

# PRIVACY POLICY

## QOVER AND PERSONAL DATA

I.	Object	2
II.	On which basis do we collect your personal data? (lawfulness of the processing)	2
III.	How do we collect personal data?	4
IV.	Which personal data do we collect?	5
V.	Why do we collect personal data?	6
VI.	How do we protect your personal data?	7
VII.	Who has access to your data and to whom is it transferred?	7
VIII.	How long do we conserve your personal data?	8

## YOUR RIGHTS REGARDING YOUR PERSONAL DATA

I.	Your right of access and copy	8
II.	Your right to restriction of processing	9
III.	Your right to object	9
IV.	Right to data portability	9
V.	Right to erasure ('right to be forgotten')	9
VI.	How to exercise your rights?	9

## MISCELLANEOUS

I.	Complaints	10
II.	Qover contact details	10
III.	Modification	10
IV.	Applicable and governing law	10

## I. OBJECT

Qover is a Belgian corporation having its registered office at Rue du Commerce 31, 1000 Brussels, registered with the company number 0650.939.878 and registered as a non-tied agent in the FSMA register (n°0650.939.878).

Qover is a non-tied agent specialised in the digital distribution, brokerage and underwriting of insurance policies. Within this framework, Qover processes Data Subjects' Personal Data.

The aim of this Privacy Charter (hereinafter referred to as "the Charter") is to explain how Qover (hereinafter referred to as "we or us") as Data Controller insures the processing of those Personal Data.

This Charter is available on our websites [www.qover.be](http://www.qover.be) and [www.qover.com](http://www.qover.com).

This Charter was written in compliance with the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (hereinafter referred to as the «General Data Protection Regulation») and the Belgian Law of 30 July 2018 on the protection of physical data with regard to the processing of personal data.

We pay particular attention to the protection of Data Subjects privacy and therefore undertake all reasonable precautions required to protect Personal Data collected against the loss, theft, disclosure or breach of privacy or any unauthorized use.

Qover is responsible for processing your personal data ("Data"). This means that Qover determines the purposes for which your Data is processed and the means by which it is processed.

Qover has appointed a Data Protection Officer ("Data Protection Officer" or "DPO") who is the point of contact for any questions or requests relating to the processing of your Data. You will find the contact details of the DPO in the Qover contact details tab.

If you wish to react to one of the practices described below, you can always contact us.

## II. ON WHICH BASIS DO WE COLLECT YOUR PERSONAL DATA? (LAWFULNESS OF THE PROCESSING)

The legal basis for processing Personal Data depends on the processing and the stakeholders involved in such processing. If you are an end-customer (potential policyholder/policyholder/insured) we will not process your data in the same way, we deal with our partner's Personal Data (legal entity).

We process your personal data for various purposes. For each processing operation, only data relevant for the purpose in question are processed.

**Generally speaking, and as an example, we use your personal data either:**

- within the framework of the execution of the contract or to take pre-contractual measures at your request; For example, we process your data for the following purposes:
  - ♦ analysis as to the advisability of concluding an insurance contract, and/or as to the conditions to be imposed on the conclusion of an insurance contract;
  - ♦ conclusion, management and execution of insurance contracts forming part of the range of products and services offered by Qover, including customer relationship management and claims management;
  - ♦ performing a service, you have requested, for example by providing us with your data online to subscribe to the newsletter, submit your application or to request an insurance offer; in this case, we process the data you have provided to send you the newsletter, process your application or send you the insurance offer requested.
- to comply with all legal, regulatory and administrative obligations to which we are subject, in particular and not exhaustive:
  - ♦ prevention of money laundering;
  - ♦ implementation of MiFID legislation;
  - ♦ combating tax fraud;
- for reasons that are in our legitimate interest, in which case we ensure that we maintain a proportionate balance between our legitimate interest and respect for your privacy. These are the situations in which we process your

personal data in order to be able to function and offer you the best service.

