

ALLIANZ.HU

SUPPLEMENTED CUSTOMER INFORMATION BROCHURE AND CONTRACT TERMS AND CONDITIONS

EFFECTIVE AS OF 23
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The present document is a supplement to the contractual terms and conditions and customer information of Allianz Hungária Co. Ltd. (hereinafter: the Insurer) and it contains the following information which complies with the provisions of Act LXXXVIII of 2014 on Insurance Business: insurer data, provisions on governing law, information on the sale of insurance products (consultancy/advice, remuneration), the provisions of

the insurance contract on the handling of personal data, information on complaints management and rules on insurance secrets.

In addition to the above the document contains the rules on e-contracting which shall be applicable in case the contract is concluded through electronic means.

I. CUSTOMER INFORMATION BROCHURE

1. INSURER DATA

Name: Allianz Hungária Co. Ltd.

Our Head Office: H-1087 Budapest, Könyves Kálmán krt. 48-52.

Our mailing address: 1368 Budapest, POB 191

Company registration number: The Municipal Court of Budapest as Court of Registration, Company reg. no. 01-10-041356

Country of registration of the Seat of the Company: Hungary

Our supervisory authority is the National Bank of Hungary (registered domicile: H-1054 Budapest, Szabadság tér 8–9). Our company is a member of Allianz SE, a group of insurance companies which is the market leader in Europe, and one of the largest insurance groups worldwide.

Allianz Hungária Co. Ltd. is one of the most significant financial service providers in Hungary, and we are at the disposal of our clients with our long years of domestic and international expertise.

The insurer shall publish the annual report concerning its liquidity and financial status on its website. Since 1990, our company has been operating as a company limited by shares and it has been authorised by the Supervisory Authority for the pursuit of insurance business.

2. GOVERNING LAW

Contracts concluded with the Insurer shall be subject to provisions of Hungarian Law. As regards the concluded contract, issues not regulated in the general or special contract terms and conditions in respect of the given product, such issues shall be governed by the applicable provisions of the Hungarian Civil Code.

3. INFORMATION ON THE SALE OF INSURANCE PRODUCTS

The products of the insurer may also be sold by both independent insurance intermediaries or tied agents (dependent insurance intermediaries). If **non-life insurance products** are sold directly by the insurer, the insurer shall not provide advice during the process.

The intermediary shall be entitled to receive remuneration in respect of brokered contracts and contracts under its

management on the basis of the relevant agreement with the insurer. The remuneration which is part of the insurance premium shall be paid to the intermediary by the insurer.

4. RULES ON INSURANCE SECRETS

Under the stipulations of Act LXXXVIII of 2014 on Insurance Companies and Insurance Business (Insurance Act), insurance secrets mean any data in possession of the Insurer the insurance intermediary and/or the insurance consultant – not being classified as a state secret – that pertain to the personal circumstances, assets and/or business of clients of the Insurer the insurance intermediary and the insurance consultant (including the Claimant) as well as to the contract concluded with the Insurer.

Insurance secrets may only be disclosed to any third party if it is so stipulated by the law or with the written exemption granted by the client or his/her legal representative, describing therein the exact scope of secrets that may be disclosed or in case the insurance company or the certification body appointed by the insurer will only become acquainted with such secrets within the framework of the certification process

On the basis of Articles 138 and 139 of the Insurance Act the duty of secrecy is lifted in case of the following bodies and authorities:

- the National Bank of Hungary acting within its scope of competence, to the following;
- investigating authorities and the public prosecutor's office acting in a pending criminal procedure;
- the competent court acting in criminal cases, civil lawsuits our out of court proceedings or the review of administrative decisions or experts assigned by the court, the independent court bailiff acting in a case of judicial enforcement, the main creditor acting in a procedure of settling debt, the Family Bankruptcy Protection Service, the administrator or court in charge of family assets;
- public notaries acting in probate cases and their assigned experts;
- the tax authorities in tax matters if the Insurer is legally obliged to disclose data or if it must disclose data on payments made in connection with an

