companies, and further with public authorities, such as the prosecutor's office, courts, tax administration, Czech national bank, financial arbitrator, receivers, etc.

Other persons mentioned in the insurance policy may also have access to personal data and persons entitled to receive indemnification in the event of an insurance event.

As part of its activities, Allianz may use artificial intelligence (AI) to improve the quality of products and services and to automate processes. For each such use the AI is supervised by an authorized employee who ensures the correctness of procedures during use of AI and approves AI outputs.

Photos of damaged vehicles are processed and evaluated by the "ControlExpert" system incorporating artificial intelligence.

### **IS PERSONAL DATA PROCESSED ABROAD?**

Pursuant to the applicable legislation, we can transfer personal data to member states of the European Economic Area (hereinafter referred to as "EEA"). We strive to conclude agreements with our processors in a way that ensures there is no transfer of personal data outside the EEA.

Within the Allianz group, we have adopted so-called binding corporate rules that allow personal data to be transferred outside the EEA while maintaining a high degree of protection. Binding corporate rules guarantee a high level of personal data protection in the EEA will also be observed in other countries. We may also transfer personal data outside the EEA, based on the decision of the European Commission on so-called adequate protection and with the fulfillment of suitable guarantees or within the framework of exceptions for specific situations. Public authorities handle personal data on the basis of the law.

If you have comments on the processing of personal data by a public authority, please contact this authority directly.



## **HOW LONG DO WE KEEP PERSONAL DATA?**

We process personal data for the period for which the insurance policy, from which the indemnity is provided, is arranged. We continue to process personal data for the duration of the investigation of damages. After the termination of the policy and (or) after the end of the damage investigation, personal data will be accessible to a limited number of people, until the statute of limitations and for the duration of necessary archiving.

## **WHAT ARE YOUR RIGHTS?**

In connection with the processing of personal data, you have the right to:

- request and be provided information about what personal data about you we are processing and further information about this processing, including a copy of the personal data being processed (so-called right of access);
- to correct or supplement your personal data upon your request;
- deletion of your personal data from our systems if:
  - we no longer need it for further processing,
  - you have withdrawn your consent to its processing,
  - you have raised a justified objection to its processing,
  - it has been processed unlawfully or
  - it must be deleted in accordance with legal regulations;
- restrict the processing of your personal data (e.g. if you claim that the processing is unlawful and we are verifying the truth of such a claim, or until your objection to the processing is resolved);
- have us provide you with your personal data, which you have provided to us on the basis of consent or for the performance of a contract and which we process by automated means, in a format that enables its transfer to another controller;
- based on your withdrawal of consent, to have us stop processing personal data for which you have given us your consent.

You also have the right to object to the processing of personal data in the cases specified in the Why we process personal data section.

In the case of automated individual decision-making, including profiling, you also have the right to human intervention, the right to express your opinion and the right to challenge the decision.

If you want to exercise any of these rights, use our Data Subject Rights application, which can be found at [www.allianz.cz](http://www.allianz.cz) in the Personal Data Protection section/Data Subject Rights (preferred) or write to [stiznosti@allianz.cz](mailto:stiznosti@allianz.cz) or contact us at any of the contacts listed above.

We will also notify you of any breach of the security of your personal data if such a breach poses a high risk to your rights and freedoms.

You can also contact the Office for Personal Data Protection with any complaint or initiative, which concerns the processing of personal data; contact: Pplk. Sochora 27, 170 00 Prague 7, e-mail: [posta@uoou.gov.cz](mailto:posta@uoou.gov.cz), databox: [qkbaa2n](https://databox.gov.cz).

## **HOW DO AUTOMATED INDIVIDUAL DECISION-MAKING AND PROFILING WORK?**

Automated individual decision-making, including profiling, is such processing of personal data, which takes place exclusively based on automated processing, including profiling (i.e. it is performed by a computer without human intervention) and which results in a decision that has



legal effects for you or significantly affects you in a similar way. This automated individual decision-making, including profiling does not occur during the processing of personal data. In the event of an insured event involving the vehicle, photos of the damaged vehicle are processed and evaluated by an automated system and the outputs are checked by experts.

#### **WHERE CAN YOU FIND OUT MORE ABOUT PERSONAL DATA PROCESSING?**

Details and current information on the processing of personal data can be found at [www.allianz.cz/ochrana-udaju](http://www.allianz.cz/ochrana-udaju). Here you will find, for example, the current list of our processors, business partners, the wording of binding corporate rules and the relevant forms for exercising your rights in connection with the processing of personal data.

#### **EFFECTIVE DATE**

This Information on the processing of personal data is the current version of the Information on processing personal data valid and effective from 25 May 2018.

#### **Note:**

This is the English version of the information on the processing of personal data. The original text of the information is in Czech.