

Appendix: Protection of Privacy

The personal data that you, as the data subject, provide to us now or later will be processed by NN Insurance Belgium sa/nv, Avenue Fonsny/Fonsnylaan 38, 1060 Brussels, the 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 legal grounds and purposes for processing personal data are the following:

- the execution of your insurance contract or contracts or pre-contractual measures. This concerns the underwriting of the agreement and more specifically the determination and acceptance of the risk, the management and execution of the contract, the management of claims and the potential payment of compensation to you or to a third person;
- compliance with legal obligations, among others the regulations regarding insurance, the insurance distribution directive (IDD), the regulations concerning dormant insurance contracts, the regulations on the prevention of money laundering and the financing of terrorism and related crimes, the Foreign Account Tax Compliance Act (FATCA), and the Common Reporting Standards (CRS);
- the legitimate interests of NN Insurance Belgium sa/nv : the provision and management of insurance services in general, including the improvement of the underwritten coverages, management of our customer and sales file, prevention of irregularities (including the prevention and combating of fraud), direct marketing of our products and the promotion thereof (except via email), as well as processing for statistical purposes.
- health related data are only processed based on explicit consent of the concerned person.

The personal data you deliver to NN Insurance Belgium sa/nv for the execution of the contract or the pre-contractual measures, taking into account legal obligations, are necessary for the establishment of the contract. If these data are missing, the contract cannot be underwritten.

NN Insurance Belgium sa/nv will use the data of the person concerned to verify if the application meets its acceptance criteria. Consideration may be given, among other things, to a number of general criteria (for example, your age, your health status) and criteria related to legal or tax restrictions (for example, the maximum (annual) contribution for pension savings, etc.). In this way, NN Insurance Belgium sa/nv ensures a uniform and objective service, regardless of the chosen distribution channel.

More information about this can be found in NN's segmentation policy (<https://www.nn.be/en/about-nn/what-we-do/segmentation-policy-nn>.)

Personal health data will be processed discreetly and will exclusively be processed by authorised persons namely the medical department and legal department.

Your application may be processed through an automated individual decision-making process. The processing of health data is based on your explicit consent. You have the right to submit a request to the consulting physician or his medical team to obtain an explanation, express your point of view, and potentially make an objection.

NN Insurance Belgium sa/nv may also use Artificial Intelligence to deliver the correspondence received by NN to the correct internal department.

Your personal data can, further to the above-mentioned legal grounds and purposes, be transferred and processed by various departments of NN Insurance Belgium sa/nv, the entities of NN Group NV, their representatives in Belgium, their representatives abroad, their reinsurers, their claims settlement agencies, an expert, a lawyer, a technical advisor, and be provided to the distribution partners, to the subcontractors and services suppliers of the entities of NN Group NV, to the subcontractors and services suppliers of the distribution partners, to any person or entity who files an appeal or against whom an appeal has been filed that is related to the contracts underwritten, as well as to the authorities. An up-to-date list of recipients of your personal data is available from our DPO (on demand). We may be required to process your personal data for the establishment, exercise or defence of legal claims.

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 the rights and obligations of an insurance portfolio from NN to another insurer (or where applicable, a professional retirement institution) and if your contract is part of it, the personal data of the data subject and, among other things, his/her medical data may be transferred to this insurer, which will act as the new controller of personal data from that moment on.

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;

- the right to transfer the data where the data processing is based on the execution of the contract or (pre-)contractual measures;
- the right to erasure applicable to the personal data whose processing is based on the execution of the contract or for the (pre-)contractual measures, taking into account the legal obligations imposed to NN Insurance Belgium sa/nv with regard to retention periods or based on the legitimate interest of NN Insurance Belgium sa/nv, taking into account prevailing overriding legitimate grounds for the processing;
- the right to objection of processing when processing is based on the legitimate interest of NN Insurance Belgium sa/nv and provided that there is no compelling legitimate reason for the processing. However, you have the right to object at any time and without justification to the processing of your personal data for prospecting (direct marketing) and the associated profiling;
- the right to obtain human intervention, to express your point of view and to contest the automated decision in automated individual decision-making. Although you can exercise this right at any time, this may result in a delay in the processing of personal data and the conclusion of insurance contracts.

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> (<https://www.autoriteprotectiondonnees.be/citoyen/agir/contact>)).

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

This information is based on the General Data Protection Regulation of 27th of April 2016, applicable since 25th of May 2018.