

Privacy and Cookie Statement

For the services we provide, N.V. Levensverzekering-Maatschappij De Hoop processes personal data. With this privacy statement, we inform you about how we handle your personal data and what rights you have. DH Reinsurance is a trade name of N.V. Levensverzekering-Maatschappij De Hoop.

Our contact information

DH Reinsurance
Anna van Saksenlaan 10
2593 HT The Hague
The Netherlands
Telephone: 070-342 1313
E-mail: privacy@dhreinsurance.com

Who do we receive your personal data from?

We do not receive personal data directly from you. Before applying for a life insurance policy, you provided information to a life insurer or its medical adviser. They can share this information with us if they want the medical risk to be insured to be reinsured by us. Your insurer has informed you about this, for example with (the explanation of) the application form, the health statement and/or its privacy statement.

What personal data do we process?

Your personal data that we process consists of the following:

- ✓ Name
- ✓ Sex M/F
- ✓ Date of birth
- ✓ Health information
- ✓ Administrative and insurance technical data

We have informed your insurer that this is the only personal data we need. If we do receive other personal data, we ensure that this data is not further processed.

On what basis and for what purposes do we process your personal data?

We process your personal data on the following bases, hereby the main purposes are also noted.

Entering into and executing the insurance contract

We process your personal data for the life insurance policy you have requested from a life insurer. We use your data to assess the mortality risk to be insured, if you have not objected to this, and possibly to reinsure it.

Statistical purposes

We also use your personal data for medical statistical analysis, in accordance with the legal requirements and in accordance with the Code of Conduct for the Processing of Personal Data by Insurers of the Dutch Association of Insurers.

Legitimate interest – fraud management

Together with other financial institutions and the government, we want to combat fraud in the financial sector. In this way we ensure the safety and integrity of the financial sector and we also protect your interests.

Personal data will not be processed for other purposes without your permission.

No fully automatic decision-making

Your personal data will not be used for fully automatic decision-making such as profiling. Our decisions are therefore always based on a human decision.

No marketing

We do not use your data for marketing purposes or other commercial activities.

Provision to reinsurers, medical advisers and others

In connection with assessing and accepting mortality risks, we may share personal information with other reinsurers. They are located in the EU/EEA or in parts of Europe where the same legal privacy protection applies as that on which the Dutch regulation is based, namely the General Data Protection Regulation (GDPR). Insofar as the GDPR does not apply, the European Commission has determined that there is a comparable level of protection.

We use the services of medical advisers. They are bound by legal medical professional secrecy.

We can also make use of other advisers and service providers. A contractual confidentiality obligation applies to them.

Life insurers outside the EU/EEA

We may have received your personal data from an insurer that is not established within the EU/EEA. We will then provide personal data to that insurer that is necessary for the conclusion or performance of the agreement. We treat your personal data in the same confidential manner as personal data to which the Dutch privacy regulations apply.

How long do we keep your personal data?

We do not store your personal data longer than necessary for the purpose for which it was processed. For some documents with personal data, legal retention periods apply to us. This may mean that we have to keep your personal data longer.

How do we protect your personal data?

We take the security of your personal data seriously. All of our employees have a contractual confidentiality obligation. Health data is only processed by the medical advisor and his medical staff. They are subject to legal medical professional secrecy. Furthermore, we have taken technical and organizational measures that guarantee appropriate protection against unauthorized access, loss and/or destruction. We are also bound by the Code of Conduct for the Processing of Personal Data by Insurers of the Dutch Association of Insurers.

Cookies, or comparable technologies that we use

De Hoop Leven only uses cookies that do not infringe upon your privacy. A cookie is a small text file that is stored on your computer, tablet or smartphone when you first visit a website. The cookies we use are necessary for the technical operation of the website and your ease of use. They ensure that the website works properly and, for example, remembers your preferred settings. We can also optimize our website with this. You can opt out of cookies by setting your internet browser so that it no longer stores cookies. In addition, you can also delete all information previously saved via the settings of your browser.

Google Analytics

Via our website, a cookie is placed from the American company Google. We use this service to get reports on how visitors use our website. Google can provide this information to third parties if Google is legally obliged to do so, or if third parties process the information on behalf of Google. We have no influence over this. The information that Google collects is anonymized as much as possible. Your IP address is expressly not provided. The information is transferred to and stored by Google on servers in the United States. Google adheres to the Privacy Shield principles and is affiliated with the Privacy Shield program of the United States Department of Commerce. This means that there is an appropriate level of protection for the processing of any personal data.

Your rights

You have the following legal rights if we process your personal data:

- ✓ The right to information about the processing of your personal data (right to information);
- ✓ The right to view your personal data (right of inspection);
- ✓ The right to have your personal data modified if it is incorrect (right of rectification);
- ✓ The right to have your personal data deleted (right to erasure / right to be forgotten);
- ✓ The right to restrict the processing of your personal data (right to limit the processing);
- ✓ The right to request the transfer of your data to yourself or another controller (right to portability);
- ✓ The right to object to the processing of your personal data (right to object);
- ✓ The right to withdraw a given consent (the revocation then only applies to the future

- ✓ processing of your personal data); and
- ✓ The right to file a complaint with the Dutch Data Protection Authority (right to complain).

If you want to exercise (one of) these rights, certain legal conditions may apply.

Do you have any questions, requests or complaints?

If you have any questions about the processing of your personal data or if you want to exercise any of your rights, you can send us a letter or an e-mail to the attention of the Data Protection Officer.

You can also contact the Data Protection Officer if you have a complaint about the way in which we process your personal data. You will receive a response from us within a month. You also have the right to file a complaint with the Dutch Data Protection Authority.

Attn. the Data Protection Officer
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Note: We do not control the way your insurer handles your personal data. If you have a question, request or complaint about this, it is best to contact your insurer.

We can change our privacy statement

We can adjust this privacy statement. You can always consult our privacy statement on our website.