Data Privacy Notice

Allianz Global Life dac ("AGL"), part of the Allianz Group, is an insurance company authorised under Irish law, offering insurance products and services on a cross-border basis. It operates through distribution agreements with investment companies, insurance brokers and banks, as well as via the internet.

Protecting your privacy is a top priority for us. In accordance with the provisions of art. 13 of Regulation (EU) 2016/679 ("Privacy Regulation"), this Privacy Policy explains how and what type of personal data will be collected (through websites or through the network of intermediaries), why they are collected and to whom they will be disclosed or communicated.

Please read the following carefully.

1. Who is the Data Controller?

A controller is the natural or legal person, public authority, agency or other body which, alone or jointly with others, determines the purposes and means of the processing of personal data; Allianz Global Life dac, located at Maple House, Temple Road, Blackrock, Dublin, Ireland, email dataprivacy-agl@allianz.com, is the Data Controller as defined by the Regulation.

2. What type of personal data is collected?

AGL processes (collects, records, stores, shares and otherwise uses) the personal data of the Insured Person and the Beneficiaries (hereinafter each one of these may also be identified as the “Data Subject”), such as their name, address, gender, date of birth, place of birth, telephone number, e-mail address, tax identification number, identity document number and bank details (the “Data”).

AGL may also collect and process “special categories of personal data” about the Insured Person, such as the results of medical examinations, information taken from death certificates, searches of public sources for evidence of criminal convictions or political position holders.

3. What is the legal basis for the processing of the Data?

The personal data provided by the Data Subject or by other authorized individuals, will be processed for the following purposes:

Purpose	**Is express consent required?**	**Is the provision of data mandatory or optional? What are the consequences of refusing to provide personal data?**
3.A. INSURANCE PURPOSES		
To fulfil pre-contractual, contractual and insurance relationship obligations with the Data Subject;	Yes – AGL will obtain express consent only for "special categories of data" such as data concerning the health of the Policyholder or	Yes - the provision of personal data - including the provision of consent to the processing of any data relating to health is mandatory. Refusal to provide data precludes the

Execution of the Contract, including risk assessment, collection of premiums, prevention and detection of insurance fraud, as well as purposes related to the management and settlement of claims and settlement for other causes; Management of specific requests of the Data Subject, as well as for the provision of benefits connected or ancillary to the Contract.	the Insured (if it is a person other than the Policyholder), which will be collected and processed inside or outside the European Economic Area (EEA) in order to enter into and/or manage the Contract.	conclusion and administration of the Contract.
3.B. ADMINISTRATIVE PURPOSES		
Carrying out administrative-accounting activities and those related to the exercise of the insurance business, to which AGL is authorised, such as the redistribution of risk through co-insurance and/or reinsurance.	No.	Yes - the provision of personal data - including the provision of consent to the processing of any data relating to health is mandatory. Refusal to provide data for this purpose precludes the conclusion, management and administration of the Contract.
3.C. LEGAL PURPOSES		
Fulfilment of legal obligations (e.g. fiscal, accounting and administrative obligations) by European Regulations or EU legislation or by an order of the competent national authorities and other public bodies.	No	Yes - The provision of personal data is mandatory for legal purposes. Refusal to provide the data prevents AGL from fulfilling its obligations under the law.
3.D. MARKETING PURPOSES		
Carrying out marketing activities by the Data Controller or other companies of the Allianz Group or selected third parties through: the sending of advertising material, direct sales, carrying out market research, commercial communications relating to AGL's	Yes – AGL will obtain the express consent of the Data Subject.	No - The provision of personal data for marketing purposes is optional. Failing this, the Data Subject will not be able to receive commercial communications, participate in market research, receive marketing communications specific to your profile.

services and products, as well as to products and services of the Allianz group or third-party companies (AGL's business partners) also through traditional and/or remote communication techniques (such as e-mail, telephone and any other form of electronic communication).		

For those purposes indicated above where it is indicated that AGL does not require Data Subject's explicit consent, the personal data will be processed based on the lawful basis in fulfilment of a contract (refer to 3.A & 3.B above) and/or to comply with the legal obligations (refer to 3.C above).

The Data Subject may, at any time, withdraw any consent granted as set forth in section 9 of this Data Privacy Notice.

4. How is the Data collected and processed?

AGL will obtain the personal data directly from Data Subject and / or from the following organizations and individuals: companies part of the distribution chain, physicians, nursing and hospital staff, other medical institutions, care homes, statutory health insurance funds, professional associations and public authorities.

In relation to all of the purposes mentioned above, the personal data will be processed manually or by using electronic means which are adequate for the storage, safeguard and communication of such data. For such purpose, all of the necessary security measures will be taken in order to ensure that there is a sufficient level of protection from non-authorized accesses, loss or accidental destruction of the data.

