

# Privacy statement

If you purchase an insurance or another financial product from us, you provide us your personal data. That's privacy-sensitive information. We naturally handle your data with the utmost care. In this privacy statement you can read about how we handle your data.

## Who we are?

Allianz is a global insurer and financial services provider. In the Netherlands, our services include non-life insurance, income protection insurance and mortgages. We provide our services with 1,200 employees and together with more than 4,000 independent advisers.

Allianz Nederland  
Visiting address:  
Coolingsingel 120, 3011 AG Rotterdam  
The Netherlands

Postal address:  
Postbus 761, 3000 AT Rotterdam  
The Netherlands

By processing your personal data, we mean collecting, storing and using your personal data as set out in the General Data Protection Regulation (GDPR).

## Whose personal data do we process?

### We process the personal data of:

- visitors to this website and those who contact us via the contact form
- employees and applicants. A separate privacy statement is available for this purpose. For applicants, this can be found at <https://jobs.allianz.nl/index.php/privacy>.
- contact persons of our suppliers and financiers
- visitors to our office
- customers who purchase a product or service from us
- third parties, such as someone who submits a damage claim to us.

### We process the personal data of visitors to this website:

- for the development, security and improvement of our website
- for the development and improvement of our products and services
- for answering questions received via the contact form
- for handling complaints made via the complaints form.

### For this purpose, we process:

- general visitor data, such as click behaviour, time of visit and visit frequency
- personal data provided in the contact form, such as name, email address, address and telephone number
- personal data provided in the complaints form, such as name, email address, address and telephone number.

### We use cookies

If you visit our website, we may collect and save your visitor data. We do that to make our website more user-friendly. We may also send cookies (tiny text files) to your computer to make it easier to communicate. You can read more about this in [our cookie policy](#).

### We process the personal data of contact persons of our suppliers and financiers:

- for maintaining contact regarding our services and operations
- in order to comply with any laws and regulations.

### For this purpose, we process:

- general contact information, such as name, email address and telephone number.

### We process the personal data of visitors to our office:

- to promote the security of Allianz and its employees.

### For this purpose, we process:

- camera images
- name
- car registration number, if you use a parking space in our car park.

### We process personal data when you register for an event organized by Allianz:

- to promote a good business relationship.

### For this purpose, we process:

- name (initials and/or first name and surname, title)
- business email address
- business address details
- business (mobile) phone number
- job title
- event-related information, such as dietary requirements.

### There are various reasons why we may process your personal data:

- for entering into and providing your insurance product or financial service, and for any related communications
- to prevent and combat fraud
- to ensure the security and integrity of the financial sector, our organization, employees and customers
- to comply with laws and regulations
- for marketing activities

If you do not want to receive personal offers or newsletters, you can unsubscribe via our [customer service page](#).

### On what legal basis do we process your personal data?

#### We process your data in accordance with the General Data Protection Regulation (GDPR):

- for entering into and carrying out the contact
- in order to fulfil legal obligations
- on the basis of a legitimate interest of ours or a third party
- on the basis of your consent.

### What personal data are we allowed to process?

#### We may process the following personal data:

- name
- address
- date of birth
- telephone number
- email address
- financial information
- bank account number
- car registration number

#### Personal data that we need for some products and services:

- Social Security Number (SSN, in Dutch: Burgerservicenummer (BSN)). We will only ask for your SSN if this is provided for by law, such as for giving your information to the tax authorities and UWV (Employee Insurance Agency). The products for which we ask for your SSN are for life insurance, disability insurance, mortgages and pension insurance.
- Health data. In certain cases, we require information about your health for the acceptance or provision of our insurance products and other financial and related services. Sometimes we need information from your doctor. If we need data from your doctor, we always ask for your consent first. Health data is shared solely with our medical department. We ask for health data for life insurance, disability insurance or in the event of personal injury.
- We request data relating to criminal convictions to limit and exclude risks. For the risk assessment for non-life and income protection insurance products, one of the things we ask for when you apply for insurance is information about any previous convictions. We also process these criminal records to prevent fraud and abuse. Criminal convictions older than 8 years need not be reported to us. Nor do you have to provide us with any data related to criminal convictions unless we specifically ask for it. Data about criminal convictions on, for example, your application form will be processed by us solely by duly authorized employees.

