



**Terms and  
conditions**

# **Car assistance**

## **\*Monthly contract**

06.2025

\*This monthly contract is automatically renewed for successive periods of one month, provided that the policyholder has paid the full premium no later than five (5) days before the expiry of the current period.

## **Introduction**

These general terms and conditions apply to your car insurance policy. They contain information about the content of the coverage, the conditions and exclusions, and constitute the guidelines on which the policyholder can rely in the event of a claim.

### **Insurer**

Inter Partner Assistance S.A., a member of the AXA Group, an insurance company approved by the BNB under reference number 0487, with its registered office at Boulevard du Régent 7, 1000 Brussels and company number (BE) 0415.591.055. Hereinafter referred to as "we".

### **Insurance intermediary acting on behalf of and for the account of the insurer**

Ctech SA ("Seety"), with its registered office at Place Pierre Delannoy 50, 7850 Enghien, Belgium, with company number BE0778.406.687. They have been authorized to sell assistance insurance via their application under an outsourcing agreement between the insurer and Seety.

### **The contract**

The insurance contract between the insurer and the policyholder consists of two inseparable parts, namely:

- The general terms and conditions, which mainly consist of:
  - a list of definitions
  - a description of the coverage and any exclusions
  - a description of how the insurance works and the obligations arising therefrom.
- The insurance policy, which supplements the general terms and conditions and is tailored to the personal situation of the insured. It identifies, among other things, the insured, the cover chosen and the premium due.

The special conditions prevail over the general conditions in the event of a conflict.

### **Scope**

This policy covers assistance in the event of an accident, vehicle breakdown, and vehicle replacement. The specific services covered by this coverage include, but are not limited to:

- Accident
- Breakdown assistance or towing
- Vehicle replacement
- Return or continuation of journey/hotel expenses
- Transportation of unaccompanied luggage

Please read the terms and conditions for a complete list of covered services.

## **DEFINITIONS**

To simplify the drafting of your insurance policy, we provide additional explanations below for certain terms and expressions **in bold in** this section.

These definitions define the scope of our coverage.

### **We/insurer**

Inter Partner Assistance S.A., member of the AXA Group, insurance company, approved by the BNB under number 0487, with registered office at 1000 Brussels, Boulevard du Régent 7, and company number (BE) 0415.591.055.

### **Policyholder**

The person who enters into the contract with the insurer.

### **Insured**

Any driver or authorized passenger of the insured vehicle. These persons are only insured in the event of a traffic accident, breakdown, or theft of the insured vehicle. Hitchhikers are not considered passengers.

### **Country of residence**

The country where the insured person legally resides. You must have a residential address there that you can refer to.

### **Accident**

A sudden event that may result in damage to property and/or physical injury to a person.

### **Breakdown**

Any mechanical, electrical, or electronic failure that prevents the insured vehicle from running.

### **Trailer**

Any vehicle equipped and intended to be towed by another vehicle.

### **Nuclear risk**

Damage resulting directly or indirectly from the modification of the atomic nucleus, radioactivity, the production of ionizing radiation of any kind, the expression of the harmful properties of fissile or nuclear materials or radioactive products or radioactive waste.

### **Claim**

Any event that causes damage and may give rise to the application of the contract.

### **Residual value**

The value of the vehicle immediately after the loss. This value is determined by an expert.

### **Insured vehicle**

The vehicle as described in the insurance policy; everything attached to it is considered part of the vehicle.

### **Seety app:**

A mobile app for Seety subscribers that allows users to purchase assistance insurance and also pay for parking and mobility expenses.

## Short-term rental vehicle

The vehicle provided and rented by an insured person for a period not exceeding 1 year.

## **1. WHAT VEHICLES ARE COVERED BY ASSISTANCE?**

We insure the vehicle(s) described in the assistance policy, provided that it is a passenger car, van, minibus, mobile home, or motorcycle:

- with a maximum authorized weight of less than or equal to 3.5 tons,
- whose date of first registration is less than 10 years d at the time the policy is taken out,
- whose license plate is not a garage, temporary, or transit plate,
- which is not a short-term rental car or a taxi,
- that does not carry explosive substances
- that does not transport passengers or goods for professional reasons.

We insure folding caravans, caravans, or trailers towed by the vehicle(s) described, with a weight of less than or equal to 3.5 tons and a length of less than or equal to 8 meters, including the drawbar. The drawbar is a tube or rod used to connect the folding caravan, caravan, or trailer to the towing vehicle.