For such purpose, access to AGL's databases and records will be limited to: i) the employees of AGL specifically identified and authorized to carry out the processing; ii) individuals external to the organization of AGL, part of the insurance chain or service companies who may act, from case to case, as autonomous data controllers or external data processors.

5. Who will have access to the Data?

For the purposes set forth in section 3.A, 3.B and 3.C of this Data Privacy Statement, the Data of the Data Subject may be disclosed to the following entities acting as independent data controllers: public authorities and organisations, other insurers, co-insurers, reinsurers, consortia and trade associations, insurance brokers, banks, stock brokers and asset management companies.

For the purposes set forth in section 3.A, 3.B and 3.C of this Data Privacy Statement, the Data of the Data Subject may also be shared with the following parties who operate as data processors under our instruction: members of Allianz Group, companies in the distribution chain; technical consultants and other persons providing auxiliary services on behalf of AGL, such as legal advisers, experts and medical practitioners; financial settlement agencies; claims management, adjustment and payment agencies; legal protection consultants and support centres; approved clinics; data storage companies or IT

service providers; mail delivery companies; audit companies and consultants; business information companies for financial risk analysis; fraud control agencies; debt collection agencies.

For the purposes set forth in section 3.D of this Data Privacy Statement, the Data of the Policyholder may be shared with the following parties who operate as data processors under our instruction: Advertisers and advertising networks to send marketing communications, as permitted under local law and in accordance with Policyholder's marketing preferences.

An up-to-date list of those entities may be requested, free of charge, by contacting AGL as set forth in section 9 of this Data Privacy Notice.

6. Where will the Data be processed?

The personal data may be processed both inside and outside of the European Economic Area (EEA) by the parties specified in Section 5 above, subject always to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. AGL will not disclose personal data to parties who are not authorized to process them.

Whenever AGL transfers personal data for processing outside of the EEA by another Allianz Group company, it 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 to the following address

https://www.allianzgloballife.com/en_GB/documentation-and-forms.html.

Where the Allianz BCR do not apply, AGL will instead take steps to ensure that the transfer of the personal data outside of the EEA receives an adequate level of protection as it does in the EEA. Details of what safeguards AGL relies upon for such transfers (for example, Standard Contractual Clauses) can be requested by contacting AGL as detailed in section 9 of this Data Privacy Notice.

7. How long will the Data be kept for?

The personal data collected, pursuant to paragraphs 3.A 3.B,3.C and 3.D of this Privacy Notice, will be retained for a period of time which is equal to the duration of the Contract (including any renewals thereof) and for the following 10 years from the expiry, termination, withdrawal from the latter, save for cases where a longer retention period is required for possible disputes, requests of the competent authorities or pursuant to the applicable legislation.

Once the retention period is over the data will be deleted or anonymized.

8. What are the rights of the Data Subject in respect of his/her personal data?

As set forth by the applicable legislation on data protection, the Data Subject has the right to:

- Access the personal data held about you and to know its origin, purposes, purposes of the Processing, details of the Data Controller(s), Data Processor(s) and the parties to whom the data may be disclosed;
- Withdraw your consent at any time where the data is processed with your consent; this does not include cases where the processing is necessary for compliance with a legal obligation to which

the Data Controller is subject or to carry out a task carried out in the public interest or is related to the exercise of official authority by the Data Controller;

- Ask for your Data to be updated or corrected to ensure its accuracy;
- Request the restriction of the processing of your personal data in certain circumstances;
- Obtain the deletion of your data from the Data Controller without undue delay;
- Obtain your personal data, including in electronic format, for your personal use or for a new insurer;
- Lodge a complaint with AGL and/or the competent supervisory authority where the conditions are met.

The Data Subject may exercise these rights by contacting AGL as detailed in section 9 of this Data Privacy Notice providing his/her name, email address, account identification and purpose of the request.

9. How can AGL be contacted?

Any queries about how the personal data is used or how to exercise the Data Subject's rights can be addressed to the Data Protection Officer by, email or post as follows:

Mail	**email**
c/o Allianz Global Life dac Maple House, Temple Road, Blackrock Co. Dublin, A94 Y9E8, Ireland	dataprivacy-agl@allianz.com

10. How often is this Data Privacy Notice updated?

AGL regularly reviews this Data Privacy Notice. AGL will ensure that the most recent version is available on the company's website https://www.allianzgloballife.com/en_GB.html and will inform the Data Subjects directly of any important amendments that may impact him/her or require his/her consent.

This Data Privacy Notice was updated 29/10/2026.