

Privacy Notice: Lloyds Brussels

Effective date: 1 February 2019

1. Introduction

This notice describes how Lloyd's Insurance Company S.A. (hereafter referred to as Lloyd's Brussels) as a data controller, collects, uses, shares and retains the personal information you provide and informs you about your choices regarding use, access and correction of your personal information.

Lloyd's Brussels is committed to ensuring that any personal data it receives or processes is protected and handled in accordance with applicable data protection laws. This Privacy Notice also explains what rights you have with regards to your personal data and how you can exercise those rights.

2. Who we are

Lloyd's Brussels is an insurance company authorised and regulated by the National Bank of Belgium and regulated by the Financial Services and Markets Authority whose registered office is at Place Du Champ De Mars 5, Bastion Tower (14th floor) 1050 Ixelles, Belgium, company /VAT number BE 0682.594.839, RPR/RPM Brussels. Lloyd's Brussels writes non-life risks from the European Economic Area and ensures that our European partners have access to the combined scale, expertise, capacity and claims service of the Lloyd's market. Lloyd's Brussels is a wholly owned subsidiary of the Society.

3. What personal information we process about you

Different types of Personal Information will be held if you are, for example, a consumer insurance policyholder or claimant, or you have enquired about our services, compared to where you benefit from insurance coverage under an insurance policy taken out by another policyholder (for example, you are insured under a corporate policy taken out by your employer). Likewise, we will hold different personal information if you are a Market Participant, a witness, or another individual with whom we have a relationship.

From certain individuals we may require a date of birth, nationality and proof of ID for identification and verification purposes, and we will conduct further due diligence on certain individuals in compliance with regulatory requirements to prevent fraud and finances crimes.

Insurance Market Participants

If you are a director, partner, proprietor or an employee of a coverholder, broker, third party administrator or Lloyd's managing agent with whom we do business we will collect your identity and contact details (e.g. name, work address, work email, telephone number, job title). We may also collect information about the nature of your professional experience and expertise (e.g. CV, biography).

If you register for any of our newsletters or attend any of our events we will collect your contact details and register your communication preferences.

Policyholders

We will collect your identity and contact details (e.g. first name, last name, home address, email address, telephone number) and your policy details (e.g. copy of insurance policy, policy number and policy period). We may also collect other information depending on the nature and type of policy you have.

General enquiries

The personal information we hold is restricted to your identification and contact details together with any additional personal details required to assist you with your enquiries.

Claims, Complaints and other situations

The personal information we collect and process depends on our relationships with you. Different types of information will be held if you are a consumer insurance policyholder, claimant or witness, or you have enquired about our services, compared to where you benefit from insurance coverage under an insurance policy taken out by another policyholder (for example, you are insured under a corporate policy taken out by your employer). When you are a claimant, a complainant or a witness, we will collect your identification and contact details together with information about the nature of your claim or complaint or the situation. It will often include information relating to the administration of your insurance policy (which may include sensitive data such as medical or health information).

Lloyd's Brussels' Office Visitors

We will collect and retain your personal data when you visit the Lloyd's Brussels office(s). We will collect your first name, last name, email address and when applicable the name of your employer and the vehicle details including registration number.

Users of Lloyd's Brussels tools and systems

If you have registered to our Lloyds.com account and subscribed to any of our products, tools or systems we will collect your identity and contact details including name, work email address, job title, name of your employer and residency. If you are a devolved administrator, in addition to the above, we will keep audit records on completion of your additional responsibilities.

4. Why we collect your personal information and the lawful basis for processing

Insurance Market Participants

Most of your personal information we receive is at the application stage of your employer wishing to become Lloyd's Brussels registered, broker, coverholder or managing agent. Some of the information you provide to us directly, some of the information we obtain via associated market participants. Your employer must warrant to us that you have given all necessary permissions to them provide this information to us, and so please check that this is the case.

We may also have a legal or regulatory obligation to use such information, for example, when conducting compliance due diligence, filing regulatory reporting or when relevant regulatory authorities wish us to maintain certain records of any dealings with you. In order to process any criminal conviction data, we will request your explicit consent.

You should note that Data Protection regulations treat some types of sensitive personal information as special. This includes information about racial or ethnic origin, sexual orientation, religious beliefs, trade union membership and health data. We will not collect or use these types of data without your consent unless the law allows us to do so, and then only when it is necessary.

Data Protection regulations only allow Lloyd's Brussels to use your personal information if we have a proper reason to do so, and this includes sharing it. We must have one or more of these reasons: to fulfil a contract we have with you, or when it is our legal duty, or when it is in our legitimate interest, or when you consent to it. When we have a business or commercial reason of our own to use your information, this is called a '*legitimate interest*.' We will tell you what that is as the reason for us using your data, but even so it must not unfairly prejudice your interests.

