

## Privacy Notice

Protecting your privacy is important to us.

In accordance with Art. 13 and Art. 14 of the General Data Protection Regulation (GDPR), we inform you about the processing of your personal data by AWP P&C S.A., Bulgaria Branch and the rights to which you are entitled under data protection law. Please read this message.

### 1. Who is a data controller?

A Data Controller is an individual or a legal entity (including us as an enterprise) who controls your personal data and is responsible for their storage and use in electronic or paper form.

**AWP P&C S.A., Bulgaria Branch** ("we", "us", "ours") is part of Allianz Worldwide Partners SAS Paris, an insurance company licensed **in France, which offers insurance products and services around the globe. In turn, AWP SAS Paris is part of Allianz Group (Allianz Group).**

We are a data controller under the applicable data protection law.

### 2. What personal data are collected?

Personal data is information that relates to you and which can identify you.

We shall collect and process different types of personal data that apply to you. These are usually:

- Full name
- Address
- Age or date of birth
- Gender
- Contact details (email, phone)
- IP addresses when visiting our website if the cookies are not enabled
- Credit/debit cards and bank details
- Depending on the circumstances, personal data (as mentioned above) of co-insured persons (spouses/family partners, relatives, etc.)
- Vehicle registration numbers
- Order ID (or transaction ID)

In the course of processing an insured event, we may also receive sensitive personal data (special categories of personal data according to Art. 9 GDPR) about you, such as medical report data or death. This data can be used to draw conclusions that reveal information about your physical and mental health, your ethnicity, religious beliefs, suspected or enforced judgements.

**By submitting documents to AWP P&C S.A. Bulgaria Branch, you expressly and voluntarily agree that your personal data (including special categories of personal data) shall be processed while assessing and liquidating insurance damages.**

**You may provide documents and personal data on behalf of third parties only if you have the necessary permission to do so.**

### 3. How shall we receive and process your personal data?

We collect and process the personal data you provide and we receive from you for various purposes. For the following detailed purposes, for which, as we have indicated, we do not need your explicit consent, as described below, we shall process your personal data on the basis of your legitimate interests and/or to meet our legal obligations.

Purpose	Does it require explicit consent?
For our legitimate interests or for the performance of legal obligations:	No

Purpose	Does it require explicit consent?
<ul style="list-style-type: none"> <li>• In order to meet the contractual obligations and to manage the insurance contract (e.g. submission of an offer, risk assessment, insurance, performance of the contract services, claims handling)</li> <li>• To protect your relevant interests or the relevant interests of another individual</li> <li>• Collection of receivables</li> <li>• For preventing and detecting fraud, money laundering, economic sanctions or terrorist financing</li> <li>• To comply with our or your legal obligations (e.g. for tax, administrative or accounting purposes)</li> <li>• For recourse claims to other insurance institutions (e.g. credit card companies, travel insurers, health insurance institutions, etc.)</li> <li>• To insure the risk assumed by us with a reinsurer and/or for a risk distribution by using reinsurers or co-insurers</li> </ul>	
<ul style="list-style-type: none"> <li>• To inform you or to allow another Allianz Group enterprise and other businesses to which it is entrusted to inform you of products and services that we believe you might be interested in. You can change these preferences at any time by withdrawing your consent by email (subscribe/unsubscribe button) or by contacting us as described in section 8.</li> </ul>	Yes
<ul style="list-style-type: none"> <li>• To improve your customer journey by receiving your rating and feedback</li> </ul>	Yes

We shall use your personal data when you receive or wish to use our products and services. If you do not wish to provide it to us, we probably shall not be able to provide you with products and services as well as to make payments.

