

Privacy Notice

Table of Contents

1.	About this privacy notice	2
2.	Identity and contact details of the controller	2
3.	Responsibility and privacy principles.....	2
4.	Contact details of the data protection officer	3
5.	Categories of personal data processed and purposes of processing.....	3
6.	Legal grounds for processing personal data.....	3
7.	Source of the personal data.....	4
8.	Recipients categories of personal data	4
8.1.	Staff	4
8.2.	Reinsurers	4
8.3.	Service providers	4
8.4.	Relevant third parties	5
8.5.	Recipients within the context of controls	5
9.	Transferring personal data to third-party countries or an international organisation	5
10.	Period for which the personal data will be stored.....	5
11.	Your rights as a data subject	6
11.1.	Right of access	6
11.2.	Right to rectification	6
11.3.	Right to erasure (“right to be forgotten”)	6
11.4.	Right to restriction of processing	6
11.5.	Right to object.....	7
11.6.	Right to data portability	7
11.7.	Right to withdraw you consent	7
11.8.	Complaints.....	7
11.9.	How to exercise your rights	8
12.	Obligation to provide personal data.....	8
12.1.	Content	8
12.2.	How to provide your personal data.....	9
13.	Automated decision-making.....	10
14.	Using cookies on the PIE’s website	10

1. About this privacy notice

This general privacy notice applies to personal data held by Premia Insurance Europe nv/sa (hereinafter : “PIE”) and Premia Services Europe nv/sa (hereinafter : “PSE”) and sets out how these companies process personal data.

“Personal data” means any information which identifies directly or indirectly you as an individual. It may include your name but it may also be other information such as your date of birth, nationality and gender which when combined identify you.

Please note that this privacy notice may be updated from time to time. Any changes we make to this privacy notice in the future will be posted on the Premia’s website.

This privacy notice was last updated in January 2026.

2. Identity and contact details of the controller

PIE and PSE are two daughter companies of Premia Holding Europe (“PHE”). PIE is an insurance company and PSE is the unique insurance intermediary (mandated underwriter) with which PIE works. The parties both provide insurance and reinsurance services (hereinafter referred to as : “Services”).

PIE & PSE act as joint controllers with respect to the personal data that they either process themselves or that they outsource for processing.

Below you will find our contact details :

Premia Insurance Europe nv/sa
Premia Services Europe nv/sa
Entrepotkaai 5
2000 Antwerp
Belgium

3. Responsibility and privacy principles

PIE and PSE believe that personal privacy of the data subject from whom they collect information is of essential importance. They are responsible for ensuring that they comply with relevant data protection laws when processing your personal information.

Pursuant to legislation applicable in this domain, such as the General Data Protection Regulation (hereinafter : “GDPR”) they are consequently implementing measures so that the collected personal data:

- Is processed in a manner that is, with respect to the data subject, lawful, fair and transparent (‘lawfulness, fairness and transparency’);
- Is only collected for specified, explicit and legitimate purposes (‘purpose limitation’);
- Is adequate, relevant and limited to what is necessary in relation to the purposes for which it is processed (‘data minimisation’);
- Is accurate and, where necessary, kept up to date (‘accuracy’);
- Kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data is processed (‘storage limitation’);

- Processed in a manner that ensures appropriate security of the personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures ('integrity and confidentiality').

4. Contact details of the data protection officer

PIE and PSE have agreed that the data protection officer (hereinafter : "DPO"), for the two entities, will be designated within PIE.

The DPO's contact details are as follows:

Premia Insurance Europe nv/sa or Premia Services Europe nv/sa

DPO

Entrepotkaai 5

2000 Antwerp

Belgium

E-mail : privacy@premiare.eu

5. Categories of personal data processed and purposes of processing

In order to provide their Services and on a global level, PIE & PSE process the following categories of personal data : identification data, financial data, family situation, lifestyle habits, health data, sexual orientation data, criminal data. In all cases, the data processed will only be that which is adequate, relevant and limited to what is necessary for the purposes for which it is processed.

The personal data are processed for the following purposes:

- Claims management, including complaint management;
- Insurance contract management;
- Carry out controls on their activities and report to the relevant supervisory authorities;
- As part of the management of the company.

6. Legal grounds for processing personal data

The personal data are processed on the basis of one of the following legal grounds:

- **For the claims management, including complaint management**

Data are processed on the basis of the contract to which the data subject is party. Failure to process this data will mean that this contract cannot be properly performed.