- insurance contract when such payment is subject to taxation. In such cases data will be disclosed following a request by – the tax authorities;
- the national security service when acting in an official capacity;
 - upon a written request from the investigating authority, the national security agency or the prosecutor's office, if there is data which alludes to the fact that the insurance transaction is related to
 - a) drug abuse, or abuse of new psychoactive substances, terrorist activities, abuse of explosive materials or devices, abuse of arms or ammunition, money laundering, or criminal acts committed by organised criminals as stipulated in Act IV of 1978 which was in force until June 30, 2013;
 - b) drug trafficking, the possession of drugs and incitement to become dependent on harmful habits, contribution to the preparation of narcotic substances or drugs, abuse of new psychoactive substances, terrorist acts or the failure to report such terrorist acts, financing terrorism, abuse of arms or ammunition, money laundering, or criminal acts committed by organised criminals, as stipulated in the Hungarian Criminal Code (Btk.);
 - the Hungarian investigating authorities will provide information on insurance secrets upon receipt of a written request by foreign investigating authorities as part of a international commitment. In such cases the Hungarian investigating authorities will request the Insurer to provide such information;
 - the insurance secrecy obligation shall also be lifted in case the authority which functions as a financial information unit requests the disclosure of insurance secrets from the Insurer following receipt of a written request by foreign investigating authorities or a foreign Financial Information Unit on the basis of the Act on the prevention and elimination of terrorism and money laundering;
 - the Hungarian Competition Authority when acting in its capacity to supervise competition;
 - guardian agency acting in its official capacity;
 - health authorities specified in Article 108 (2) of Act CLIV of 1997 on health care;
 - in case of agencies authorized to apply secret service methods and to conduct covert investigations in case of the existence of special conditions as stipulated in the law;
 - reinsurers and co-insurers in case of joint underwriting (co-insurance);
 - the body in charge of registering policies or the body in charge of the loss history register in respect of data forwarded within the framework of statutory regulations; the authority in charge of road traffic issues in official cases relating to road management arising in connection with unregistered road vehicles and the Administrative and Electronic Public Services Central Office;
 - the receiving insurance company in respect of insurance contracts being conferred under insurance portfolio transfer;
 - for the purpose of claims settlement and in respect of data necessary to enforce demand for recovery, and related to transferring such data to each other, with the organisation handling the Claims Account or the Claims Funds, the National Office, the correspondent, the Information Centre, the Claims Settlement Organisation, the agent commissioned with claims settlement and the claims representative and with the party causing the damage, provided that he – whilst entertaining his right of self-determination – wants to have access to the repair data of the other vehicle involved in the accident as recorded in the minutes of loss assessment related to claims settlement in respect of the public road accident that has taken place;
 - the outsourcing service provider, in respect of data required for the performance of the outsourced activity;
 - the auditor in respect of data needed for the performance of the tasks of auditors;
 - the duty of secrecy is also lifted in case of bodies in charge of establishing the amount of agricultural loss, the agricultural management body, the body in charge of agricultural loss mitigation and the institution engaged in the preparation of economic analyses under the management of the ministry headed by the minister of agriculture in respect of insured parties who received subsidies for the premium of their agricultural insurance contracts;
 - the Authority in charge of National Data Protection and the Freedom of Information acting in its official capacity;
 - the commissioner in charge of fundamental rights whilst acting in his/her official capacity;
 - data related to loss history and the bonus-malus classification may be disclosed to Insurers on the basis of the relevant provisions in the Regulation on Bonus-Malus classification and the detailed rules on the certification losses;
 - the authority in charge of registering liquidator organisations.
- Data disclosure shall not be considered as a violation of the insurance secrecy obligation If the disclosure of data by the insurer to the tax authorities is limited to the fulfilment of obligations stipulated in in Articles 43/B-43/C. of Act XXXVII of 2013 on certain rules of international law on administrative cooperation concerning taxes and other public charges (hereinafter: Aktv.) in accordance with the provisions of Act XIX of 2014 on the publication of the Agreement between the Government of Hungary and the Government of the United States of America on the promotion and implementation of the FATCA regulations on international tax compliance and the amendments of certain related laws (hereinafter: FATCA Act).
- The insurance secrecy obligation does not exist in case the Insurer must comply with a reporting obligation as set forth in the EU implementing measures on restrictions concerning financial and material assets.
- There is no secrecy obligation in respect of insurance secrets towards the financial institution specified in Act CCXXXVII of 2013 on credit institutions and financial undertakings (hereinafter: Hpt) in connection with

insurance contracts linked to claims arising out of financial services if the financial institution contacts the insurer in writing and the request contains the client's name or the specification of the insurance contract, the type of data requested including the purpose and legal basis of such data request.

