

## PRIVACY POLICY

mawyc insurance

mawyc insurance attaches great importance to the confidentiality and the protection of your personal data.

mawyc insurance is the trade name associated with Wyckaert-Comarit nv, and refers to the legal entity:

Wyckaert-Comarit nv  
Afrikalaan 287  
9000 Ghent  
Belgium  
T: +32 9 223 35 42  
E: [insurance@mawyc.be](mailto:insurance@mawyc.be)

Company registration number (CBE): 0400.076.795  
Register of Legal Entities: Ghent

mawyc insurance, as well as any affiliated entities that are legally linked to mawyc insurance in the context of the professional exercise of the business activities, are all considered to fall within the scope of this policy without limitation. We believe it is important to inform you why we request your personal data and how we handle it.

This policy document clarifies how we collect, process and use your personal data. This privacy policy constitutes the general policy of our office in terms of data processing, in accordance with applicable legislation, in particular with the legal obligations under the General Data Protection Regulation (GDPR) and the Assur MiFID rules of conduct.

Regarding the use of cookies, please consult our extensive cookie policy.

Please read this Privacy Policy and our Cookie Policy carefully, as it contains essential information. Below you can consult our privacy policy in English, Dutch and French respectively.

### General

As an insurance broker mawyc insurance (hereinafter referred to as “our office”) fulfils a dual role in the field of data processing. In concrete terms, we fulfil both the role of data controller and data processor.

We fulfil the role of data controller when processing data in our own name and for our own account.

In addition, as an intermediary, we also fulfil the role of data processor.

This means that we also collect and process personal data on behalf of, and for the account of the insurance companies, with whom we work and from whom we propose and offer products and services to you. In the latter case, the processing of personnel data is the responsibility of the insurance company, which provides us with guidelines on how your data should be processed. We will further discuss our policy regarding the processing of personal data, by us as a controller.

### Data controller

In accordance with the General Data Protection Regulation, mawyc insurance, Afrikalaan 287, 9000 Ghent, is data controller for the processing of personal data we collect/process in our own name.

For any questions regarding our Privacy Policy, you can contact us via [privacy@mawyc.be](mailto:privacy@mawyc.be).

### When does our office collect and process data?

Our office collects and processes personal information, when you contact us for: advice on insurance contracts, offering or proposing insurance contracts, performing preparatory work to conclude insurance contracts and the conclusion itself of insurance contracts. You can also call on us or contact us for assistance with the management and implementation of your insurance

contracts. Even if you contact us in any other way we will (have to) process your personal data. Finally, we may also obtain information about you from third parties and use this information to contact you, to conclude an agreement through our mediation.

### What data does our office collect and process?

Our office collects and processes information that you provide us with, following contact with our office (such as your name, address, e-mail address and professional data, such as company name and VAT number). It also concerns all data that are necessary to allow us to estimate your insurance needs. This includes information about your home, your financial data and medical data (for health insurance). Your data will only be processed within the framework of the insurance for which you rely on us, unless you wish otherwise, and also state this.

We collect this information when you fill in our documents and forms manually and/ or electronically.

### For what purposes does our office collect and process data?

The purposes for which we process data are of various nature.

With regard to our customers, we process these data for customer management, the provision of broker services and the promotion of other products and services of our office itself, and (in case if consent was obtained) for further information through newsletters. These processing operations are mainly based on the contractual relationship with our customers, but also, as far as prospecting is concerned, on the legitimate interest that is concretely formed by the freedom of enterprise.

To suppliers, we process this data within the framework of our supplier management and on the basis of the contractual relationship we have or build with our suppliers.

As far as prospects are concerned, these are natural persons who are not (yet) a relation of us, we process this data for direct marketing purposes, based on our legitimate interest to undertake. To prospects who are approached by e-mail, we ask for the explicit permission to approach them in the future. Concerning prospects approached by letter, we request by an opt-out clause any further approach by us.

As far as our website is concerned, we tailor the content and the ease of use as much as possible to you. In addition, we process your data in order to comply with the obligations arising from the provision of a website and its contents, and to enable you to make use of the interactive applications and services on this website. Regarding the consultation of our blog posts and personalized newsletters, a mandatory registration, as well as an explicit agreement to the relevant privacy policy standards, is required.

