

## Key information for the injured person (in case of damage caused by the insurance of passengers in public transport) Allianz Hrvatska d.d.

When you find yourself in a situation where you are an injured person in an aircraft accident in the Republic of Croatia that occurred while using an aircraft, it is important to be familiar with the process of processing claims by Allianz Hrvatska d.d. Heinzelova 70, 10000 Zagreb (further: Allianz Hrvatska d.d.). This guide will provide you with basic information on the key elements of the claims process and claims processing with Allianz Hrvatska d.d. so that you can better understand your rights during the claims process.

### PART A - WHAT TO DO IN THE EVENT OF A TRAFFIC ACCIDENT WHERE A PUBLIC TRANSPORT PASSENGER INSURANCE POLICY HAS BEEN CONCLUDED AGAINST THE CONSEQUENCES OF AN ACCIDENT?

- **provide first aid and call an ambulance if there are injured people;**
- **report the incident to the police** or the Agency for the Investigation of Accidents in Air, Maritime and Railway Traffic, when required by regulations, and in particular when there were injured or fatalities, or if it was a case of:
  - fire or explosion;
  - major material damage to the aircraft;
  - there is another reason why you believe that the police should go to the scene of the plane crash (the other participant leaves the scene of the accident, refuses to provide personal information, it is a collision with an unregistered aircraft, it is about operating an aircraft without an appropriate license, there is a suspicion that the pilot is intoxicated/under the influence of opiates, etc.) and conduct an inspection of the traffic accident;
- do everything possible to minimize or eliminate the damage or, if possible, prevent the occurrence of greater damage;
- exchange personal data and information about the aircraft and insurance companies and with other participants in an aircraft;
- Document the damage caused, if possible: photograph the crash site, aircraft damage, and other significant clues at the plane crash site. If possible, also take photos of documentation (e.g. aircraft license, aircraft registration sheet, etc.).

### PART B - MAKING A CLAIM FOR DAMAGES

1. **To whom do I submit a claim?**  
You submit a claim for damages to Allianz Hrvatska d.d. It is recommended to file a claim as soon as possible.
  2. **Who, how and where submits a claim?**  
**An injured person** (owner or user of an aircraft, injured person, owner of a damaged item) or a person authorized by the injured party may file a claim for as follows: by online application at the link [Reporting a Harmful Event](#), by e-mail [stete@allianz.hr](mailto:stete@allianz.hr) or by calling 072 100 001.  
If you are not the owner of the aircraft, but the leasing company, in the event of material damage to the aircraft, as the lessee, report the damage to Allianz Hrvatska d.d. and leasing company as soon as possible.
  3. **Documents and data in the process of resolving a claim?**
    - Payment account number (IBAN);
    - medical documentation (from the first examination to the end of treatment), and in the case of a fatal bodily injury, a death certificate, a decision on inheritance, birth certificates of children, certificates of residence and documentation for funeral and other expenses;
    - in case the police arrived at the scene, a police report and a breathalyzer test report;
    - a transport ticket or other written proof confirming that you were a passenger in a means of transport participating in public transport.
  4. **What information can I expect from the insurance company immediately when filing a claim?**  
Allianz Hrvatska d.d. will:
    - assign a unique number (case number) for your claim report, based on which you will monitor the claim status during the processing process;
    - indicate the date of registration of the claim (the date of submission of the claim);
    - provide information on further procedures, in particular damage assessments.
- Allianz Hrvatska d.d. upon receipt of the claim for damages, is obligatory to inform you without delay of your rights, as well as of the obligations of Allianz Hrvatska d.d., and to actively and without delay take the necessary actions to fulfill its obligations.
- Allianz Hrvatska d.d. already at this stage, in the part of material damage, can offer you to choose the options for resolving the claim, which can be:
- a) payment to the repair shop;
  - b) payment to the injured party.
- Note: **Allianz Hrvatska d.d. is obliged to explain all ways of solving in a clear, transparent and simple way. By signing a settlement statement or settlement agreement/agreement, you lose the right to claim additional compensation for damages. You can decline the offer to conclude a settlement and still receive compensation. Settlement agreements are final and binding. In case of a settlement, Allianz Hrvatska d.d. is not responsible for any payments outside of that contract.**
- ADDITIONAL IMPORTANT NOTES:**
- when requesting data, Allianz Hrvatska d.d. will limit itself to only the necessary data (e.g. in the case of material damage, data contained in the police report or the report of the Agency for the Investigation of Accidents in Air, Maritime and Railway Traffic, identification data, contact details, information on the method of payment of compensation for damage).
  - With an explanation of why this is crucial, Allianz Hrvatska d.d. may request and refer to the submission of additional documentation necessary for the settlement of the claim, which it cannot obtain on its own or, if you are in possession of it, in order to process the damage faster and more efficiently. In this regard, Allianz Hrvatska d.d. may not request documentation from the injured person that can be obtained by Allianz Hrvatska d.d. (for example, a police report, a breathalyzer test report, etc.)

