



Collective Public Liability Insurance Policy Wording

Introduction

This Collective public liability insurance **policy** is designed to cover **you** for **damages** or compensation **you** become legally liable for, in respect of **accidental bodily injury** or **accidental damage to property** of **third parties**, while **you** are working on **activities** facilitated via the **technology platform or app** as a **self-employed worker**.

There are 2 documents that make up **our** contractual agreement with **you**:

- The Policy Wording (this document): it describes **your** cover, exclusions to **your** cover, **claims** procedures and what to do if **you** have a complaint.
- The **policy schedule**: it lists the specific insurance cover that applies to **you**, including the name of the **technology platform or app** with whom **you** are contracted and the specific **activities** for which **you** are covered, as well as the **period of insurance** for which this **policy** is valid and the maximum cover available in the event of a valid **claim**.

There is also an Insurance Product Information Document (IPID) that summarises the key information for **you**.

It is important that **you** know what **you** are and are not covered for, so please read carefully through these documents.

The parties to this **policy** are the **insurer**, the **policyholder** and **you** (the **insured**).

Each party has different rights and obligations:

1. **You** are covered by this **policy** and entitled to receive compensation for valid **claims**.
2. The **policyholder** will pay the premium and may amend, restrict or cancel this **policy** (and will tell **you** about such changes).
3. The **insurer** is required to pay valid **claims** under this **policy**.

This **Policy** is arranged by Collective Society Ltd, an independent and fully authorised intermediary regulated by the Financial Conduct Authority (FRN 923788) and registered in England and Wales under Company Number 1178912.

Collective Society Ltd, acting as agent of the **insurer**, is responsible for administering **your policy** and handling **claims**. Collective Society Ltd receives a commission for its services in relation to this **policy**, which is a percentage of **your** premium.

I. Meaning of defined terms

These meanings apply throughout **your policy**. If a word or a phrase has a defined meaning, it is highlighted in **bold** wherever it is used as explained below.

accidental bodily injury

Death, bodily injury, illness or disease to a **third party** which occurs during the **operative time**.

accidental damage to property

Physical loss, destruction or damage to tangible property belonging to a **third party** that is caused by a sudden, unforeseen and unexpected event which occurs during the **operative time**.

activities

The categories of business and/or the specific business activities or services described in **your policy schedule**.

asbestos

Asbestos in any form, asbestos fibres or particles or derivatives of asbestos or any material containing asbestos.

claim

A claim notified by **you** to Collective Society Ltd in accordance with this policy wording, and made by the **policyholder** to the **insurer**. All **claims** which arise from the same original cause, a single source or a repeated or continuing shortcoming in **your** work will be regarded as one **claim**.

contractual liability

Legal liability assumed by **you** under the express or intended terms of any contract or agreement that restricts **your** right of recovery, or increases **your** liability at law beyond that applicable in the absence of those terms.

damages

Monetary award payable to a claimant as compensation for loss or injury.

defence costs

Costs incurred with our prior written agreement to investigate, settle, or defend a claim against **you**.

employed person or employee

Any individual working under a contract of service or apprenticeship with **you** or the **technology platform or app** shown in **your policy schedule**.

excess

The amount stated in your **policy schedule** for which **you** are responsible in the event of a **claim**.

hot work

Any work that requires the use of, or produces open flames or any other sources of heat or sparks that could ignite flammable or combustible materials.

limit of indemnity

The maximum compensation payable in the event of a valid **claim**, exceeding any **excess you** may be required to pay, as shown in **your policy schedule**. This maximum includes **defence costs** to the amount shown in **your policy schedule**.

operative time

The period whilst the **insured** provides **activities** that are facilitated via the **technology platform or app** stated in the **policy schedule**.

period of insurance

The period when this **policy** is in force beginning from the effective date and hour and terminating at midnight on the expiry date as shown on the **policy schedule**.

policy

Your insurance contract which is made up of this policy wording and the **policy schedule**.

policyholder

Collective Benefits Ltd, incorporated in the UK under company number 12340959 whose registered office is at 201 Haverstock Hill, Second Floor, C/O FKgb, London, NW3 4QG.

policy schedule

The schedule of the insurance or any endorsement schedule, which forms part of the policy, provided by the Insurer

pollution or contamination

Any pollution or contamination including noise, electromagnetic fields, radiation and radio waves.

self-employed worker

An individual (or sole director of a limited company) who provides the **activities** through a **technology platform or app** on a self-employed basis.