Where the concerned person is a third party, PIE and PSE base themselves on the legitimate interest necessary for the performance of an insurance contract which they must honour.

The processing of sensitive data (such as medical data or criminal data) is necessary for the establishment, exercise or defence of legal claims. In other cases, we ask for your consent to process this type of data.

- **For the insurance contracts management**
Data are processed on the basis of the contract to which the data subject is party. Failure to process this data will mean that the contract cannot be properly performed.
- **Carry out controls on their activities and report to the relevant supervisory authorities**
Data are processed on the basis of a legal obligation.
- **As part of the management of the company**
Data are processed on the basis of a legal obligation.

Where PIE and PSE rely on their legitimate interests, they will always balance them against the rights and freedoms of the people whose personal data they process. Where the rights of those individuals override the legitimate interests of PIE and PSE, personal data will no longer be processed.

Where the processing of personal data is based on legal obligation, this means that PSE and PIE must process the data necessary to comply with this obligation in order to avoid a financial penalty and/or damage to reputation.

7. Source of the personal data

Your personal data may be transmitted to PIE and/or PSE, mainly by:

- Yourself;
- The policyholder of the insurance contract under which you are insured;
- Companies and professionals active in the insurance field (e.g. your insurance intermediary, your former insurer);
- Your lawyer or expert;
- The third party in your claim (e.g. opposing party, expert, lawyer).

8. Recipients categories of personal data

8.1. Staff

Some personal data can be consulted by the people who work for PIE and PSE as well as for other Premia Group entities. However and according with the privacy principles mentioned before (point 3), it is ensured that only those persons that require access to your personal data as part of their job can actually access your personal data.

8.2. Reinsurers

Certain personal data can be provided to reinsurers, within the context of ensuring an adequate reinsurance cover of our portfolio. At your request, we shall provide you with a list of reinsurers concerned, their data protection officers, and the personal data provided. These reinsurers shall observe the necessary safeguards and statutory obligations with respect to your privacy.

8.3. Service providers

In performing their Services, PIE and PSE engage external service providers (e.g. experts, IT service providers, representatives in Belgium and correspondents abroad). Your personal data can accordingly also be provided to these service providers.

These service providers shall observe the necessary safeguards and statutory obligations with respect to your privacy. PIE and PSE shall only provide that data required by these service providers for performing their tasks. PIE

and PSE shall demand of these service providers that they implement the necessary technical and organisational measures in order to process your personal data in a secure and confidential manner.

8.4. Relevant third parties

Your personal data can, within the context of policy and claims management, be provided to the following persons:

- Insurance intermediary or representative (e.g. your insurance broker, your lawyer);
- Other insurance companies and their representatives;
- Judicial bodies and/or law enforcement authorities;
- The Insurance Ombudsman;
- Third parties and their representatives (e.g. their lawyer, expert).

Within the scope of their Services, PIE and PSE shall always endeavour to communicate with you through your insurance intermediary. Subject to your express objection, this insurance intermediary shall also be provided with your personal data.

8.5. Recipients within the context of controls

As part of the control and reporting obligations with which PIE and PSE are required to comply, personal data may be transmitted to control authorities such as the FSMA, the NBB and the Data Protection Authority.

For internal controls, personal data may also be transmitted to other companies in the group to which PIE and PSE belongs.

9. Transferring personal data to third-party countries or an international organisation

PIE and PSE will only transfer personal data directly to parties located in countries outside of the European Union in the following cases:

- There is an adequacy decision on the part of the European Commission in place, or
- Suitable safeguards are provided, and you have enforceable rights and effective legal remedies.

10. Period for which the personal data will be stored

PIE and PSE will not retain your data for longer than is necessary for the purposes described above, unless the retention or processing of such data is subject to specific legal provisions.

In determining the exact retention period for the personal data concerned, PIE and PSE take into account the number, nature and sensitivity of the data, the potential risk of damage arising from unauthorised use or disclosure of the data, the purposes for which PIE and PSE process the data, whether or not they can fulfil these purposes in another way and the applicable legislation.

For certain data, specific legal retention and/or limitation periods may apply (e.g. the limitation periods set out in the Insurance Act). In any case, we will never keep your data longer than is necessary according to the criteria set out above.