## **2. WHAT COVERAGE APPLIES AND IN WHAT SITUATIONS?**

The country in which the accident occurs determines the applicable cover and its scope:

- in the country of residence (Belgium, the Netherlands, France, or Luxembourg)
- abroad. However, coverage is limited to the countries listed on the insurance certificate:

Andorra, Belgium, Bosnia and Herzegovina, Bulgaria, Cyprus(\*), Czech Republic, Denmark, Germany, Estonia, Finland, France, Greece, Great Britain, Hungary, Iceland, Ireland, Italy, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Austria, Poland, Portugal, Romania, San Marino, Serbia(\*), Slovenia, Slovakia, Spain, Vatican City, Sweden, Switzerland and, in the Netherlands and France, from 250 km from your place of residence.

(\*) We only cover the geographical parts of Cyprus and Serbia governed by their respective governments.

### **2.1. Breakdown assistance or towing**

Our services apply to the geographical area mentioned in your specific terms and conditions.

We will organize and pay for the services of a breakdown mechanic on site or, if necessary, the towing of the insured vehicle to:

- In the event of an accident in your country of residence: the garage of your choice, provided it is located in your country of residence.
- In the event of an accident abroad: the nearest garage.

If we do not organize the breakdown service or towing ourselves, our assistance is limited to €200, unless the insured was unable to contact us due to the intervention of the police or an emergency medical service. The insured must provide proof of this with the necessary supporting documents.

In Belgium only: if the vehicle was towed by a F.A.S.T. breakdown service on behalf of the police, our assistance is limited to EUR 500. A F.A.S.T. breakdown service is a recognized breakdown service called by the police in the event of an accident on the motorway to avoid traffic jams.

The insured has the primary duty to demand towing or reimbursement of these costs from the third party or their insurer responsible for the accident or, if no other third party is responsible for the accident or if no other third party is involved, from their own motor insurance valid at the time of the accident or breakdown.

## 2.2. Replacement vehicle

### 2.2.1. When do we provide a replacement vehicle?

We will provide a replacement vehicle up to category B (according to the classification of rental companies) when the insured vehicle is immobilized and cannot be repaired or returned to service by a local breakdown service. The replacement vehicle will never be a motorcycle or quad bike.

If the insured person does not want a replacement vehicle, we can pay for a taxi to take them to their nearest destination.

### 2.2.2. How long can you use the replacement vehicle?

#### In the event of a claim in your country of residence

- In the event of an accident, fire, breakdown, or attempted theft, you are entitled to a replacement vehicle for the duration of the insured vehicle's repair, up to a maximum of 7 consecutive days after the loss or breakdown of the vehicle.
- In the event of theft, you are entitled to a replacement vehicle for 30 consecutive days after the incident.

If you are unable to drive a vehicle for medical reasons after the incident, the start of the period during which you can benefit from a replacement vehicle will be delayed until you are able to drive a vehicle again.

#### Provision of a replacement vehicle:

- is limited to the periods described above. However, if the insured vehicle is repaired or restored and made available to the customer before the expiry of this period, the customer is required to return the replacement vehicle.
- is not payable if we did not arrange for the insured vehicle to be towed or if we did not give our prior consent to the towing.
- depends on the terms and conditions of the rental company providing the vehicle. These terms and conditions may relate to: minimum age, driving license, any deposit to be paid, number of kilometers traveled, etc.

The insurance conditions applicable to the replacement vehicle remain valid (possible exemptions, coverage for damage to the vehicle, etc.).

Once you have returned your replacement vehicle to the rental company, we will arrange and pay for a taxi to take you to:

- either the garage where you need to pick up the insured vehicle.
- or to your home or place of work.

**We will only intervene in the event of theft of the insured vehicle:**

- if you have filed a theft report with the relevant authorities before submitting your request for assistance and you provide us with a copy of this report, and subject to or in addition to the theft cover available to the insured under their motor insurance policy.

## 2.3 Outward or return journey / Hotel expenses

Abroad, you can only use this service if you do not opt for a replacement vehicle.

### 2.3.1. What is covered in the event of a claim in the country of residence

In the event of a claim in the country of residence, we will organize and cover the following assistance:

- either return to the home of the uninjured driver and any uninjured passengers
- or transport to the planned destination (maximum €125).

### 2.3.2. What is covered in the event of an accident abroad?

What is covered if the insured vehicle is not roadworthy within 5 days?

