



## **DATA PRIVACY POLICY**

**August 2017**

## **Beluga Insurance Solutions nv “Beluga” Data Privacy Policy**

### **Definition**

Personal Data is defined as any information relating to an identified or identifiable natural person.

Client Data is defined as Personal Data and any information relevant to a Client or prospective Client held by Beluga.

### **Application**

This Policy is applicable to all partners and staff within Beluga Insurance Solutions nv (Beluga).

This Policy is also applicable to all insurance policies written on a freedom of services or establishment basis where Beluga Insurance Solutions nv (Beluga) is the Coverholder.

### **Data Privacy**

The purpose of this policy is to outline Beluga’s Data Privacy Policy and explain how Client Data will be used.

Beluga will be the data controller of any Personal Data it receives with regards to the Data Protection Act in Belgium (*Wet van 8 december 1992 Voor de Bescherming van de Persoonlijke Levensfeer ten Opzichte van de Verwerking van Persoonsgegevens / Loi du 8 décembre 1992 relative à la protection de la vie privée à l’égard des traitements de données à caractère personnel*).

Please read Beluga’s privacy policy carefully to get a clear understanding of how it collects, uses, protects or otherwise handles Client Data.

### **Personal Data**

Personal Data will be used by Beluga and will be accessible to its partners and employees. Highly sensible Personal Data will be accessible on a “need to know” only basis.

Beluga will collect names, contact details, and other details provided by any third party, including existing or prospective clients, whether they are collected directly or via an insurance intermediary. This includes any request for quotation for one of Beluga’s products or services and any information provided with respect to claims or when you fill out a form or enter information on its site.

Beluga will use the Personal Data provided to it by any means of communication for the purpose for which it was originally provided. Following that, Beluga may disclose that information to the Insurers, service providers or insurance intermediaries so that they can send relevant information or provide products, services or deal with any possible claim related issues.

### **Third-party disclosure**

Beluga does not sell, trade, or otherwise transfer to outside parties your Personal Data unless it provides users with advance notice. This does not include website hosting partners and other parties who assist Beluga in operating its website, conducting its business, or serving its users, so long as

those parties agree to keep this information confidential. Beluga may also release information when it's release is appropriate to comply with the law, enforce its site policies, or protect its or others' rights, property or safety.

### **Rights, queries and concerns**

Personal Data subjects are entitled to access, correct or object to the use of, or request deletion or suppression of Personal Data under certain circumstances. Please contact Beluga as set out below with any requests, queries or concerns about how Personal Data is processed by Beluga. It must be noted that access, correction, objection, deletion or suppression rights may not apply under certain circumstances as per Privacy and Data Protection legislation in Belgium.

### **Beluga's Website**

Beluga may collect information about your browsing session while you are using this website. This information includes your IP address, your type of device and the pages you view. Beluga may use this information for systems admin purposes and to improve your experience. This website also uses cookies. For additional information please read Beluga's Cookie policy.

Beluga may occasionally include or offer third-party services on its website. These third-party sites have separate and independent privacy policies. Beluga therefore has no responsibility or liability for the content and activities of these linked sites and recommends that you read the privacy statement located on the website you have selected. Nonetheless, Beluga seeks to protect the integrity of its site and welcomes any feedback about these sites.

Non-personally identifiable visitor information may be provided to other parties for marketing, advertising, or other uses.

By using this website, you are consenting the collection and use of your Personal Data by Beluga, as long as it is used in accordance to this Policy. You are also consenting the transfer of your Personal Data to jurisdictions where the level of data protection may not be the same as in Belgium. In that case, Beluga will ensure that your Personal Data is protected appropriately.

Any changes to this Privacy Policy will be posted on this website.

### **Additional Products or Services**

Beluga would like to keep you informed about products and services that may be of interest to you by contacting you by mail, email, telephone or other appropriate means. If you do not wish to be contacted please let Beluga know at [info@belugainsurance.com](mailto:info@belugainsurance.com).

### **Additional Information**

If any additional information on this Privacy Policy is required please contact us through the following means:

- The Contact Us section of Beluga's website
- In writing to:

Beluga Insurance Solutions nv

Pegasuslaan, 5

B-1831 Diegem (Machelen)

- By email at [info@belugainsurance.com](mailto:info@belugainsurance.com)