technology platform or app

An application, website or technology and/or software that is used for providing **activities** and that keeps records of these **activities**.

territory

Cover is applicable everywhere in the United Kingdom.

third party

Any person other than **you**, or an **employed person or employee**.

we / us / insurer

Wakam, a French société anonyme (public limited company) registered in the Trade and Companies Register of Paris under number 562 117 085, whose registered office is at 120-122 Rue Reaumur, 75083 Paris, France.

you / your

The person named in the **policy schedule** as the **insured**, who is a self-employed worker providing the Activities through the Technology Platform or App

II. What is covered?

Section a. Public liability

We will pay all sums **you** become legally liable to pay in **damages** or compensation to a **third party** arising from any **claim** made against **you** for:

- **accidental bodily injury**, and/or
- **accidental damage to property**

that occurs during the **period of insurance**, within the **territory** and **operative time**, and results directly from and in the course of the **activities**.

Section b. Legal defence costs

With **our** prior written consent, **we** will pay up to the maximum amount shown in **your policy schedule** for **defence costs**, incurred in the defence of any dispute or legal proceedings brought against **you** in relation to any **claim** arising from the **activities** undertaken by the **insured** during the **period of insurance**.

You must obtain our prior consent to legal representation.

Such **defence costs** shall serve to reduce the **limit of indemnity** of this **policy** as stated in the **policy schedule**.

We will not pay defence costs for a loss:

- where a **claim** is brought against **you** in a court of law outside the **territory**, and/or
- where action for **damages** is brought in a court within the **territory** to enforce a foreign judgment.

III. What is not covered: exclusions

The following exclusions are applicable in respect of the whole **policy**. The **insurer** shall not be liable to make any payment under this **policy** in the event of the occurrence of any of the items below:

We will not cover:

1. Any liabilities other than **public liability as defined in Section II a) above, such as:**

Employers Liability:

Any legal liability arising from injury to any **employed person or employee** that results from their employment by **you**, or a breach of any obligation **you** owe as an employer to any **employed person or employee**.

Product Liability, Product Defects or Product Recall

Any legal liability arising from or caused by any product initially sold or supplied by **you**. This includes any defects or the unsuitability of or the nature or condition of any product or any contract executed by **you** for its intended purpose and the costs of recall, removal, repair alteration, replacement or reinstatement of any product.

Motor Liability (for any mechanically propelled vehicle or mobile plant)

Any legal liability arising from **your** ownership or possession, or use by **you** or on **your** behalf, of any mechanically propelled vehicle requiring compulsory motor insurance for licenced road use, mobile plant, watercraft or aircraft.

Professional indemnity liability or defective workmanship

Any legal liability arising from all of or part of work undertaken, given or supplied for a fee (or where a fee would normally be charged) as advice, instruction, consultancy, design, formula, specification, inspection, certification or testing.

Directors and Officers liability

Any legal liabilities arising from your (if the sole director of a limited company) actual or alleged wrongful acts in managing the company.

2. Deliberate or reckless acts

Any legal liability for any act, breach, omission or infringement **you** deliberately, spitefully, dishonestly or recklessly commit, condone or ignore which could reasonably be expected to cause injury or damage to another party even if such injury or damage is of a different degree or type than could reasonably have been anticipated.

3. Known circumstances

Any **accidental bodily injury** or **accidental damage to property** that is a change, continuation or resumption of any **accidental bodily injury** or any **accidental damage to property** deemed known to have occurred before the beginning of the **period of insurance**.

4. Any damage suffered by you

Any property damage or bodily injury suffered by **you** under this **policy**.

5. Drugs or alcohol

Your legal liability arising from solvent use, being under the influence of drugs or alcohol, except drugs prescribed by a registered doctor.

6. Pollution, contamination and environmental clean-up costs

Your legal liability for loss, damage or bodily injury, directly or indirectly caused by **pollution or contamination** or any clean-up costs including:

- testing for or monitoring of **pollution or contamination**, or
- the costs of remediation of **pollution or contamination**.

7. Asbestos

Your legal liability arising from the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use of, or exposure to **asbestos** or materials containing **asbestos**.

8. Contractual liability and non-compensatory payments

Your contractual liability for liquidated **damages** or any contractual fines and penalties, punitive or exemplary **damages** or awards of compensation imposed by a criminal court and more generally aggravated, exemplary, vindictive or punitive **damages** awarded by any Court of Law outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

9. Claims covered elsewhere by other insurance policies

Any legal liability for which **you** are covered under any other insurance policy.