## PART C - ASSESSMENT AND PROCESSING OF CLAIMS

1. **You are free to choose an authorised service provider (workshop) to repair the damage.**
2. Allianz Hrvatska d.d. will communicate with you or with a person authorized by you in an agreed manner (in accordance with the usual methods of business communication, unless the mandatory method of communication is prescribed by law) in order to provide information on the procedure for resolving a claim.
3. **You have the right, at your own expense, to hire an independent expert to prepare the findings and opinions, whereby Allianz Hrvatska d.d. will respond in detail to all potentially disputable elements of that finding and opinion.**
4. Allianz Hrvatska d.d. also verifies the amount and justification of the claim for damages, i.e. its obligations based on the submitted documentation.

## PART D - REASONED OFFER, REASONED ANSWER AND YOUR RIGHT TO OBJECT

1. **Allianz Hrvatska d.d. has a deadline of 60 days from the date of receipt of the claim for damages** to submit a written reasoned offer for compensation for damages:
  - when the liability for compensation for damage is not disputed and when the amount of damage has been determined, or
  - a written reasoned answer if the liability for damages is disputed or when the amount of the damage is not fully determined.
- a) **A reasoned offer** must include:
  - the name of the decision, the date of its adoption and the function/job title of the decision-maker,
  - the day of receipt of the claim and the list of received and obtained documentation,
  - statement by Allianz Hrvatska d.d. that it has determined its obligation to compensate for damages, and a detailed explanation with the stated decisive facts and legal basis (relevant provision of positive regulations, insurance conditions, etc.),
  - specification of the determined amount of damage, whereby Allianz Hrvatska d.d. is obliged to explain in a clear, simple and understandable manner how it arrived at the determined amount of damage and the amount of damage to be paid, and to justify any specific factors applied (e.g. depreciation, co-liability, etc.), including the reasons why they were applied and how they were determined,
  - **a statement that it will pay the amount of compensation from the reasoned offer within 15 days from the date of sending the reasoned offer, whereby the stated payment deadline must be within 60 days from the date of receipt of the claim for damages,**
  - **the injured party is also entitled to the payment of statutory default interest from the date of filing the claim for damages, in the event of failure to comply with the obligation to pay damages or the undisputed amount within the period specified in the previous paragraph,**
  - a detailed statement on the disputed points of the submitted finding and opinion of the independent expert and the disputed items of the invoice or the offer for repair of damage by the authorized service provider, when submitted,
  - instruction on the right to file a complaint and how to file an objection to the decision of Allianz Hrvatska d.d. and within 15 days within which Allianz Hrvatska d.d. to respond to that objection.
- b) **The reasoned answer** must include:
  - When Allianz Hrvatska d.d. found that **he was not liable for damages**:
    - the name of the decision, the date of its adoption and the function/job title of the decision-maker,
    - the day of receipt of the claim and the list of received and obtained documentation,
    - statement by Allianz Hrvatska d.d. that it has established that it is not responsible and a detailed, simple and understandable explanation with the stated decisive facts and legal basis (relevant provision of positive regulations, insurance conditions, etc.) on the reasons for exclusion of liability, taking into account all available documentation,
    - a detailed statement on the disputable points of the submitted finding and the opinion of an independent expert related to liability for damages.
    - instruction on how to file an objection to the decision of Allianz Hrvatska d.d. and within 15 days within which Allianz Hrvatska d.d. to respond to that objection.
  - When Allianz Hrvatska d.d. determine that he is **liable only for part of the damages**:
    - the name of the decision, the date of its adoption and the function/job title of the decision-maker,
