

CONSENT FOR PROCESSING YOUR PERSONAL HEALTH DATA
(General Data Protection Regulation 27th of April 2016, applicable since 25th of May 2018)

By ticking this box, you explicitly consent to the personal health data that you provide to us, now or in the future, being processed by NN Insurance Belgium SA/NV (Avenue Fonsny 38, 1060 Brussels), the data controller.

For additional information regarding the protection of your personal data, you can contact our Data Protection Officer (DPO) as follows: Data Protection Officer (DPO), Avenue Fonsny/Fonsnylaan 38, 1060 Brussels, or at dpo@nn.be.

The personal health data of the undersigned person is processed for the following purposes. We require this personal data as part of the underwriting of your insurance policy and, in particular, in order to be able to determine and accept the risk to be covered. During the term of the policy, it is necessary to process this personal data for the purpose of administration and performance of the contract and for management of claims and payment of benefits under the policy, including, where appropriate, to third parties. Finally, this data is also required to prevent irregularities, including for the prevention and combating of fraud. It may also be processed for profiling purposes.

Your application may be processed through an automated individual decision-making process. NN Insurance Belgium SA/NV will assess your application using your data against her acceptance criteria. This is necessary for the establishment, management, or execution of the contract and is based on your explicit consent for the processing of health data. You have the right to have a decision reviewed by the consulting physician or his medical team and to obtain an explanation, to express your opinion, and to potentially object.

Your personal health data will be processed discreetly and exclusively by authorised persons within the data controlling entity: the medical department and legal department). For the above-mentioned purposes, your personal data may be provided to a medical advisor, a doctor, a reinsurance company, the Monitoring Agency (Bureau de suivi) or - in case of disability - our outsourcing partner). An up-to-date list of recipients of your personal data is available on request from our DPO. We may be required to process your personal data to establish, exercise, or defend legal claims.

In addition, NN Insurance Belgium SA/NV may use Artificial Intelligence to direct the received correspondence by NN to the correct internal department.

Depending on the outcome of the medical formalities associated with the underwriting of an insurance policy or a request for increases to the insured amounts, we might, in order to cover the insured amounts requested, charge an additional premium and/or exclude certain risks or defer the cover.

For contracts where the policyholder is not the candidate insured person, NN Insurance Belgium SA/NV will inform the policyholder and any accepting beneficiaries of the application of an additional premium and/or the existence of an exclusion or deferral, without stating the reason. The medical reasons are communicated by NN Insurance Belgium SA/NV only to the candidate insured person. The policyholder and any accepting beneficiaries will only be informed that for additional medical clarifications, your explicit consent as candidate insured person is required in implementation of the GDPR regulations.

In other words and to the extent applicable:

- The additional premium will be notified to the policyholder and will be applied automatically.
- Any medical issue and the impact it may have on the cover provided will be notified in writing to the prospective person to be insured. This party is then free to decide whether to further share medical clarification with the policyholder and/or the other interested parties for the underwriting and fulfilment of the insurance policy.

You explicitly agree that your health data may be received by your financial adviser, who will transfer this to NN Insurance Belgium SA/NV.

Your data is usually processed within the European Union (EU). In some cases, personal data is processed outside the EU. However, to ensure that your personal data is kept secure, in these cases we take measures by signing agreements in which we make comparable arrangements regarding the security of personal data, just as we do within the EU.

We keep your personal data as long as required for the purposes mentioned above. NN Insurance Belgium SA/NV must also take into account the legal and regulatory periods for the keeping of personal data and/or (pre-) contractual documents, as well as the periods of limitation while taking into account the legal causes for the suspension and interruption of such periods of limitation.

In the event of the transfer of rights and obligations of an insurance portfolio from NN Insurance Belgium SA/NV to another insurer, and if your contract is part of this transfer, your medical data may be transferred to this insurer, who will then act as the new data controller.

You have the following rights with regard to your personal data:

- the right to access,
- the right to rectify,
- the right to limitation of processing, which is however exercised with regard to the right for NN Insurance Belgium SA/NV to keep or process your personal data for the recognition, exercise or defence of its data in legal proceedings,
- A right of portability, where the data processing is based on the execution of the contract or (pre-)contractual measures,
- the right to erasure, provided that the processing is based on the execution of the contract or (pre-)contractual measures, taking into account, however, the retention period obligations to which NN Insurance Belgium SA/NV is subject, or on the legitimate interest of NN Insurance Belgium SA/NV if there is no compelling legitimate reason for the processing. The right to erasure implies withdrawing your consent to the processing of your personal health data. Even though this consent may be withdrawn at any time, its withdrawal may mean that it will no longer be possible to continue to process the personal health data for the above-mentioned purposes, which could have consequences for the policy underwritten,
- the right to object to the processing of your personal health data for profiling purposes provided that there are no pressing lawful reasons for such processing,
- the right to obtain human intervention, to express your point of view, and to contest the automated decision when it comes to automated individual decision-making. Although you may exercise this right at any time, this may result in a delay in the processing of health data and the establishment of the insurance contract(s).

You can exercise the above rights, free of charge in principle, by sending a signed and dated request together with a proof of identity to our DPO. Whether or not you can exercise your rights depends on the purpose of the processing and the legal base for the processing.

If you have a complaint about the way in which NN Insurance Belgium SA/NV deals with your personal data, please contact us: Quality Care Center, Avenue Fonsny/Fonsnylaan 38, 1060 Brussels or complaints@nn.be.

You may also lodge a complaint via the Data Protection Authority (e-mail to contact@apd-gba.be or via the website <https://www.dataprotectionauthority.be/citizen>.)

The complete privacy statement is available on our website (<https://www.nn.be/en/privacy-statement>).

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