10. Airside exclusion

Any legal liability arising in connection with work undertaken in or on

- aircraft or watercraft
- airport or aerodrome runways, manoeuvring areas or aprons, or those parts of airports or aerodromes to which aircraft ordinarily have access.

11. Communicable disease

Any legal liability arising from any disease, known or unknown, which can be transmitted by means of any substance or agent from one organism to another where: a) the substance or agent includes but is not limited to a virus, bacterium, parasite or other organism or any variation or mutation of any of the foregoing, whether deemed living or not, and b) the method of transmission, whether direct or indirect, includes but is not limited to human touch or contact, airborne transmission, bodily fluid transmission, transmission to or from or via any solid object or surface or liquid or gas, and c) the disease, substance or agent may, acting alone or in conjunction with other co-morbidities, conditions, genetic susceptibilities, or with the human immune system, cause death, illness or bodily harm or temporarily or permanently impair human physical or mental health or adversely affect the value of or safe use of property of any kind.

12. War risks and terrorism

Any loss or damage directly or indirectly caused by or happening through war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation nationalisation or requisition or seizure or destruction of or damage to property by or under the order of any government or public authority.

Any loss or damage directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion an **act of terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

13. Radioactive contaminations and sonic bangs

Any loss damage, expense, fees or costs of any kind whatsoever caused directly or indirectly by a nuclear reaction, nuclear radiation, nuclear material, nuclear waste, nuclear reaction, radioactive contamination, or pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds

14. Offshore work or travel

Any legal liability arising in connection with working from, or travelling by sea or air, to, from or between an offshore rig, platform or similar offshore installation.

15. Excess

The **excess** amount(s) set out in **your policy schedule**.

IV. General conditions

You must comply with the following conditions to have the full coverage of **your policy**.

A condition will specify circumstances whereby non-compliance will mean that **you** will not receive payment for a **claim**.

However, **you** will be covered and **we** will pay **your claim** if **you** are able to prove that the non-compliance with these conditions could not have increased the risk of the loss which actually occurred in the circumstances in which it occurred.

If **you** are unsure about this condition or whether **you** need to notify **us** about any matter, please contact **us**.

HOW TO MAKE A CLAIM?

1. Claims notification

You must

- as soon as practical and ideally within 72 hours after **you** become aware of its occurrence, give notice of any circumstances which might lead to a **claim** under this **policy**;
- give all the information requested ;
- immediately on receipt send every letter, writ, summons or other documents served upon **you**; tell about any prosecution, inquest or fatal accident inquiry or dispute for referral to adjudication or court proceedings in connection with any potential **claim** under this **policy**

2. Claims procedure

You must

- take, or allow **us** or others acting on our behalf (such as loss adjusters) to take, practical steps to prevent further loss or damage, recover property lost and otherwise minimise the **claim**;
- at **your** expense, provide full details in writing of any injury, loss or damage and any further information or declaration reasonably required;
- provide any assistance to enable us to settle or defend a **claim**;
- provide with details of any relevant other insurances;
- not accept, negotiate, pay, settle, admit or repudiate any **claim** without **our** written consent;
- secure access for **us** or anyone authorised by **us** to the premises where the **claim** occurred;
- allow **us** complete control of any proceedings and settlement of the **claim**.

You must take reasonable steps to remedy or rectify, at **your** expense, any defect or failure in the goods or services **you** have supplied to a client, customer or distributor. If **you** do not, **we** may reduce any payment **we** make by an amount equal to the detriment **we** have suffered as a result

We will not pay your claim where you have not complied with this claim procedure condition.

3. Claims series clause

For the purpose of this **policy**, where a series of and/or several injuries and/or **damages** are attributable directly or indirectly to the same cause, all such injuries and/or **damages** shall be added together and all such bodily injuries and/or **damages** shall be treated as one **claim** and such **claim** shall be deemed to have been made at the point in time when the first of the **claims** was made in writing.

There will be no cover for any **claims** arising from one specific cause, which are made later than three (3) years after the first **claim** of the series.

4. Control of Defence

We have the right, but not the obligation, to take control of and conduct in **your** name, the investigation, settlement or defence of any **claim**. If we think it necessary we will appoint an adjuster, solicitor or any other appropriate person to deal with the **claim**. **We** may appoint **your** own solicitor but on a similar-fee basis as **our** solicitor and only for work done with **our** prior written approval.

