

General data protection regulation (GDPR)

A new European regulation has been in force since May 25, 2018. It aims to harmonize legislation on the collection and processing of personal data throughout the European Union, but also to consolidate rights of natural persons, to impose dissuasive sanctions in case of non-compliance. It applies to any company handling personal data.

Main regulation

Today, consumers enjoy several rights, such as:

- * The right to information: regarding the purposes of processing for which personal data will be used;
- * The right to access and modify your personal data;
- * The right to data erasure: restriction of processing or request erasure of your personal data;
- * The right to portability of personal data: request to transfer data from one organization to another

Companies are obliged to allow the exercise of these rights, in particular by appointing a Data Protection Officer or DPO (DPO), who will be their single point of contact for requests relating to the protection of personal data.

GDPR and insurance intermediaries:

The European Directive on insurance distribution in force since October 2018 for insurance intermediaries, as well as the Law of February 13, 2018 on fighting money laundering and the financing of terrorism, require the collection of a large amount of personal data, in particular for savers/investors who must be subjected to all kinds of tests (appropriateness, suitability, etc.) in order to get an accurate picture of the investor's situation and profile.

However, this data collection is delimited by the principles of the GDPR, for example:

- * Data minimization: it is the task of the broker and the insurer to carefully determine where the legitimate need to collect this information ends, in order not to ask for more information than necessary;
- * The limitation of the processing of data collected only for the purposes described in the relevant regulation, such as legal necessity or performance of the service.

In other words, this data will not be able to be used for commercial purposes without the consent of the person in question;

- * Limitation of retention time of personal data: personal data will not be kept longer than necessary for the business purpose;
- * The careful processing of data, with the application of high quality security rules and systems so that no breaches and / or data theft can occur.

Office privacy policy and protection of personal data

Inherent to our services, our office is obliged to process personal data.

By giving your consent and signing the client file, you authorize our office to process your personal data and, if required, pass it on to third parties in the context of the underwriting and management of your contracts that you wish to conclude through our office.

This policy applies to all personal data collected and processed. We reserve the right to amend this statement at any time. The most recent version can be found on our website at the address below. Upon simple request, you can also always ask us for a copy.

www.driesassur.com

Link to our GDPR policy

The following information is collected and processed as part of the business relationship to fulfill our legal obligations, our commitments with insurance companies and the specific services our customers request from us. This list is not exhaustive and may vary depending on the purpose and actual finality:

- * Identification and contact data (see Customer sheet): name, first name, address, e-mail, telephone/mobile number, copy of identity card, content of chip, national identification number.
- * Questionnaire on your financial knowledge and experience, income, investments and movable/real estate, family composition and financial risk appetite (life insurance with savings/investment component only).
- * Copy of existing insurance policies and (claims) history.

Processing of personal data by our firm Personal data is processed for the following purposes

- * Underwriting of insurance contracts.
- * Compliance with the regulations applicable to our activity. This includes, among others, the European Insurance Distribution Directive, as well as the law of September 18, 2017 to combat money laundering and terrorist financing.

Our firm does not share personal data

The data you provide to us will not be disclosed to third parties without your express consent outside of legal obligations and necessary exchanges with insurance companies or third parties useful for the performance of agreements concluded with clients.

Data Protection Officer (DPO)

The following person is appointed as Data Protection Officer (hereinafter "DPO"): Marleen Bettens

The DPO's role is to ensure the proper implementation of national and supranational provisions relating to the collection and processing of personal data.

Contact details of DPO: Marleen Bettens
Postal address: Quinten Matsijslei 12, 2018 Antwerpen
Tel: +32 3 231 46 60
Email: marleen@driesassur.com

Your Rights

Subject to compliance with certain conditions, you have the right to access, rectify, object to the use of, or request erasure, restriction or portability of your personal data.

You may exercise your rights at any time by sending your request to the DPO by e-mail or by post, with a copy of your ID card.

a. Right of inspection

In accordance with Article 15 of the Regulations, our office guarantees your right to access your personal data.

You have the right to obtain access to your personal data and to the following information:

- The processing purposes;
- The categories of my personal data concerned;
- The recipients or categories of recipients to whom the personal data have been or will be disclosed, in particular recipients located in third countries or international organizations;
- The period for which my personal data are expected to be stored, or if that is not possible, the criteria for determining that period.
- When automated decision-making, including profiling, information about the underlying logic as well as the importance and the expected consequences of such processing of personal data for me, as referred to in Article 22, paragraphs 1 and 4 of the Regulation

The Controller may request a reasonable fee based on administrative costs for any additional copies requested.

