

Privacy statement

Your Contact:



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This general privacy statement (hereinafter referred to as "the Privacy Statement") is intended to inform you about the way in which we collect, use and store your personal data. The contractual terms and conditions entered into between us remain unchanged.

1. What is the scope of this Privacy Statement?

A. What is meant by 'personal data', 'processing' or 'controller'?

Personal data means any information relating to an identified or identifiable natural person. Examples include a person's name, picture, phone number, code, password, contract number and e-mail address.

Processing means any operation which is performed on personal data. Processing for example includes all aspects related to the collection, recording, organisation, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction of these data.

We act as controller of your personal data in some situations and as processor in others. In our capacity as **controller**, we determine the purposes and means of the processing of personal data and serve as your point of contact and the point of contact of the supervisory authorities for any questions regarding the use of your data. In our capacity as **processor**, we do this on behalf of the controller.

B. Who is covered by this Privacy Statement?

Our Privacy Statement covers all **natural** persons, including policyholders (as well as prospective clients or policyholders), insured persons, beneficiaries and third parties (such as injured parties, witnesses, experts and insurance intermediaries). This Privacy Statement nevertheless does not cover legal persons.

C. What data are covered by this Privacy Statement?

a) Ordinary categories of personal data

The data included in this category are personal data that relate to you, which means data that make it possible to identify you either directly (data such as your first name and surname that enable direct identification) or indirectly (data such as your phone number or vehicle registration number that enable indirect identification).

In our contacts with you, we may be required to collect specific personal data depending on the insurance policy in question:

- identification details (such as your surname, first name and address);
- contact details (such as your address, e-mail address and telephone);
- global financial overview (such as your real estate);
- profession (such as your job title and education);
- lifestyle;
- habits related to the use of goods and services;
- hobbies and interests;
- family composition (such as your marital state and number of children)
- characteristics of your home;
- video and sound recordings.

We could also use data obtained from external sources, such as employers who take out insurance policies on behalf of their employees. This could also be the case for professional data suppliers, for data correction (such as correcting the spelling of your address) and for data enrichment (such as with regard to your family composition). Personal data sometimes relate not only to you but also to one or several of your relations (such as your children, your partner, the beneficiary of your life insurance policy and/or your employees) or to a person involved in an incident (such as a witness or a victim). If you share personal details of other persons with us, you are required to inform these persons of this.

b) Special categories of personal data

Personal data which enjoy specific protection can be found in the 'special categories'. It specifically concerns personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership as well as genetic data, biometric data for the purpose of uniquely identifying a natural person, data concerning health or data concerning a natural person's sex life or sexual orientation. In practice, we may be required to process your health data within the scope of e.g. correct management of health-related insurance contracts (such as life insurance, hospitalisation insurance or guaranteed income), your medical file or incidents with physical damage. You can rest assured that we will treat these data with the utmost care. These data will only be processed upon your explicit prior approval and for the purposes for which you have given your consent. Within this scope, the contractual documents or standard forms (such as a customer file) will include a clause in which your permission is expressly requested. We may also process these data when processing is required for the establishment, exercise or defence of legal claims. Access to these data shall furthermore be limited to the persons who need these data to perform the tasks required to accomplish the purpose for which permission was granted. We shall under no circumstances use any of your data that fall into the special categories of personal data for prospecting purposes.

c) Data related to criminal convictions and offences

We will also treat these data with the utmost care. They will only be processed to the extent that this is permitted by a law that provides appropriate safeguards. We shall under no circumstances use such data for prospecting purposes.

2. When and how are your personal data collected?

We can for example collect some of your personal data:

- when we offer you our services
- when you become a customer
- when you complete the forms and contracts provided by us
- when you make use of our services and products
- when you contact us through the various channels made available to you
- when your data are published or disclosed by authorised third parties (persons specifically authorised by you, the Belgian Official Gazette, your insurer or professional data suppliers)
- when you are filmed by our surveillance cameras inside or in the vicinity of our buildings. These recordings are only stored to guarantee the safety of goods and persons and to prevent abuse, fraud and any other violations that may befall our customers and ourselves if you share information when using our websites (including our social media pages) or our mobile applications
- when you report an incident or request personal assistance
- when you report an admission to hospital.

You have the right to refuse any request we make for personal data. Such a refusal may nevertheless hinder the establishment of contractual relations, change the nature of these relations or impact the management thereof.

3. On what basis and for what purposes can personal data be processed?

A. We process your data for various purposes.

We process your personal data for various purposes. When processing personal data, we only process data required to accomplish the set objectives. As a general rule, we only use your personal data to the extent that we have received your permission to do so. If this is the case, we will process your personal data for the specific purposes for which you have given us your permission:

- within the scope of the performance of the contract or in order to take precontractual measures at your request
- analysis of the opportunity to conclude an insurance agreement and/or the terms and conditions to be linked to the signing of an insurance contract
- conclusion, management and execution of insurance contracts, including customer relationship management and damage management
- storage of your preferences: whether we can contact you (and if so, how) to present information, publicity or proposals
- provision of a service at your request
- so as to meet all legal, regulatory and administrative obligations applicable to us, including:
 - money laundering prevention
 - compliance with MiFID legislation
 - fight against fiscal fraud.

We may furthermore process your details for reasons concerning our legitimate interest. If this is the case, we will strive for a fair balance between our legitimate interest and respect for your privacy.