Insurance secrets shall not be deemed to have been violated in case of data transfer based on Article 164/B of the Hpt.

Insurance secrets and business secrets shall not be violated in case of submitting a group audit report to the managing member of the financial group in case of group supervision.

Please be informed that our Company also uses the services of outside contributors during the course of providing insurance services, and such parties may also have access to personal data and insurance secrets on the basis of the remit described in Article 138 of the Insurance Act as mentioned above (including in particular outsourcing contracts).

Disclosing summary data

- a) where the personal data or business related data of individuals cannot be identified shall not be regarded as breach of insurance secrets.
- b) in case of "non-personal" data forwarded to the Minister to be used for legislative groundwork and impact assessment studies,
- c) the submission of data in order to comply with the provisions of the law on supplementary supervision of financial conglomerates

5. CUSTOMER INFORMATION ON COMPLAINTS MANAGEMENT

The goal of our company (Allianz Hungária Zrt.) is to ensure that our Clients are fully satisfied with our services and the way we manage their affairs. In order to continuously improve the quality of our services and increase the satisfaction of our clients we need feedback whether it is negative or positive. Please let us know what you think of our products, services, procedures, our employees or our Company as a whole.

We adhere to the following complaints management principles and practices in order to handle complaints and criticism in the most appropriate manner:

- As from January 01, 2016, during our complaints management process we proceed on the basis of the applicable provisions of Article 159 of Act LXXXVIII of 2014 on Insurance companies and insurance business, Government Decree 437/2016 (XII.16.), MNB decree 28/2014. (VII. 23.), and MNB recommendation 13/2015. (X. 16.).
- We pay thorough attention to all complaints and criticism that we receive. We are doing our best to serve the interests of our customers by constantly improving the quality of our products and services and we are committed to continuously increasing the satisfaction

of our clients. That includes the provision of quick and efficient remedies to their complaints.

- Our complaints management procedures guarantee a thorough, unbiased and quick review of all incoming complaints. Our clients receive appropriate answers to their queries and justified complaints are remedied as soon as possible. During the investigation of complaints cases we take all relevant circumstances into consideration, we check each and every problem and objection and we provide answers to our clients. The work of our well trained colleagues is based on customer focus, consumer friendliness and empathy during the investigation and when providing solutions. During the complaints management process we communicate with our clients in a manner that is easy to understand, our actions are clear and predictable, always in compliance with the basic principles of good faith and honesty.
- Whenever possible, we handle the complaints of our customers at the first point of contact, and we always correct our own errors. Some cases are more complex and require more time. Such cases are forwarded to our Customer Protection Department where complaints management procedures are centralised. Our colleagues at the Customer Protection Department are experts at managing complaints and they devote special attention to each case. Their professional experience and knowledge guarantee the customer protection and client focus will always be a priority.
- Although the applicable rules of law provide 30 days for investigating complaints cases and responding to the Client; our company is doing its utmost to ensure that in simpler cases our Clients should receive an answer in a considerably shorter time.
- We are accessible through various communication channels, and all of them are open to receive feedback from our clients, so they may express their views and opinions in a simple and quick manner through e-mail, telefax, telephone, by mail or by simply talking to us.
- Complaints are investigated free of charge.

