

## About Qover's governance & compliance

### Qover's corporate information and status

**Qover SA** is a Belgian untied insurance agent, officially registered as a public limited liability company with the Crossroads Bank for Enterprises (BCE/KBO) under registration number 0650.939.878. Our registered office is located at Rue du Commerce 31, 1000 Brussels, Belgium.

Qover also operates a UK branch which is registered in England & Wales, with an establishment address at 8 Northumberland Ave, London WC2N 5BY.

You can find out more about our company's structure in our by-laws [on the official Moniteur Belge website](#).

### Qover's licence to operate within the EEA

The **Insurance Distribution Directive (IDD)** enables licensed entities to operate cross-border within the EEA without needing individual licences for each market.

Qover is duly registered with the **Financial Services and Markets Authority (FSMA)** of Belgium under the code 0650.939.878. We are licensed to distribute, manage and administer insurance products and handle claims on behalf of one or more insurance companies, both in Belgium and across the European Economic Area (EEA). By leveraging our licence, we provide regulated services under the freedom of services principle across EEA countries.

Qover's UK branch, registered in England & Wales, is authorised and regulated by the **Financial Conduct Authority (FCA)**. Details regarding our authorisation can be found on the [FCA website](#) under reference FRN 988985.

## Confidentiality, data protection & information security at Qover

At Qover, we prioritise confidentiality, data protection and information security in everything we do.

Our commitment to compliance is supported by a dedicated team of legal experts, compliance officers, security officers and a data protection officer (DPO) who continuously advise on and monitor adherence to all relevant legislative, regulatory and contractual requirements.

Our DPO is registered in the respective Belgian Data Protection Authority, known as Autorité de protection des données (APD), [with registration number AL5GZDBN](#). Qover, in compliance with article 37 (1) (c) and (7) of the UK GDPR, also registered its DPO in the Information Commissioner's Office (ICO), which is the competent Data Protection Authority in the UK with [registration reference ZB599431](#).

You can dive deeper into our data and privacy policies [here](#).

When it comes to security, Qover has been ISO 27001 certified since March 2023 and is currently working towards ISO 27701 certification, further solidifying our dedication to maintaining the highest standards in data security and privacy. We comply with all requirements imposed by the Digital Operational Resilience Act (DORA).

All information regarding our security practices and business continuity can be found in our [online trust centre](#).

## Qover's governance

Strong governance and ethics are central to how we do business at Qover.

We've put a robust structure in place to oversee our products and practices, ensuring they meet the high standard. This includes our product oversight governance procedures, fair value assessments and needs analyses.

We've developed a comprehensive process to review products before they launch, making sure they comply with partner and customer requirements, relevant laws and market practices. This governance process, led by our Business Activity Committee (BAC), helps us minimise risks and ensures our projects are ready to go live and continue to meet standards after implementation.

Some of the key areas we focus on include:

- Fair treatment of vulnerable customers
- Security measures
- Compliance with internal policies like AML, privacy and conduct risks
- Fair value assessments and adequacy of insurance products
- Thorough partner due diligence

As part of our robust governance framework, we have implemented key elements including regulatory compliance, an ethical code of conduct, consumer duty, fair value, data privacy & security, measures to combat financial crime & money laundering, and employee involvement & commitment through our Employee Stock Ownership Plan (ESOP).

### Qover's financial information

Qover undergoes annual audits conducted by leading global firm Ernst & Young, as well as thorough assessments by multiple risk carriers, ensuring adherence to the highest industry standards of financial oversight and risk management.

### Environment, social & governance at Qover

At Qover, we are deeply committed to ESG principles.

We believe that sustainability and social responsibility are fundamental to creating lasting value for our stakeholders and the communities we serve. Actively participating in the ESG space is not only a key priority for us, but it's a key part of our company's vision, as we strive to contribute to a more sustainable future and make a positive impact on society.

Our company is proud to have been awarded a [Silver Medal by EcoVadis](#), recognising our ongoing commitment to sustainability and excellence in ESG practices.

For more information about our company's sustainability initiatives visit our [sustainability page](#), and keep up with our latest ESG efforts on our [company blog](#).

For more information or inquiries, please contact us at our registered offices.