



Privacy Policy

Responsible for the data processing

Inter Partner Assistance S.A., with its head office at 7, Boulevard du Régent, 1000 Brussels, registered with the Banque Carrefour des Entreprises (Belgian National Crossroads Database for Businesses) under no. 0415.591.055 (hereafter called "Inter Partner Assistance").

Data Protection Officer

The Inter Partner Assistance Data Protection Officer can be contacted at the following addresses: by post:

Inter Partner Assistance - Data Protection Officer
Boulevard du Régent, 7
1000 Brussels

by e-mail: dpo.belgium@axa-assistance.com

Purposes of data processing and intended recipients

Personal data, communicated by the data subject or obtained legitimately by Inter Partner Assistance from companies of the AXA Group, companies related to them, the employer of the data subject or third parties, can be processed by Inter Partner Assistance for the following purposes:

- managing the internal Inter Partner Assistance people database:
 - This involves processing activities to establish and to keep updated databases - especially identification data - relating to all natural persons or legal entities who are in contact with Inter Partner Assistance.
 - These processing activities are required to execute the insurance policy or comply with a legal obligation.
- managing the insurance policy:
 - This involves processing activities to accept or to refuse - in an automated way or not - the risks prior to agreeing the insurance policy or when redrafting it subsequently; to fashion, to update and to terminate the insurance policy; to recover - in an automated way or not - the unpaid premiums; to manage the claims and to settle the insurance benefits.
 - These processing activities are required to execute the insurance policy and legal obligation.
- customer service:
 - This involves processing activities carried out as part of the digital services provided to the customers in addition to the insurance policy (for example, the development of a digital customer space).
 - These processing activities are required to execute the insurance policy and/or these additional digital services.
- managing the relationship between Inter Partner Assistance and the insurance broker:
 - This involves processing activities within the context of the collaboration between Inter Partner Assistance and the insurance broker.
 - These processing activities are necessary to the legitimate interests of Inter Partner Assistance of executing agreements between Inter Partner Assistance and the insurance broker.
- detecting, preventing and combating fraud:
 - This involves processing activities to detect, prevent and combat - in an automated way or not - insurance fraud.
 - These processing activities are necessary to the legitimate interests pursued by Inter Partner Assistance of maintaining the technical and financial balance of the product, the branch or the insurance company itself.
- combating money laundering and terrorism financing
 - This involves processing activities to prevent, detect and combat - in an automated way or not - money laundering and terrorism financing.
 - These processing activities are required to execute a legal obligation to which Inter Partner Assistance is subject.

- monitoring the portfolio:
 - This involves processing activities to control and, if appropriate, to restore - in an automated way or not - the technical and financial balance of insurance portfolios.
 - These processing activities are necessary to the legitimate interests pursued by Inter Partner Assistance of maintaining or restoring the technical and financial balance of the product, the branch or the insurance company itself.
- statistical studies:
 - This involves processing activities by Inter Partner Assistance or a third party to carry out statistical studies with a variety of purposes such as road safety, preventing domestic accidents, fire prevention, improving Inter Partner Assistance management processes, risk acceptance and pricing structure.
 - These processing activities are necessary to the legitimate interests of Inter Partner Assistance of social engagement, search for efficiency and improving the knowledge of its business activities.

Inasmuch as personal data have to be communicated so that the purposes listed above can be performed, personal data may be communicated to other companies of the AXA Group and to companies and/or persons in relation with them (lawyers, loss adjusters, consultant doctors, re-insurers, co-insurers, insurance brokers, service providers, other insurance companies, representatives, pricing monitoring bureau, loss settlement offices and Datassur).

These data may also be communicated to the supervisory authorities, competent public services and any other public or private body with which Inter Partner Assistance may exchange personal data in accordance with the applicable legislation.

When the data subject is also a customer of AXA Bank Belgium these personal data can be processed by Inter Partner Assistance in shared databases to maintain the customer database and especially to manage and update identification data.

Processing data for direct marketing purposes

Personal data, communicated by the data subject or obtained legitimately by Inter Partner Assistance from companies of the AXA Group, from companies in relation with them or from third parties, may be processed by Inter Partner Assistance for direct marketing purposes (commercial activities, personalised advertising, profiling, data coupling, notoriety, etc.) with the intention of improving the company's knowledge of existing and prospective customers, informing them about its products, activities and services and sending them commercial offers.

These personal data can also be communicated to other companies in the AXA Group and companies in relation with Inter Partner Assistance and/or the insurance broker for the purpose of their own direct marketing or shared direct marketing processing activities, with a view to improving the knowledge of existing and prospective customers, informing them about its products, activities and services and sending them commercial offers.

In order to provide the most appropriate direct marketing services, these personal data may be communicated to companies and/or persons acting as sub-contractors or service providers for Inter Partner Assistance, to other companies of the AXA Group and/or the insurance broker.

These processing activities are necessary to the legitimate interests pursued by Inter Partner Assistance for developing its economic activity. If appropriate, these processing activities can be based on the consent of the data subject.