Under our legitimate interests, Lloyd's Brussels will use personal information only for its own commercial interests and that of its parent the Society of Lloyd's, for example when processing and administering applications, keeping a register of staff, reporting, audit and future contact purposes.

We think it is also in Lloyd's Brussels' legitimate interests to send you market and regulatory updates and to invite you to our events, but we will do this only when you first request this and you may cancel this at any time.

Policyholders

We will collect your personal information to understand your needs. We need to use your information to create a quote for you, allowing you to buy insurance products from us. It's in our legitimate interest to process your personal information in order to provide you with the appropriate insurance policy. Once you become a customer, we'll need to take your payment details to set up your cover. We may also be under certain regulatory obligations to report certain activities e.g. fraud or money laundering to the relevant regulatory authorities.

General enquiries

Your personal details will be processed to allow Lloyd's Brussels to respond to your enquiry. We may keep the communication history to communicate efficiently with you should you wish to contact us again. It's in Lloyd's Brussels' legitimate interest to process your personal information to provide you with relevant information or advice related to your enquiry.

Claims, Complaints and other situations

We collect and process personal information about you to get a better understanding of you, your needs, identify you and conduct appropriate checks; administer and manage your insurance policy or file properly which includes the management and administration of underwriting, claims, complaints, recoveries and settlements.

Lloyd's Brussels' Office Visitors

We will collect your personal information when you attend Lloyd's Brussels' offices. We will process your information for physical access control to the office, health and safety and for identification and verification purposes.

Users of Lloyd's Brussels' tools and systems

We will collect your personal information when you register, or you have been granted access to our tools and systems. Your employer warrants to us that you have given all necessary permissions to your employer to provide this information to us. It's in Lloyd's Brussels legitimate interest to process your personal information for appropriate administration and maintenance of the systems.

5. Who will Lloyd's Brussels share your data with

For Lloyd's Brussels' general business administration, efficiency and accuracy purposes your personal information might be shared among certain Lloyd's offices (including the Society of Lloyd's).

In order to properly manage Lloyd's Brussels' business, we may share your personal information with certain Insurance Market Participants based inside and outside the EU.

In addition, to help manage our business and deliver services we may share your personal information with third party service providers such as IT suppliers, document management providers and others. We require all our service providers to respect the confidentiality and security of personal data.

Finally, we may be under legal or regulatory obligations to share your personal data with courts, regulators and law enforcement bodies.

6. How long we keep your data

Lloyd's Brussels will retain your personal information for as long as is reasonably necessary to fulfil the relevant purposes for which we collected it set out in this Privacy Notice and to comply with applicable law.

The retention period will primarily be determined by relevant legal and regulatory obligation and/or duration of our business relationship with you, your employer or another associated party. We maintain and update regularly our data retention policy with a detailed retention schedule. The number of years varies depending on the nature of the product or service provided – for example, for certain insurance policies it may be necessary to keep the Personal Information for several years after the expiry of the policy. Among other reasons, we retain the information in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or the handling of a claim. Typically, for consumer insurance products, the retention period is 10 years.

We will securely delete or erase your personal information if there is no valid business reason for retaining your data. In exceptional circumstances, we may retain your personal information for longer periods of time if we reasonably believe there is a prospect of litigation, in the event of any complaints or there is another valid business reason the data will be needed in the future.

For further information about the period of time for which we retain your Personal Information, please contact us.

7. International transfers

Due to the global nature of our business activities Lloyd's Brussels may need from time to time to share your personal information with Lloyd's offices (including the Society of Lloyd's), other Insurance Market Participants and service providers that may be based outside of the European Union.

We may also make other disclosures of your personal information overseas, for example if we receive a legal or regulatory request from a foreign law enforcement body.

For example, we may transfer Personal Information in order to process international travel insurance claims and provide emergency medical assistance services when you are abroad. We may transfer information internationally to our group companies, service providers, business partners, government or public authorities, and other third parties.

When making these transfers, we will take steps to ensure that your personal information is adequately protected and transferred in accordance with the requirements of data protection law. To protect your rights and interests:

- We will only transfer your personal information to countries which are recognised as providing an adequate level of legal protection or where we can be satisfied that alternative arrangements are in place to protect your privacy rights. If there is no data transfer agreement in place in the form approved by the European Commission and permitted under Article 46 of the EU General Data Protection Regulation (GDPR), we may therefore use other mechanisms recognised by the GDPR as ensuring an adequate level of protection for personal information transferred outside the EEA (for example, the US Privacy Shield framework or any framework that replaces it).
- Transfers within Lloyd's overseas offices will be covered by standard contractual clauses, adopted by the European Commission which gives specific contractual protections designed to ensure that your personal information receives an adequate and consistent level of protection.
- Transfers to service providers and other third parties will always be protected by contractual commitments and where appropriate further assurances.
- Any requests for information we receive from law enforcement or regulators will be carefully checked before personal information is disclosed.