#### 4. Who shall have access to your personal data?

For the purposes above, we also may use your personal data with the following parties - either because they act as data processors at our commission or in order to be able to conclude, verify or execute the contract with you or to insure the risk assumed by us:

- Public authorities, ombudsman
- Other enterprises of Allianz
- Other insurers and ancillary companies
- Co-insurers/reinsurers
- Insurance intermediaries/brokers and banks
- Medical service providers
- Authorised persons investigating insurance frauds
- Technical advisers
- Lawyers
- Damage assessors
- Doctors, hospitals, repair workshops, roadside assistance, installers, fitters
- Outsourcing service companies (e.g. mail, document management, outstanding debts, IT service providers)
- Advertisers and advertising networks that send you marketing messages, if permitted by law and consistent with your communication preferences. In this case, we shall not provide your personal data without your permission to any third parties independent from our corporation for their own use for marketing purposes.
- Third party providers of service solutions (e.g. user rating functionalities)

Please note that we provide your personal data in the following cases:

In the event of planned or real restructuring, consolidation, sale, joint venture, disposal, transfer or other total or partial sale of the enterprise or of assets and shares (including in the event of bankruptcy or similar proceedings).

#### 5. Where is your personal data processed?

Your personal data may be processed both within and outside the European Economic Area (EEA), by the parties specified in Section 4. In addition, these parties shall always be subject to the confidentiality and data security restrictions of the contract in accordance with the applicable data protection law. Therefore, we shall not disclose your personal data to any persons who are not authorised to process it.

Whenever we transfer your personal data for processing to another Allianz Group outside of the EEA, we shall do so on the basis of binding company 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 [https://www.allianz-partners.com/en\\_US/allianz-partners---binding-corporate-rules-.html](https://www.allianz-partners.com/en_US/allianz-partners---binding-corporate-rules-.html).

Wherever the Allianz Privacy Standard does not apply, we shall, as an alternative, take measures to ensure that your personal data transfer outside the EEA is done with the appropriate level of protection as is done within the EEA.

## 6. What rights do you have with your personal data?

- **Access:**  
You have the right to see what personal data of yours is stored. It also includes the origin and purpose of data processing, the data controller, the data processor, and the parties to whom the data may be disclosed.
- **Withdrawal:**  
You may withdraw your consent to processing your personal data at any time if you have previously given such consent.
- **Rectification:**  
You can request updating or adjusting your personal data.
- **Erasure:**  
You may request that your personal data be erased from our database if it is no longer required for the purposes above (see section 3).
- **Restrictions:**  
Under certain circumstances, you may restrict the processing of your personal data. For example, when you have questioned the accuracy of your personal data, and more specifically the time limit within which we have the right to verify your personal data accuracy.
- **Data Portability:**  
You can obtain your personal data in electronic format - for you or your new insurer.
- **Complaints:**  
You can file a complaint with us or the relevant data protection authorities.
- **Objections:**  
If permitted by applicable law or regulations, you have the right to object to your personal data processing by us or to request from us to discontinue this data processing (including for direct marketing purposes). Once you have informed us of such a request, we shall no longer process your personal data, provided it is permitted by applicable law and regulations.

You can exercise these rights by contacting us. For more details, see section 8.

## 7. How long do we store your personal data?

We store your personal data as a whole no longer than is necessary for implanting our contract or for as long as required by the relevant legislation, whereas your data shall be kept exclusively for the purposes for which it was collected. Personal Data which was provided while using our rating & review functionality will be kept for a maximum of one year. Should you have any questions about the relevant criteria for storage terms, you can contact us as described in section 8.

## 8. How can you contact us?

Should you have any questions about your personal data processing or want to exercise your rights, you can contact us by phone, by email or by post as follows:

AWP P&C S.A., Personal Data Protection  
16, Srebarna, fl. 8, 1407 Sofia  
Phone: +359 2 995 1843 ; E-mail: [dataprotection.azpbg@allianz.com](mailto:dataprotection.azpbg@allianz.com)

Additional declaration and information on data processing  
in connection with the use of  
**CARD PROGRAMMES**  
by hi.health

