

TERMS OF USE

1/ LEGAL MENTIONS

Immoweb Financial Services SA/NV (herein referred to as "Immoweb FS"), with registered office at Avenue Général Dumonceau 56, 1190 Bruxelles, RPM 0727.442.788, is registered as insurance agent nr. 0727442788 at the register of insurance intermediaries held by the Financial Services Market Authority.

Qover SA/NV (herein referred to as "Qover"), with registered office at Rue du Commerce 31 - 1000 Brussels, RPR 0650.939.878, is registered as insurance agent nr. 115284A at the register of insurance intermediaries held by the Financial Services Market Authority.

The Financial Services Market Authority (herein referred to as "FSMA") is responsible for supervising the financial markets and listed companies, authorising and supervising certain categories of financial institutions, overseeing compliance by financial intermediaries with codes of conduct and supervising the marketing of investment products to the general public, as well as for the 'social supervision' of supplementary pensions. The FSMA has its registered office at 1000 Brussel, Congresstraat 12-14. The register of insurance intermediaries of the FSMA can be consulted online at www.fsma.be.

Immoweb FS commercialises insurance products in collaboration with Qover SA/NV who manages the online platform and the customer care. This activity is conducted through the website protect.immoweb.be (herein also referred to as the "**website**" or the "**site**"), in accordance with the requirements of the FSMA.

All pre-contractual relations with our clients are based upon the Belgian Insurance Law of 4 April 2014 and the Code of Economic Law. By "client" we mean all our current, potential and former customers (hereinafter referred to as the "**Client**"). Immoweb FS and Qover will hold a copy of your insurance contract for archiving purposes. You are always entitled to access this information upon request by email to contact@qover.be.

The information and other data published and made accessible through the website protect.immoweb.be are purely informative. For this reason, Immoweb FS will in no way be held responsible for any periods of unavailability of service or for any inaccuracy or inconsistency in the structure of the content, or any typo. All content included on this website is intended for information only.

The General Conditions of the insurance products offered by Immoweb FS can be consulted online on the product configuration page of each product.

You can communicate with us in Dutch, French or English, by the following means:
in writing:

To contact Immoweb:

- address: 56 av Général Dumonceau – 1190 Brussels – Belgium
- email: our general phone email address is protect@immoweb.be

To contact Qover:

- address: Rue Belliard 53 – 1000 Brussels – Belgium
- email: contact@qover.be
- phone: +32 2 588 25 50

2/ DATA PROTECTION – PRIVACY POLICY

2.1. Data privacy and cookie policy

Immoweb FS data privacy and cookie policy is identical to that of its sole shareholder Immoweb SA, which you can consult [here](#).

While exploring Immoweb FS insurance products, you will also be asked to share your data with our partner Qover SA/NV. You will find more information on their privacy policy [here](#).

2.2. Platform access restrictions

We reserve the unilateral right to prohibit access to all or part of the platform to any individual or legal person:

- who would violate these Terms of use;
- who would use the personal data to which he/she can have access on this site to propose paid products or services or to send unsolicited emails to other users of this site ("spamming") for any other commercial purpose or in any other unauthorized manner;
- who would use the services offered by Immoweb FS and Qover without complying with the specific conditions applicable to these services;
- who would harm the reputation of Immoweb FS, the website or the mobile app;
- who would infringe third-party intellectual property rights;
- who would use the site illegally.

We also reserve the right to take such persons to court.

2.3. Access restrictions to insurance products

2.3.1. Platform availability

Although we strive to make the protect.immoweb.be website available to you 7 days a week and 24 hours a day, we reserve the right, at any time and without notice, to interrupt access to the platform for technical or other reasons and to stop offering our services. In this event

we shall on no account be liable for these interruptions and for the consequences that might result for you or for any third party.

Immoweb FS ensures as far as possible that the website and files that can be downloaded are free of bugs, viruses, Trojan horses, spyware and other malware or unauthorized software. However, there is still the possibility that these may be found. Immoweb FS can on no account be held liable for any resulting damage and/or loss to the user. Immoweb FS strenuously advises the user to install firewalls, antivirus software and other necessary protection software on his/her device.

2.3.2. Links to third-party websites

On Immoweb platform, you may find hyperlinks to third-party materials and websites operated by third parties. We are not liable for the content of such materials or websites or for their quality or accuracy. We should not be taken to be endorsing, publishing or authorizing such websites or materials. Therefore, please be warned that these sites are operated under the exclusive responsibility of their respective owners, who are solely liable for complying with laws and regulations applicable to the products and services sold on their websites, including without limitation consumer protection, distance selling, price display regulations, protection of personal data, etc.

2.3.3. Intellectual property

Immoweb FS and its sole shareholder Immoweb SA/NV are the exclusive owner of intellectual property (such as copyrights or rights of the creator of databases) on all content included on the website, including text, graphics, logos, buttons, images, HTML code, databases and icons.

The appearance of this website (layout, choice and arrangement of the various sections, organisation of data, etc.) is protected by copyright law. Immoweb FS prohibits the extraction and/or reuse of the whole or of any part of the content of this site that is substantial on a qualitative or quantitative basis. The Belgian law of 31 August 1998 on the legal protection of a database (transposing European Directive No 96/9/EC) states that violation of these rights may lead to fines of up to € 500,000 and, in the event of a repetition of the offence, up to two years imprisonment.

Immoweb FS herewith grants the user of the platform a non-exclusive, non-transferable license, revocable at any time without grounds, to access the content of the platform, display it and download it solely for the purposes of noting its content, this being on one computer only. The user may print out a copy of the content displayed on the platform, solely for his/her personal use, provided he/she does not in any way alter the content of the platform and keeps the platform's mentions of authorship and origin. Reproduction is therefore authorized only for the purposes of private use and private copy as defined by copyright law.

