

External Privacy notice

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Compliance department

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1 Who we are?

This privacy notice has been prepared by Raetsheren van Orden Groep B.V. (after this referred to as **Raetsheren**) and applies to Intermont Assuradeuren B.V. (after this referred to as **Intermont**).

Intermont has proxies in the field of non-life and income insurance. In providing these services we may process your personal data.

2 Why do we provide this notice?

This Privacy Notice applies to all personal data that we collect through our website at <https://www.intermont.nl/> (“Site”). We may process personal data from you in the following ways:

- From your use of the Intermont Site, applications, and services (except where we are acting as a processor/service provider, as described below);
- From you during sales or promotional events;
- From third parties for marketing or other purposes (the “Services”).

If you have any questions about our use of your personal data, please contact us using the contact details provided at the bottom of this Privacy Notice.

For the purposes of this Privacy Notice, Intermont is the responsible party for the personal data practices described in this Privacy Notice. This Privacy Notice does not apply to the extent we process personal data in the role of a processor or service provider (as applicable) on behalf of our business customers.

For detailed privacy information about where a Intermont business customer or a customer affiliate who uses the Services is the controller or business (as applicable), please contact the respective business customer directly. We are not responsible for the privacy or data security practices of our business customers, which may differ from those set forth in this Privacy Notice.

Please read this Privacy Notice carefully. Providing your personal data is voluntary, and by accessing or using the Site and/or the Services, you acknowledge:

- that you have read and understood this Privacy Notice;
- and agree that your access to and use of the Site and/or the Services are subject to the Privacy Notice and related Terms of Use (including any applicable limitations on damages and the resolution of disputes).

3 What data do we collect?

Personal data (i.e., personal information or similar term(s) under applicable law) generally refers to any information that can be linked to an identified or identifiable person.

The personal data that we may collect about you, varies depending on the context of our interactions with you. This broadly falls into the following categories:

- **Basic Information:** name and contact information (address, phone number and email address), age, gender, and civil status;
- **Compliance Information:** data concerning passports, driver’s licenses, or other forms of identification (we may collect copies of identification papers);
- **Employment History:** data concerning employment contracts, income, occupation, and employer;
- **Financial Information:** data concerning your financial situation, assets, possible debt, bank accounts, and insurance;
- **Sensitive Data (to the extent permitted and in accordance with applicable law):** special personal data, such as your health data or criminal history data;
- **Additional Data:** data concerning claims/claim history.

3.1 Information that we collect automatically

When you visit our Site or use our Services, we may collect certain data automatically from your device. Specifically, the data we collect automatically may include information like your IP address, device type, unique device identification numbers, browser type, geographic location, and other technical information. We may also collect information about how your device has interacted with our Site or our Services, including the pages accessed and links clicked.

Collecting this information enables us to better understand the visitors who come to our Site or use our Services, where they come from, and what content on our Site or connected to our Services is of interest to them. We use this information for our internal analytics purposes and to improve the quality and relevance of our Site and our Services to our visitors and customers.

Some of this information may be collected using cookies and similar technology, as explained in our Cookies notice.

3.2 Information that we obtain from third-party sources

We may receive personal data about you from third party sources (including from companies that also provide marketing lead information and/or your employer to the extent your organization is acting as our customer).

4 Why do we process your data?

The information listed above is collected for the following purposes, as applicable:

- To manage and expand our customer database;
- for everyday business purposes, such as account management, contract management, website administration, corporate governance, and reporting obligations;
- to conduct analyses of personal data for statistics and archiving purposes;
- to carry out (focused) marketing and promotional activities in order to establish, maintain, or expand a relation with a (potential) customer;
- to meet legal requirements;
- to prevent, detect, identify, investigate, respond and protect against potential or actual claims, liabilities, prohibited behavior, and criminal activity; and
- to send newsletters or information of a specific nature.