Proceedings will only be defended:

- if there is a reasonable prospect of success (assessed by **us** to be more than 50%)
- and taking into account the commercial considerations of the costs of defence. This means that an analysis of the chance of success of defending **your** interests will be conducted and reduce the sub limit applied and mentioned in the **policy schedule** for **defence costs**.

5. Discharge of liability

We may at any time pay to the **insured** in connection with any **claim** or series of **claims** the amount of the **limit of indemnity** (after deduction of sums already paid as compensation in respect of such **claim** or **claims** or other relevant **claims**) or any lesser amount for which such **claim** or **claims** can be settled and upon such payment being made the **insurer** relinquishes the conduct and control of, and be under no further liability, in connection with such **claim** or **claims** other than the payment of costs and expenses incurred prior to the time of such payment.

HOW MUCH WE WILL PAY?

Benefits under this policy are as detailed below (or as shown in your **policy schedule**)

Description	Policy limit per claim per insured for each period of insurance	Excess
Public Liability <ul style="list-style-type: none">• Accidental bodily injury and/or• Accidental damage to property and /or• Related damages/compensation	GBP 1,000,000 Including GBP 15,000 for defence costs	<ul style="list-style-type: none">• No excess for accidental bodily injury• For other claims GBP 150

6. Fair presentation of the risk

You must make a fair presentation of the risk at inception, renewal and variation of the **policy**.

We may void the **policy** and refuse to pay any claims where any failure to make a fair presentation is:

- deliberate or reckless; or
- of such other nature that, if **you** had made a fair presentation, **we** would not have issued the **policy**

In the event that a fair representation of the risk has not been made, **we** will return the premium paid unless the failure to make a fair presentation is deliberate or reckless.

If **we** would have issued the **policy** on different terms had **you** made a fair presentation, we will not void the **policy** (except where the failure is deliberate or reckless) but **we** may instead:

- reduce proportionately the amount paid or payable on any **claim**, the proportion for which **we** are liable being calculated by comparing the premium actually charged as a percentage of the premium which **we** would have charged had **you** made a fair presentation;
- and/or treat the **policy** as if it had included such additional terms (other than those requiring payment of premium) as **we** would have imposed had **you** made a fair presentation

For the purposes of this condition references to:

- voiding a **policy** means treating the **policy** as if it had not existed from the inception date (where the failure to make a fair presentation of the risk occurs before or at the inception of the **policy**), the renewal date (where the failure occurs at renewal of the **policy**), or the variation date (where the failure occurs when the **policy** is varied);
- refunds of premium should be treated as refunds of premium back to the inception date, renewal date or variation date as the context requires;
- issuing a **policy** should be treated as references to issuing the **policy** at inception, renewing or varying the **policy** as the context requires

7. Fraud condition

You and anyone acting for **you** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- knowingly makes a fraudulent or exaggerated **claim** under **your policy**;
- knowingly makes a false statement in support of a **claim** (whether or not the **claim** itself is genuine); or
- knowingly submit a false or forged document in support of a **claim** (whether or not the **claim** itself is genuine),

We will

- refuse to pay the **claim**;
- declare the **policy** void from the date of the fraudulent act without any refund of premiums.

8. Sanctions

Notwithstanding any other terms of this **policy**, **we** will not provide cover and **we** will not make any payment or provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or any of **your** business or activity would violate any applicable trade or economic sanctions law or regulation.

9. Other insurance conditions

If other valid insurance with any other insurer is available to **you** covering a loss also covered by this **policy** (other than insurance that is specifically stated to be in **excess** of this **policy**) the insurance afforded by this **policy** shall be in excess of, and shall not contribute with, such other insurance. Nothing herein shall be construed to make this **policy** subject to the terms, conditions, and limitations of such other insurance.

10. Premium adjustment

If any part of the premium is calculated on estimates provided by the **policyholder**, the **policyholder** shall keep an accurate record containing all particulars relative thereto and shall at all times allow the **insurer** to inspect such record. The **policyholder** shall within one month from the expiry of each **period of insurance** provide to the **insurer** such particulars and information as the **insurer** may require. The premium for such period shall there upon be adjusted and the difference paid by or allowed by the **policyholder** as the case may be.

