

DATA PROTECTION NOTICE

ON WEATHER INSURANCE CONTEST

Qover (hereinafter “Qover”, “we”, “us”, “our”) is a Belgian corporation having its registered office at Rue du Commerce 31, 1000 Brussels, registered with the company number 0650.939.878 and registered as a non-tied agent in the Financial Services Market Authority (“FSMA”) register (n°0650.939.878). Qover is a non-tied agent specialised in the digital distribution, and underwriting of insurance policies. Within this framework, Qover processes Data Subjects’ Personal Data.

Within the context of the event “Money 20/20”, we organise the “Weather Insurance” contest (hereinafter the “Contest”), only for marketing and promotional purposes in order to promote our insurance services and products via this simulation of Qover’s insurance procedure. This fake product was created in the form of a contest, so that potential partners and customers could have a look and feel of Qover’s sales flow and technology. Hence, this simulation cannot be considered as a genuine insurance product. For the aforementioned purposes and upon your subscription, we process your personal data as detailed below.

We process your personal data based on Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) (hereinafter “GDPR” or “the Regulation”).

Qover is the controller. For more information about Qover please consult our website www.qover.com and our [Privacy Policy](#).

Why do we process your personal data and under what legal basis?

We process your personal data for the following **purposes**:

- a. to manage your participation in the Contest and your claim via your subscription to the fake insurance product
- b. to reimburse you on your personal bank account according to your claim
- c. to contact you for marketing and promotional purposes after the Contest, namely to send you further business direct electronic marketing communications (including offers, discounts etc.) and/or newsletter, articles on our insurance products and services
- d. to invite you to future similar promotional events

The lawfulness of the processing of personal data for the aforementioned purposes is based on your consent in accordance with the Article 6(1)(a) of the GDPR.

What personal data do we process?

For the aforementioned purposes, we process the following categories of personal data collected via the subscription form:

- first and last name
- e-mail address
- your IBAN
- Company name
- Country of company

When you visit this website, we may process your personal data. For more information, please consult our [Cookie policy](#).

Who has access to this personal data?

Qover's responsible staff for sales and marketing, as well as from claims department will have access to personal data submitted via the subscription form.

How have we collected your personal data?

Your personal data are collected directly from you when you visit the website and, if applicable, when you submit a registration form.

How long do we keep your personal data?

We will retain your personal data submitted via your subscription form for no longer than four (4) years, unless you ask us to erase your personal data.

For more information, please see further down how you can withdraw your consent.

What are your rights regarding your personal data?

Your rights on your personal data are provided for in Articles 15 to 22 of the GDPR. Please note that in some cases restrictions under Article 23 of the GDPR may apply.

Hence, if you have submitted personal data to Qover, you have the following rights:

- **Right to withdraw your consent:** please see further down how you can withdraw your consent
- **Right of access:** you have the right to request access to your data. If we agree that we are obliged to provide personal data to you, we will provide it to you free of charge.
- **Right to rectification:** you can always ask us to rectify and complete your personal data that are inaccurate or incomplete.
- **Right to erasure (Right to be forgotten):** you have the right to ask us to delete any of your personal data that are incomplete or irrelevant or whose registration, communication or storage would be prohibited, or, eventually, which has been retained beyond the necessary and authorized retention period.
- **Right to restriction of processing:** you have the right to request a restriction on the processing of your personal data, under certain circumstances.
- **Right to object:** when we process your personal data for direct marketing purpose (we shall ask your consent for that), you have the right to object at any time for your personal data to be processed.
- **Right to data portability:** under certain conditions, you have the right to receive your personal data, which you have provided to us, in a commonly used, structured machine readable format and to transmit your personal data to any third party of your choice.

How to withdraw your consent and the consequences of doing this

In case you decide to withdraw your consent for contacting you for marketing and promoting purposes, you can do it anytime by sending us a written request not to further contact you for the aforementioned purposes and we will delete your personal data from our repository.

Please note that withdrawing your consent does not affect the lawfulness of any processing based on your consent before this consent is withdrawn.

You have the right to lodge a complaint

If you have any remarks or complaints regarding the way we process your personal data, you have the right to contact Qover's Data Protection Officer (DPO).

You have, in any case, the right to lodge a complaint with the Belgian Data Protection Authority as a supervisory authority.

Finally, if you think it is necessary, you can also launch a legal action before the Civil Court of Brussels.

For further information on complaints and possible remedies, we advise you to consult all information available on the Belgian Data Protection Authority website: www.dataprotectionauthority.be

How to exercise your data protection rights at Qover

In order to exercise your rights and before providing personal data to you, we may ask you to send us a written request with a proof of your identity (e.g. ID card copy) and sufficient information about your interactions with us that we can locate your personal data.

We encourage you to contact Qover's Data Protection Officer DPO by e-mail: privacy@qover.com or a letter, marked for the attention of Qover's DPO (Qover's postal address: Rue du Commerce 31 - 1000 Brussels - Belgium).

We will get back to you with our answer as soon as possible and within a month at the latest. That period may be extended by two further months where necessary, taking into account the complexity and number of the requests. In such a case, we will inform you about the reasons for the delay (it might be because the case is complex or because we have to process too many requests).