

CONDITIONS OF USE

Web portal Dail Healthcare

Dail Healthcare gives you access to your Health Care and allows you to:

- have access to several documents and information regarding your policy, such as contractual warranties, affiliates, , processing terms of claims and in case of personal premium payment also premium due date messages, account balances and the movements thereof
- To manage and to amend these individual documents and information: amending of your personal data (for instance address and bank account), downloading several documents and certificates made available, etc.

By registering on Dail Healthcare and by accessing the website, you automatically agree with all general conditions of use of this portal site. AXA Assistance can at any time freely evolve the general conditions of use of this portal site to amend these in accordance to the evolutions of the portal site, the content and/or the usage and the management of this site. In that case, a special announcement on the portal site will inform you about the amendments.

Personal and protected internet environment

As soon as you log in to the customer area on Dail Healthcare, you will enter a protected and personal internet environment which you will recognise by the address bar at the top in your browser: the internet address changes from 'http://' into 'https://', whereby the 's' stands for 'secure' (safe). You do however acknowledge that you are aware of the features and the limitations of the internet network, and, especially of the fact that the data circulating on this open network are not necessarily all protected.

Your registration and usage of the portal site Dail Healthcare contain the following: the registration and the processing of personal data of the affiliates in the databases of AXA Assistance, the access to your personal documents and information, and also the receipt of personal messages which AXA Assistance could send to you in the course of your Health Care policy. We therefore ask you to be aware of the policy that applies thereto.

How you can contribute to the safety of the portal

Dail Healthcare is an environment in which you play an active role. It is your responsibility to warrant the security of your personal data and/or of the personal data of the affiliates in your policy.

You have to take the following precautions:

- never give your policy number and password to anyone else
- never make note of your (recognisable) password in a diary or in other documents freely accessible by third parties
- never give anyone access to your pc/tablet during an active session in Dail Healthcare and never leave your PC unguarded during such an active session
- take all necessary and reasonable precautions against infection with viruses, Trojans or other malware or malicious codes
- immediately inform AXA Assistance as soon as you suspect that a third party tries to gain access, has gained access or could gain access to your PC and/or your Dail Healthcare account
- as soon as you notice that your password (or the notation of it) has been stolen or is being misused, you should immediately inform AXA Assistance on 02 550 48 57 (on weekdays from 8 am to 5 pm) or via email on dail.healthcare@axa-assistance.com. As soon as AXA Assistance receives such a notification, she will block the access to your account.

Your interventions on Dail Healthcare

The usage of Dail Healthcare is free. But you do need to possess a suitable internet connection and IT configuration. The access to and the usage of Dail Healthcare only imply a usage right (non-exclusive license), personal and private, which only provides you with the right to have access to the content of Dail Healthcare, to consult this and to use the services offered on Dail Healthcare in a normal and suitable manner. Normal usage includes in principle management of your profile and of the affiliates in your Health Care policy, access to, consultation of and management of certain documents and information with regards to your policy. You are therefore not allowed to perform any other actions or manipulations to the architecture, the content or the presentation of Dail Healthcare and you are also not allowed to provide these neither freely nor against payment - entirely or partially - to a third party.

As a user of the web portal Dail Healthcare you also commit to respect the limitations of this right of use and to use Dail Healthcare as a prudent person, in accordance to the applicable legal or contractual conditions when downloading, uploading and/or amending the data on the site.

You are aware of the fact that all actions and manipulations which you perform on the portal site could be immediately registered and analysed in the databases of AXA Assistance.

Please contact AXA Assistance in case of any queries on 078 15 57 50 (on weekdays from 8 am to 5 pm) or via email:

dail.healthcare@axa-assistance.com

In order to help you with the usage of Dail Healthcare, a user manual has been provided to the users. You can download it under the tab Documents.

Availability of the portal site

AXA Assistance will, as far as is possible, make sure that the portal site Dail Healthcare is accessible 7 days per week and 24 hours per day. AXA Assistance however does not undertake to provide continuous and uninterrupted access to her portal site. AXA Assistance may also at all times and at any moment interrupt the access to the portal site:

- to update, correct, amend or alter Dail Healthcare,
- to perform maintenance work or to prevent each risk of a defect or a malicious infringement,
- in case of misuse and/or fraud and/or the risk of misuse or fraud when using Dail Healthcare,
- in any case which could be regarded as an illegal, criminal, fraudulent or burdensome act towards the other users.

Duration of the usage of the portal site

The usage of Dail Healthcare is limited to the duration of your Health Care policy. AXA Assistance could however in the following cases put an immediate end to the usage of Dail Healthcare:

- if the warranties of your Health Care policy are postponed,
- if your Health Care policy and/or the general conditions of use of Dail Healthcare are not respected,
- in case of misuse and/or fraud when using Dail Healthcare,
- in any case which could be regarded as an illegal, criminal, fraudulent or burdensome act towards the other users.

Should AXA Assistance for any reason decide to cancel the portal site and/or the related services, you will be informed of this in advance. In that case you will not be entitled to a compensation or reimbursement of costs. The cancellation of the portal site and/or of the related services will not lead to the termination of your Health Care policy and/or of the cover provided within this framework.