

**General conditions of our office regarding our services :
insurance mediation**

Identification of the office

Name office	Driesassur NV
Address of corporate headquarters	Diot-SIACI, 39 Rue Mstislav Rostropovitch, 75017 Paris, Frankrijk
Address office	Quinten Matsijslei 12, 2018 Antwerpen, Belgium
Tel	+ 32 3 231 46 60
E-mail	info@driesassur.com
Website	www.driesassur.com
Corporate number	0404.466.739
FSMA number	0404466739
Contact person	Olivier Nauwelaers
Bankaccount number	

Our firm is registered with the FSMA as a Belgian insurance broker under number 0404 466 739.
The register of insurance intermediaries is maintained by the FSMA. You may contact them at the following address: Congresstraat 12-14, 1000 Brussels, Tel: 02 220 52 11, Fax: 02 220 52 75.
This register can be consulted on the "LISTS" available on the FSMA website at the following e-mail address: <https://www.fsma.be/nl/verzekeringstussenpersonen>

Activities of our insurance office

The activities of our firm consist of advising on insurance contracts, offering or performing preparatory acts for the underwriting of insurance contracts, concluding insurance contracts or providing assistance in the management and execution of these contracts, especially in the event of a claim.
The areas of insurance for which our office is accredited:

Activity Group "Non-Life"

1.a Accidents other than work accidents :n/a	8. Fire and nature events	15. Bail :n/a
1.b Occupational accidents :n/a	9. Other damage to property	16. Miscellaneous pecuniary losses :n/a
2. Sickness :n/a	10a. Civil liability in respect of motor vehicles	17. Legal assistance :n/a
3. Vehicle airframe except railroad rolling stock	10b: insurance liability of carrier	18. Emergency assistance :n/a
4. Railroad rolling stock :n/a	11. BA aircraft	
5. Aircraft airframe	12. BA seagoing and inland vessels	
6. Marine and inland vessel airframe.	13. General B.A.	
7. Goods transported including merchandise, baggage, and other goods	14. Credit	

Activiteitengroep 'Leven'

21. Life insurance not linked to investment funds, excluding dowry and birth insurance; :n/a	24. The insurance existing in Ireland and the United Kingdom called "permanent health insurance" (non cancellable long-term health insurance); :n.a.	27. Management of group pension funds :n/a
22. Dowry and birth insurance, not linked to mutual funds; :n/a	25. Tontine operations :n/a	28. The operations referred to in Book IV, Title 4, Chapter I of the French "Code des assurances" :n/a

Independancy of the office

In accordance with the definition of insurance broker as stipulated in Article 5 paragraph 21 ° / 1 of the Law of April 4, 2014, our firm carries out distribution activities outside any exclusive agency contract or any other legal commitment to place production with one or more insurance companies.

Also, our firm has no direct or indirect interest \geq 10% of the voting rights or capital of any insurance company, and no insurance company has a direct or indirect interest \geq 10% of the voting rights or capital of our firm .

Our firm exclusively represents clients and does not act in the name of or on behalf of any insurance company.

On the other hand, our firm has no contractual obligation to place production exclusively in whole or in part with one or more insurance companies.

You can consult the insurance companies with which our office cooperates in:

Appendix 1: 'Insurance companies with which our office cooperates'!

Rules of conduct and conflict of interest policy

Directive (EU) 2016/97 of the European Parliament and of the Council of 20 January 2016 on insurance distribution, hereinafter referred to as "IDD", is a European directive that lays down the rules regarding the distribution of insurance. The purpose of this directive is to ensure that everyone involved in insurance distribution follows the same rules. This directive is another step in the harmonization of the European insurance market and consumer protection. The IDD Directive was transposed into Belgian law by the law of Dec. 6, 2018, published in the Belgian Official Gazette on Dec. 18, 2018, and amends the law of April 4, 2014 relating to insurance. This law contains the information obligations and rules of conduct applicable to all insurance distributors (insurance companies and insurance intermediaries). In accordance with these rules of conduct, our firm is particularly required to establish a written policy on the management of conflicts of interest when providing insurance mediation services.

The management of conflicts of interest is an important issue in the general framework of the European IDD Directive and the Belgian Insurance Law of April 4, 2014. These regulations provide for the protection of underwriters of insurance products. Our firm undertakes, through our conflict of interest management policy, to avoid the occurrence of conflicts of interest or, when this is not possible, to report them .

In terms of rules of conduct, our firm is committed to acting in a loyal, fair and professional manner to best serve the interests of our clients.

More information on how our firm applies the Rules of Conduct and Conflict of Interest Policy can be obtained upon request or on our website at the following url: www.driesassur.com

In case you expressly wish to receive the information in hard copy, a hard copy of our conflict of interest management policy will be sent to you.

Fees and Inducements

For providing services as an insurance intermediary, we basically receive a fee from the insurer, which is part of the amount/premium paid by you as a client.

In addition, there may be a fee associated with our firm's portfolio with the insurance company in question or for additional tasks completed by us. Our firm may also receive other fees such as management commissions, volume commissions and other types of fees and non-monetary benefits (for example: retrocessions, training seminars, etc...).

The above benefits may be combined.

These benefits are not directly dependent on or linked to the insurance brokerage services that our firm provides to its clients. Our firm may have to compensate client contributors.

We strive to act loyally, fairly and professionally in the interest of our clients and always ensure that obtaining fees or benefits represents an overall improvement in the quality of the service or activity involved for the client.

