

Privacy Statement of VLC & Partners B.V.

VLC & Partners B.V. (VLC) respect your privacy and will do everything in their power to protect your personal data. This privacy statement explains which of your personal data are processed by VLC and why this is necessary.

Why do we need your personal data?

VLC advises you in relation to insurances and offers you solutions for business risks and employee benefits. In addition to advice on which financial products suit your wishes and needs, we support you in the realisation and maintenance of these products.

We may also use your personal data for the following:

- Preventing and combating fraud towards financial institutions;
- Statistical analyses;
- Complying with our statutory obligations;
- (Targeted) marketing activities with the objective of establishing a relationship and/or maintaining or expanding a relationship with a customer; and
- Analyses of personal data with the objective of increasing the customer base, improving the range of products and services and being able to better respond to the customer's personal situation.

We, of course, only use the information that is needed for this. In other words, we ensure that every time we use personal data, we only do so subject to this information being accurate, adequate, relevant and not excessive.

Which of your personal data does VLC process?

In order to provide you with proper advice as to which insurance policies and solutions suit your personal situation, we will invite you for a personal conversation.

Depending on the type of insurance you wish to take out, we need your personal data.

All employees of VLC have signed a non-disclosure agreement, which obliges them to handle your personal data with due care.

In order to arrange the insurance and continue to provide you with our services and/or service offers, we need the following personal data:

- Identification data, such as your name, last name, date of birth, place of birth, identification number, policy number (s) and e-mail address,
- Financial data, such as bank account number, invoices, credit notes, payslips, the value of your house or other assets, your credit history and borrowing capacity, the financial products that you purchase from VLC, or you are registered with a credit register, your payment arrears and your income,
- Socio-demographic data, such as whether you are married or has children;
- Information about online behavior and preferences, such as the IP address of your mobile device or your computer and the pages that you visit on the website or from VLC, and
- Other information that you share with us, for example when you contact us or online fill in the survey.

Depending on the insurance product you have chosen we also process some special personal data.

Special personal data

Criminal record

In order to assess the risk in non-life insurance, we may enquire about a possible criminal record. Criminal offences committed more than 8 years ago do not need to be reported.

Copy of ID card

For a number of insurance policies (such as life insurance), we need a copy of your identity card in order to conclude the insurance contract. VLC does not need your Citizen Service Number for this. If you send a copy of your identity card (driving licence or passport) to VLC, you can also use the Dutch government app (called: KopieID). This Dutch app allows you to take a picture of your identity card, cross out your Citizen Service Number and photo and send it to VLC by e-mail.

Financial details

For a number of insurance policies, we need financial information from you, such as your income, mortgage, pension or accrued capital under existing insurance policies. If VLC requests a copy of your bank statement, your name and address details, bank account number and overall balance will suffice. Any debit and credit entries on your bank statement may be crossed out.

Data about children

VLC only processes data about children if they have a product via VLC or if the parent (s) / guardian have a product via VLC and sends the personal data of a child to VLC.

Consent

It is important that you are aware of and consent to VLC collecting and using your personal data. Your consent may also be provided by an (authorised) representative, such as a guardian or a power of attorney.

We consider the following situations as an indication that you consent to the use of your current and future personal data:

- Your voluntary provision of personal data directly to us or through another insurance broker or representative or your employer for the purpose of applying for an insurance contract or related service or product (including information you provided

VLC with previously). VLC processes the personal data within the framework of the execution of the contract;

- Your express consent or acknowledgement as part of a written, verbal or electronic application or claims procedure; and
- Your verbal consent requested by VLC for a particular purpose.

Retention periods

VLC retains your personal data no longer than needed to realise the objectives for which they were collected and processed. VLC has a retention period policy, which is based on the statutory retention obligations. Your personal data will not be retained for longer than the statutory retention obligation unless VLC has legitimate interests, such as a defence in legal proceedings.

Marketing activities

If you are a VLC customer, we would like to maintain the relationship with you. VLC does this among other things through you offer products and / or services that are consistent with your wishes, needs and already purchased products / services at VLC.

If you are not yet a customer, you will only be approached by post or by telephone. You will, of course, not be approached if you are registered in the Do Not Call register or the Post Register.

VLC will offer you the opportunity to opt out of these commercial services from VLC.

Cookies

When you navigate our website, we may collect information using the usual information gathering tools such as cookies and web beacons. The cookies placed by VLC and other parties in your browser can be used by VLC and/or third parties for re-marketing purposes, to analyse your website visit, for showing advertisements and/or to make commercial offers. The programs used by VLC for marketing and re-marketing are services from Google (including AdWords) and SharpSpring and can also be social media advertising platforms, such as Facebook, LinkedIn and Twitter. For more information about the placing of cookies, please read the cookiestatement on our website.

Disclosure of personal data to third parties

Both within the framework of drafting our advice and when asking us to implement parts of this advice, we may have to contact insurers, money lenders, loss adjusters, labour experts and other parties relevant to the financial security to be realised for you.

We will only pass on personal data received from you to third parties within the framework of the instruction you have given us to perform certain work for you. We only pass on these details to these third parties insofar as they really need this information to perform the work we have requested for you. Furthermore, we have concluded agreements with all collaboration parties that stipulate the confidentiality of your personal data.

Your privacy rights

Your privacy rights are as follows.

- a) You are at all times entitled to ask us for an overview of your personal data we have on record. This overview is provided free of charge.
- b) If you believe that we have processed certain data of you in our records incorrectly, you can ask for a correction to be made. We appreciate this very much, because we can only do our work properly if the information we work with on your behalf is correct.
- c) If you no longer wish for us to have certain data recorded in our administration, you can ask us to delete this information. We will, of course, comply with your request in that case unless VLC cannot meet your request as laws and regulations dictate otherwise.
- d) We have explained above how we use the information we receive from you. If at any time you want to subject this use to restrictions, please let us know.
- e) If you wish, you can ask us to forward your details to a third party, e.g. your accountant, lawyer or bank. Once received, we will execute your request as soon as possible.

For more information about your privacy rights, we refer you to the website of the Dutch Data Protection Authority. If you wish to submit a request, please send an e-mail to privacy@vlc-partners.nl.

Questions or complaints

As stated above, VLC endeavours to handle your personal data with the utmost care. If you have any questions about how VLC handles your personal data, please do not hesitate to contact us at privacy@vlc-partners.nl. We are committed to answering your questions to the best of our ability. If you have a complaint about how VLC handles your personal data, you can submit this to the management board of VLC. If you are not satisfied with the outcome or the management's response, please contact the Dutch Data Protection Authority at www.autoriteitpersoonsgegevens.nl.

Contactgegevens VLC

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