GENERAL TERMS OF USE

mawyc insurance

These General Terms of Use (hereinafter: "Terms") apply to any use of the website www.mawyc.be (hereinafter: "Website"). These Terms apply to every visit to the mawyc (insurance) website, to all information stated thereon, and to any use thereof.

The Website is owned by:

mawyc III nv Afrikalaan 287 9000 Ghent Belgium E: compliance@mawyc.be

Company registration number: 088.111.4643 Legal Entities Register: Ghent

Mawyc (insurance), as well as any other legally affiliated entities which are professionally connected to mawyc and/or mawyc insurance in the context of their current business activities, are considered to fall unconditionally within the scope of these provisions.

By visiting and using this Website, you are deemed to have read and accepted these Terms. If you do not agree with these Terms, you are requested not to use this Website any further. The Website may only be used in accordance with these Terms.

Website disclaimer

The information (texts, images, links...) on this Website is provided and managed by mawyc (insurance).

Although mawyc (insurance) has compiled the content of this Website with the utmost care and makes every effort to ensure the accuracy of this information, mawyc (insurance) cannot be held liable for any damage that may arise as a result of incorrect, outdated, or incomplete information.

mawyc (insurance) has also taken all reasonable measures to ensure the proper functioning, security, and availability of this Website, but cannot provide absolute guarantees in this regard. Access to our Website is granted on an "as available" basis. mawyc (insurance) is in no way liable if the Website (or any part of it) is unavailable at any time and for any period.

Every user of our Website must refrain from any actions that could negatively impact the proper functioning and security of the Website, as well as other users of the Website. If you notice an error or problem on our Website, you may always inform us of this, voluntarily, via the contact details below.

The information on or through this Website is provided for general information purposes only and does not constitute binding personalized or professional advice, nor an offer to enter into a professional relationship.

mawyc (insurance) reserves the right at all times, without prior notice, to make unilateral changes or corrections to the content of this Website, as well as to suspend or remove all or part of said information.

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.

E-mail disclaimer

Information sent by e-mail by an affiliated employee and/or representative of mawyc (insurance) is intended solely for use by the person or entity to whom it is addressed (identified as the recipient). Such e-mails may contain confidential information. Access by any other person is therefore unauthorised. If you are not the intended recipient or an employee or representative responsible for delivering the message to the intended recipient, you are hereby notified that you are not authorised to read, print, store, copy, or distribute this

message or any part of it. Such action is considered prohibited and potentially unlawful.

If you have received this message in error, please inform us immediately by e-mail at privacy@mawyc.be and delete all electronic files of the e-mail concerned.

mawyc (insurance) is not liable for the correct and complete transmission of the information contained in such e-mail, nor for any delay in its receipt. Although mawyc (insurance) routinely screens incoming and outgoing e-mails for viruses to the best of its ability, all recipients of such e-mails (and any attachments) are expected to scan them themselves for viruses and malware. mawyc (insurance) makes no guarantee whatsoever regarding the absence of viruses in these e-mails or attachments and disclaims any liability for security issues that this e-mail may cause to the systems of third parties.

Internet transmissions are inherently insecure, and mawyc (insurance) cannot guarantee the correct or complete transmission of the information contained in such e-communication, nor the time of its receipt.

Intellectual property

All texts, logos, designs, images, graphics, software, and other elements of this Website are protected by intellectual property rights belonging to mawyc (insurance) or its respective licensors. Unless expressly authorised in writing by mawyc (insurance), nothing from this Website may be reproduced, modified, transmitted, distributed, or stored, except for printing or downloading a single page for your own personal and non-commercial use. A written request must be sent to the contact address below.

It is strictly prohibited at all times to extract any data from our Website for commercial or related purposes through the use of automated systems or software.

Links to external websites

This Website may contain hyperlinks to external websites, social media, and other forms of third-party electronic portals or platforms. We are not responsible for the content or proper and secure functioning of these external websites. Following a link to an external website is therefore at your own risk.

We strongly recommend that any user accessing an external website via our Website carefully read the applicable general terms and/or Privacy Policy of those websites.

If you wish to include a hyperlink to our Website on your own website, prior written consent is always required. You can request this via the contact address below.

Website availability

We strive for good availability of the Website but do not guarantee uninterrupted access. We reserve the right to modify, interrupt, or discontinue the Website or parts thereof at any time without prior notice.

Liability

mawyc (insurance) and its affiliated employees and independent contractors (freelancers) cannot be held liable for any inaccuracies or omissions in the information provided on the Website. Nor do they accept any liability for damages of any kind, whether direct or indirect, arising from the use of the Website or its content. No guarantees are provided regarding the proper functioning or continuous availability of the Website. mawyc (insurance) cannot be held liable under any circumstances for any malfunctions, interruptions, or technical issues — regardless of their cause — such as software errors or viruses.

With regard to third-party websites that may be accessible via our Website, no responsibility is accepted for their content, functioning, or features offered.



GENERAL TERMS OF USE

mawyc insurance

mawyc (insurance) is also not liable for the correct and complete transmission of information sent by e-mail, nor for any delay in its receipt or the presence of any viruses or malware.

Personal data

By providing your personal data via this Website, you agree to its processing in accordance with the applicable Privacy Policy and Cookie Policy, as available on this Website.

General provisions

By using this Website, you agree that these Terms are governed exclusively by and construed in accordance with Belgian law. Any disputes relating to or arising from the use of this Website shall be submitted exclusively to the competent courts and tribunals of the judicial district of Ghent.

If any provision of these Terms, or any part thereof, is or becomes invalid, or its proper functioning thereof is at risk, the remaining provisions and the remaining parts of the relevant provision shall remain unaffected. In such a cases, we reserve the right to replace the affected provision with a valid provision of similar intent.

These Terms may be unilaterally amended or supplemented by mawyc (insurance) at any time, without notice or explicit communication. Please consult our Website regularly for the latest version of these Terms.

Contact

If you have further questions about this Website or these Terms, you can always contact us at:

mawyc insurance
Afrikalaan 287
9000 Ghent (Belgium)
E: compliance@mawyc.be

11

Version September 2025