Some of the names, signs and logos on this website are registered trademarks or trade names belonging to Immoweb FS, its sole shareholder Immoweb SA/NV, or their respective owners. Save with the express advance authorization of the owners, any use of the names, trademarks and logos and/or unlawful use of similar signs is prohibited.

Any copy, translation, adaptation, modification or use whatsoever of the whole or of any protected item of this platform, in any form and by any means, is strictly prohibited without the advance written consent of Immoweb FS. Any commercial use of the content of the website and/or application is strictly prohibited.

On no account shall Immoweb FS be liable towards visitors to the website for any claim or action brought against them by a third party who claims that the use of any of the content, products or services accessible on this website infringes that third party's intellectual property rights.

3/ CONFLICT OF INTEREST POLICY

3.1. General principles

For the conduct of its business, Immoweb FS has established the principle of honest, fair and professional management of conflicts of interest that may arise between Immoweb FS, a staff member of Immoweb FS and any other natural person whose services are made available and placed under the control of Immoweb FS (hereinafter the "**appointed representative of Immoweb FS**") and who is involved in the regulated activities of Immoweb FS and its current, potential and former customers. The same applies to conflicts of interest that may arise between a client and a supplier or a client and an intermediary of Immoweb FS.

In accordance with the legislation in force, Immoweb FS takes all necessary measures to identify and adequately manage conflicts of interest likely to be a source of damages and which may affect the interests of its clients.

3.2. Internal measures for the identification and management of conflicts of interests

In order to identify these conflicts of interest, Immoweb FS focuses on facts and also does its best to determine, in particular, if a concerned person, or any other person:

- is likely to derive a financial gain or prevent a financial loss at the expense of the client;
- has an interest in the outcome of a service provided to the client or of a transaction carried out on behalf of that client, which is distinct from the client's interest in that outcome;
- has a financial or other incentive to favour the interest of Immoweb FS and/or a client or group of clients over the interests of Immoweb FS and/or another client or an intermediary.
- has the same professional activity as the client;
- and/or receives or shall receive from a person other than the client an inducement in relation to the service provided to the client, in the form of monies, goods or services, other than the standard commission or fee for that service.

When a conflict of interest is identified, it must be managed rapidly, equitably and adequately.

Examples of basic measures laid out in the rules adopted by Immoweb FS are:

- effective procedures to control the flow of information in situations involving the risk of a conflict of interest likely to damage the interests of a client;
- a review of the adequacy of Immoweb FS systems and controls is carried out on a regular basis.

In the course of the management of a conflict of interest, it may be appropriate to have recourse to additional measures when the basic measures are not sufficient to adequately manage the potential

conflict. These measures may include in particular the setting up "Chinese walls" on an ad hoc basis, specific to the transactions or other additional measures for the separation of information.

Immoweb FS employees must ensure that they adopt fully independent attitudes in their dealings with clients and insurance intermediaries. This is why measures aimed at preventing any influence and guaranteeing an independent attitude have been introduced: separation of departments and prevention of improper intervention in some activities or services.

It may happen that, despite all the measures taken to manage conflicts of interest, no definitive solution has been found. In these cases, you must choose to waive the service or transaction.

An additional support to the identification and management of conflicts of interest is provided through procedures and guidelines which have been set up in connection with other specific obligations.

4/ REMUNERATION POLICY

In accordance with legislation, Immoweb FS may, with regard to insurance intermediation services provided to its clients, receive or pay remuneration only if they belong to one of the following two categories:

- **A remuneration paid by or to the insurance companies with which the client enters into an insurance contract.** This includes the commission included in the offer and forming part of the premium that the client must pay directly to the insurer, or the portfolio commissions that insurers pay to Immoweb FS in compensation for services provided by Immoweb FS to these insurers for the benefit of its clients. These portfolio fees are paid to Immoweb FS by insurers on the grounds that Immoweb FS performs a number of tasks that are normally performed by insurers but that Immoweb FS in their place, in whole or in part.
- **A remuneration of a third party, which is necessary for the insurance intermediation service requested.** This is a very specific category that includes, for example, the legal costs necessary to conclude an insurance contract. It is also possible that Immoweb FS may grant remuneration to a third party simply because the third party brings in new customers. These payments are in accordance with the FSMA's communication of 20 February 2009 on "business introducers" and the strict internal regulations in this area.

5/ COMPLAINTS

Do not hesitate to contact us so that we can help you and improve our services.

For the risks covered by the insurance products and customer care:

Qover SA/NV

Address: Rue Belliard 53 - 1000 Brussels

Phone: +32 2 588 25 50

Email: contact@qover.be

For communication over insurance products and the website protect.immoweb.be:

Immoweb Financial Services SA/NV

Address: 56 av Général Dumonceau – 1190 Bruxelles (Belgique),

Email: protect@immoweb.be

Ombudsman

If the matter still has not been resolved to your satisfaction, you may contact the insurance Ombudsman.

Address: Square de Meeûs 35, 1000 Brussels, Belgium

Phone: +32 2 547 58 71,

Fax: +32 2 547 59 75

Email: info@ombudman.as

The European Online Dispute Resolution Platform

If you arranged your policy with us online or through other electronic means (e.g. phone, SMS, fax or mobile device), and have been unable to contact us either directly or through the Financial Ombudsman Service, you may wish to register your complaint through the European Online Dispute Platform - <http://ec.europa.eu/odr>

Your complaint will then be redirected to the Financial Ombudsman Service, to Immoweb FS and to Qover for resolution. There may be a short delay before we receive it. Any telephone calls made in connection with this Policy may be monitored or recorded to assist with staff training and for quality purposes.