5 To whom do we disclose you data?

We may disclose your personal data to the following categories of recipients:

- **Affiliated Companies:** We may disclose personal data with our parent company (Acrisure), companies that are affiliated with us (for example companies that control, are controlled by, or are under common control with us), as part of our normal business operations and to the extent necessary given our global presence.
- **Organizations that Provide Services:** We may disclose your personal data with companies that perform services for us, such as fulfilling orders, delivering packages, sending postal mail and emails, facilitating electronic communications with you, analyzing customer data, providing marketing assistance, investigating fraudulent activity, conducting customer surveys, and providing customer service. We may also disclose your personal data with third parties as described in our Cookies notice.
- **Financial Institutions:** We may disclose your personal data to financial institutions (such as banks or insurance agencies) from which we request a financial product on your behalf or where you have a financial product that we manage for you; or with regard to how we support you for the duration of your relationship with us.

- **Potential Buyers:** We may transfer your personal data to a successor entity upon a merger, consolidation or other corporate reorganization, to a buyer of all or a portion of our assets, or pursuant to a financing arrangement or co-promotional agreement. Any successor entity shall be bound by terms and conditions reasonably similar to this Privacy Notice.
- **Stichting Centraal Informatie Systeem (CIS):** In connection with a responsible underwriting, risk and fraud policy, we may consult and record your data in Stichting CIS. This information exchange enables us to discover, prevent and combat misuse of financial products and services. The privacy regulations of Stichting CIS can be found at www.stichtingcis.nl.
- **Other Parties:** We may disclose your personal data with other parties to comply with a legal obligation to protect the legal rights of (or otherwise participate in a legal process pertaining to) our company, our employees, our agents, our customers, and our affiliates. Further, we may provide your personal data with other parties for fraud prevention, to protect the safety and security of our visitors or with your consent.

6 What legal basis do we have to process your data?

Our legal basis for collecting and using the personal data as described above will depend on the personal data concerned and the specific context in which we collect it.

However, in most instances we collect personal data from you based on the following legal grounds:

- **With Your Consent:** If we request your specific consent to process personal data (such as when you provide your personal data to join our mailing list), provision of your consent is voluntary, and you have the right to withdraw your consent at any time.
- **When Pursuing Legitimate Interests:** We process your personal data for our legitimate interests and those of third parties as further described in this Privacy Notice.
- **To Perform a Contract With You:** We will process your personal data when processing of your personal data is necessary for the execution or performance of a contract with you (such as when you provide your personal data to acquire one of our solutions or services).
- **When We Have Legal Obligations:** We will process your personal data when we have a legal obligation to do so, for example, if we are responding to a legal process or an enforceable government request.

6.1 Consequences of not providing personal data

You are not obliged to provide all of the personal data defined in this Privacy Notice in order to use our Site or to interact with us offline. However, if you do not provide certain personal data, certain functionality will not be available to you, and we may not be able to respond to your request, perform a transaction with you, or provide you with marketing that we believe you would find valuable.

If you have questions about or need further information concerning the legal basis on which we collect and use your personal data, please contact us using the contact details provided under the 'How to Contact Us' section below.

7 How long do we store your data?

How long we retain your personal data depends on the context in which, and purposes for which, we collected it. We store your personal data for as long as necessary. The data that we need will be stored at least for the duration of our relationship or agreement with you.

When we have no ongoing legitimate business need to process your personal data, we will either delete or anonymize the data. If this is not possible (for example, because your personal data has been stored in backup archives), then we will securely store your personal data and isolate it from any further processing, until deletion is possible.

8 What do we do when we transfer your data internationally?

Your personal data may be transferred to, and processed in, countries other than the country in which you live. These countries may have data protection laws that are different to the laws of your country of residence. However, we have taken appropriate safeguards to require that your personal data will remain protected in accordance with this Privacy Notice.

If we transmit personal data across national boundaries, we take reasonable steps to do so in compliance with any national laws that govern the cross-border transfer of information, including laws in the EU. For example, we have taken steps to facilitate the transfer of personal data that we receive about residents of the European Union. These steps include implementing the European Commissions' Standard Contractual Clauses for the transfer of personal data.

Depending on your location, our standard contractual clauses can be provided to you on request. We have implemented similar appropriate safeguards with our third party service providers and partners. Further details can be provided upon request.

9 What rights do you have with regard to your data?

Depending on where you live and the types of personal data at issue, you may have certain rights with respect to your personal data. On the grounds of the Algemene Verordening Gegevensbescherming ('AVG') you may have the rights as listed below.