You may forward your complaints or observations through the following channels:

Talk to us in person: If you have complaints or observations, you may contact any customer service unit in our branch network, or talk to our contract agents or our partners – <https://www.allianz.hu/hu/> – <https://www.allianz.hu/hu/ugyintezes-kapcsolat/ugyfelkapcsolati-pontok.html/> – They will listen to you carefully and record your complaint in writing. You will receive a copy of the Complaints Data Form. We have a Central Customer Service Office at our head office where you may hand in your complaints in person (H-1087 Budapest, Könyves Kálmán krt. 48-52.). If necessary, you may fix an appointment with our Customer Service through our help desk (+36 (1/20/30/70) 421-1-421); from 01 January 2016, this is also possible through electronic channels within 5 days following your request. The official working hours of our Central Customer Service Office is the following: Monday: 8AM to 6PM, Tuesday to Thursday: 8AM to 4PM, Friday: 8AM to 2PM

By telephone:

Please dial +36 (1/20/30/70) 421-1-421 to call our Customer Service Desk (the call is charged at normal rates). They are open as follows: Monday, Wednesday and Friday: 8AM to 6PM, Thursday: 8AM to 8PM.

By Fax: +36 (1) 269-2080.

Through e-mail or the Internet: Through our webpage at: (<https://www.allianz.hu/www/hu/ugyfelszolgalat.html>) or by e-mail to biztositopanasz@allianz.hu. Please bear in mind that we are only allowed to send responses that do not contain insurance secrets by e-mail, in all other cases we must respond by mail. (The only exception relates to those customers of ours who signed a specific contract on the provision of electronic services.) In case there is a disruption of services, you may select from the options listed below:

In writing: You may send your letters to our Customer Protection Department at the following address: H-1368 Budapest, POB. 191 (centralised Complaints Management operates within the Customer Protection Department). In order to make our complaints management as smooth as possible, we need basic personal identification data from our Clients, including information concerning existing insurance policies (policy number, contract number, customer ID number). If the client authorises a representative to act on his or her behalf in connection with the complaint, we will need a valid authorisation form in addition to the above. With regard to the applicable legislation, the authorisation form must comply with the provisions of requirements laid down in Act III. of 2016 on the Code of Civil Procedure. (sample authorisation form: <https://www.allianz.hu/www/hu/panaszkezeles.html>). We provide our customers with complaints reporting forms that are easy to use for filing a complaint. You may fill them out manually or electronically, then you may submit them at the places indicated above, or you may post them, fax them, e-mail them (you may access our complaints reporting form at the following link <https://www.allianz.hu/www/hu/panaszkezeles.html>).

The complaints reporting form contains the following information: the name and address of the customer, place of submitting the complaint, a detailed description of the issue, attached documents, signature, acknowledgement of receipt (if applicable). When filling out the form, you are kindly requested to list all of your complaints in respect of which you would like us to investigate the issues. In addition to the above, you are of course free to submit your complaint to us in various formats: hand written, or typewritten letters or memos.

In case you are a natural entity (consumer) and our Company should reject your complaint or you do not receive a response, you may contact the following bodies:

You may launch a customer protection procedure at the National Bank of Hungary MNB), or you may turn to a court or contact the Financial Arbitration Board in case

your complaint concerns the conclusion, validity, legal impact or expiry of the contract, and in cases involving a breach of contract and its legal consequences. You may find detailed information on the above at the website of the MNB: <https://www.mnb.hu/fogyasztovedelem>

The mailing address of the Financial Customer Protection Centre of the National Bank of Hungary is the following: H-1534 Budapest BKKP POB 777. telephone: +36 (80) 203-776, e-mail: ugyfelszolgalat@mnb.hu

We are obliged by law to inform our customers that if they wish to submit a request for launching a procedure at the Financial Arbitration Board they can download the necessary electronic form at the following link <http://www.mnb.hu/fogyasztovedelem/panaszom-van/formanyomtatvanyok> or at our customer service at the following address: H-1013 Budapest, Krisztina krt. 39.

We wish to inform you that you may also request the sending of the standard forms referred to above free of charge from our company at the following addresses: phone number: +36 (1/20/30/70) 421-1-421; e-mail: biztositopanasz@allianz.hu; mailing address: H-1368 Budapest, POB. 191.).

