

## Privacy statement FDR Risk B.V.

### Introduction

Your privacy is of great importance to us. FDR Risk B.V. processes your personal data carefully and in accordance with applicable laws and regulations, including the General Data Protection Regulation (GDPR) and the guidelines of the Dutch Data Protection Authority (Autoriteit Persoonsgegevens). In this privacy policy, we inform you about how we handle your personal data.

### About us

FDR Risk B.V., located at Veerhaven 14, 3016 CJ in Rotterdam and registered with the Chamber of Commerce under number 87242885, is responsible for the processing of personal data related to the products we offer and/or have arranged. For certain products, brands, or services, we may have a specific privacy policy in place. In such cases, the specific privacy policy applies.

### Processing of personal data

We process your personal data exclusively for the following purposes:

- Providing advice on insurance and financial products.
- Acting as an intermediary in establishing insurance and financial products.
- Maintaining contact with insurers, experts, and other relevant parties.
- Complying with legal obligations and performing risk management.
- Preventing and combating fraud.
- Conducting statistical analyses and improving our services.
- Informing you about important matters regarding our services.

We only share your data with third parties if it is necessary for the execution of your request or if we are legally obligated to do so.

### Personal data we process

FDR Risk B.V. processes the following personal data:

- First and last name
- Gender
- Date and place of birth
- Address details
- Telephone number and email address
- Other personal data you provide when applying for insurance or reporting a claim
- Information related to passport, driver's license, or other identification documents
- Payment details, including payment behavior and IBAN
- Information about assets, employment, and income
- Claim history and details of existing financial products
- Health and/or criminal records only if strictly necessary and with your consent

When we process special categories of personal data, we do so with the utmost care and only when necessary for the execution of the insurance agreement or when legally required.

### Retention periods

FDR Risk B.V. does not retain your personal data longer than necessary to execute our services and comply with legal obligations. Our retention periods are:

- Motor vehicle insurance: 7 years after termination
- Business property insurance: 10 years after termination
- Business liability insurance: 30 years after termination
- Other non-life insurance: 5 years after termination
- Personal injury claims: 10 years after closure
- Other claims: 5 years after closure

### Sharing data with third parties

We only share your personal data with third parties when it is strictly necessary for executing the insurance agreement, handling a claim, or complying with legal obligations. This may include:

- Providers of financial products
- External service providers such as IT service providers and debt collection agencies
- Claims adjusters and repair companies
- Government and regulators (such as AFM, DNB, and the Dutch Data Protection Authority)
- Financial Services Complaints Institute (KiFiD)
- Our accountant and audit organizations

### Your rights regarding personal data

You have several rights regarding your personal data:

1. **Right of access** – You may request an overview of your registered personal data.
2. **Right to rectification** – You may request correction of inaccurate data.
3. **Right to erasure** – You may request deletion of personal data, as far as legally permissible.
4. **Right to restriction of processing** – You may request a restriction on the processing of your data.
5. **Right to data portability** – You may request that your data be transferred to a third party.
6. **Right to information on third-party data** – We inform you if we receive personal data about you from third parties.

If you choose not to provide certain data or impose restrictions, this may affect the completeness of our advice and mediation services.

### Data security

FDR Risk B.V. takes appropriate technical and organizational measures to prevent misuse, loss, unauthorized access, unwanted disclosure, and unauthorized modification of your personal data. If you suspect that your data is not properly secured or there is evidence of misuse, please contact us.

### Complaints about data processing

If you have complaints about how we handle your personal data, you can contact us via [complaints@fdr-risk.com](mailto:complaints@fdr-risk.com). If, after handling your complaint, you believe that we have not taken sufficient care of your data, you can file a complaint with the Dutch Data Protection Authority via:

[www.autoriteitpersoonsgegevens.nl](https://www.autoriteitpersoonsgegevens.nl).

### **Changes to this privacy policy**

We may amend this privacy policy if there are changes in our business activities or if required by law. The most recent version is always available on our website.

### **Contact details**

For questions about this privacy policy or the processing of your personal data, you can contact our Compliance department via: [dd@fdr-risk.com](mailto:dd@fdr-risk.com) or by mail at Veerhaven 14, 3016CJ, Rotterdam.

Last updated: 19-02-2025