11. Alteration in risk

You are required to notify **us** as soon as reasonably practicable of all material facts or alterations in the risk which come to **your** knowledge or arises during the **period of insurance** and we reserve the right to amend the terms and conditions of the **policy**. If **you** fail to give notice as soon as reasonably practicable, and until **we** are advised of such alteration and has expressly agreed in writing to the alteration, **we** shall not be liable in respect of any **claim** due wholly or partially to any such alteration.

12. Contractual right of renewal (tacit)

We will have the right (which **we** may choose not to exercise) to renew this **policy** at the end of each **period of insurance** and to continue to collect premiums.

We may vary the terms of this **policy** (including the premium) at renewal.

We will not renew the **policy** if the **policyholder** tells Collective Society Limited prior to the end of the **period of insurance**.

13. Cancellation clause

Cancellation by the **policyholder**

If the **policyholder** wants to cancel this **policy**, they must provide thirty (30) days' notice in writing of their intention to cancel to Customer Services, Collective Society Limited, support@collectivebenefits.com.

Cancellation by **us**

Other than where **you** breach the fraud condition set out in section 7 above (in which case **we** may cancel this policy immediately), **we** may cancel this policy by giving the **policyholder** ninety (90) days' notice at their last known address. Provided the premium has been paid in full and no **Claim** has been made during the **period of insurance**, the **policyholder** will be entitled to a proportionate rebate of premium in respect of the unexpired **period of the insurance**.

If the premium for this policy is paid by instalments and the **policyholder** fail to pay one or more instalments, whether in full or in part, we may cancel the policy by giving fourteen (14) days' notice in writing to the policyholder at their last known address.

14. Contracts (rights of third parties) Act 1999 clarification clause

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this agreement but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

15. Subrogation (our rights)

In the event of a claim arising under this policy, we may choose to exercise our subrogation rights meaning we will be entitled to undertake in your name or on your behalf:

- the defence or settlement of any claim
- steps to enforce rights against any other party before or after payment is made by us; and if we choose to use our subrogation rights, you agree to provide all necessary assistance, information and documentation required to assist us in securing such rights.

16. Applicable Law and Jurisdiction

This **policy** and any dispute concerning or arising out of this **policy** shall be governed by and construed in accordance with the laws of England and Wales. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within England and Wales and to comply with all requirements necessary to give such court jurisdiction.

V. Specific condition.

The following condition of cover applies if mentioned in **your policy schedule**.

Hot work precautions condition

It is a condition that the following precautions must be complied with on each occasion of the use or application of heat (as defined below) by **you** or on **your** behalf taking place in **your** customer's premises :

Definition of application of heat: by means of electric oxyacetylene or other welding or cutting equipment or angle grinders, blow lamps, blow torches, hot air guns or hot air strippers.

Precautions conditions:

- the area where the work is to be completed must be cleared of all combustibles
- the area in the immediate vicinity of the work (including in the case of work carried out on one side of a wall or partition, the opposite side of the wall or partition) must be cleared of all loose combustible material; other combustible material must be covered by sand or over-lapping sheets or screens of non-combustible material.
- combustible floors and other combustible property which cannot be moved must be protected by non combustible material and where welding, cutting or grinding equipment is being used, this must extend to at least six metres from or beneath the work area
- where there is a danger of ignition either directly, or by conduction of heat through any partitions or walls, the area on the other side must be inspected and combustible material must be removed
- blow lamps and blow torches must be filled in the open and must not be lit until immediately before use and must be extinguished immediately after use
- at least one fire extinguisher, of a type suitable for the use required, must be kept adjacent to the work or task and ready for immediate use
- no heat producing equipment is to be left out of view of its operator or firewatcher whilst lit or powered or whilst hot
- a thorough safety check for signs of fire or combustion around, above or below the work area must be made at regular intervals, for at least 30 minutes after completion of each period of work.

VI. How to complain

Every complaint must be addressed in the first instance to Collective Society Limited by emailing complaints@collectivebenefits.com .

If **your** complaint relates to **us** or matters for which **we** are responsible, Collective Society Limited will forward the complaint to **us**.

You will receive a written confirmation of receipt of **your** complaint within ten (10) working days. **You** will receive a final response to **your** complaint, in writing, within eight (8) weeks of **your** complaint. If **we** are unable to comply with this timeframe, **you** will be informed and advised when the final response will be provided.

