



MiFID
PRECONTRACTUAL INFORMATION

August 2017

Beluga Insurance Solutions nv “Beluga” MiFID and Precontractual Information

MiFID

On 1 November 2007, the Markets in Financial Instruments Directive (MiFID) came into effect across the European Economic Area. On 30 April 2014, it was expanded to include the insurance sector and the rules contained in it became known as the “AssurMiFID rules”. It established the conduct rules and organisational requirements on insurance and insurance intermediaries in Belgium in order to protect the client.

These conduct rules and requirements are based on the principle that insurers and insurance intermediaries must serve the interests of their clients in a loyal, equitable and professional manner when offering insurance intermediation services.

Precontractual Information

Beluga Insurance Solutions (Beluga), with company number 0664798408 and with registered office at Pegasuslaan, 5, B-1831 Diegem is registered with number 115846A as insurance agent at the register of insurance intermediaries held by the Financial Services Market Authority (FSMA). The FSMA register of insurance intermediaries can be consulted online at www.fsma.be.

The Financial Services Market Authority (FSMA) is responsible for supervising the financial markets and listed companies, authorizing 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 and can be contacted at Rue du Congrès/Congresstraat 12-14, B-1000 Brussel.

Beluga holds powers of representation (“binding authorities”) that allow it to act on behalf of the Insurer(s) mentioned on this website and on the schedule of all issued policies. A copy of such powers has been deposited at the FSMA.

Beluga does not deal directly with clients but always through brokers and professional insurance intermediaries who are also subject to MiFID rules. It is the obligation of the broker to search for the right product for the client, including those offered by Beluga.

The general terms and conditions of all insurance products offered by Beluga are available and can be requested by any of the means shown below.

Beluga has a [Conflicts of Interest Policy](#) that can be consulted by clicking on the link on in Beluga’s website.

Beluga also has an [Inducement Policy](#) that can be consulted by clicking on the link on in Beluga's website.

If you need any additional information or you want to file a complaint, you can communicate with us in Dutch, French, or English, through the following means:

- in writing to our registered office address: Pegasuslaan, 5 – B-1831 Diegem, Belgium
- by phone: +32 (0)2 709 20 65
- by e-mail: info@belugainsurance.com