The Financial Arbitration Board can be contacted at the following address/contact numbers: Magyar Nemzeti Bank, H-1525 Budapest BKKP, POB. +36 (80) 203-776 and +36 (1) 489-9700; e-mail address: ugyfelszolgalat@mnb.hu

We are obliged by law to inform our customers that if they wish to submit a request for launching a procedure at the Financial Arbitration Board they can download the necessary electronic form at the following link <http://www.mnb.hu/bekeltetes> or at our customer service at the following address: H-1013 Budapest, Krisztina krt. 39.

We wish to inform you that you may also request the sending of the standard forms referred to above free of charge from our company at the following addresses: phone number: +36 (1/20/30/70) 421-1-421; e-mail: biztositopanasz@allianz.hu; mailing address: H-1368 Budapest, POB. 191.).

Upon the expiry of the 30 day statutory deadline for the investigation or eventual rejection of complaints, if there are no satisfactory results customer who are not considered as consumers may turn to a court. You will find information on the courts of justice at the following webpage: <http://birosag.hu/>.

Further details concerning our complaints management procedure:

During the process of complaints management, customer complaints submitted through our call service (phone number: +36 (1/20/30/70) 421-1-421) will be recorded and they may be retrieved during a five year period. Our colleagues are obliged to call your attention to the fact that your call is being recorded. We shall arrange for the playback of sound recordings if requested by our clients

who may also ask for the attested transcript of the sound recording free of charge; such transcript will be made available to our clients within twenty-five days. After fixing an appointment previously, you may listen to your call(s) at our Central Customer Relations Office. The operators working at our call center are doing their best to make sure that your call is received and your complaints are handled within reasonable waiting times. In case of complaints submitted verbally we must take action within 5 minutes from receiving the incoming call in a way that is in conformity with expectations in the given situation. In case our colleagues cannot resolve your problem reported by phone, they will record it on a complaints reporting form and forward it to the Customer Protection Department. The copy of the complaints reporting form will be mailed to you together with the response we receive from the Customer Protection Department.

In the process of handling your complaint, we may ask you to submit the following information: name, contract number, customer ID number, address, registered office, mailing address, phone number, method of notification, the subject matter of your complaint including a description of the cause, the relevant product or service, copies of the necessary documents, a valid authorisation form (if necessary) and any other data which may be needed for the investigation of the complaint. Submitted data will be handled and registered in accordance with the provisions of Act CXII of 2011 on Self Governance and the Freedom of Information.

In case of verbal complaints we are doing our best to offer prompt solutions. Should you disagree with our procedures, we will record your complaint on a complaints reporting form which will be forwarded to the Customer Protection Department for review. You will receive a copy of the complaints reporting form. Our colleagues working at the centralised complaints management section of the Customer Protection Department will review your case and

they will find the best solution to your problem. They will inform you of the solution in writing within 30 days. If the investigation of the case takes a longer time we will inform you together with an explanation of the reasons for delay; whenever possible we will also indicate the expected time of completing the procedure. If your complaint has to be rejected, our notification will be sent to you together with the relevant explanations and further information on how you may seek legal remedy. If you are not satisfied with our response, you may request a review of your complaint from our company. You may contact the head of the Customer Protection Department in each case to request a review of your complaint.

During the handling of complaints we are doing our best to avoid legal disputes with our clients in connection with financial consumers. We keep a register of customer complaints. The register contains data on customers and their complaints, outbound and inbound mail related to the case, the date of submitting the complaint and the date of our response, plus actions aimed at resolving the problem and the persons responsible. We keep a register of all actions and dates in connection with your complaint. Complaints and our responses will be kept for a period of five years and in case of an audit by the National Bank of Hungary, we will show them to our supervisory authority.

The rules of Procedure on Complaints Management have been approved by our Company.

We wish to thank you for your trust and your feedback which enables us to improve the quality of our services in the future.

Please bear in mind that the access route to the above webpages may change over time. You may find updated information on our actual points of contact at the following link: (www.allianz.hu).