- when we have obtained your consent, in which case we process your personal data for the specific purpose(s) to which you have consented;

**For example, we process your data for the following purposes:**

- detection and prevention of abuse and fraud;
- control of the regularity of transactions;
- monitoring and control;
- recognition, exercise, defence and preservation of our rights or of the persons we may represent, for example in litigation;
- constitution of evidence;
- global vision of the customers (for example, by establishing statistics of our customers in order to know who our customers are and to know them better);
- follow-up of our activities and administrative knowledge of the various persons in contact with the company, which may allow the identification of the files, the intermediary and other parties involved;
- testing, evaluation, simplification, optimisation and/or automation of Qover's purely internal processes in order to make them more efficient (for example: optimisation/automatisation of internal risk assessment and acceptance processes, automation of the procedure for handling your questions and requests, etc.);
- testing, evaluating, simplifying and optimizing online systems to make your user experience better (for example, fixing bugs on our websites and mobile applications, contacting you to solve technical problems when we found that you started filling in your data online for a service but were unable to continue this process, etc.);
- management and adjustment of authorized products;

**We process your data for profiling purposes**

We may need to process your personal data for the purposes of profiling and decision-making. We may process your personal data for profiling and profile-based decision-making purposes, including data analysis and the compilation of statistics, models and profiles.

Wherever possible, we only use anonymous or pseudonymized data for profiling.

Profiling is any form of automated processing of personal data consisting in using this data to evaluate certain personal aspects relating to an individual, in particular to analyse or predict elements concerning his/her work performance, economic situation, health, personal preferences, interests, reliability, behaviour, location or movements.

**Depending on the purpose pursued by profiling, we base ourselves on either:**

1. On the performance of the contract binding us or on the taking of pre-contractual measures at your request.
2. For example, in order to properly assess risk, both in accepting insurance and in determining the premium and extent of cover, we use objective «segmentation criteria» which meet all applicable legal requirements. These criteria vary according to the product and stem from the statistical observation that they have an impact on the occurrence and/or severity of a claim.
3. On a legal, regulatory or administrative obligation;
4. On our legitimate interest, in which case we ensure that a balance is maintained between our legitimate interest and respect for your privacy.
5. For example, we may process your profiling data as part of the prospecting process, to identify and prevent fraud or to help automate internal processes.

In cases where we use your personal data in the context of profiling for the purposes mentioned above, we assure you that you will not be the subject of a decision based exclusively on profiling and producing legal effects concerning you or significantly affecting you in a similar manner.

To this end, we will always ensure that profiling will not produce legal effects concerning you or significantly affecting you in a similar manner.

In other cases, we will ensure that such a decision is:

- necessary for the conclusion or performance of a contract between you and us;
- based on your express consent; or
- legally authorized.

In the first two cases, you always have the right to request the intervention of one of our employees, to express your point

of view and to contest the decision. In all three cases, you will always be informed of the fact that you will be the subject of such a decision as well as the logic behind such a decision and its meaning as well as its envisaged consequences.

Mostly, we will collect and process Personal Data because it is necessary for us in order to perform a contract, your insurance policy or our partnership agreement.

In some case, we will ask for your specific consent in order to process Personal Data (usually for direct marketing purposes).

In some other cases, we will process Personal Data on the basis of our legitimate interests as a company (business and service development, ...).

When using the legitimate interest legal basis, be assured that we always make sure that there is a balance between your interests and our own legitimate interest.

In any case, we will always process Personal Data on the basis of a legal or regulatory requirement.

### III. HOW DO WE COLLECT PERSONAL DATA?

#### A. Our way of working

We use two types of distribution channel to offer you our insurance solutions.

VERTICAL INTEGRATION	WHITE LABEL CUSTOMISATION
We integrate our API into our Partners' systems. In this instance, you navigate on their websites, or applications but we are behind this insurance solution via Open APIs.	Our Partners brand their own Insurtech based on our insurance solutions and they directly offer these via their website (or application).

#### B. Business partners

In most case, we collect, store, use and process Personal Data at the pre-contractual stage and during the execution of the contract.

The main purpose of collecting these Personal Data is essentially to build the relationship between our Partner and us. We also collect data for the execution of the contract that binds us to our Partners.

Within this framework we collect our partner's Personal Data via:

- Emails;
- Phone communications;
- Meetings minutes;
- Our website contact page;
- By one or more cookie(s) present on our website;
- All other communications between you and us (mails...).

#### C. Insured(s) or policyholder

By filling in the online "form" to subscribe to an insurance policy through one of our Partners' website or application, you will share your Personal Data with us. We will collect, store, use and process these Data to serve you the best way we can.

In this context, we collect Personal Data via:

- Information form;
- Our website (including our contact page);
- By one or more cookie(s) present on our website;
- Emails;
- All other communications between you and us (mails, claims report...)
- When you subscribe to our newsletter
- When you communicate your data using our websites (including social media).

