

## Allianz Commercial - United States

### Privacy and Security Statement

This Privacy Statement describes how Allianz Global Risk U.S. and its subsidiaries (“Allianz Commercial”, “we”, “our”, “us”), collects, uses, and safeguards information that identifies, describes, or is reasonably capable of being associated with you (your “personal information”) when you visit our websites, utilize our mobile applications (our “Sites”), or purchase any of our products or services (the “Services”). This Privacy Statement does not apply to any sites, applications, or services that are not directly offered by Allianz Commercial, even if you access such sites, applications, or services via our Services.

### Personal Information We Collect

Allianz Commercial lawfully collects your personal information for the purpose of running our business. Personal information does not include publicly available information, such as information we reasonably believe you have made available to the general public or is otherwise not restricted to a specific audience, nor does it include deidentified or aggregated information. Due to the nature of our business, some personal information we collect is considered sensitive personal information under law, such as social security numbers, driver's license and passport numbers, account numbers and credentials, or health information.

Categories of Information Collected	Types of Information Collected
Contact information and other identifiers	Name, address, email address, phone number, driver's license number, social security number, or other government-issued identifiers.
Customer records, account information	Information you provide to obtain insurance or register an account on our website or mobile app, such as email address, user IDs, and passwords used on your account.
Policy or claims information	Information about the type of policy or coverage you have or information provided in the course of filing a claim, which may include sensitive personal information such as medical or health information.
Commercial information	Information about your transactions with us, including payment information, information you communicate to us via the Site or through our customer service center, or any other information you provide to the company.
Employment-Related Information	Employment history, qualifications, licensing, and disciplinary record.

### Sources of Personal Information We Collect

We collect personal information from the following sources:

- information you provide directly (most common);
- information obtained from third parties, such as insurance agents or brokers, or service providers, such as credit reporting bureaus, third party administrators, etc.;
- information from our corporate policyholders, which may include information about their employees.

## How We Use Personal Information

We use personal information we collect for the following purposes:

- to provide you with products and services;
- to communicate with you about your coverage or claim;
- to market or advertise products that may be of interest to you;
- to evaluate and improve our products and services;
- to inform analytics modeling to support our business;
- to prevent fraud and enhance security;
- to operate our business, meet legal or regulatory requirements, or other operational and business purposes.

## How We Disclose Personal Information

Allianz Commercial has disclosed the following categories of personal information in the preceding 12 months: Contact information and other identifiers; customer records, account information; policy or claims information; commercial information; technical and other electronic data such as IP address or device ID; and employment-related information.

Allianz Commercial does not disclose personal or sensitive personal information about current or former customers to third parties, except as required or permitted by law for business purposes. We may disclose personal information we collect to the following third parties:

- Agents and brokers to allow them to perform their normal insurance related services for you;
- Consumer reporting agencies to determine eligibility for coverage or to process your requested transaction;
- Third parties that help us carry out our insurance operations, including fraud detection and actuarial research;
- Third parties whose only use of the information will be in connection with the marketing of a product or service, and which have agreed not to further use or disclose that information except in connection with the marketing of a product or service;
- Medical professionals and other advisors or consultants for the purpose of, and only to the extent necessary for, verifying insurance coverage or benefits or conducting operations or services audit;
- Insurance regulatory authorities;
- Law enforcement, the judiciary, or other government regulatory authority as required by law;
- Affiliates in connection with an audit of our or your agent's operations, or the marketing of an insurance product or service, provided the affiliate agrees not to disclose the information for any other purpose ;
- Group policyholders for the purpose of reporting claims experience or conducting an audit of our or your agent's operations.

We require nonaffiliated third parties to whom we legally provide your personal information to take appropriate measures to protect such data and impose contractual obligations on service providers, contractors, and third parties to that end. We make every effort to use vendors whose approach to consumer privacy reflects our own.

California privacy laws define a "sale" of personal information as disclosing or making available personal information to a third-party in exchange for monetary or other valuable consideration, and "sharing" personal information as disclosing or making available personal information to a third-party for purposes of cross-contextual behavioral advertising.

While we do not sell your personal information to third parties, we do share personal information collected when you visit our website, such as online identifiers and usage data, with third parties for advertising purposes. We do not sell or share “sensitive personal information,” nor do we knowingly sell or share any personal information about individuals under sixteen (16) years old.