We will arrange accommodation for the driver and any passengers for the duration of the repairs to the insured vehicle and cover the hotel costs (room + breakfast) up to a maximum of €100 per night per room, with a total maximum of €1,000.

**OR**

We will arrange and cover the cost of transport for the driver and passengers to their home or destination. Our contribution in such cases is limited to €100 per insured person, up to a maximum of €1,000 in total.

**What is covered if the insured vehicle cannot be driven within 5 days?**

We will organize your return and cover the cost of a regular train or plane ticket.

If the duration of the repair of your vehicle is not immediately known, we will cover the cost of a hotel (room + breakfast) for one night, or until the next working day, while awaiting the diagnosis, up to a maximum of €100 per night per room.

## 2.5. Transportation of unaccompanied luggage

If the insured vehicle is stolen or cannot be returned to the road within 5 days of its loss, we will organize and cover the transport of your unaccompanied luggage, i.e., all personal items you are carrying in the insured vehicle. The following are not considered luggage: gliders, vehicles, boats, aircraft, goods, scientific equipment, construction materials, household items, horses, livestock, etc.

## 2.6. Repatriation of the insured vehicle from abroad

We will organize and cover the repatriation of the insured vehicle from abroad, provided that the residual value exceeds the transport costs. If the transport costs exceed the residual value of the insured vehicle, our service is limited to payment of the residual value.

A description of the vehicle is drawn up at the time of collection and delivery. If damage is found during transport of the vehicle, we will intervene.

However, we cannot be held liable for the theft of objects or accessories from the vehicle.

If we have not organized the repatriation ourselves, our intervention is limited to €250.

### 2.6.1. What is covered if the vehicle has been repaired or restored and is still in working order?

If you return to your country of residence, we will organize and pay for the transport of the repaired or restored vehicle to your home, or we will pay for a train or plane ticket for you to pick up your vehicle yourself.

If you are still abroad, we will provide you with transportation so that you can pick up your vehicle yourself.

### 2.6.2. What is covered if the vehicle is not recovered or if it is recovered and immobilized?

We will organize and pay for the transport of the unrepaired vehicle, which cannot be returned to the road within 5 days, to a garage near your home.

We will organize and pay for the transport of the recovered vehicle to a garage near your home.

## 2.7. Other cases

### 2.7.1. What is covered if you run out of fuel, put in the wrong fuel, or do not fill the AdBlue tank correctly?

If you run out of fuel or if the battery of your electric car or motorcycle fails:

- either we will send you a limited amount of fuel so that you can make your own way to the nearest gas station (if local regulations allow).
- or we will send a mechanic to tow your car or motorcycle to the nearest gas station.
- or we will send a tow truck to tow your car or motorcycle to the nearest charging station or garage, or to your place of residence.

If you have filled up with the wrong fuel, we will arrange and pay for the tank to be drained at one of our breakdown centers. This cover is provided up to twice a year.

If you fill up with AdBlue in the diesel tank and the two tanks are located next to each other, we will arrange for the insured vehicle to be towed to the nearest garage.

If the breakdown service or garage is closed abroad, we will cover the cost of a hotel (room + breakfast) for one night or until the next working day, up to a maximum of €100 per night per room.

### 2.7.2. What is covered in the event of a flat tire or blowout?

In the event of a flat tire or blowout, we will organize and cover:

- repair of the tire on site
- or towing the insured vehicle to the nearest breakdown service or tire center.

If the breakdown service or garage is closed abroad, we will cover the hotel costs (room + breakfast) for 1 night or until the next working day, up to a maximum of EUR 100 per night per room.

### 2.7.3. What is covered in the event of forgotten, lost or stolen car keys?

- Either we send a breakdown service to open the vehicle. In this case, you must present your identity card and the insured vehicle's documents.
- Or we will arrange and pay for a taxi to retrieve a spare set of keys. In this case, our assistance is limited to EUR 65.
- Or we will arrange and pay for the vehicle to be towed to the nearest garage.

If the garage is closed abroad, we will cover the cost of hotel accommodation (room + breakfast) for one night or until the next working day, up to a maximum of EUR 100 per night per room.

We will help you complete the formalities to obtain a duplicate set of keys from your vehicle manufacturer.



### **3. What to do in the event of damage?**

#### **What should you do in the event of an accident?**

In order to organize assistance and, in particular, to arrange the most appropriate means of transport (plane, train, etc.), the insured must contact us immediately before any intervention and may only incur assistance costs with our agreement, as far as possible.