## IV. WHICH PERSONAL DATA DO WE COLLECT?

### A. Business Partner

Being business partners, we need to ensure the best and most efficient ways to communicate and work with you are being used.

For these purposes, we need to process the following Personal Data:

- Identification data from the Company (legal name, commercial name, company type, register number, FSMA registration, VAT number...);
- Personal identification data regarding the main contact persons (first name, last name, email, ...)
- Billing information (IBAN, BIC, Currency...);
- Data related to request or complaints (complaints email, complaints department name, complaints phone);
- Data related to logs and users web session;
- Other data (services language, general company email);
- Any other data that the Partner voluntarily communicate to us.

### B. Future insured or policyholder

As your insurer agent, we want to ensure that we offer the coverage that best suits your needs. As an insured, you want to be sure you are rightly covered. In order to do so, we need to collect Personal Data which will allow us to identify you and offer you the best services and insurance coverage regarding your specific profile.

In that purpose we'll collect the following Personal data:

- Personal identification data (first name, last name, VAT number in case of an independent worker...);
- Contact Data (address, email, phone...);
- Personal Data (age or birth date);
- Financial identification data (credit card number, billing address...);
- Data related to claims management (moment of damage, damage circumstances, ...);
- Family composition (children, husband/wife name, ...);
- Current job data (job title, industry, date of recruitment, status, employer, ...);
- Housing features (accommodation location, property type, ...);
- Financial specifications (monthly rent, ...);
- Life Habits (trips details, trips duration information, ...);
- Data related to previous accident;
- Data related to life habits (car type, number of km, ...);
- Data/information appropriate to the insured risk, the insurance beneficiary, the policyholder and the insureds;
- Any other data you voluntarily communicate to us.

Note that the type of Personal Data we request from you depends on the insurance product you are subscribing for.

### C. Third parties (neither policyholder nor Partners) Personal Data

As an insurer we might have to deal with some third-parties Personal Data (for example in case of claims, witness identification data, job applicants, ...).

In these specific cases, we do our best to strictly limit the processing of these Data and process them in compliance with legal obligations.

### D. Non-Personal Data

We may also collect non-personal data (these data are qualified as non-personal data because they do not identify you directly or indirectly). These data may therefore be used for any purpose.

## V. WHY DO WE COLLECT PERSONAL DATA?

We only collect Personal Data for specific purposes. These purposes are explained hereunder so you can understand the reason why we collect your Personal Data.

Note that it is possible that we might need to process Personal Data for another purpose which has not yet been identified by this Charter. In this case, we will directly inform the Data Subjects we are using their Personal Data for this new purpose.

### A. Business Partner

In order to fulfil the obligations under the contract that binds you to us, we need to process some of your Personal Data.

To be more specific, the purposes why we process your Personal Data in the context of our business relationship (contract) are the following:

- Managing the contract (negotiation, application, execution, ...);
- Billings concerns (sending invoices, commission calculation, ...);
- IT concerns (implementation of API's, ...);
- All informative communication;
- Providing you information on our new products and / or services (including sending you promotional information);
- Answering questions related to the business contract;
- For legal purposes.

Also, we could process your data for our legitimate interest:

- Making services evaluation;
- Performing internal audits;
- Improving the quality of our services;
- Exchange your Data with our risk carrier;
- Analysing loss data in order to review our products;
- Complying with legal obligations.

### B. Future insured or policyholder

As explained above, we need to collect information about you in order to provide you the best services regarding your insurance coverages. Also, we collect your Personal Data to fulfil our contractual obligations.

We listed hereunder the purposes why we ask you these data under our contract that binds us:

- Ensuring registration to the services (via websites, applications...);
- Execution of the contract;
- Managing the contract (pricing, underwriting...);
- Answering your questions;
- Claims managements;
- Managing the claims payments;
- Analysing client loss history;
- Assisting you regarding your insurance policy coverage, etc ...;
- Contacting you to propose you our insurance solutions;
- Managing all the billings matters;
- Verification of the accuracy of some Personal Data;
- Communication about the services quality;
- Compilation of statistics;
- Preparing market analysis;
- Building a client database;
- Organising of contests or games;

- Personalization of our offer.

When you supplement one of our flows with your personal data in order to conclude a contract, but you do not finalise the conclusion of the contract, Qover may undertake to contact you again.

