

## OUR GENERAL TERMS AND CONDITIONS

Our company's top priority is our willingness to act honestly, fairly and professionally in the best interests of our customers.

In this context, and in accordance with the current legislation (\*), we have taken appropriate steps to allow us to collaborate transparently and professionally with our customers.

In view of the above and the characteristics of our activities, we have developed the General Terms and Conditions set out in this document. On request you can receive additional information, which will be provided on a durable medium.

**(\*) REFERENCE TO THE APPLICABLE LEGAL FRAMEWORK:**

- FSMA Regulations version 18/08/2014

- **OUR SERVICES:**

Our company's activity consists of providing advice on insurance contracts, presenting or proposing insurance contracts or carrying out other preparatory work prior to conclusion of, or concluding such contracts, or contributing towards their administration and implementation.

We work out the best possible solution for you on the basis of the information you communicate to us. It is therefore important that you inform us accurately and in advance of all circumstances that are known to you and that could influence the proposal we are going to make to you. Our advice is always based on an impartial analysis. In other words, our analysis is based on an adequate number of insurance solutions that are available in the insurance market and that match your needs and your wishes. By entering into the contract you acknowledge that our opinion takes your needs and wishes into account and that you have been informed of the scope and limitations of the insurance product that you have chosen.

We receive a remuneration for these insurance mediation services, and you can find full details of this on our website.

- **RULES OF CONDUCT:**

Our company must comply with the "AssurMiFID" rules of conduct as set out in the law of 30 July 2013 on the strengthening of the protection of consumers of financial products and services and the powers of the Financial Services and Markets Authority and containing various measures, the Royal Decree of 21 February 2014 on the modalities for application to the insurance sector of articles 27 to 28bis of the Law of 2 August 2002 on the supervision of the financial sector and financial services, and the Royal Decree of 21 February 2014 on the rules of conduct and rules on the management of conflicts of interest defined by law for the insurance sector. Information on how our company complies with these rules of conduct (in particular our company's policy on conflicts of interest) is provided on our website.

- **INFORMATION VIA OUR COMPANY'S WEBSITE:**

In accordance with the provisions of the law, our company uses its website to communicate certain types of information to its customers. The use of a website to inform a customer is considered appropriate to the context in which business is done, if it is proven that the customer has regular access to the internet. If a customer provides an e-mail address as a means of communication for the purpose of conducting his business with our agency, this constitutes proof of such regular access.

- **CORRECT AND COMPLETE INFORMATION:**

The quality of the services we provide depends on the quality of the information that you communicate to us. That is why it is important that you should provide correct and complete information to our company, both before concluding an insurance contract and during the contract term. If you communicate incorrect or incomplete information, our company cannot be held responsible for the consequences that may result. In the context of the services we provide you will receive various documents from our company. It is up to you to read these carefully and our company is available to help if you need any explanations or have any comments. In all cases it is up to you to check that the documents given to you match your requirements and needs. Please verify that the documents sent to you are correct and inform us if anything is incorrect.

- **HANDLING OF COMPLAINTS:**

Our company's aim is that customers should be satisfied. We are available to help if you have any problems or questions. If you have a complaint about the services we provide and we have not been able to settle it between us, you can contact the Insurance Ombudsman Service, whose registered office is at Square de Meeûs 35, 1000 Brussels – 02/547.58.71 - Fax. 02/547.59.75 - info@ombudsman.as - www.ombudsman.as.

- **COMBATING MONEY LAUNDERING AND FUNDING OF TERRORISM:**

To help to combat money laundering and funding of terrorism, and in accordance with the law of 11 January 1993 on preventing the use of the financial system for money laundering and funding of terrorism, you undertake to answer the questions our company asks you, and to provide the required documents on the first request.

- **POLICY ON PROCESSING OF PERSONAL DATA (GDPR):**

In the context of our insurance mediation services, we have to collect and process personal data about you.

We usually only process data that are strictly necessary for conclusion and administration of the contracts that you wish to conclude through our mediation.

Our company may also use your e-mail address to provide you with commercial information or keep you informed of our activities via our newsletter. If you do not wish to receive commercial information from our company, you can object to it being sent at any time by sending a simple request by e-mail to [data-protection@eeckman.eu](mailto:data-protection@eeckman.eu), or by clicking on the "unsubscribe" link which is provided for that purpose at the bottom of the newsletter or the e-mail in question.

Other than the identification details that you communicate to us by completing this form or during any other subsequent contacts with our company, the personal data that we collect about you vary depending on the type of contract you wish to take out and the nature and size of the risk being insured.

The data that we process about you are the data you provide to us directly when taking out the contract. These data may be supplemented by and may overlap with the data provided to us by the health professionals who are asked to check your medical history or the experts instructed by the company to assess the risk being insured or to prevent fraud. Our company only communicates your data to the insurance company that provides the policy you have taken out through us and to the other parties involved in the contractual process (experts and/or subcontractors). All other disclosures to third parties are subject to your express prior consent.

Your data are retained by us during the term of the contract and for an additional period of 10 years after expiry of the contract, for purposes of archiving and financial administration, or to allow us to claim our rights in court if applicable, in the context of any objection by you or by a third party related to your contract.

Our company has taken appropriate technical and organisational steps under the supervision of our Data Protection Officer to ensure that your data are processed in complete security. In particular we ensure that within our organisation, access to your data is reserved solely for the persons who are responsible for following up your contracts.

Our company is the primary data controller for your data. If you have any questions about our confidentiality policy or wish to exercise one of your rights under the legislation on the processing of personal data, please send your request by post to the address shown above or by e-mail to [data-protection@eeckman.eu](mailto:data-protection@eeckman.eu). If you consider that we have not taken your rights properly into account, you may also inform the Belgian Data Protection Authority.

As a rule we process your data jointly with the insurance company with which you have taken out your contract. This company may be contacted at the address shown in the insurance policy you have taken out.

In your capacity as a data subject of data processing by our company, you have the right to obtain all the relevant information from us on the data concerning you that is processed by us and also on the purpose of data processing. Where applicable, you also have the right to rectification of your data if it is incorrect or to erasure of your data if the data are no longer necessary for the purposes for which they were collected or processed. Other than in exceptional circumstances, requests for access, rectification, erasure or objection will be met within one month of the request being received.

- **APPLICABLE LAW:**

These terms and conditions shall be governed by and interpreted in accordance with Belgian law.