

Privacy Policy

This privacy policy ("**Privacy Policy**") applies to your access and use of this Website. For terms and conditions applicable to the access or use of this Website, please refer to the [Terms of Use](#).

We understand that in this age of rapid technological advances, customers may have concerns about the privacy of the Personal Data they provide. We, Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch ("Allianz" or "we" or "us"), believe that an individual's Personal Data should be handled with the utmost respect and we are committed to protecting their privacy and confidentiality.

It is important to us that our customers are confident that their Personal Data will be treated with the necessary reasonable degree of privacy. Our aim is to ensure that our customer's Personal Data is handled in a responsible and reliable manner and at all times in compliance with the Hong Kong Personal Data (Privacy) Ordinance (Cap. 486).

What Type of Personal Data is Collected?

The term "Personal Data" refers to any data (a) relating directly or indirectly to a living individual; (b) from which it is practicable for the identity of the individual to be directly or indirectly ascertained; and (c) in a form in which access to or processing of the data is practicable.

The Personal Data we collect or may collect are:

- personal contact data including name, telephone number, email address, residential address and correspondence address;
- identification number, date of birth, place of birth;
- occupation, education and income levels;
- in respect of specific products or services, such as when providing insurance, we may collect sensitive Personal Data about your health and medical history depending on the type of service provided;
- financial, banking and payment information, for example, when you purchase certain products or services through the Website;
- personal opinions or personal information that you have disclosed to us (such as survey or feedback responses);
- any other Personal Data reasonably required in order for us to provide the products or services requested by you; and
- any other Personal Data permitted by or required to comply with any applicable local or foreign laws, rules, acts, regulations, notices, circulars, directions, guidelines, directives, codes, guidance and/or decisions of any national, state or local government or regulatory authority,

or any other authority whether in Hong Kong or elsewhere, whether having the force of law or not, as may be amended from time to time ("**Applicable Laws**").

At all times, we collect only the Personal Data on a "need to know" basis and for the purposes of providing our products and services to our customers.

How do We Use It?

We may use or process your Personal Data for the following purposes ("**Purposes**"):

- provision and continuing operation of the Website and the provision of products or services requested by you;
- for purposes of fulfilling our obligations in respect to the provision of products or services to you;
- providing you with the services and benefits of your insurance policy, including when handling a claim made by you;
- to process and issue your policy booking and to send through your policy wording and certificate by fax, post or email;
- for service administration purposes, which means that we may contact you for a number of purposes relating to the products and services we provide on the Website. For example, Allianz may wish to notify you that a particular service has been suspended for maintenance. You will not be able to unsubscribe to these communications as they are considered a part of the service you have required;
- investigating, processing and paying claims made under your insurance policy;
- invoicing and collecting premiums and outstanding amounts from you;
- reinsurance purposes;
- statistical research, data matching and/or verification purposes;
- conducting research, surveys and analysis for the purpose of product design and/or the development and improvement of our services to you;
- with your consent, we may use personal information for marketing communications or other communications for promotional purposes, to let you know about services and products which we offer and certain third parties;
- for purposes of facilitating any potential acquisition or merger with another organization, or upon any acquisition or merger with another organization;
- in respect of cookies, to improve the quality of service that we provide to you. Cookies are small text files of information that are stored by your browser on your computer's hard drive and can be used by website operators to recognize users and collect Personal Data;

- to protect and defend the rights or property of Allianz;
- where required to or permitted by Applicable Laws; and
- other ancillary purposes which are directly related to the above

Whom do We Disclose Your Personal Data to?