If you make this request electronically (e.g., via email), the information will be provided in a commonly used electronic form, unless you specifically ask us otherwise.

A copy of your information will be provided to you upon simple request.

b. Right to change

Our office guarantees the right to rectification and deletion of your personal data.

In accordance with Article 16 of the Regulation, incorrect, inaccurate or irrelevant data can be corrected or deleted at any time. You make the necessary changes yourself from your user/other account, unless you cannot do so independently, in which case a request can be made to our office.

In accordance with Article 19 of the Regulations, the controller shall inform any recipient to whom the personal data have been communicated of any rectification of the personal data, unless such communication proves impossible or requires disproportionate efforts. The controller shall provide the data subject with information about these recipients if requested by the data subject.

c. Right to removal

You have the right to erase your personal data as soon as possible in the cases mentioned in Article 17 of the Regulation.

Where the Controller has disclosed the personal data and must erase it pursuant to the previous paragraph, the Controller, taking into account available technologies and implementation costs, shall take reasonable measures, including those of a technical nature, to inform other controllers processing such personal data that the data subject has requested the erasure of their personal data, or of a copy or reproduction thereof.

The previous two paragraphs shall not apply insofar as such processing is necessary:²

- To exercise the right to freedom of expression and information;
- To comply with a legal obligation requiring the processing provided for by Union law or by the law of the Member State to which the controller is subject, or in order to carry out a task carried out in the public interest or in the exercise of official authority;
- To institute, exercise or defend legal claims.

In accordance with Article 19 of the Regulations, the controller shall notify any recipient to whom the personal data have been communicated of any erasure of personal data or any restriction on the processing carried out, unless such communication proves impossible or requires disproportionate effort. The controller shall provide the data subject with information about these recipients if the data subject so requests.

d. Right to restriction of processing

You have the right to obtain the restriction of the processing of your personal data in the cases mentioned in Article 19 of the Regulations. In accordance with Article 19 of the Regulation, the Controller shall inform any recipient to whom the personal data have been communicated of any restriction on the processing carried out, unless such communication proves impossible or requires disproportionate efforts. The Controller shall provide the data subject with information about these recipients if requested by the data subject.

e. Right to transferability of your data

In accordance with Article 20 of the Regulation, you have the right to receive your personal data from our office in a structured, commonly used and digitally readable format. You have the right to transfer your data to another data controller without our office interfering with such transfer in the cases provided for by said regulation.

When you exercise the right to data portability pursuant to the previous paragraph, you have the right, if technically feasible, to have your personal data transmitted directly from one processing controller to another.

The exercise of the right to data portability does not affect the right to erasure/deletion. This right shall not apply to processing operations which are necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the controller.

The right to data portability does not affect the rights and freedoms of third parties.

f. Right to object and oppose automated individual decision-making

You have the right to object at any time to the processing of your personal data, including data automation performed by our firm. In accordance with Article 21 of the Regulation, our office will no longer process personal data unless there are compelling legitimate grounds for the processing which outweigh the interests, rights and freedoms of the individual, or for the establishment, exercise or negotiation of legal claims.

Where personal data are processed for direct marketing purposes, you have the right to object at any time to the processing of personal data used for such purposes, including profiling insofar as it relates to such direct marketing.

If the data subject objects to the processing for direct marketing purposes, the personal data will no longer be processed for such purposes.

g. Complaint handling

You have the right to file a complaint regarding the processing of your personal data by our office with the Data Protection Authority, competent for the Belgian territory. More information can be found on the website: <https://www.gegevensbeschermingsautoriteit.be>.

Filing a complaint is done at the following address: Data Protection Authority, Press Street 35, 1000 Brussels

Telephone. + 32 2 274 48 00

Fax. + 32 2 274 48 35

E-mail: contact@apd-gba.be

Security

Controller shall implement the organizational and technical measures to ensure an appropriate level of security for the processing and collection of data. These security measures depend on the implementation costs related to the nature, context and purposes of processing personal data.

Applicable law and competent jurisdiction.

This privacy policy is governed exclusively by Belgian law. Any dispute will be submitted to the courts of the judicial district where our registered office is located.