Privacy statement

Who are we?

No Risk's core business is advising on and brokering financial services and products. In providing these services to clients, we process large amounts of personal data.

Our contact details:

- Telephone: +31 (0)20 225 00 69
- Email: info@norisk.eu
- Website: www.norisk.eu / www.norisk-insurance.be
- Address: Haarlemmerweg 317A, 1051 LG Amsterdam, The Netherlands

Why this statement?

We are responsible for protecting your personal data to the best of our ability. In doing so, we must comply with the requirements of privacy regulations. We want to be transparent about the types of data we process, the purposes we have when processing data, with whom we share data and what rights you have regarding your own data. In this Privacy Statement, we inform you about these aspects. If you still have questions after reading this document, please contact us.

1. Types of data

1.1. We may process the following personal data:

- contact data, such as name, address, place of residence, telephone number, and email address;
- age, gender, marital status;
- data relating to passport, driving licence or other proof of identity (sometimes we ask for a copy of a proof of identity);
- data relating to employment status, income, profession and employer;
- data relating to financial situation, assets and possible debts;
- data on current financial products, such as bank accounts or insurance policies;
- special personal data, for example relating to health (in certain cases);
- data relating to any criminal offences, fraud aspects (if relevant);
- data relating to claims submitted/claims history.

1.2. When we process health or crime related data, we do so with extreme care, and usually only with your consent.

2. Purposes of data processing

We process your personal data for purposes including the following activities in our business:

- assessing and accepting potential customers;
- managing (or having managed) our relationship with customers, potential customers and visitors;
- managing and expanding our customer base;
- closing and executing agreements;
- performing targeted marketing and promotional activities to establish, maintain or expand a relationship with a customer or potential customer;
- complying with legal obligations;
- sending newsletters or specific information.

3. Legal grounds for processing data

We only process your personal data for the following reasons:

- the performance of an agreement for a financial product or service;
- to be able to comply with a legal obligation incumbent on us, for example complying with our legal duty of care during the term of a financial product created through our mediation, or complying with statutory retention periods for data;
- the explicit consent you have given to process data for specific purposes. You can withdraw this consent at any time;
- for the protection of our legitimate interests in the context of our business operations or those of a third party. In doing so, we always balance your interests against ours. Our interests include the careful execution of agreements with you, maintaining and, as appropriate, expanding our customer relationship, including through direct marketing and/or profiling in the context of marketing.

4. Personal data - storage and retention period

- We store your personal data only for as long as and to the extent that we need it. Data that we necessarily need, we retain at least for the duration of our relationship or agreement.
- If our relationship or agreement ends, we will retain the data for the statutory retention periods applicable to us.

5. Information, amendment and objection

- You have specific rights regarding the processing of your personal data. You can always contact us about this.
- You can also contact us regarding the following topics:
    - whether we process your personal data;

- the way we process your personal data;
- to access the personal data we process from you;
- to object to the processing of your personal data;
- amendment of your personal data if it has been or may have been incorrectly processed;
- restriction of your personal data;
- deletion (erasure) of your personal data;
- transfer of your personal data to yourself or another organisation at your request;
- questions about the content of this Privacy Statement.

- Please note: We may not be able to accommodate such requests in all cases. If this is the case, we will provide the reasons why.

6. Security of your data

We have taken adequate technical and organisational measures to secure your personal data.

7. Provision of data to third parties

- We do not provide your personal data to other parties unjustifiably. We may provide it if you have given us your consent, if we are obliged to do so by law or a court order, or if the disclosure serves our purposes regarding the processing of personal data.
- For the performance of our business and depending on the services provided to you, we may provide your personal data to the following persons or parties:
    - Financial institutions (such as banks or insurers) to which we apply for a financial product for you, or with which you have a financial product that we manage for you, or with which we assist you during the term of the product;
    - Persons and bodies who need to be informed by virtue of a legal obligation:
        - external parties which process data under our control and responsibility, such as our ICT service provider or our direct marketing agency;
        - loss adjusters, anti-fraud databases such as Fish and Cis;
        - notaries, lawyers, accountants (in appropriate cases).
- External parties which process personal data under our responsibility do so only for purposes and under conditions we have agreed with them. We record this in written agreements.

8. Changes to the Privacy statement

We may amend this Privacy Statement in the future. You will always find the most up-to-date statement on our website.

9. Right to complain

- If you disagree with the way we process your personal data or handle your rights as a customer, please get in touch with us.
- You can also file a complaint with the Personal Data Authority. To do so, visit: www.autoriteitpersoonsgegevens.nl.