

Doorneweerd Assurantiën bv

Privacy Statement

Doorneweerd Assurantiën bv and your personal data

In this Privacy Statement you can read how we handle your personal data. You can rely on us that we do this in a careful manner.

Who is this privacy statement intended for?

Are you a customer of ours or have you shown interest in a particular product by, for example, a request? Then we use your personal data, and this Privacy Statement applies to you. In addition to this statement, it is possible that we process personal data of persons who do not have an agreement with us. For example, when you have been involved in a damage report from one of our customers. Does this apply to you? Then this Privacy Statement is also intended for you.

Who is responsible for your data?

Doorneweerd Assurantiën BV is responsible for your data. We also use the trade names Doorneweerd Pensioenadvies and Koopeenpolis.

What is understood under the term 'personal data'?

Personal data says something about you. The best-known personal data is a name, (email) address, age and date of birth. A bank account, telephone number, IP address and social security number are also included in personal data. A special type of personal data is the special personal data. This is, for example, data about your health.

We call the collection, storage and use of your data "processing" your personal data. That is a concept from the law. We adhere to the processing of your personal data to the laws and regulations, including the provisions of the General Data Protection Regulation (AVG) and the Code of Conduct for Processing Personal Data Insurers.

Your data that we have received from others

We also use information about you that we have not received from you. For example, your partner may also apply for insurance on your behalf. It may also be data from other sources. For example, think of:

- public registers containing your data, such as the registers of the Land Registry and the Chamber of Commerce;
- public sources such as newspapers, the internet and parts of social media that are not private;
- Files from other parties that have collected information about you, such as market research or trade information agencies;
- advisers engaged by you and with those who has helped you taken out insurance;
- insofar as you are insured through us through your employer in connection with pension or loss of income, we receive information about you from your employer.

On what basis do we process your data?

Of course we are not allowed to simply request or use your data. The (Dutch) law (AVG) has laid down that this is only allowed if there is "a basis for the processing". This means that we have your data and will only use the data when permitted by law.

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Privacy Statement Agreement

To conclude contracts such as an insurance agreement for you with a bank or an insurer or other financial institution, and to manage, we use your data. We and the insurance companies must be able to execute the insurance contract using all kinds of data about you. Think of your (e-mail) address details, your bank account number, and your date of birth. In some cases, however, we might need your license plate, your social security number, or your family composition.

Medical

For some types of insurance (for example, term life insurance and disability insurance), medical data is required for a proper assessment. You can send this information directly to the insurer or bank. If we receive this information directly from you, we will send it directly to the insurer or bank. On this data applies to us the same confidentiality obligation as to the medical advisor by virtue of are medical confidentiality.

Criminal past

For an insurance risk assessment, all insurance companies also request information about a possible criminal past. The way we handle this information is identical to the way we handle medical information.

Legal obligation

Many laws and regulations apply to financial advisers and banks and insurers. It does not work only for European or Dutch rules, but sometimes also for rules from other countries. Based on these rules, we must process data about you, for example to get the best possible picture of you as a customer. We must also take steps to prevent fraud, tax evasion and combat the financing of terrorism and money laundering. This also includes that we identify you and can prove that we know who you are.

Legitimate interest of us or others

We may also use your data if we have an interest in it ourselves. That is called "Legitimate interest". Our interest in using your data must outweigh your right to privacy. We therefore weigh all interests carefully.

Other goals

We may use your data for purposes other than those for which you provided the data to us given. The new purpose must then fit the purpose for which you initially provided your data given to us. This is called "compatible use of data" by law.

Other parties who use your data

There are situations in which we must provide your data to persons and authorities involved with our services. Our services will mainly be banks and insurers. Those companies may also need your data to do their job properly. We choose those companies carefully.

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Security of your data

We do our utmost to protect your data as much as possible. We invest a lot in our systems, procedures, and people. We ensure that our way of working matches the sensitivity of your data. We also train our employees to handle your data safely; our employees are obliged to treat your data confidentially. Only employees for whom it is necessary for their task to access your data have access to your data. We constantly monitor the security of our data traffic. When something goes wrong, we will act immediately. We solve and register data leaks. That is because we are obligated by law. We will report this to the regulator and, if necessary, also to you.

Access, rectification, oblivion, limitation

You have the right to request an overview of all data that we process about you. This implies that you can request which personal data has been registered by us and for what purposes these personal data are used. If your details are incorrect, please ask us to change the data accordingly. You can also ask us to delete your data. Please note that this may limit our services to you and affect our liability.

Right to object

You can object to the processing or management of your personal data if we have used your personal data in your opinion for purposes other than those necessary for the implementation of an agreement or necessary for the fulfilment of a legal obligation.

Right to data portability (right to data portability)

We can ensure that you receive your data that you have given us and that we store for the execution of the agreement. That is called "data portability".

Do you have a complaint or is something unclear?

We have a data protection officer within our company. If you have any questions about the Privacy Statement, you can contact our data protection officer. Even if you do not agree with the way we handle your data, you can also file a complaint. You also have the right to file a complaint with the Authority Personal Data.

Changes to the Privacy Statement

There may be changes in the use of personal data over time that takes place due to changes in laws and regulations or changes to our services and products directly affect the use of your personal data by us. In that case we adjust the Privacy Statement.