We might also process your data for our legitimate interest, more specifically:

- Third parties Personal Data in the context of a claim;
- Fight against fraud and infringement;
- Assessing security breach and conducting a risk analysis;
- Improving our applications and websites (access, uses...);
- Improving services (claims handling...);
- Analysing client loss history;
- Analysis of our database and security testing;
- Doing internal audit;
- Making back-up to recover lost data;
- Ensuring technical management.

### C. Legal requirement

Finally, we must fulfil some legal obligation. In that perspective, we might be under the obligation to process your Personal Data (for example, in case we are facing a control by the FSMA regarding our compliance with the AssurMifID (IDD) rules).

## VI. HOW DO WE PROTECT YOUR PERSONAL DATA?

Access to your personal data is only granted to persons for whom it is necessary for the performance of their tasks. They are bound by strict professional discretion and must comply with all the technical and organisational requirements laid down to ensure the confidentiality of personal data.

We have put in place technical resources and specialized teams that deal primarily with the protection of your personal data. We want to prevent unauthorized persons from accessing, processing, modifying or destroying them.

Our websites may sometimes contain links to third party sites (social media, event organisers that we sponsor, etc.) whose terms of use do not fall within the scope of this Notice or under our responsibility. We therefore recommend that you read their personal data protection notice carefully to find out how they respect your privacy.

## VII. WHO HAS ACCESS TO YOUR DATA AND TO WHOM IS IT TRANSFERRED?

### A. General information

In order to protect your privacy, the persons authorized to access your personal data are precisely determined according to their tasks.

If necessary, this data may be communicated to other intervening insurance companies, their representatives in Belgium, their correspondents abroad, the reinsurance companies concerned, claims settlement offices, an expert, a lawyer, a technical advisor, your insurance intermediary or a subcontractor.

As far as our subcontractors are concerned, they are specialized partners in Belgium or abroad to whom we call for certain services in order to offer you the best service within the framework of your insurance contract. These may be subcontractors who are typical to the insurance industry, for example (non-exhaustive list):

- Intermediaries with whom we work (Brokers, Insurance intermediaries, registered companies, external collaborators, business introducers);
- Investigators for fraud investigations;
- (inter)national claims offices;
- Insurance and reinsurance undertakings

They may also include other subcontractors, such as (non-exhaustive list):

- lawyers and other specialized consultants;
- IT service providers;
- marketing and communication offices.

These subcontractors are contractually bound to us and must therefore follow our instructions and comply with the principles set out in our Notice. In particular, we ensure that its subcontractors: have only such data as are necessary for the performance of their tasks; and undertake to treat these data securely and confidentially and to use them only for the performance of their duties.

We will also pass your data on to other persons if we are obliged to do so by contractual or legal obligation or if a legitimate interest justifies it. In these cases, we ensure that: such persons have only data which we are required to disclose by contractual or legal obligation or which are proportionate to the legitimate interest justifying the transfer; and that these persons undertake to us, on the one hand, to treat these data securely and confidentially and, on the other hand, to use them only for the purpose for which the data were transferred to them.

## **B. No transfer for commercial use**

We do not forward your data for commercial use to third parties unless you have given your explicit consent to do so.

## **C. Transfers outside the European Economic Area (EEA)**

We may transfer your data outside the European Economic Area (EEA) to a country that may not provide an adequate level of protection for personal data. But in these cases, we protect your data, on the one hand, by further strengthening

IT security and, on the other hand, by contractually requiring a higher level of security from its international counterparts. If you wish, you can obtain a copy of the adapted contractual clauses by sending a dated and signed request by post to Qover – Data Protection Officer - Rue du Commerce, 31 – 1000 Brussels.

# VIII. HOW LONG DO WE CONSERVE YOUR PERSONAL DATA?

We only keep Personal Data for a reasonable and necessary time taking into account the purposes of the processing and the legal and regulatory requirements.

Anyway, if there is no more reason to keep your Personal Data (such as a claim pending), we will not retain your Personal Data more than ten years after the contract termination.

At the end of this retention period, we will make every effort to ensure Personal Data have been made unavailable or inaccessible.

## YOUR RIGHTS REGARDING YOUR PERSONAL DATA

### I. YOUR RIGHT OF ACCESS AND COPY

You have the right to obtain a free copy (including in an electronic format) of the Personal Data we collected about you.

When necessary, you can always ask us to rectify, complete or delete Personal Data that are inaccurate, incomplete or irrelevant.

In cases where you request additional copies, we may require the payment of reasonable fees to cover administrative costs.