    - the day of receipt of the claim and the list of received and obtained documentation,
    - statement by Allianz Hrvatska d.d. that it has established that it is responsible only for a part of the compensation for damage and a detailed explanation with the stated decisive facts and legal basis (relevant provision of positive regulations, insurance conditions, etc.),
    - specification of the determined amount of damage, whereby Allianz Hrvatska d.d. is obliged to explain in a clear, simple and understandable way how he arrived at the determined amount of damage and the amount of damage to be paid, and to explain any specific factors applied, and how he arrived at the determined amount of damage and the amount of damage to be paid, and to explain any specific factors applied (e.g. depreciation, co-liability, etc.), including the reasons why they were applied and how they were determined,
    - **a statement that it will pay the undisputed amount from the reasoned answer within 15 days of sending the reasoned answer, whereby the specified payment period may be shorter because it must be within 60 days from the date of receipt of the claim,**
    - **the injured party is also entitled to the payment of statutory default interest from the date of filing the claim for damages, in the event of failure to comply with the obligation to pay damages or the undisputed amount within the period specified in the previous paragraph,**
    - a detailed statement on the disputed points of the submitted finding and opinion of an independent expert and the disputed items of the invoice or offer for repair of damage of the authorized service provider, if they were submitted,
    - instruction on how to file an objection to the decision of Allianz Hrvatska d.d. and within 15 days within which Allianz Hrvatska d.d. to respond to that objection.
  - When Allianz Hrvatska d.d. **is not able to fully determine the amount of damage**:
    - the name of the decision, the date of its adoption and the function/job title of the decision-maker,
    - the day of receipt of the claim and the list of received and obtained documentation,
    - statement by Allianz Hrvatska d.d. of its liability and that it is not able to fully determine the amount of damage and the reasons why it is not able to fully determine the amount of damage,
    - a detailed explanation with the stated decisive facts and legal basis (relevant provision of positive regulations, insurance conditions, etc.),
    - specification of the determined amount of damage, whereby Allianz Hrvatska d.d. be obliged to explain in a clear, simple and understandable manner the reasons for which he was not able to fully determine the amount of damage, and how he arrived at the determined amount of damage and the amount of damage to be paid, and explain any specific factors applied (e.g. depreciation, co-liability, etc.), including the reasons why they were applied and how they were determined,
    - a statement that it will pay the undisputed amount within 15 days of sending a reasoned answer, whereby the stated payment period may be shorter because it must be within 60 days from the date of receipt of the claim,
    - a detailed statement on the disputed points of the submitted finding and opinion of the independent expert and the disputed items of the invoice or the offer for repair of damage by the authorized service provider, when submitted,
    - instruction on how to file an objection to the decision of Allianz Hrvatska d.d. and within 15 days within which Allianz Hrvatska d.d. to respond to that objection.
2. If Allianz Hrvatska d.d. without delay, and no later than 60 days from the date of receipt of the claim, submits a reasoned offer for compensation for damages, i.e. a reasoned answer, and you are not able to resolve the dispute amicably with Allianz Hrvatska d.d. as well as before the Mediation Centre at the Croatian Insurance Bureau or other peaceful means of the link [Ministry of Justice and Public Administration of the Republic of Croatia - Peaceful Dispute Resolution - Mediation](#), you can request the protection of your right in court, i.e. you can file a lawsuit against Allianz Hrvatska d.d.
3. An injured person who is not satisfied with the manner of proceeding in the procedure of resolving a claim may contact the Insurance Ombudsman at the Croatian Insurance Bureau and submit a petition to HANFA.