Otherwise, unless there are specific restrictions, our assistance will be limited to the costs we would have incurred if we had organized the service ourselves.

**If you require urgent assistance, please contact our support center via the Seety App or in Belgium: +32 2 550 04 91 and abroad: + 32 2 550 05 16.**

### **4. WHEN WILL WE NOT INTERVENE?**

There is no coverage in the following cases:

- When the insured person deliberately causes the need for assistance.
- If you are traveling abroad for a continuous period of more than 90 days
- When the insured person commits a serious fault that leads to them needing assistance. By serious fault or gross negligence, we mean:
  - When the insured person is under the influence of more than 0.8 g/l of alcohol in their blood or similar substances at the time of the accident and is therefore no longer in full possession of their judgment.
  - When the insured person is in a similar state at the time of the accident due to the use of drugs, medication or other hallucinogenic substances and is therefore no longer in full control of their actions.
- When the insured person is participating in a bet or challenge at the time of the accident.
- When the insured person is participating in a race or training for a race at the time of the accident. By "competition," we mean motorcycle races involving speed, regularity, or agility. Tourist or recreational rallies are not considered races.
- for events resulting from - war, civil war, acts of collective military force, requisition or occupation.
- in the event of nuclear risk.
- The insured is not entitled to assistance for the transport of persons and/or goods in the course of their profession with the insured vehicle. Taxis/Ubers and courier services are excluded.

We do not cover the following costs:

- Vehicle repair costs, excluding repair costs for damage sustained during repatriation.
- Maintenance costs
- Fuel costs, except for limited fuel costs in the event of fuel failure.
- Motor vehicle tax
- Storage/warehouse costs, excluding costs covered by the warranty.

We will not intervene in the following situations:

- In the event of a breakdown, if we have already intervened twice in the previous 12 months for a breakdown.
- In the event of a need for assistance when the insured vehicle does not meet legal requirements at the time of the incident.
- In the event of a need for assistance when the driver of the vehicle is not legally authorized to drive the insured vehicle (no valid driver's license or certificate, driver's license revoked, etc.).
- If the accident occurs during the waiting period or outside the insurance period.
- If the damage is caused by fraudulent, illegal, or criminal acts.

## Double insurance

If, at the time of an event giving rise to a claim under this policy, there is another insurance policy covering the same loss, damage, expense or liability, only a proportionate share of the compensation in accordance with the coverage will be taken into consideration.

## 5. GENERAL PROVISIONS

### 5.1 Term and termination

#### Duration of insurance

The cover provided by this insurance shall take effect upon the commencement of the contract two (2) calendar days after registration by the policyholder and immediate payment in the Seety application.

The contract is concluded for a term of one (1) month and is automatically renewed on a monthly basis, subject to full payment of the premium no later than five (5) days before the expiry of the current period (expiry date). Each renewal is made under the same conditions, unless otherwise agreed by the parties.

Each new insurance period begins on the day following the expiry date of the current period.

If the insurance premium is not paid in full and on time, there will be no automatic renewal and the policy will automatically terminate on the expiry date of the current term, so that no cover is due from that date.

#### Termination

The contract will not be renewed if the condition of monthly premium payment is not met.

The policyholder may terminate the insurance contract on a monthly basis by notifying the insurer at least five (5) days before the end of the current period (expiration date).

If the insurer changes the terms and conditions or the premium, it shall notify the policyholder at least three (3) months in advance. In this case, the policyholder may terminate the contract in accordance with this article.

### 5.2. Right of withdrawal

The policyholder has the right to terminate the contract within fourteen (14) calendar days of the date on which the insurance contract comes into force. To exercise this right, the policyholder must notify the insurer in writing within the withdrawal period.

The withdrawal takes effect upon receipt of this notification by the insurer.

The right of withdrawal applies only to the first term of the insurance contract and not to the monthly periods resulting from the renewal of the contract.

### 5.3 Obligations of the insured

You undertake to:

- call us or have someone call us as soon as possible, except in cases of force majeure, so that we can optimize the assistance requested and the costs guaranteed to you; optimize the solutions we offer you; not lose sight of your right to assistance.
- with the solutions we offer you;
- fulfilling the obligations specific to the services requested and specified in this contract;
- to answer our questions correctly about the occurrence of insured events;
- provide us with details of any other insurance policies covering the same subject matter and risks as those covered by this contract;
- provide us with the original supporting documents for your covered expenses;
- provide us with the receipt for your report of the theft to the authorities, if the theft is accompanied by guaranteed assistance;
- provide us with your unused tickets when we have taken charge of your repatriation.

