

Information about personal data protection

This document provides more detailed information about personal data protection offered by AG Insurance and consists of two parts:

- Part 1: Information for those who have a hospitalisation insurance and/or an outpatient care insurance provided by his or her employer/company
- Part 2: Information for those who have an individual hospitalisation insurance and/or an outpatient care insurance

Part 1: Information for those who have a hospitalisation insurance and/or an outpatient care insurance provided by his or her employer/company

AG Insurance and the employer/company attach exceptional importance to protecting personal data and process the data carefully in accordance with the provisions of the applicable privacy legislation, the Privacy Statement of AG Insurance (available on www.aginsurance.be) and/or the privacy policy of the employer/company.

The employer/company has awarded its staff members a supplementary pension and/or occupational health insurance. For the conclusion and/or performance of this contract, the employer/company has transferred personal data to AG Insurance. The employer/company and AG Insurance are both controllers.

AG Insurance and/or the employer/company may process the obtained personal data for the following purposes:

- managing the (group) insurance on the basis of a legal obligation (supplementary pension), or for the performance of the contract (occupational health insurance);
- complying with statutory and regulatory obligations, such as tax obligations and prevention of money-laundering, on the basis of a statutory or regulatory stipulation;
- managing the database of persons for performance of the insurance contract;
- establishing statistics, detecting and preventing misuse and fraud, compiling evidence and securing goods, persons, IT networks and systems of AG Insurance, optimising the processes (such as risk evaluation and risk acceptance), based on the legitimate interests of AG Insurance;
- providing advice on such matters as pension accrual and about options at retirement based on the legitimate interests of AG Insurance, unless the data subject has objected;
- prospecting using data obtained as part of occupational health insurance, based on the legitimate interests of AG Insurance, unless the data subject has objected.

For fulfilment of these purposes, AG Insurance may also receive personal data from the data subject personally or from third parties.

As and when necessary, these processing purposes can be based on the consent of the data subject.

AG Insurance may process the following categories of personal data: identification and contact data, financial data, personal characteristics, health data, occupation and employment, lifestyle, family composition, risk situations and risk behaviours, judicial data.



If such is necessary for the above purposes, and in accordance with privacy legislation, these personal data may be communicated by AG Insurance to other involved insurance companies, their representatives in Belgium, contact points in other countries, reinsurance companies involved, an expert, a lawyer, a technical adviser, an insurance broker or a processor. Moreover, the data may be communicated to any person or authority pursuant to a legal obligation or an administrative or court decision, or if a legitimate interest exists.

It is possible that AG Insurance transfers personal data outside the European Economic Area (EEA) to a country that might not be able to guarantee an appropriate level of personal data protection. In such cases, AG Insurance will protect the data by increasing the IT security and by contractually requiring an intensified level of security from its international counterparts.

Health data

If for the purpose of describing a risk or handling a claim a data subject entrusts data about his/her health to AG Insurance, AG Insurance will watch over that the health data are processed for the defined purposes with the explicit consent of the data subject. At any time, the data subject may withdraw his/her consent for the processing of his/her health data. In these cases, the data subject acknowledges that AG Insurance will be unable to proceed with his/her request for service and/or to perform the contractual relationship.

Rights of data subjects

Within the confines of the law:

- the data subject has the right to access his/her data, and if necessary, to require rectification;
- the data subject has the right to object to the processing of his/her data, the right to restrict the processing of his/her data and the right to have his/her data erased. In these cases, it is possible that AG Insurance will be unable to perform the contractual relationship.

To exercise the above rights the data subject may send a dated and signed request to the Data Protection Officer (DPO) of AG Insurance, accompanied by a both-sides copy of his/her identity card, or may approach his/her employer/company through the usual internal channels.

The Data Protection Officer of AG Insurance is reachable at the following addresses:

By post: AG Insurance – Data Protection Officer

Emile Jacqmainlaan/Boulevard Emile Jacqmain 53, 1000 Brussels

By e-mail: AG_DPO@aginsurance.be

Complaints may be submitted to the Data Protection Authority.

More information about how AG Insurance protects personal data and about how data subjects can exercise their rights can be found in the AG Insurance Privacy Statement at www.aginsurance.be.



Part 2: Information for those who have an individual hospitalisation insurance and/or an outpatient care insurance

The personal data of the policyholder and/or the insured party (or parties) and (where applicable) of their legal representatives will be processed by AG Insurance SA/NV, with its registered office at Emile Jacqmainlaan/Boulevard Emile Jacqmain 53, 1000 Brussels, Belgium (hereafter 'AG Insurance'), in its capacity as the Controller of processing within the meaning of Regulation (EU) 2016/679 of the European Parliament and of the Council 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 in accordance with the Privacy Statement of AG Insurance published on its website at www.aginsurance.be.

These personal data are processed for the purposes set forth in the Privacy Statement of AG Insurance, in particular with a view to:

- managing and providing insurance services, including managing customer relationships, for the purpose of performing the contract;
- fulfilling all duties imposed upon AG Insurance by administrative, regulatory and legal requirements, based on requirements such as an obligation to deduct fiscal or parafiscal charges;
- analysing data, establishing statistics, models and profiles, detecting and preventing misuse and fraud, compiling evidence, securing IT networks and systems of AG Insurance, ensuring the safety of goods and persons, optimising the processes (such as those for evaluating and accepting risks, internal procedures and so on), developing new products, prospecting and, in some cases, profiling and taking decisions based on a profile for the aforementioned purposes, in each instance consistent with the legitimate interests of AG Insurance.

In certain cases, these data may also be processed with the consent of the data subject.

If such is necessary for the above purposes and in accordance with privacy legislation, these personal data may be communicated by AG Insurance to other involved insurance companies, their representatives in Belgium, their contact persons in other countries, reinsurance companies involved, an expert, a lawyer, a technical adviser, an insurance broker or a processor. Moreover, the data may be communicated to any person or authority pursuant to a legal obligation, an administrative or court decision or if a legitimate interest exists.

It is possible that AG Insurance transfers personal data outside the European Economic Area (EEA) to a country that might not be able to guarantee an appropriate level of personal data protection. In such cases, AG Insurance will protect the data by increasing IT security and by contractually requiring an intensified level of security from its international counterparts.

Health data

If for the purpose of describing a risk or handling a claim a data subject entrusts data about his/her health to AG Insurance, AG Insurance will watch over that the health data are processed for the defined purposes with the explicit consent of the data subject. At any time, the data subject may withdraw his/her consent for the processing of his/her health data. In these cases, the data subject acknowledges that AG Insurance will be unable to proceed with his/her request for service and/or to perform the contractual relationship.



Rights of data subjects

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