II. SUPPLEMENTARY CONTRACT TERMS AND CONDITIONS

1. HANDLING OF PERSONAL DATA

1.1. Purpose and legal basis of data management

According to the stipulations of Act CXII of 2011 on the right to self-determination concerning information (hereinafter referred to as Info Act) personal data is data which may be linked to the involved person, including in particular the name and ID of the involved person, plus one or more special features concerning his/her physical, mental, economic, cultural or social identity and the inferences which may be drawn therefrom.

The involved person is any natural person who is or may be identified directly or indirectly on the basis of personal data.

Under the stipulations of Act LX of 2014 on Insurance companies and insurance business (Insurance Act) the insurer shall be entitled to handle the insurance secrets of its clients that are in connection with the insurance contract, its conclusion, registration and the policy benefits. On the basis of the Insurance Act, the Insurer may handle data gleaned in connection with such purposes without the specific approval of the affected party. This statutory empowering applies exclusively to personal data that are not qualified as special data.

If the personal data falls under the scope of special data as defined by the Info Act (including in particular data on health status and pathological addictions), the insurer may only handle such data with the written consent of the involved person.

The Insurer may be acquainted with data received in accordance with Article 164/B of the Hpt. to the extent necessary for its pursuit of insurance business and the provision of its services; it may also handle such data from the date of establishing contact with the customer until such contact continues to exist provided the customer did not restrict or prohibit the transfer of data as detailed herebelow.

The client of the insurer operating under the controlling influence of the credit institution as specified in the Hpt may restrict or prohibit the transfer of data by issuing an explicit statement to that extent in accordance with Art. 164/b (2) of the Hpt.

Prior to the conclusion of a contract with the client the insurer operating under the controlling influence of a credit institution as specified in the Hpt. shall be obliged to provide information to the client on the possibility of mutual data exchange as specified in Art.164/B of the Hpt in a verifiable manner. The written information must clearly explain to the client that he/she may restrict or prohibit the potential handling of his/her personal data specified in this

Article at any time.

According to the stipulations of paragraph (4) of article 6 of Act CXII of 2011 on the right to self-determination concerning information and the freedom of information (hereinafter referred to as Info Act) the client may give his/her written consent to the handling of special data within the framework of the insurance contract. The consent which may be issued on the basis of the present provision is included in the proposal or the declaration concerning supplementary insurance

Providing data is voluntary, but providing certain personal data on the Insurer's proposal form is inevitable for the conclusion of the insurance contract.

1.2. Data processors

The Insurer as data handler appoints The National Printing Company (ANY Biztonsági Nyomda Nyrt. (Company reg. no. 01-10-042030, H-1102 Budapest, Halom u. 5.) on the basis of an outsourcing agreement that is in compliance with the provisions of the Insurance Act to process data in connection with the printing of policies and other, customer related documents, letters etc.

As regards the handling and processing of incoming mail and documents and forwarding such documents to the insurer, the Insurer shall appoint the Hungarian Post (Magyar Posta Zrt. (Company reg. no. 01-10-042463, H-1138 Budapest, Dunavirág u. 2-6.) within the framework of an outsourcing agreement that is in compliance with the applicable provisions of the Insurance Act.

In case of payments performed via the post or bank transfer, Magyar Posta Zrt. (Hungarian Post Office) and any bank named by the beneficiary of such payments shall be considered as data manager. When the Insurer forwards personal data of its clients to third parties performing outsourced services for the Insurer, such outsourced service provider shall be considered as data manager of the Insurer.

In certain cases the Insurer uses the services of outsourced service providers when their specific expertise is required for rendering insurance services or when such an external service provider enables the Insurer to provide services at the same quality but against lower expenses and for better prices. Such external (outsourced) service providers handle personal data and they are bound by statutory secrecy obligations.

Further information on additional data processors and their activities is available at the Central Customer Service Office of Allianz Hungária Insurance Co. Ltd.

1.3. Forwarding of data

The Insurer may only forward the involved person's personal (and special) data as well as other data qualifying as insurance secret to any third party by obtaining the involved person's or his/her legal representative's written consent, unless such data forwarding takes place in the course of an official inquiry by organisations specified in the Insurance Law or statutory provision of data. The list of organisations specified in the Insurance Act is contained in Item 4 of the present document.