If you fail to comply with any of the obligations set out in point 4.3, we may:

- reduce the benefit due or recover our costs from you to the extent of our disadvantage;
- refuse to provide the service due or recover all of our costs from you if you have fraudulently failed to fulfill your obligations.

### 5.4 Payment of premiums

For each insurance contract, the insured must pay the premium, plus any taxes and contributions required by law, on a monthly basis and no later than 5 days before the end of the period (due date) or the renewal date. The insurance policy is only effective after payment of the first premium.

Payment will be made by direct debit from the insured's credit card after express authorization given by the insured in the Seety app at the time of registration.

If the premium is not paid at least 5 days before the renewal date, the insurance contract will be terminated and no coverage will be provided from that date.

The policy is automatically renewed each month when the premium is received by the insurer no later than 5 days before the expiry of the current period.

### 5.5 Limitation period

Legal actions arising from this policy are subject to a limitation period of three (3) years. The limitation period begins on the day on which the event giving rise to the right of action occurs, or on the day on which the policyholder becomes aware of it or should have become aware of it if this is a later date.

## 5.6 Subrogation

In the event of a covered loss for which a third party is liable, the insurer is subrogated to the rights of the insured up to the amount of the expenses it has paid to the insured, and the insurer must recover the expenses from that third party. The insured undertakes to support the insurer in the exercise of these rights, to the extent permitted by Belgian law.

## 5.7 Privacy

### **Data controller**

Inter Partner Assistance SA/NV, with registered office at 1000 Brussels, Boulevard du Régent 7, registered with the Crossroads Bank for Enterprises under number 0415.591.055 (hereinafter referred to as "Inter Partner Assistance").

### **Purposes of data processing and recipients of data**

Personal data communicated by the data subject themselves or legitimately received by Inter Partner Assistance from companies within the AXA Group, companies affiliated with these companies, the data subject's employer or third parties may be processed by Inter Partner Assistance for the following purposes:

- management of personal files
- management of the insurance contract
- provision of services to customers
- management of the relationship between Inter Partner Assistance and the insurance intermediary
- detecting, preventing, and combating fraud
- combating money laundering and terrorist financing
- portfolio monitoring
- statistical studies.

To the extent that the disclosure of personal data is necessary for the purposes listed above, personal data may be disclosed to other companies within the AXA Group and to companies and/or persons associated with them (lawyers, experts, medical advisors, reinsurers, co-insurers, insurance intermediaries, service providers, other insurance companies, representatives, pricing monitoring agencies, claims settlement agencies, Datassur).

This data may also be disclosed to supervisory authorities, competent public authorities, and any other public or private body with which Inter Partner Assistance may exchange personal data in accordance with applicable law.

### **Processing of data for direct marketing purposes**

Personal data provided by the data subject themselves or received legally by Inter Partner Assistance may be disclosed to other companies within the AXA Group and to companies affiliated with Inter Partner Assistance and/or the insurance intermediary for their own direct marketing or joint direct marketing (commercial campaigns, personalized advertising, profiling, data matching, advertising, etc.), in order to improve knowledge of their mutual customers and prospects, inform them about their respective activities, products and services, and provide commercial offers. etc.), in order to improve knowledge of common customers and prospects, inform them about their respective activities, products and services, and provide commercial offers.

In order to provide optimal service in the context of direct marketing, this personal data may be disclosed to companies and/or individuals acting as subcontractors or service providers on behalf of Inter Partner Assistance, other companies within the AXA Group and/or the insurance intermediary.

This processing is necessary for the legitimate interests of Inter Partner Assistance in developing its business. Where applicable, this processing may be based on the consent of the data subject.

### **Transfer of data outside the European Union**

Other companies in the AXA Group, companies and/or persons related to them, to whom personal data is disclosed, may be located within or outside the European Union. In the event of personal data being

transferred to third parties located outside the European Union, Inter Partner Assistance will comply with the legal and regulatory provisions in force for such transfers. Inter Partner Assistance guarantees an adequate level of protection for personal data transferred in this way, based on alternative mechanisms established by the European Commission, such as standard contractual clauses or binding corporate rules for the AXA Group in the case of intra-group transfers (B.S. 6/10/2014, p. 78547).

The data subject may obtain a copy of the measures taken by Inter Partner Assistance to transfer personal data outside the European Union by sending a request to Inter Partner Assistance at the address indicated below ("Contact Inter Partner Assistance").

