

General Data Protection Regulation (GDPR)

ADDENDUM (dated April 2018) to the General Terms and Conditions

- Pension commitment with ref. 6102, 6103, 6112, 6113, 6128 and 6129;
- Reception structure with ref. 6116 and 6117;
- Waiver of payment of premium with ref. 6106, 6107, 6120 and 6121;
- Disability with ref. 6104, 6105, 6118 and 6119;
- Incapacity for work with ref. 6130, 6131, 6132 and 6133;
- Physical accidents with ref. 6108, 6109, 6122 and 6123;
- Group insurance with ref. 5.027 N and 5.027 F;
- Group insurance disability insurance with ref. 5.150 N and 5.150 F;
- Group insurance accident risk with ref. 5.151 N and 5.151 F.

This addendum forms an integral part of the above-mentioned General Terms and Conditions (including any addenda) of Vivium, a brand of P&V Verzekeringen cv.

This addendum concerns changes to the applicable legislation in respect of privacy and, in particular, Regulation (EU) No 2016/679 of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC.

The provisions below come into effect on 25 May 2018. They shall replace earlier provisions that concern the protection of privacy in the above-mentioned General Terms and Conditions.

Provisions in the Special Terms and Conditions that stipulate a deviation from the General Terms and Conditions shall continue to apply insofar as they are not in breach of applicable statutory provisions.

P&V Verzekeringen cv, with registered office at Rue Royale/Koningsstraat 151, 1210 Brussels, in its capacity as **controller**, collects and processes personal data in connection with the acceptance and management of the group insurance using the following forms (completed on paper or in digital form):

- Affiliation to group insurance or reception structure
- Notification of illness / accident / pregnancy / childbirth
- Change of beneficiary designation in the event of death
- Proposal or study of a group insurance
- Medical questionnaire or report
- Payment upon survival or death and the granting of an advance
- Salary specification for the annual adjustment

To keep this data up to date, we ask the organiser, the affiliate, the beneficiary and various government agencies or databases to supply these details.

By personal data, we mean data relating to the organiser as well as data the organiser would share about other persons (for example, the affiliate). When the organiser shares the personal data of another person, the organiser must inform them in advance of these provisions and the privacy policy and you must obtain their prior consent to share their personal data.

As part of this relationship with P&V Verzekeringen cv, P&V Verzekeringen may collect and process the following **personal data**: personal identification information, identification information provided by the authorities, identification information or electronic localisation information, financial identification information, national registration number, personal and physical information, lifestyle habits, health information, legal information, political information (PEP), education, occupation and employment as well as audio and visual recordings.

Personal data may be processed for the following **purposes**:

- evaluating risks; concluding, managing and executing contracts/insurance policies; managing claim files, including legal assistance and defence and possible reimbursement;
- allocating and managing advance payments and agreement of assumed beneficiary designation;
- payments;
- managing reserves;
- accounting and taxation associated with these various services;
- complaints management;
- managing disputes;
- reinsurance;
- preventing breaches such as fraud, money laundering and terrorism;
- compliance with the legal and regulatory obligations on P&V Verzekeringen cv;
- promoting other products or services as based on anonymised personal data of the affiliated in the group insurance;
- processing for statistical purposes, based on anonymized personal data;
- improving the quality and security of the services of P&V Verzekeringen cv;
- carrying out satisfaction surveys.

Only for these purposes may personal data be shared, if necessary, with other **recipients**, more specifically, the organiser, other insurers, re-insurers, (re-) insurance brokers and other intermediaries, lawyers, consultants and supporting service providers, experts/technical advisers, repair companies, medical advisers, revisers, IT service providers and ombudsmen established in Belgium or abroad and with conventional authorities in connection with a legal obligation.



P&V Verzekeringen cv ensures that the persons it employs who are authorised to process personal data have received appropriate training and are committed to respecting the confidentiality of said personal data.

The **legal basis** for the processing of personal data is the insurance contract, a legal provision, the consent or legitimate interest of P&V Verzekeringen cv. The management of the group insurance, including the processing of personal data, is always subject to the supervision of the competent authorities and controlling agencies.

P&V Verzekeringen cv shall take the necessary preventative measures to ensure maximum security.

P&V Verzekeringen cv may hire subcontractors at any time and shall take the necessary preventative measures in doing so by concluding model contracts to require them to take the appropriate technical and organisational security measures to process personal data in full compliance with the GDPR.

In its capacity as controller, P&V Verzekeringen cv carries out internal checks and collaborates in any checks to be carried out by the competent authorities and controlling agencies.

Personal data is stored by P&V Verzekeringen cv for the **duration** necessary to achieve the objective. Said data is stored on digital media that can be found in the European Union at all times.

More specifically, health information will be processed with the greatest discretion and only by a person who is authorised to do so.

P&V Verzekeringen cv may transfer personal data to third countries. In this case, P&V Verzekeringen cv shall ensure that the personal data shall only be passed on, made available or accessible to the representation of the organiser in the European Union or to countries on the list of sufficiently protected countries, unless in connection with foreign legislation it is required to exchange personal data with a country that does not offer an appropriate level of protection.

In the event of a data leak of personal data, P&V Verzekeringen cv shall, without a waiting period and if feasible within 72 hours after the leak has been established, inform the supervisory body of the data leak in accordance with Article 55, unless it is highly improbable that the data leak presents a risk to the rights and freedoms of the natural persons concerned. When informing the supervisory body is not possible within 72 hours, the reason for the waiting period shall be provided.

The affiliate may view their personal data and have it corrected by way of a dated and signed request, accompanied by a front and back copy of the identity card, addressed to P&V Verzekeringen cv at Rue Royale 151, 1210 Brussels, Belgium, for the attention of the Data Protection Officer, Compliance Department (dpo@pvgroup.be).

Furthermore, using the same procedure affiliates may also, within the prescribed limits of the GDPR and insofar as these questions are not in conflict with the management of group insurances and the applicable legislation, object to the processing of their personal data or request the limitation thereof, request that their personal data be deleted or exercise the right to data portability.

Where appropriate, affiliates may also request an explanation of any automated decisions that may be made. More information can be found at the same address.

Any complaints may be submitted to the Commission for the Protection of Privacy (www.privacycommission.be/en).