In accordance with Article 149 (1) of the Insurance Act, in the course of performing its statutory or contractual obligations the insurer (also referred to as „requesting insurer“) will be entitled to contact other insurers („requested insurer“)

– in order to comply with the rules on the provision of services.

Such contact is aimed at protecting the the risk group and preventing potential abuse concerning insurance contracts ensuring the appropriate performance of contractual obligations.

The request shall be based on the provisions of Article 135 (1) of the Insurance Act with due regard to the special features of the given insurance product, and it shall concern data handled by such other insurer as defined in Art. 149, paragraphs (3) through (6) of the Insurance Act, provided such entitlement of the requesting insurer has been stipulated in the insurance contract.

The requested insurer shall submit the data mentioned in the request which must comply with the applicable rules of law to the requesting insurer until the deadline defined in the request or, in the absence of such deadline, within 15 days following receipt of the request.

With regard to the fact that according to paragraph (4) of article 6 of the Info Act the insurance contract must contain in an unambiguous manner that the involved person consents with his/her signature to the handling of his/her special data as specified in the general insurance terms and conditions, and such consent is included in the Proposal/Amendment Proposal/Schedule.

The conclusion of insurance contracts is helped by the work of dependent insurance intermediaries. After conclusion of the insurance contract the contacts of our company may cease with these persons. In order to provide a more complete service for our clients relevant data may be transferred to other agents in order to manage and maintain insurance agreements.

1.4. Request of information, corrections

The involved person may request information on the handling of his/her personal data, he/she may request the correction of his/her personal data or the deletion of such data with the exception of data where data management is stipulated by law. The Insurer shall correct data which proves to be untrue or inaccurate.

Upon the involved person's request the Insurer shall provide information about the following:

- a) data in its management, and
- b) data processed by the assigned data processor,
- c) purpose of data handling,
- d) legal grounds of data handling,
- e) duration of data handling,
- f) the data processor's
 - name,
 - address (registered office),

activity in connection with data handling, and who and with what purpose receives or can receive these data.

The Insurer's obligation to inform the involved person can only be restricted by the relevant legal provisions on data management.

1.5. Handling of data of heirs

Within the framework of the legal relationship in connection with insurance the handling of data related to the deceased person shall be subject to the provisions of the legislation on the handling of personal data. Data which may be linked to the deceased person the rights of the involved person may be enforced by his/her heir or the entitled person named in the insurance contract. The handling of data of heirs to the extent needed for the exercising of their rights, including legal basis, purpose, duration and data handlers shall be governed by the provisions of the present information on data management .

The scope of data being handled:

- names of heirs, their dates and places of birth, mother's maiden name, residential address, bank account number;
- date of death of the client;
- data needed in order to identify the insured property item;

Data requested in case of lapse of interest: death certificate or final probate court order The above documents are handled by the insurer and the data processor in order to identify heirs and relevant property items and to comply with provisions concerning premiums (if applicable).

The legal basis for the handling of data concerning heirs and copies of official documents in connection with data management related to insurance as a form of legal relationship is Art. 135 (1) and Art. 143 of the Insurance Act and the Insurance Chapter (Title XXII.) of Act V of 2014 (hereinafter: Civil Code). The purpose and duration of data handling is identical to the purpose and handling of other data related to the insurance contract as specified in other Items of the present information brochure as delegated by the Insurance Act.

You are kindly requested to cover data not listed in this Item on the copies of the documents prior to submission.

1.6. Legal remedy, the right to object

The involved person may enforce his/her rights in accordance with Articles 14 through 17 of the Info Act (Infotv) including his or her rights of protesting against the handling of his/her data. In order to obtain legal remedy, the involved person may contact the insurer as data handler, the National Authority in charge of Data Protection and the Freedom of Information (H-1125 Budapest, Szilágyi Erzsébet fasor 22/c.; www.naih.hu), the competent court in accordance with Articles 13. and 16. of the Info Act, or – in case the client is not a natural entity and the case does not fall under the scope of the Info Act – the National Bank of Hungary may also be contacted (www.mnb.hu).