### **Data retention**

Inter Partner Assistance retains personal data collected in connection with the insurance contract for the entire duration of the contractual relationship or the management of the claim file, updating it whenever circumstances require, extended by the legal retention period or the limitation period in order to deal with any claims or appeals that may be brought after the end of the contractual relationship or after the closure of the claim file.

Inter Partner Assistance retains personal data relating to rejected offers or offers to which Inter Partner Assistance has not responded for five years after the offer was made or the refusal to enter into a contract.

### **Necessity of communicating personal data**

The personal data relating to the data subject that Inter Partner Assistance requests to be communicated is necessary for the conclusion and performance of the insurance contract. Failure to provide this data may make it impossible to conclude or properly perform the insurance contract.

### **Confidentiality**

Inter Partner Assistance has taken all necessary measures to preserve the confidentiality of personal data and to protect against unauthorized access, misuse, alteration or deletion of such data.

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

### **Rights of the data subject**

The data subject has the right

- to obtain from Inter Partner Assistance confirmation as to whether or not personal data concerning them are being processed, and to access such data if they are being processed;
- to have inaccurate or incomplete personal data concerning them rectified and, where necessary, completed;
- to have their personal data erased in certain circumstances;
- to restrict the processing of their personal data in certain circumstances;
- to object, on grounds relating to his or her particular situation, to the processing of personal data concerning him or her on the basis of the legitimate interests of Inter Partner Assistance. The data controller shall no longer process the personal data unless it demonstrates compelling legitimate grounds for the processing which override the interests, rights and freedoms of the data subject
- to object to the processing of their personal data for direct marketing purposes, including profiling for direct marketing purposes;
- to object to a decision based solely on automated processing, including profiling, which produces legal effects concerning him or her or significantly affects him or her; however, if such automated processing is necessary for the conclusion or performance of a contract, the individual has the right to obtain human intervention from Inter Partner Assistance, to express his or her point of view and to contest the decision of Inter Partner Assistance
- to receive the personal data that they have provided to Inter Partner Assistance in a structured, commonly used and machine-readable format; to transmit these data to another data controller, if (i) the processing of their personal data is based on their consent or is necessary for the performance of a contract and (ii) the processing is carried out using automated processes; and to

have their personal data transmitted directly from one data controller to another, if this is technically feasible;

- to withdraw consent at any time, without prejudice to processing operations that have taken place lawfully before withdrawal, if the processing of their personal data is based on consent;

### Contact Inter Partner Assistance

Data subjects who wish to exercise their rights may contact Inter Partner Assistance at the following addresses, accompanied by a photocopy of both sides of their identity card:

- by mail: Inter Partner Assistance - Data Protection Officer, Boulevard du Régent 7, 1000 Brussels
- by email: [dpo.BNL@axa-assistance.com](mailto:dpo.BNL@axa-assistance.com)

Inter Partner Assistance will process requests within the time limits provided by law. With the exception of requests that are manifestly unfounded or excessive, no payment will be requested for the processing of such requests.

### Filing a complaint

If the data subject believes that Inter Partner Assistance is not complying with the applicable regulations, they are invited to contact Inter Partner Assistance in the first instance.

The person concerned may also lodge a complaint with the 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](mailto:commission@privacycommission.be)

The person concerned may also lodge a complaint with the court of first instance in their place of residence.

## 5.8 Complaint procedure

If you are not satisfied with our services, please contact us first. We will do our best to find a solution.

- by email: [customer.care.bnl@axa-assistance.com](mailto:customer.care.bnl@axa-assistance.com)
- by post: AXA Assistance Customer Service, Boulevard du Régent 7, 1000 Brussels, Belgium

The complaint will be reviewed as quickly as possible by AXA Assistance's customer service department and handled within a reasonable time frame.

You can also contact the Ombudsman: Insurance Ombudsman, Square de Meeûs, 35, B-1000 Brussels, Belgium ([info@ombudsman-insurance.be](mailto:info@ombudsman-insurance.be)), +32 02 547 58 71, <https://www.ombudsman-insurance.be>,

## 5.9 Applicable law and jurisdiction

This contract is governed by Belgian law. All disputes arising from this contract shall be subject to the exclusive jurisdiction of the courts of Brussels.

## 5.10. Force majeure

The insurer shall not be held liable for the non-performance of any part of this policy if such non-performance is due to an event beyond the insurer's control, including, but not limited to, natural disasters, war, strikes or restrictions imposed by public authorities.