If you decide to submit this request electronically, we will provide you the copy in an electronic form commonly used, unless you request otherwise.

In any event, we will send you a copy of you Data within the month after receipt of your request at the latest.

## II. YOUR RIGHT TO RESTRICTION OF PROCESSING

As a Data Subject, you have the right to restrict the processing of your Personal Data when one of the situations described below occur:

- You contest the accuracy of a Personal Data. The restriction will apply for a period enabling us to verify the accuracy of this Personal Data;
- If we unlawfully processed your Personal Data and you prefer to request a restriction instead of the erasure of this Personal Data;
- If we don't need your Personal Data anymore for one of the purposes we defined in this Charter but you need it for the establishment, exercise or defence of legal claims;
- If you object to processing (explanation is just hereunder) pending the verification whether our legitimate grounds override yours.

When the restriction has ended, we shall immediately inform you.

## III. YOUR RIGHT TO OBJECT

There are two specific cases where you can object for your Personal Data to be processed.

Firstly, when we process Personal Data for direct marketing purposes (we shall ask your consent for that), you have the right to object at any time for your Personal Data to be processed.

Secondly, you can object to the processing of your Personal Data for reasons linked to your specific situation if we based it on our legitimate interests. We shall no longer process your Personal Data in such a case unless we demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms or when we need it for the establishment, exercise or defence of legal claims.

## IV. RIGHT TO DATA PORTABILITY

When we process your Personal Data on the basis of your consent or for the execution of a contract, you may ask us to send you your Personal Data in a structured and commonly used format.

When technically feasible, you may also ask us to directly transmit your Personal Data to another data controller.

## V. RIGHT TO ERASURE ('RIGHT TO BE FORGOTTEN')

Finally, you have the ultimate right to be forgotten by us.

That means you have the right to obtain the erasure of your Personal Data without undue delay in the following specific situations:

- If your Personal Data are no longer necessary in regard to the purposes for which we collected them;
- If we unlawfully processed your Personal Data;
- If you object to the processing and we have no overriding legitimate grounds for the processing;
- If we have to erase your Personal Data in order to comply with a European or Belgian legal obligation.

Also, you have the right to ask us to delete any of your Personal Data which, taking into account the purpose of the processing, would be incomplete or irrelevant or whose registration, communication or storage would be prohibited, or, eventually, which has been retained beyond the necessary and authorized retention period.

## VI. HOW TO EXERCISE YOUR RIGHTS?

It's good to have rights but it's better to know how you can request to enforce them!

## A. Identification

To be able to help you, we'll need to check that your request concerns your Personal Data.

For that purpose, we'll ask you to send us a written request with a proof of your identity (ID card copy).

## B. When shall we answer?

We'll get back to you with our answer as soon as possible and within a month at the latest.

That period may be extended by two further months where necessary, taking into account the complexity and number of the requests. In such a case, we'll inform you about the reasons of the delay (it might be because the case is complex or because we have to process too many requests).

# MISCELLANEOUS

## I. COMPLAINTS

If you wish to react to one of the practices described in this Charter, please contact us using the communication channel you prefer.

In case you want to lodge a complaint with the Belgian Data Protection Authority, you can also contact them:

### Data Protection Authority

Rue de la Presse, 35

1000 Brussels

Phone: + 32 2 274 48 00

Fax: + 32 2 274 48 35

contact@apd-gba.be

Obviously, if you think it's necessary, you can also launch a legal action before the Civil Court of Brussels.

For further information on complaints and possible remedies, we advise you to consult all information available on the Belgian Data Protection Authority website: <https://www.dataprotectionauthority.be/>

## II. QOVER CONTACT DETAILS

**For any question and / or complaint concerning this Charter, please contact us:**

Email: [privacy@qover.com](mailto:privacy@qover.com)

Website: [www.qover.com](http://www.qover.com)

Address: Rue du Commerce 31 - 1000 Brussels – Belgium

All communication with you will be in French, Dutch or English, as chosen by you.

Please try to be digital when contacting us!

## III. MODIFICATION

We may change, modify or adapt the provisions of this Charter at any time. The changes will be applicable at the time of the publication on our website. As such, we advise you to consult the most recent version of this Charter.

## IV. APPLICABLE AND GOVERNING LAW

This Charter is governed by Belgian law.

French-speaking courts of the judicial district of Brussels shall have the exclusive jurisdiction regarding any dispute relating to the interpretation or execution of this Charter

Updated on 22/01/2020