The involved party may forward his/her questions, requests or complaints concerning data management to the Data Protection Officer of the Insurer at the head office of the company (Fax: +36 (1) 301-6052; Mailing address: H-1087 Budapest, Könyves Kálmán krt. 48-52., Division for Strategic and General Management, Compliance Department) www.allianz.hu by navigating to www.allianz.hu and reporting the complaint by clicking on the data protection link. The Insurer as data handler is obliged to investigate reports in accordance with the stipulations of the law and to notify the enquirer in writing.

1.7. Duration of data management:

The Insurer may handle personal data during the effect of the legal relationship of insurance and thereafter as long as claims are enforceable by virtue of such legal relationship of insurance. The Insurer may handle personal data in connection with frustrated insurance contracts as long as any claim may be submitted in respect of the frustration of such contract. The applicable statute of limitations available for the enforcement of claims is specified in the contract terms and conditions of the given insurance product.

The Insurer shall delete any and all personal data related to its clients, former clients or frustrated insurance contracts where the purpose of handling such data ceased or the involved person's consent is not available or there is no legal ground as to such handling.

Personal data stored in the data transfer registry must be deleted five years after the forwarding of such data, while data on the client's health status or data classified as „special data“ by the Info Tv must be deleted 20 years following the transfer.

III. RULES ON E-CONTRACTING

1. TECHNICAL STAGES OF CONTRACTING, ENDORSEMENT OF INSURANCE PROPOSAL

Proposals may be endorsed via the available electronic sales platforms of Allianz (including sites such as www.allianz.hu, ugyfelportal.allianz.hu, and the sales website operated by the insurer which is accessible to independent insurance intermediaries and other channels which may be used for the submission of proposals); data contained in incoming proposals will be automatically processed in the insurer's IT system following submission.

E-contracting shall be concluded by providing the appropriate data on the various sites of our company and by submitting the insurance proposal. The various steps in the contracting process are visible on the above sites and they can be tracked.

After the receipt of the proposal the insurer shall send a confirmation of receipt by e-mail to the address specified in the proposal. If the proposal received by the insurer is transformed into a contract following risk assessment, the insurer shall send out the policy which is a certificate of the insurance contract to the given e-mail address.

2. WRITTEN CONTRACTS, LANGUAGE, REGISTRATION AND ACCESSIBILITY OF THE CONTRACT

On the basis of Item 1, contracts concluded through electronic means shall be regarded as contracts concluded in writing. The language of the insurance contract and communication is Hungarian.

The data contained in e-contracts (provided an agreement to this end was concluded during the conclusion of the contract or at any time thereafter) shall be accessible at any time by navigating to allianz.hu, Allianz Customer Portal (Allianz Ügyfélportál) and accessing the menu

item Contract Data (Szerződéses adatok) or through the Allianz Portal for Intermediaries in case the contract was concluded through a broker.

3. ALLIANZ BASIC PRINCIPLES OF CONSUMER PROTECTION, GENERAL CONTRACT TERMS AND CONDITIONS ON WWW.ALLIANZ.HU AND THE ACCESSIBILITY OF INSURANCE TERMS THROUGH ELECTRONIC MEANS

In respect of the conclusion of insurance contracts through e-contracting the Insurer shall regard its own Consumer Protection Principles as binding which you may find along with the valid insurance terms and conditions concerning the given contract at the following page www.allianz.hu or through the Allianz Portal for Intermediaries in case the contract was concluded through a broker. The contract terms and conditions that are in force at the time of concluding the contract will be forwarded in a downloadable format during the process of making a proposal. If an independent insurance intermediary is involved in the business, such intermediary shall arrange the handing over of documents to the client.

4. CORRECTION OF INPUT ERRORS

In case you discover errors following submission, please contact our colleagues.:

- by telephone at +36 (1/20/30/70) 421-1-421;
- in person by contacting one of our customer service units;
- online by navigating to the following address: <https://www.allianz.hu/hu/ugyintezes-kapcsolat/>.

Allianz Hungária Co. Ltd.