11. Your rights as a data subject

11.1. Right of access

You have the right to obtain confirmation from PIE and PSE on whether or not your personal data is processed and to gain access to the following information:

- The purposes of the processing;
- The categories of personal data concerned;
- The categories of recipients to whom the personal data has been or will be disclosed;
- Where possible, the envisaged period for which the personal data will be stored, or, if not possible, the criteria used to determine that period;
- Where the personal data are not collected from the data subject, any available information as to their source;
- Information on your rights;
- Information on whether or not automated decision-making exists;
- The appropriate safeguards if your data is transferred outside of the EU.

You can request a copy of your processed personal data free of charge. For any further copies requested by the data subject, PIE and PSE may charge a reasonable fee based on administrative costs. Where the data subject makes the request by electronic means, and unless otherwise requested by the data subject, the information shall be provided in a commonly used electronic form.

Please note that the right to obtain a copy shall not adversely affect the rights and freedoms of others.

11.2. Right to rectification

You have the right to obtain without undue delay the rectification of your personal data that is incorrect.

Taking into account the purposes of the processing, the data subject shall have the right to have incomplete personal data completed, including by means of providing a supplementary statement.

11.3. Right to erasure (“right to be forgotten”)

You have the right to demand the erasure of your data in the following cases:

- The personal data is no longer required for those purpose for which it was collected or otherwise processed;
- You withdraw your consent and PIE and PSE has no other legal basis for processing your personal data;
- When you assert your right to object and there are no overriding legitimate grounds for the processing;
- Your personal data was unlawfully processed;
- Your personal data must be erased in order to comply with a statutory obligation to which PIE is subject.

In spite of the above, your personal data will not be erased if the processing is required:

- For performing a statutory processing obligation to which PIE or PSE is subject;
- For the establishment, exercise or defence of legal claims;
- For statistical purposes.

11.4. Right to restriction of processing

You have the right to demand the restriction of the processing of your personal data in the following cases:

- You dispute the accuracy of the personal data: the processing will be restricted for the period required to verify the accuracy of the personal data;

- The processing is unlawful, but you object to the erasure of your personal data and demand that its usage be restricted;
- PIE and PSE or their processors no longer need the personal data for the purposes of the processing, but you require it for the establishment, exercise or defence of legal claims.

If the processing of your personal data is restricted due to the above reasons, PIE and PSE shall only be able to further process it on the basis of the following grounds:

- You consented to the processing;
- For the establishment, exercise or defence of legal claims;
- For the protection of the rights of another natural person or legal person;
- For reasons of important public interest of the Union or of a Member State.

If PIE and PSE or their processors revoke the processing restriction, you will be informed thereof.

11.5. Right to object

You have the right to object to the processing of your personal data at all times on the grounds of reasons specific to your situation, with such on the basis of the “legitimate interests” legal ground, including with respect to profiling on the basis of these interests.

PIE and PSE and their processors shall then cease the processing, unless they demonstrate compelling legitimate grounds for the processing which override your interests, rights and freedoms or that pertain to the establishment, exercise or defence of legal claims.

11.6. Right to data portability

You have the right to demand the transmission of your personal data, in a structured, commonly-used and machine-readable format, to another party if:

- The processing is dependent on your consent or your contract, and
- The processing is dependent on automated procedures.

In exercising his or her right to data portability, the data subject shall have the right to have the personal data transmitted directly from one data controller to another, where technically feasible.

This right shall not adversely affect the rights and freedoms of others.

11.7. Right to withdraw your consent

When a processing of your personal data is based on your consent, you have the right to withdraw your consent at any time. PIE & PSE and their processors shall then cease the processing.

The existence of the right to withdraw consent at any time do not affect the lawfulness of processing based on consent before its withdrawal.

11.8. Complaints

If you have any complaints, you can contact PIE’s DPO directly by post or by email (see below).

You also have the right to submit a complaint to the Data Protection Authority (Drukpersstraat / Rue de la Presse 35, 1000 Brussel - Bruxelles - T: +32(0)2 274 48 00 - E: contact@apd-gba.be - [Introduire une plainte | Autorité de protection des données/Klacht indienen | Gegevensbeschermingsautoriteit](#)).

11.9. How to exercise your rights

In order to exercise your rights, you can easily send a request to PIE's DPO:

- By post

Premia Insurance Europe nv/sa
DPO
Entrepotkaai 5
2000 Antwerp
Belgium
- By email : privacy@premiare.eu

The exercise of your rights, as described above, always depends on the requirements and conditions laid down by the legislation in force (such as the GDPR).