- **Right to rectification:** You have the right to request that we correct or supplement any inaccurate or incomplete personal data we process about you.
- **Right to erasure/deletion (i.e., right to be forgotten):** You have the right to request that we delete your personal data or as applicable anonymize your personal data.
- **Right of access:** You have the right to know whether your personal data is being processed, and, where that is the case, to request access to, including a copy of, the personal data undergoing processing.
- **Right to data portability:** In certain situations you have the right to request personal data from us, which we will provide in a structured, commonly used, and machine-readable format, so you can transmit such personal data to another entity.
- **Right to withdraw your consent:** Where our processing is based on your consent, you have the right to withdraw such consent at any time. Withdrawing your consent will not affect the lawfulness of the processing we conducted prior to your withdrawal.
- **Right to restriction of processing:** You have the right to request that we restrict the processing of your personal data in certain situations.
- **Right to object:** You have the right to object to our processing of your personal data.
- **Email marketing:** You have the right to opt out of marketing communications we send you at any time. You can exercise this right by clicking on the "unsubscribe" or "opt-out" link in the marketing emails we send you. To opt out of other forms of marketing (such as postal marketing or telemarketing), please contact us.

You may learn more about these rights or exercise these rights by contacting us as set out in the 'How to Contact Us' section below.

Please note that the above rights are not absolute. This means that Intermont is not required in all cases to comply with a request to exercise one of the mentioned rights. This will be assessed on a case-by-case basis, taking into account the purpose for which data was obtained.

If you choose to assert any of these rights under applicable laws, we will respond within the time period prescribed by applicable law. Please note that many of the above rights are subject to exceptions and limitations. If we are not able to provide the requested information or make the change you requested, you will be provided with the reasons for such decisions. Under local law, you may be entitled to lodge a complaint with your local data protection authority.

Your rights and our responses will vary based on your country of residency. Please note that you may be located in a jurisdiction where we are not obligated, or are unable, to fulfill a request. In such a case, your request may not be fulfilled.

We do not discriminate against individuals who exercise any of their rights described in this Privacy Notice. However, Intermont may require use of your personal data to provide access to the Services. Therefore, when you exercise your deletion right, in particular, you may lose access to certain aspects of the Services that require your personal data.

10 How do we maintain the security of your data?

We use appropriate technical and organizational measures to protect the personal data that we collect and process about you. The measures we use are designed to provide a level of security appropriate to the risk of processing your personal data.

11 Information related to children

We do not knowingly collect or solicit personal data from anyone under the age of 18 or the applicable age of majority in the country in which you are located. If you are under 18, please do not use the Site or send any personal data about yourself to us. If we learn that we have collected personal data from a child under age 18, we will delete that information as quickly as possible. If you believe that a child under 18 may have provided us personal data, please contact privacy@intermont.nl.

12 Linked third-party sites

We may provide links to other third party websites through the Services solely as a convenience to you. However, such linking does not mean, and should not be interpreted to mean, that Intermont endorses, is affiliated with, or makes any representations concerning such third party websites. Intermont neither reviews, controls, nor is responsible for these third party websites or any content therein. By using such links, you will leave the Services. If you decide to access any of the third party websites linked to the Services, you do so entirely at your own risk. Intermont shall not be liable for any consequences arising from use of any third party websites to which the Services link.

13 Personal data processing code of conduct

The processing of personal data is subject to the 'Verwerking Persoonsgegevens Verzekeraars' code of conduct in addition to the AVG. You can consult the full text of the code of conduct via the website of the Verbond van Verzekeraars (www.verzekeraars.nl).

14 Changes to the privacy notice

We may change this privacy statement in the future. You can always find the current version on our Site.

You can see when this Privacy Notice was last changed by checking the date displayed at the top of this Privacy Notice.

15 How to contact us

If you do not agree with the way in which we process your personal data or your right as a customer? Please contact our Compliance desk available at privacy@intermont.nl or by phone +31(0)72 – 711 34 44.

It may be that, despite Intermont's careful approach, you have a complaint about how we process your personal data or the way we handle your rights. In that case, you can file a complaint by e-mail to our Data Protection Officer or through the regulator. In the Netherlands, the Autoriteit Persoonsgegevens (AP) is the regulator of personal data processing. The contact details of the regulator can be found on the following website: www.autoriteitspersoonsgegevens.nl.