### Life insurance

If you purchase a life insurance product, such as term insurance or a pension insurance product, the personal data we ask for may include the following:

- Name, address, date of birth, telephone number and email address
- SSN for giving your data to the tax authorities
- Bank account number to receive payments from you and make payments to you or your beneficiary or beneficiaries
- Health data. When assessing health in connection with taking out insurance, our medical adviser plays a primary role. Only the medical adviser and employees under his or her responsibility are allowed to process health data. If, for assessing your application, the medical adviser finds it necessary to request health data from others, such as your general practitioner or attending specialist, he or she will always ask for your consent first. The written authority in which you give this consent will state what health data our medical adviser requires and from whom he or she wants to request the data. You give your consent by signing the written authority. The medical adviser is responsible for keeping your health data.

### Non-life insurance

If you take out non-life insurance, such as car insurance, liability insurance, cyber insurance, income protection insurance or disability insurance, the personal data we ask for may include the following:

- Name, address, date of birth, telephone number and email address
- Bank account number to receive payments from you or make payments to you
- Car registration number in the case of car insurance
- In the event of protracted incapacity for work, your SSN for communicating with UWV (Employee Insurance Agency)
- Health data for income protection or disability insurance. When assessing health in connection with taking out insurance, our medical adviser plays a primary role. Only the medical adviser and employees under his or her responsibility are allowed to process health data. If, for assessing your application or for assessing your income situation or incapacity for work, the medical adviser finds it necessary to request health data from others, such as your general practitioner or attending specialist, he or she will always ask for your consent first. The written authority in which you give this consent will state what health data our medical adviser requires and from whom he or she wants to request the data. You give your consent by signing the written authority. The medical adviser is responsible for keeping your health data.
- For the risk assessment for non-life insurance products, we may also enquire whether you have a criminal record.

## Claims handling

- In order to process a personal injury claim, we process your health data, among other things.
- When claiming benefits due to incapacity for work or an accident, our medical adviser plays a primary role. Only the medical adviser and employees under his or her responsibility are allowed to process health data. If, for assessing your claim, the medical adviser finds it necessary to request health data from others, such as your general practitioner or attending specialist, he or she will always ask for your consent first. The written authority in which you give this consent will state what health data our medical adviser requires and from whom he or she wants to request the data. You give your consent by signing the written authority. The medical adviser is responsible for keeping your health data. When processing health data, we comply with the Code of Conduct for the Processing of Personal Data of the Dutch Association of Insurers (Verbond van Verzekeraars). Only the medical adviser may process your health data for preparing his or her medical advice. The medical adviser may ask you for additional health data for this purpose. Only with your explicit written consent, if necessary, will the medical adviser collect your health data, such as from your doctors.

## Mortgages

If you purchase a mortgage product from us, the personal data we ask for may include the following:

- name, address, date of birth, telephone number and email address
- SSN for giving your data to the tax authorities
- bank account number to receive payments from you or make payments to you
- financial data for assessing the mortgage application
- education and profession data
- family composition

You are not required to provide us with your personal data. If you don't want to do that, you may not be able to purchase certain insurance products or financial services from us. We'll let you know that as soon as possible.

### Profiling and automated decision-making

Sometimes we assess an application for a product or service via an automated process. In that case, we make analyses and predictions by attributing your personal data to behaviour, location and personal preferences, for example. You then receive an offer or rejection on the basis of these analyses. If you have questions about automated decision-making, [please do not hesitate to contact us](#).

## How do we handle your personal data?

For the processing of personal data, we comply with the [Code of Conduct for the Processing of Personal Data of the Dutch Association of Insurers](#).

We handle special personal data, such as data about your health, with the utmost care.

### Non-disclosure agreement

Employees sign a non-disclosure agreement when they join Allianz. Only duly authorized staff are allowed to process your personal data. In addition, our employees are continuously trained in aspects of data privacy, such as how to prevent data breaches.

### Exchange of information internally

We handle your personal data with the utmost care. Moreover, we comply with applicable privacy and other laws and codes of conduct for financial services providers. This applies to Allianz and our affiliated businesses. We have laid down all privacy rights and obligations in intra-company agreements.

We also have internal rules for the exchange of information between Allianz Nederland and foreign offices of the Allianz Group. These are binding corporate rules. You can request a copy of these rules via [privacy@allianz.nl](mailto:privacy@allianz.nl).

### Exchange of information with third parties

For some services, we work with third parties, such as insurers, brokers, investors, reinsurers, the Central Register (Stichting CIS) and the companies that process personal data for us. If we transfer personal data to these third parties, we make agreements to guarantee your privacy. More privacy information can be found in the general terms and conditions of your insurance product, pension or mortgage.