If we have reason to doubt your identity, we may ask you for additional information needed to confirm your identity.

The exercise of your rights shall not adversely affect the rights and freedoms of others.

12. Obligation to provide personal data

12.1. Content

In some cases you could be required to provide specific personal data.

If you are a policyholder or insured party, we refer you to the policy terms and conditions and the provisions and/or references to statutory laws it contains.

The following statutory obligations are of particular concern:

- Article 58 of the Law of 4 April 2014 on insurance: the policyholder is obliged to accurately provide all information that could affect the risk assessment when taking out a policy.
The consequences of failing to provide this information are serious. The insurance contract may be cancelled and any premiums due up to the time when the insurer became aware of the intentional omission or inaccuracy are payable (article 59 of the same law).
- Article 74 of the Law of 4 April 2014 on insurance: the insured party is obliged to, as soon as possible and in any event within the period provided for in the agreement, report the claim to the insurer. The insured party must also forthwith provide all useful information and respond to any questions asked.
If this information is not provided, the law provides that the insurer has the right to claim a reduction in its benefits, up to the amount of the loss it has suffered (article 76 of the same law).

If you are not a policyholder or insured party, then please refer to any agreements you concluded with PIE and/ or PSE.

If you, as the party suffering damage, wish to lodge a claim within the scope of an insurance contract taken out through PIE and/or PSE, then also refer to the law of general application, under which the burden of proof falls on the party suffering damage. You shall have to provide the relevant data in order to substantiate your claim.

12.2. How to provide your personal data

12.2.1. General personal data

You can provide us with your general personal data (e.g. name, address, etc)

- By post

Premia Insurance Europe nv/sa
DPO
Entrepotkaai 5
2000 Antwerp
Belgium

- By email : privacy@premiare.eu

12.2.2. Sensitive data

Should you wish to provide us with medical data then, for the purpose of treating it confidentially, we ask you to preferably provide it to us in one of the following ways:

- If it is within the scope of managing your insurance policy (*outside of the management of claims*):
 - By post : in a sealed envelope clearly marked 'CONFIDENTIAL – Premia Insurance Europe nv/sa, M-data - Production Department, Entrepotkaai 5, 2000 Antwerp, Belgium
 - or
 - By email : to production@premiare.eu
In order to treat them confidentially, we ask that you include the word " CONFIDENTIAL " in the subject line of the email.
- If it is within the scope of managing a claim:
 - By post, in a sealed envelope clearly marked 'CONFIDENTIAL – Premia Insurance Europe nv/sa, M-data - Claims Department, Entrepotkaai 5, 2000 Antwerp, Belgium
 - or
 - By email to medicaldata-claims@premiare.eu
In order to treat them confidentially, we ask that you include the word " CONFIDENTIAL " in the subject line of the email.

12.2.3. Criminal data

Should you wish to provide us with data concerning criminal convictions and offences, then, for the purpose of treating it confidentially, we ask you to preferably provide it to us in one of the following ways:

- If it is within the scope of managing your insurance policy (*outside of the management of claims*):
 - By post, in a sealed envelope clearly marked 'CONFIDENTIAL – Premia Insurance Europe nv/sa, S-data - Production Department, Entrepotkaai 5, 2000 Antwerp, Belgium
 - or
 - By email to judicialdata-production@premiare.eu
In order to treat them confidentially, we ask that you include the word "CONFIDENTIAL" in the subject line of the email.

- If it is within the scope of managing a claim:
 - By post, in a sealed envelope clearly marked ‘CONFIDENTIAL – Premia Insurance Europe nv/sa, S-data - Claims, Entrepotkaai 5, 2000 Antwerp, Belgium’
 - or
 - By email to judicialdata-claims@premiare.eu
In order to treat them confidentially, we ask that you include the word "CONFIDENTIAL" in the subject line of the email.

13. Automated decision-making

We do not use profiling (where an electronic system uses personal information to try and predict something about you) or automated decision making (where an electronic system uses personal information to make a decision about you without human intervention).

14. Using cookies on the PIE’s website

Originally, a cookie is a "mini-file" used to facilitate communication between your device (computer, smartphone, tablet, etc.) and the website server. On some websites, cookies may be used to collect or store information about how you behave on a website.

Only strictly necessary cookies are used on the PIE’s website. These cookies do not allow personal data to be processed, they are only essential for the website to function properly. Your consent is therefore not required for this type of cookie.