

# Adfiz

Privacy statement model

Model algemene voorwaarden

**Meer waarde met Adfiz**

Belangenbehartiging

Kennis

Kwaliteit

## PRIVACY STATEMENT

### Who are we?

The core activity of Nacora International Insurance Brokers is to advise on and mediate financial services and products. When providing our services to our clients, we process a multitude of personal data. Our contact details are as follows:

- telephone: +31 10 4789808
- email: [info.netherlands@nacora.com](mailto:info.netherlands@nacora.com)
- website: <http://www.nacora.com/our-solutions/specialist-insurance-your-country-your-coverage/netherlands/>
- postal address: PO Box 1294, 3000 BG Rotterdam, The Netherlands

### Why this statement?

We are responsible for protecting your personal data as effectively as possible, and we are bound to the requirements of privacy regulations. We want to be transparent about the types of data we process, the purposes for which we process it, and with whom we share it and what rights you have concerning your own data. This Privacy Statement informs you about these issues. If you have any questions after reading this document, please contact us.

## 1. Types of data

- 1.1 We (may) process the following personal data:
  - contact details, such as your name, address, city, phone number and email address;
  - age, gender, civil status;
  - data concerning passports, driver's licences or other proofs of identity (sometimes we ask for copies of identity documents);
  - data concerning employment contracts, income, jobs and employers;
  - data concerning financial situations, assets and any debts;
  - data concerning current financial products, such as bank accounts or insurances;
  - special personal data, such as your health (in some cases);
  - data concerning any criminal actions, aspects of fraud (if relevant);
  - data concerning claims/claim history;
- 1.2 When we process health or criminal data, we do so extremely carefully and usually only with your permission.

## **2. Purposes of processing data**

- 2.1 We process your personal data only for activities of our company including the following:
- to assess and accept potential customers;
  - to manage our relationship with (potential) customers and visitors;
  - to manage and expand our customer base;
  - to agree to and fulfil contracts;
  - 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 send newsletters or information of a specific nature.

## **3. Legal grounds for processing data**

- 3.1 We use at least one of the following grounds for processing your personal data:
- to fulfil a contract for a financial product or service;
  - to meet legal requirements, for example to fulfil our legal care responsibilities during the term of a financial product that came to be as a result of our mediation or to meet legal data storage terms;
  - the express permission that you gave us to process the data for specific purposes. You can always withdraw your permission;
  - to fulfil our justified interests in the light of our company's functioning or the functioning of a third party. We always aim to maintain a correct balance between your interests and ours. Our interests include the careful fulfilment of agreements with you, the maintenance and possibly expansion of our customer relation, possibly via direct marketing and/or marketing-focused profiling.

## **4. Storage and storage period of personal data**

- 4.1 We store your personal data only as long as we need it. The data that we need will be stored at least for the duration of our relation or agreement.
- 4.2 If our relation or agreement ends, we will store your data for the applicable legal storage period.

## **5. Information, changes and objections**

- 5.1 You have certain rights concerning the processing of your personal data. You can always contact us about this.
- 5.2 Your rights at least cover the following issues:
- whether or not we process your personal data;
  - the way in which we process your personal data;
  - the option to inspect your personal data that we process;
  - objections to the processing of your personal data;
  - changes to your personal data if they (may) have been processed incorrectly;
  - limitation of your personal data;

- deletion of your personal data;
- transfer of your personal data to yourself or to another organisation at your request;
- consultancy with our data protection officer, Mr. Jaco van Eikeren, available at [jaco.vaneikeren@nacora.com](mailto:jaco.vaneikeren@nacora.com) / +31 010 4789812
- questions about the content of this Privacy Statement.

5.3 Note: we may not always be able to comply with a request. If this is the case, we will let you know and explain the situation to you.

## 6. Security of your data

6.1 We have taken adequate technological and organisational measures to protect your personal data.

## 7. Providing data to third parties

7.1 We will never provide your data to third parties without a good reason. We can do so only if you give us permission, if we are legally required to do so, or if such a provision of data would help us achieve our purpose of processing your personal data.

7.2 For our company's functioning and depending on the services provided to you, we may provide your personal data to the following persons and/or parties:

- 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 in regard of which we support you for the duration of the product;
- persons and institutions that legally need to be informed;
  - external parties that process data on our behalf and responsibility, such as our IT service provider or our (direct) marketing agency;
  - damage experts, databases concentrating on combating fraud, such as Fish and Cis
  - notaries, lawyers, accountants (if relevant)
  - counterparties

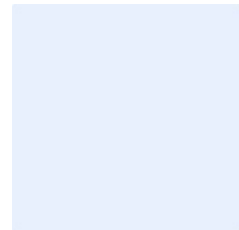
7.3 External parties who process your personal data on our behalf do so exclusively for the purposes and adhering to the conditions that we agreed with them. We establish these in a written agreement.

**8. Changes to the Privacy Statement**

- 8.1 We may change this Privacy Statement in the future.  
On our website you can always find the current version.

**9. Complaints rights**

- 9.1 If you do not agree with the way in which we process your personal data or your rights as a customer, please contact us via data protection officer, Mr. Jaco van Eikeren, available at [jaco.vaneikeren@nacora.com](mailto:jaco.vaneikeren@nacora.com) / +31 010 4789812
- 9.2 You can also file a complaint with the Personal Data Agency. For instructions, please visit [www.autoriteitpersoonsgegevens.nl](http://www.autoriteitpersoonsgegevens.nl).



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