Your data is usually processed within the European Economic Area (EER). If we share your data with a service provider located in a country outside the EER or if personal data is processed outside the EER, we make agreements so that we comply with the rules laid down for that in the European Economic Area. In that case, we use the standard contractual clauses; that's a model approved by the European Union which establishes an adequate level of protection for the security of personal data.

### Exchange of criminal records

We process criminal records in accordance with the GDPR. Moreover, we comply with the [Insurers & Crime Protocol](#) and the [Financial Institutions Incident Warning System Protocol \(verzekeraars.nl\)](#).

In the event of fraud and crime, we may share personal data with other financial institutions, investigative services and the Centre for Combating Insurance Crime (CBV).

### Personal data retention period

We keep your personal data no longer than necessary for the provision of our services and/or as long as required by law. In principle, we keep your data for:

- 3 to 12 months if you do not purchase any of our products or services
- 7 years after the end of the contract
- 7 years after a claim has been handled

If necessary, we keep your data for longer.

### Personal data in the CIS database

For a responsible acceptance, risk and fraud policy, we record your data in the Central Register (Stichting CIS) of insurance companies operating in the Netherlands. Stichting CIS (Bordewijklaan 2, 2591 XR, The Hague) manages this data. The objective of processing personal data at CIS for us as an insurer is to assess and control risks and to combat insurance crime.

The data at CIS is used to guarantee the security and integrity of the financial sector. Anonymous data is also used for statistical analyses.

In addition, we record your customer data centrally so that we can find persons, companies, property and risk addresses in the event of serious calamities, incidents such as insurance fraud or investigative activities by the police and the judiciary.

We also register claim reports in CIS. These claim reports are neutral. We do not record any information about fault or liability. For more information, see [www.stichtingcis.nl](http://www.stichtingcis.nl). Here you will also find the CIS Privacy Regulations.

We do all we can to make your visit to and use of our websites secure and to prevent abuse.

## What are your rights?

### You have the following rights:

- You are entitled to the access, correction and possible removal of your personal data.
- You are entitled to ask us to limit the use of or stop using your personal data if we do not process the right personal data.
- You are entitled to withdraw your consent for processing your personal data. In that case, we may have to stop offering a product or service.
- You are entitled to object to the processing of your personal data and to its external storage in CIS.
- If you have a complaint about the way in which we handle your personal data, you can submit it via the complaints form. You can also file a complaint with the Dutch Data Protection Authority.
- You are entitled to request your personal data for sending it to another party. You may also ask us to send your personal data to another party.

If you wish to exercise these rights, please contact our Data Protection Officer at: Postbus 761, 3000 AT Rotterdam, the Netherlands or send an e-mail to [privacy@allianz.nl](mailto:privacy@allianz.nl).

### Questions

If you have any questions about our processing of personal data, please contact our Data Protection Officer via:

Postbus 761, 3000 AT Rotterdam

The Netherlands

Or send an email to [privacy@allianz.nl](mailto:privacy@allianz.nl)

### Unsubscribe to mailings

You can unsubscribe to receiving commercial information about our products via [our customer service page](#).

### Privacy statement of Allianz entities

**This privacy statement applies to Allianz and all our affiliated businesses. These are:**

- The Dutch branch office of Allianz Benelux N.V. (trading as Allianz Nederland Schadeverzekering, Allianz Nederland Levensverzekering, Allianz Inkomensverzekeringen, Allianz Nederland Verkeer- en Privéverzekeringen, Allianz Nederland Corporate, Allianz Claims Services).  
Chamber of Commerce number: 59395435. AFM number: 12042158.
- Allianz Vermogen B.V.  
Chamber of Commerce number: 30144446. AFM number: 12043289.
- Allianz Premie Pensioen Instelling B.V.  
Chamber of Commerce number: 55352650. AFM number: 12041623

This privacy statement was most recently updated on 07-10-2022. We update it from time to time. This is done unilaterally. The latest version of this privacy statement can be found on this Allianz website. We recommend looking at the privacy statement on a regular basis.

We are committed to ensuring that this information is correct. However, it is possible that the information is incomplete and / or incorrect. We accept no liability for any form of damage that may arise from the use of the information. In addition, we accept no liability for websites that are not maintained by us, referenced or containing references to this information. We reserve the right to change the content of this information without notice.