For further information about the transfers, please contact us.

8. Security measures

Lloyd's Brussels has what we believe appropriate security controls in place to protect personal data. Risk assessments, including assessing risks to the rights and freedoms of data subjects, is at the heart of our information security management system.

As most of the personal information we hold is stored electronically we have implemented appropriate IT security measures to ensure this personal information is kept secure. For example, we may use anti-virus protection systems, firewalls, and data encryption technologies. We have procedures in place to keep any hard copy records physically secure. We also train our staff regularly on data protection and information security.

When Lloyd's Brussels engages a third party (including our service providers) to collect or otherwise process personal information on our behalf, the third party will be selected carefully and required to use appropriate security measures to protect the confidentiality and security of Personal Information.

9. Your rights

You have certain rights as an individual which you can exercise in relation to the information we hold about you. These rights may only apply in certain circumstances and are subject to certain legal exemptions. If you wish to exercise any of these rights, please email data.protection@lloyds.com or contact us by post via the following address: **Data Protection Officer, Lloyd's, 1 Lime Street, EC3M 7HA, London, United Kingdom.**

If you make a request to exercise any of your rights we must ask you for a proof of your identity. We aim to acknowledge your request as soon as possible.

You have the following rights:

Right of access

You are entitled to a confirmation whether we are processing your data, a copy of your data, and information about purposes of processing, who do we disclose it to, whether we transfer it abroad and how we protect it, how long we keep it for, what rights you have, where we got your data from and how you can make a complaint.

Right to rectify

If you believe the personal information we hold about you is inaccurate or incomplete you can request for it to be rectified.

Right to erasure

This right is sometimes referred to as 'the right to be forgotten'. If you withdraw your consent, terminate a contract with us or you believe the personal information is no longer necessary for the purposes for which it was collected, you may request your data to be deleted. However, please be aware that this right only applies in certain circumstances. It will need to be balanced against other factors, for example there may be certain regulatory obligations which mean we cannot comply with your request.

Right to restrict of processing

You can ask us to restrict (i.e. keep but suspend our use) your personal data, but only where:

- its accuracy is contested, to allow us to verify its accuracy; or
- the processing is unlawful, but you do not want it erased; or
- it is no longer needed for the purposes for which it was collected, but we still need it to establish, exercise or defend legal claims; or
- you have exercised the right to object, and verification of overriding grounds is pending.

Where we suspend our use of your Personal Information we will still be permitted to store your personal information, but any other use of this information while our use is suspended will require your consent. For example, where we have your consent to establish, exercise or defend legal claims, or to protect the rights of another person.

Right of data portability

If we collected your information under a contract or with your consent, you can request us to transfer your personal information to provide it to another third party if technically feasible.

Right to object

You can object to our use of your personal information where you have grounds relating to your particular situation and the legal justification we rely on for using your personal information is our (or a third party's) legitimate interests.

However, we may continue to use your personal information, despite your objection, where there are compelling legitimate grounds to do so or we need to use your Personal Information in connection with any legal claims. You may also object where the processing is for direct marketing purposes.

Right to withdraw consent

If we processed your personal information under your consent, you can withdraw it any time, but we do not have to comply with a request where it would adversely affect the rights and freedoms of other individuals.

Right to know about automated decision-making

You have the right to know about the existence of automated decision-making, including profiling. We confirm that we do not do this.

Right to complain to the relevant data protection authority

If you think that we have processed your personal information in a manner that is not in accordance with data protection law, you can make a complaint to the data protection regulator. If you live or work in an EEA member state, you may complain to the regulator in that state. For contact details, please see item 11 below.

10. Contact details of the Data Protection Officer

If you have any questions relating to data protection, please inform your usual Lloyd's Brussels contact or our Data Protection Officer:

Data Protection Officer

Lloyd's
1 Lime Street
EC3M 7HA, London

Email: data.protection@lloyds.com

11. Complaints

If you are not satisfied with any response you receive or believe we are not processing your personal data in accordance with legal requirements, please contact the Data Protection Officer via email to data.protection@lloyds.com

In case of disagreement or complaints related to the processing of your personal data, you can also complain by email via lloydsbrussels.complaints@lloyds.com. If you are still unhappy with our

reaction to your complaint, you can escalate it the relevant data protection Supervisory Authority, but we would always encourage you to contact us before so doing.

The Data Protection Supervisory Authority for Lloyd's Brussels in Belgium is the Belgian Data Protection Authority (Gegevensbeschermingsautoriteit). You can find your national data protection authority contact details online: https://edpb.europa.eu/about-edpb/board/members_en.