You can contact the Financial Ombudsman Service:

If **you** are dissatisfied with the final response to **your** complaint (or **you** have not received a final response within eight (8) weeks of **your** complaint), **you** may have the right to refer **your** complaint to the Financial Ombudsman Service (FOS). The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

You will need to contact FOS within six (6) months of the date of the final response.

The contact details for the FOS are:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR.

Telephone 0800 023 4567

(calls to this number are free from “fixed lines” in the UK) or

0300 123 9123

(calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

Email: complaint.info@financial-ombudsman.org.uk.

You can find more information on the FOS at www.financial-ombudsman.org.uk.

VII. Financial Services Compensation Scheme

We and Collective Society are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event that **we** cannot meet our obligations. This depends on the type of business and the circumstances of the **claim**. Further information is available from the FSCS. www.fscs.org.uk/

VIII. How we process your data?

a. WAKAM

Processing of your personal data

In the context of the services and products that WAKAM, and its partners provide **you** with, **you** are required to communicate **your** personal data, such as: Data relating to **your** identity (last name, first name(s), postal address, telephone number, e-mail address...); Beneficiary data (insurance policy number, bank account number, payment card details, billing, payment history, etc.) ; Customer complaint data (complaint number, date and reason for loss, call history, loss details, policy reference number and supporting documents) ; Data about your device (brand, model, serial number, registration number, identification number, date of purchase, etc.) ; Sensitive personal data, such as health data.

We may not be able to provide **you** with specific products or services if **you** do not provide **us** with certain data.

Your personal data is used for the following purposes: The management of **your** contract and insurance policy, the execution of contract guarantees (including **claims** management), customer complaint and disputes management, such processing being necessary for the execution of **your** contract; Risk control and monitoring, which enables **us** to prevent fraudulent activities and ensure the recovery of sums due and is therefore necessary based on our legitimate interests; The elaboration of statistics and actuarial studies, which enables **us** to improve the offers and services offered and is therefore necessary based on **our** legitimate interests; Preventing insurance fraud and money laundering in order to comply with **our** legal obligations.

This personal data will be kept for the duration strictly necessary for the provision of the service and the execution of the contract, in accordance with **our** data retention policy, or in accordance with the applicable legal provisions.

Disclosure of your personal data

Your personal data may be disclosed to the following third parties: To **our** group companies such as **our** parent company and its affiliated companies; To **our** service providers and subcontractors, for the purposes of managing and executing the contract; To other insurance companies (intermediaries, reinsurers); To public authorities, in order to prevent or detect fraud or any other criminal activity and to meet **our** legal and regulatory obligations.

International transfers of your personal data

We may transfer **your** personal data outside the European Union, particularly to countries that are not considered to provide a sufficient level of protection according to the European Commission. In order to ensure an adequate level of security, such transfers will be governed by the Standard Contractual Clauses established by the European Commission, or by other appropriate safeguards in accordance with the data protection regulations in force.

Your rights

In accordance with the applicable data protection regulation, **you** can exercise **your** rights such as the right of access, rectification, deletion, limitation, portability, opposition to the processing of **your** personal data, as well as the right to give instructions regarding **your** personal data posthumously. If **you** consider that the processing of **your** personal data constitutes a violation of the applicable data protection regulations, **you** also have the right to file a complaint with the

Commission Nationale de l'Informatique et des Libertés at the following address: CNIL - 3 Place de Fontenoy - TSA 80715 - 75334 PARIS CEDEX 07.

Contact us

If **you** have any questions or queries regarding the use of **your** personal data, or to exercise **your** rights relating to such personal data, please contact **our** Data Protection Officer at the following address:

Délégué à la Protection des Données

WAKAM

120-122 rue Réaumur

75002 Paris, France

Or by email to: dpo@wakam.fr

b. COLLECTIVE BENEFITS AND COLLECTIVE SOCIETY LTD

Collective Benefits and Collective Society Ltd take **your** data privacy seriously. Their data privacy policy sets out the type of personal data they collect, how they collect and use **your** personal data, how long its kept and who its shared with. Full details can be found at https://uploads-ssl.webflow.com/60d1f4d15a4e7afa5373e06a/60e70581ca2742be7b592377_privacy-policy.pdf.

You have the right to make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority about data protection issues. They can be contacted at <https://ico.org.uk/concerns> or telephone: 0303 123 1113. **We** would, however, appreciate the chance to deal with **your** concerns before **you** approach the ICO, so please contact **us** in the first instance at help@collectivebenefits.com