B. We process your data for prospecting purposes

Based on our legitimate interest, we only process your personal data for prospecting purposes to the extent that these prospecting efforts are of real importance to you, more in particular to develop a better understanding of your needs and desires and to offer quotations and proposals that really interest you. In concrete terms, this means we can for example contact you in the following cases:

- 1) if you have taken out a pension savings product, a free supplementary pension for self-employed workers or a similar product, to inform you on the indexation of the tax-deductible amounts and as such to ensure tax optimisation of the products you have taken out;
- 2) if you have taken out an all risk insurance policy for your car, to inform you that this insurance policy no longer has any real value for you after a certain amount of years;
- 3) to inform you about our services.

We shall under no circumstances share your data with third parties for prospecting purposes and shall not contact you to offer any quotations or proposals with regard to third-party products or services. We may contact you via the usual channels within the scope of these prospecting efforts. If we contact you by e-mail, we will only send quotations for similar products and services, in particular insurance products. We shall not use any of your data that fall into the special categories of personal data within the scope of our prospecting efforts.

4. How do we protect your data?

Access to your personal data is limited to the people who need these data to carry out their tasks. These people work under a strict obligation of confidentiality and have to comply with all technical and organisational requirements to ensure confidentiality of the personal data. We have technical means and specialised teams primarily focused on the protection of your personal data. This way we want to prevent unauthorised persons from gaining access to these data and from processing, adjusting or destroying these data. Our Internet sites may contain links to websites operated by third parties. The terms and conditions of use of such websites fall outside the scope of this Privacy Statement and

outside our responsibility. We strongly recommend that you read their privacy statement carefully so that you are aware of how they protect your privacy.

5. Who has access to your data and who receives your data?

A. In general

To protect your privacy, any person that gains access to your data is carefully selected on the basis of their tasks. If required, these data can be shared with insurance companies, their representatives in Belgium, their points of contact abroad, the relevant reinsurance companies, claims settlement offices, an expert, a lawyer, a technical adviser, a different insurance intermediary or a processor. We will for example share these data with your insurer so that they can provide you with the insurance quotation you requested.

We will also share your details with other persons if we are contractually or legally obliged to do so or if this falls within the scope of a legitimate interest. In such cases we will ensure that:

- these persons shall only have access to the data that we are contractually or legally obliged to share or that are provided on the basis of a legitimate interest that justifies the data transfer; and
- these persons shall undertake to process these data in a safe and reliable manner and to only use these data for the purposes for which they were provided.

B. No data transfer for commercial use

We will not share your data with third parties for commercial use.

C. Data transfers outside the European Economic Area (EEA)

We may be required to transfer your data outside the European Economic Area (EEA) to a country that may be unable to ensure an adequate level of protection for personal data. In such cases we will protect your data by increasing IT security and by contractually requiring our international contracting parties to ensure a higher level of protection.

6. What rights do you have and how can you exercise them?

A. Right of access

You have a right of access to the personal data concerning you. You can ask us to provide the following information:

- whether we process personal data concerning you;
- the purposes for which we process these data;
- the categories of personal data we process;
- the categories of recipients we share your data with;
- the period for which the personal data will be stored;
- the rights you can exercise (rectification, erasure etc.) or the possibility you have to lodge a complaint with the Privacy Authority;
- the origin of the data processed.

B. Right to rectification

If you find that your data, despite all of our efforts, are inaccurate or incomplete, you can request rectification.

C. Right to erasure ('right to be forgotten')

In certain cases you have the legal right to request erasure of your personal data.

D. Right to restriction of processing

In certain cases you can ask for restriction of processing of your personal data.

The restriction of processing shall end in the following situations:

- you have consented to this;
- processing of your data is required for the establishment, exercise or defence of legal claims;
- processing is required to protect the rights of a different natural or legal person;
- processing is required for reasons of public interest.

E. Right to data portability

In certain cases you have the right:

- to receive the personal data you have provided to us; or
- to have the personal data transmitted directly from us to another controller, where technically feasible.

F. Right to object

a) In general

If the processing of your personal data is based on a legitimate or public interest on our side, you have the right to object to such processing at any time on grounds relating to your particular situation.

Your request shall nevertheless not be taken into account if our legitimate interest overrides your interests or if processing of your data is required for the establishment, exercise or defence of legal claims.

b) Within the scope of prospecting efforts

You can always protest the processing of your personal data for prospecting purposes free of charge. We provide you with quotations and proposals because we believe they are of real importance to you. If you do not want us to contact you in the future with regard to information, advertising or proposals, products and services and/or to use your data for profiling within the scope of our prospecting efforts, please inform us by:

- ticking the corresponding box in the contractual documents or sending a dated and signed request to your usual contact by regular mail together with a front and back copy of your identity card.

If you are under the impression that the processing of your personal data is in breach of the privacy legislation, you also have the right to lodge a complaint with the data protection authority, whose contact details are given below:

Data protection authority

Drukpersstraat 35

1000 Brussel

Phone: +32 2 274 48 00

E-mail: commission@privacycommission.be

7. How long do we hold on to your personal data?

We only make use of your personal data for specific purposes and during the period in which we strive for these purposes. These data will be removed as soon as all purposes have been accomplished. This signifies that the processed data will be retained throughout the duration of the insurance contract, the legal time limitation period as well as any other retention period imposed by the applicable regulations and legislation.

8. How will you keep abreast of any changes to this Privacy Statement?

As we live in an ever-changing world where technology is never at a standstill, this Privacy Statement is subject to changes. We invite you to check out the most recent version of this Privacy Statement online and will keep you informed of any changes via our Internet site www.allia.be (by means of a banner) and possibly via other usual communication channels.