### What are the legal bases for the processing of data by our office?

In principle, we collect and process your data on the basis of the contractual relationship/ agreements we have with you.

When the processing is not necessary to carry out the contractual relationship, it is based on our legitimate interests as a company, in particular the freedom of enterprise and information. In doing so, we always ensure that there is a balance between our and your interests, for example by granting you a ‘right of opposition’.

As far as medical information or so-called sensitive data are concerned, we can only process your personal data with your explicit consent. Already existing relationships are explicitly requested again for their agreement in a personal correspondence (in the context of GDPR compliance), in order to continue to guarantee a good service. If this has not happened yet, we would ask you to report this, so that the necessary action can be taken.

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With regard to the information accessible through bulletins/newsletters, this processing is mainly based on the contractual relationship with us, but also, as far as prospecting is concerned, on your express consent.

### Are these personal data communicated to third parties?

Your data is mainly processed internally. In principle, our office will not disclose any confidential information that it possesses in the context of this relationship to third parties except for statutory exceptions or with the information necessary for the proper execution of the agreement.

Furthermore, we may also call on third parties for certain punctual services. In such cases, your data may be delivered to these third parties but only for the service concerned and always under our control.

In certain cases, there is a legal obligation to transfer certain data. This is particularly the case when we are legally obliged to do so or government agencies have the right to request data from us.

Finally, your data will in principle not be passed on to third countries or to international organizations.

### Third party cookies and Google analytics

On the website of [www.mawyc.be](http://www.mawyc.be), third-party services can also be used for analysis purposes. For example, [www.mawyc.be](http://www.mawyc.be) can use Google analytics to keep track of how users use the website. The information thus obtained will be transferred to and stored by Google, including the address of your computer (IP address). Google uses this information to keep track of how our website is used and to provide reports on the Website to us. Google may provide this information to third parties if Google is legally obliged to do so, or insofar as these third parties process the information on behalf of Google. We have no influence on this. You can deactivate the enabling of third-party cookies in the settings of your browser. Regarding the use of cookies, please consult our extensive Cookie Policy.

### Your rights

Unless there is a legal obligation to keep your records, you always have the right to view, correct or have your personal data removed. This privacy regulation gives you various rights that must ensure that you are adequately protected:

- You can at all times oppose the use of your data by our office for direct marketing purposes. You can report this via [privacy@mawyc.be](mailto:privacy@mawyc.be).
- You can always review the data that we process about you and have it corrected if necessary. To do this, it is sufficient to request this via [privacy@mawyc.be](mailto:privacy@mawyc.be) (with proof of your identity). We ask you to prevent your details from being communicated to someone who is not entitled to do so.

If you do not agree with the way in which we process your data, you can always submit a complaint to the Data Protection Authority, Drukpersstraat 35, 1000 Brussels. You can also contact them for all questions regarding the processing and protection of personal data.

### Security measures

Our office has taken sufficient technical and organizational measures to ensure the safe processing of your personal data. These measures correspond to the nature of the personal data and are proportionate to the potential severity of the risk and serve to prevent misuse, loss, unauthorized access, unwanted disclosure and unauthorized modification.

The risk of accidental or unauthorized destruction, loss, modification or access to and any other unauthorized processing of the data is limited to a minimum.

E-mail transmissions cannot be guaranteed to be secure or error-free, as information could be intercepted, corrupted, lost, destroyed, arrive late or incomplete, and contain viruses. Handling of received but non-identifiable and/or non-signed e-mail messages is, in accordance with this privacy policy, not guaranteed.

If unauthorized access is obtained to our office's IT systems, we will immediately take all possible measures to minimize the damage to and / or theft of the data. If the rights of the data subjects have been damaged, a notification of data leak will be made to the Privacy Commission as well as to the data subjects.

### Amendments

Our office reserves the right to modify this statement and this policy. Modifications will be reported to our users via this website.

In the event of any differences in interpretation and/or discrepancies between the respective translations of the applicable provisions and the original Dutch version, the Dutch text shall at all times prevail. The Dutch version shall be solely and exclusively decisive for the correct interpretation and application of these provisions.

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