We may from time to time disclose and share your Personal Data to the following parties to carry out any of the Purposes, as may be appropriate:

- any of our directors, officers, employees, representatives, agents or delegates;
- any of our shareholders or related corporations, and any of their successors or assigns, and their directors, officers, employees, representatives, agents or delegates;
- any service providers, agents, contractors, delegates, suppliers or third parties (or subcontractors of the foregoing) which we may appoint from time to time to provide us with services in connection with the Website and/or the products and services that we offer to you, and their directors, officers, employees, representatives, agents or delegates;
- business partners (including reinsurers, brokers and bank partners), associates and third party service providers when reasonably necessary, and on a need-to-know basis;
- our professional advisers, consultants and auditors and any person who we believe in good faith to be your legal advisers or other professionals;
- anyone who takes over or may take over all or part of our rights or obligations under this Agreement or anyone this Agreement (or any part of it) is transferred to or may be transferred to;
- to another entity in the event Allianz is intended to be acquired by or merged with, or is acquired by or is merged with, that another entity;
- any relevant governmental or regulatory authority pursuant to a request by any relevant governmental or regulatory authority, or any person to whom we are, in our belief in good faith, under an obligation to make disclosure as required by any Applicable Laws;
- third parties for direct marketing purposes with your written consent and in accordance with our [Personal Information Collection Statement](#); and/or
- parties whom assist us in carrying out the Purposes laid out above in this Privacy policy.

Other than what is required or permitted by law or is in compliance with a court order or as set out in this Privacy Policy, we will not disclose, share, rent, sell or otherwise trade the Personal Data to any third party without your permission. Where we have disclosed your Personal Data to third parties, we will require these parties to protect your Personal Data in a manner consistent with this Privacy Policy. These third parties are not permitted to use or process the Personal Data for any other purpose except as permitted by us.

Transfer of Your Personal Data Outside Hong Kong

We may transfer, store, process and/or deal with your Personal Data outside Hong Kong. In doing so, we will comply with all applicable data protection and privacy laws, including the Hong Kong Personal Data (Privacy) Ordinance (Cap. 486).

What Security do We Use to Protect your Personal Data?

Allianz considers the security of our customer's Personal Data as an important and necessary part of the responsible management of our corporate data. We therefore take all reasonable steps to ensure that customers' Personal Data is secure and is safeguarded from loss, misuse, unauthorized or accidental access or use, processing, erasure, modification or disclosure. All information is kept on a specifically designed database for exclusive use by us.

When you purchase your assistance services, we offer the use of secure server software that encrypts all information you input before it is sent to us. This ensures that the Personal Data is reasonably protected against unauthorized interception.

In order to comply with our obligations we follow strict security procedures in the storage and disclosure of Personal Data to prevent unauthorized access to that information.

Retention of Personal Data

Your Personal Data is retained as long as the Purpose for which it was collected remains and until it is no longer necessary for that Purpose or a directly related Purpose or to comply with any Applicable Laws.

Access to and Correction of Personal Data

It is important to us that your Personal Data is accurate, complete and up to date. You have the right to access, update, correct, or revise your Personal Data if it is incorrect by contacting our Data Protection Officer in writing at Suites 403-11, 4/F, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong or email to agcshk.data@allianz.com.

Your Consent

In accessing and using the Website, you consent to the collection, use, disclosure, holding, processing and transferring of any of your Personal Data you give to "us" in the ways described in this Privacy Policy. Provision of your information is voluntary, but if you do not consent or you withdraw your consent to any of the above, we may not be able to provide you with the services that you have requested and we will inform you of the consequences of such withdrawal of consent where applicable.

Where you have agreed to receive marketing communications or other communications for promotional purposes but you no longer wish to receive these communications, then you can inform us at any time by contacting us using the contact details above.

Notification of Changes

If we decide to change, modify, renew, alter or update our Privacy Policy, we will post these changes on this page so that you are always aware of what Personal Data we collect, how we use it and in what circumstances we disclose it. We encourage you to periodically review the Privacy Policy to be informed of how your Personal Data is being protected. Your continued use of the Website will be taken as your agreement to be bound by this Privacy Policy. Do not use the Website if you do not agree with this Privacy Policy.

Third Party Websites

The Website may contain links to other websites. Allianz is not responsible for the privacy practices or content of such websites. We encourage you to read the privacy statements of these linked sites as their privacy policy may differ from ours.