### Your Rights Regarding Your Personal or Sensitive Personal Information

Depending on your state of residence, you may have a number of rights with respect to your personal information, which you may exercise with us free of charge. They include:

- **Right to delete your personal or sensitive personal information.** Subject to certain exceptions (e.g., in order to complete a transaction or to comply with a legal or regulatory requirement), you have the right to request that we delete personal information that we have collected about you from our records. If we are unable or not required to delete it, we will let you know why.
- **Right to request correction of your personal or sensitive personal information.** You have the right to request that we correct or amend any inaccurate personal information you believe we maintain about you. We will investigate and use commercially reasonable efforts to correct inaccurate information.
- **Right to know and access personal information we collect about you.** You have the right to request from us (no more than twice per year and in accordance with applicable legal exceptions) information about the personal information we have collected about you, including sensitive personal information. Once we verify your request, we will deliver a copy of your personal or sensitive personal information to you by mail or electronically in a readily useable format (if possible) free of charge.
- **Right to limit our use and disclosure of your sensitive personal information.** You have the right to limit the use and disclosure of your sensitive personal information only to uses that are necessary for us to conduct our business. We already do not use sensitive personal information for any other purpose.
- **Right against retaliation or discrimination for exercising rights.** You have the right to not be retaliated against by us because you exercised any of your rights under law. We will not discriminate against you for exercising any of the rights described in this section.

If you or your authorized agent wish to make any of the above requests regarding your personal or sensitive personal information, please complete the Privacy Request Form and submit it to us via email at [privacyrequests@agcs.allianz.com](mailto:privacyrequests@agcs.allianz.com).

Alternatively, you may contact us via toll-free number 1-800-807-8810 and request that we send you a copy of the Privacy Request Form via postal mail. Be prepared to provide documentation of your full name and address, a description of what right you wish to exercise, and the information to which your request relates. You may mail the completed form to us at the address provided or scan and return via the email address listed above. Please note that once we have reviewed the information you have provided, we may need to contact you for additional information to process your request. This is so we may verify your identity in order to protect you and your personal information.

We will respond to your request within 30 days. Please be aware that you will not be given access to your information collected in connection with a claim or civil or criminal proceeding. If medical information is contained in your file, we may request that you name a medical professional to whom we will send the information.

We will confirm receipt of any of the above requests no later than 10 business days after receipt and will provide information about how we will process your request, our verification process, and when you should expect a response (except in circumstances where we have already granted or denied such request). We will respond to your request within 30 days if we are able to verify your identity.

## **Retention of Data**

We will retain your personal information obtained through insurance transactions while you have an account with us or while we are providing insurance services to you. Thereafter we may retain such information for up to 10 years from the date the insurance policy or product expires, a claim has been settled, or the business relationship ends, unless a longer retention period is required or permitted by law.

## **Data Security**

We use a variety of computer hardware and software tools to maintain physical, electronic, and procedural safeguards that comply with applicable federal and state regulations to guard your personal information. We restrict access to personal information only to those employees who need that information to provide products or services to you.

We also ensure that our websites are secure by employing firewalls, encryption technology, user authentication systems, and access control mechanisms to control access to the personal information that may be shared over these sites.

## **No Discrimination**

We will not discriminate or retaliate against you if you choose to exercise any one or all of your rights. We will not (i) deny goods or services; (ii) charge different prices or rates for goods or services; (iii) provide a different level or quality of goods or services; or (iv) suggest that you will receive a different price or rate or a different level or quality of goods or services.

## **No Data of Children**

This information is intended for general audiences and is not directed at children. We do not knowingly collect personal information (as defined by the U.S. Children's Privacy Protection Act, or "COPPA") from children. We will remove the personal information we inadvertently collect in accordance with COPPA.

## **Notification of Change**

At Allianz Commercial, your trust is one of our most important assets. We will continually work to protect the privacy of our individual customers and will regularly review our privacy practices. If at some point in the future we revise our privacy practices that affect your personal or sensitive personal information, we will notify you prior to introducing any changes.

## **For More Information**

Should you have further questions regarding our privacy policy, you can contact us in a number of ways. You may email us at [nacorpcompliance@agcs.allianz.com](mailto:nacorpcompliance@agcs.allianz.com) or you can write to us at:

Allianz Global Risks US  
Corporate Compliance Department  
225 W. Washington Street, Suite 1800  
Chicago, IL 60606

## **Allianz Commercial's Family of Companies**

The following lists the issuing companies Allianz Commercial uses to issue insurance policies nationwide:

AGCS Marine Insurance Company  
Allianz Global Risks US Insurance Company  
Allianz Underwriters Insurance Company

American Automobile Insurance Company

Chicago Insurance Company

Fireman's Fund Insurance Company

Fireman's Fund Indemnity Corporation

Interstate Fire & Casualty Company

National Surety Corporation

We will ensure the most recent version of this Privacy and Security Statement is available on our website [www.agcs.allianz.com](http://www.agcs.allianz.com).

This Privacy and Security Statement was last updated on 10/01/2023.