Data transfer outside the European Union

Other companies of the AXA Group, and companies and/or persons in relation with them who receive personal data, may be located outside the European Union. Where personal data is transferred to third parties located outside the European Union, Inter Partner Assistance complies with the legal and statutory provisions in force regarding such transfers. It ensures, especially, a level of protection appropriate to the personal data which is transferred, based on alternative mechanisms introduced by the European Commission, such as standard contractual clauses, or binding corporate rules of the AXA Group in the event of intra-Group transfers (BOG 6/10/2014, p. 78547).

The data subject can obtain a copy of measures introduced by Inter Partner Assistance to be able to transfer personal data outside the European Union by writing to Inter Partner Assistance at the address below ('Contact Inter Partner Assistance').

Processing activities of health data

Inter Partner Assistance guarantees the respect of the rules and regulations specifically applicable to processing activities of data subject's health data, in taking all technical or organizational measures necessary to that end.

- The processing of these data is only performed with the explicit and written consent of the data subject or, where the data subject is physically or legally incapable of giving consent, to protect the vital interest of the data subject.
- The processing of these data is performed, under the supervision of doctor (medical advisors), subject to medical secrecy, by collaborators specially appointed to that end.
- Medical certificates and other documents containing these data, which are necessary to the negotiation, the conclusion, the execution or the performance of the contract, including the claims handling, are only transmitted to the medical advisors of Inter Partner Assistance. These medical advisors only disclose health data that reveal the current state of the data subject and are strictly adequate and relevant with regard to the risks they have been drawn up, to Inter Partner Assistance or the persons specially appointed to process health data.
- The transfer of these data is only performed insofar it is necessary and the recipients provide sufficient guarantees to ensure the compliance with the rules and regulations specifically applicable to the processing. Prior to this transfer, Inter Partner Assistance shall minimize, pseudonymize or, eventually anonymize these data.

Data storage

Inter Partner Assistance stores the personal data collected relative to the insurance policy throughout the contractual relationship or the claims handling, updating them every time required by the circumstances, extended by the legal storage time or limitation period, so that it can meet the requests or any recourse that may be engaged after the end of the contractual relationship or after the closure of the claim.

Inter Partner Assistance stores the personal data relating to offers refused or which were not followed up by Inter Partner Assistance for five years after the offer was issued or the rejection was pronounced.

Need to provide personal data

The personal data relating to the data subject requested by Inter Partner Assistance are required to conclude and execute the insurance policy. Failure to provide these data can make it impossible to conclude or execute the insurance policy correctly.

Confidentiality

Inter Partner Assistance has done everything necessary to protect the confidentiality of personal data and to guard against any unauthorised access and any improper use, modification or deletion of the data.

To this end, Inter Partner Assistance follows the service security and continuity standards and assesses regularly the security level of its processes, systems and applications and those of its partners.

Rights of the data subject

The data subject has the right to:

- obtain from Inter Partner Assistance confirmation that his personal data are or are not processed and, when they are processed, to access this data;
- rectify and, if appropriate, complete his personal data that are inaccurate or incomplete;
- erase his personal data in certain circumstances;
- limit the processing of his personal data in certain circumstances;
- object, for reasons relating to his particular situation, the processing of personal data based on the legitimate interests of Inter Partner Assistance. The data controller no longer processes the personal data, unless he can demonstrate compelling legitimate grounds for the processing which override the interests, rights and freedoms of the data subject ;
- object the processing of his personal data for the purposes of direct marketing, which includes profiling to the extent that it is related to such direct marketing;
- not be subject to a decision based solely on automated processing, including profiling, which produces legal effects concerning him or her or similarly significantly affects him or her; nevertheless, where this automated processing is required to conclude or execute a policy, he has the right to obtain human intervention on the part of Inter Partner Assistance, express his point of view and contest the Inter Partner Assistance decision;
- receive his personal data that he has provided to Inter Partner Assistance in a structured, commonly used and machine-readable format; to transmit these data to another data controller when (i) the processing of his personal data is based on his consent or for the contract execution requirements and (ii) the processing is carried out by automated means ; and to have his personal data transmit directly from one data controller to another, where technically feasible;
- withdraw consent at any time, without affecting the lawfulness of processing based on consent before its withdrawal , when the processing of his personal data is based on his consent.

Contact Inter Partner Assistance

The data subject can contact Inter Partner Assistance to exercise his rights by filling in the form on the “Contact” page via the “Protecting your data” button. This can be accessed by a hyperlink on the top of the Inter Partner Assistance’s site home page: www.axa-assistance.be.

The data subject can also write to Inter Partner Assistance to exercise his rights. The signed and dated letter should be accompanied by a photocopy of both sides of his identity card and sent to: Inter Partner Assistance Customer Care, Boulevard du Régent, 7, 1000 Brussels.

Inter Partner Assistance will process requests within the legal deadlines. Unless the request is clearly unfounded or excessive, no payment will be required to process his requests.

Lodging a complaint

Where the data subject believes that Inter Partner Assistance is failing to comply with the relevant regulations, he is asked to contact Inter Partner Assistance in priority.

The person in question can also lodge a claim to the Personal Data Protection Authority at the following address:

Rue de la Presse, 35
1000 Brussels
Tel. + 32 2 274 48 00
Fax: + 32 2 274 48 35
commission@privacycommission.be

The data subject can also lodge a complaint with the Court of First Instance of his domicile.