Processing activity	Provision of a card for payment of medical or insurance services to insured persons
Responsible person	Insurance company
<ul style="list-style-type: none"> <li>● Data processing purposes on the legal basis for the performance of the contract</li> </ul>	a. Issuance of a payment card to insured persons
	b. Payment processing and monitoring of payment transactions
	c. Processing of submitted documents and insurance claims
	d. Provide communication channels for processing services that meet contract requirements
<ul style="list-style-type: none"> <li>● the legal basis of the consent</li> </ul>	e. For individual services in connection with the provision of the payment card, the controller may additionally obtain consent; this consent may be withdrawn at any time (with effect for the future)
<ul style="list-style-type: none"> <li>● the legal basis of the legitimate interest</li> </ul>	f. Marketing, analyzing, changing and improving services
	g. Ensuring network and information security
	h. Detect, track and prevent fraudulent activities and unauthorized payment transactions
Change the target	The controller and its processors use personal data to improve their services
Obligation to provide data	The insured person must provide an appropriate bank account from which the uncovered benefits can be drawn
Processed data types:	<ul style="list-style-type: none"> <li>● E-mail address of the authorized user</li> <li>● Authorized consumer's insurance policy identification number or insurance company membership identification number</li> <li>● E-mail address</li> <li>● Policy number</li> <li>● Membership number</li> <li>● Name</li> <li>● Address</li> <li>● Phone number</li> <li>● Location</li> <li>● Payment card details</li> <li>● Payment card token</li> <li>● Health details (invoice, prescription, medical certificates)</li> <li>● Collateral transaction details (payment amount, date)</li> <li>● IP address, device information</li> <li>● Insurance information</li> <li>● Cookie identifier</li> </ul>
Recipients of data	Processor:
	<ul style="list-style-type: none"> <li>● Head of Cards Program: hi.health GmbH, FN496184h, Mariahilfer Straße 117/2/23, 1060 Wien</li> </ul>
	Independent persons responsible:
	<ul style="list-style-type: none"> <li>● Electronic Money Institute: Monavate, registration number 12472532, The Officers' Mess Business Centre, Royston Road, Duxford, Cambridge, England, CB22 4QH</li> <li>● Payment processing: Stripe Payments Europe, Limited (SPEL), 1 Grand Canal Street Lower, Grand Canal Dock, Dublin, D02 H210, Ireland</li> </ul>

External data source:	<ul style="list-style-type: none"> <li>• Payment details: hi.health GmbH, FN496184h, Mariahilfer Straße 117/2/23, 1060 Wien</li> </ul>
Transfer from a third country	<p>Company: <b>allpay Limited</b>  Country: Great Britain  Data types: Name, address, payment card details  Legal basis for transmission: Guarantees pursuant to Article 46 GDPR - adequacy decision</p> <p>Association: <b>Atlassian Pty Ltd</b>  Country: Australia  Data types: Name, address, email address, health details, insurance information  Legal basis for transmission: Guarantees under Article 46 of the GDPR - EU standard contractual clauses</p> <p>Company: <b>Braze, Inc.</b>  Country: USA  Data types: Name, email address, device information  Legal basis for the transfer: safeguards under Article 46 GDPR - adequacy decision (EU-US Privacy Shield Framework)</p> <p>Association : <b>Derwent Capital Management Limited</b>  Country: Great Britain  Data types: name, address, telephone number, e-mail address of the authorised user, transaction details of the collateral  Legal basis for transmission: Guarantees pursuant to Article 46 of the GDPR - adequacy decision</p> <p>Company: <b>Marqeta, Inc.</b>  Country: USA  Data types: name, address, telephone number, payment transaction data, payment card data  Legal basis for transfer: Guarantees under Article 46 GDPR - EU standard contractual clauses</p> <p>Association: <b>Monavate Limited</b>  Country: Great Britain  Name, address, telephone number, email address, payment details  Legal basis for transmission: Guarantees under Article 46 GDPR - adequacy decision</p> <p>Company: <b>monday.com Ltd.</b>  Country: Israel  Name, email address  Legal basis for transmission: Guarantees under Article 46 GDPR - adequacy decision</p>

**Last update:** December 2025