Upon simple request, you can obtain more information on how our firm, our employees or third parties are compensated or consult our remuneration policy on the following web page: www.driesassur.com

Information on costs and fees

The underwriting of an insurance product may involve management fees related to our office's portfolio with the insurance company in question or for additional tasks we perform.

The management fee is the fee allocated annually by the insurance company for the services provided by our office such as customer follow-up, product follow-up, operational costs such as administrative costs, follow-up of legal and tax changes, legal advice costs, marketing costs,...

The above fees collected by our office may vary by product and are calculated based on the amount invested or premium.

A summary / overview of the fees and expenses applicable to the insurance product offered or chosen, as well as our method of compensation in connection with the insurance product in question, will be provided to you prior to taking out the policy.

For more information on fees, taxation, compensation, benefits or any other questions related to these topics, please contact our office directly using the contact information listed in the header.

Accessibility and communication with office

Our office is at your disposal for any questions or communication during a visit to our offices, by phone, email or mail using the contact information previously listed in the "Identification of our office" section. Office hours: Monday to Friday 08.30H - 17.30H

We will communicate with you in the following language(s): Dutch, English, French

Unless you have indicated that you prefer to receive information on paper, our office will communicate with you electronically whenever possible.

Information on our website

Our firm uses its website to communicate certain general matters to its clients.

In accordance with applicable legal provisions, in the event that the client communicates to our office a valid e-mail address, we assume that the provision of information by electronic means is appropriate in the context of the business and commercial relationship.

Thus, by providing your e-mail address, we assume that you have regular access to the Internet and that we can communicate with you electronically.

You may notify us of any change in contact information, such as your new email address, using the email address previously listed in the "Identification of Our Office" section.

Documents and information provided by our office

As part of our services, you will receive several documents from our office. Please read these carefully and inform us of any ambiguity, comment or anomaly. Our office is at your disposal for further information, suggestions or comments.

Correct and complete information

The quality of our service depends on the quality of the information you provide to us, both before entering into an insurance contract and during the term of that contract. Therefore, it is important that you, the client, provide our office with accurate and complete information.

It is also important to communicate changes in your situation to us as soon as possible.

If you provide incorrect, incomplete or outdated information, our office cannot be held responsible for the consequences that may result.

Claims handling

The satisfaction of our customers remains a priority for us. In accordance with our internal policies and procedures, we have established a complaint management system. The purpose of this system is to accurately and fairly investigate complaints related to an insurance contract or service within the scope of our insurance distribution. Any detailed complaint can be sent directly to us by phone, email or mail at the following coordinates:

E-Mail address: info@driesassur.com

tel: + 32 3 231 46 60

Postal address: Quinten Matsijslei 12, 2018 Antwerpen, Belgium

Our office makes every effort to answer them as soon as possible.

If you wish, or if the handling of your complaint by our office has not fully satisfied you, you may contact the mediation service "Insurance Ombudsman" at the following coordinates:

Insurance Ombudsman Service - Meeûs Square 35 - 1000 Brussels Tel. 02 / 547.58.71- Fax. 02 / 547.59.75 -e-mail: info@ombudsman.as - website: www.ombudsman.as.

Confidentiality of Data

With the exception of data that must be communicated for the proper performance of the contract (e.g., insurer, reinsurer, expert, etc.) and legal exceptions, each party involved - both our firm and you in the capacity of client - undertakes not to disclose to third parties any information concerning the other party of which it has become aware in the context of this cooperation.

Data retention

In accordance with Article 291 of the law of April 4, 2014, amended by the law of December 6, 2018 transposing the European IDD Directive, our firm keeps a register of all insurance distribution activities carried out. The purpose of this is to allow the FSMA (competent supervisory authority) to verify our firm's compliance with its legal obligations.

The data are kept for a period of 5 years to allow the FSMA to perform its supervisory task and, at the request of the FSMA, for a period of 7 years.

These periods apply without prejudice to the possibility given to our firm to keep them for a longer period necessary for the performance of the contract and/or the management of related disputes, in accordance with the European AVG Regulation.

You can find more information on how our firm manages your personal data by reading our AVG policy.

Customer categorization

In order to provide you with an optimal service that guarantees your protection and your information in the best possible way, our firm has decided to categorize all its clients as "professional clients" by default.

You have been informed of the possibility of requesting to be categorized as a "professional client" provided that you meet the criteria provided in the annex of the Royal Decree of December 19, 2017 establishing the rules and procedures transposing the European Commission Directive on markets in financial instruments referred to in Article 20 of the Royal Decree of June 18, 2019 implementing Articles 5, 19 ° / 1, 264, 266, 268 and 273 of the Law of April 4, 2014 on insurance.

Please note that the status of "professional customer" may result in a lower level of protection.

If you nevertheless wish to be treated as a "private client", you should make an express request to our office.

Fight against money laundering and terrorist financing

In application of the law of September 18, 2017 on the prevention of money laundering and the financing of terrorism and on restricting the use of cash, our office may have to ask you a number of questions and will request you to provide certain documents.

You agree to answer the questions our office asks you in this regard and to provide the necessary documents from the first request. In compliance with our legal obligations, our firm refrains from entering into or continuing any transaction or business relationship without having received answers to these questions and requests in this regard.

Solvency of insurance companies

As part of their insurance distribution business, our firm is not responsible for the solvency of insurance companies.