

PRIVACY STATEMENT

This statement also serves to comply with the information obligation under the GDPR (General Data Protection Regulation).

You ask us for advice on insurance and/or wealth accumulation. In order to advise you properly, we need information from you. This may include your personal data, such as your name, address, age, and email address. It may also include your financial data, such as your income, expenses, and assets, if we are assessing your financial situation. We only request the information we need, and no more.

We receive your data and handle it with care. In this statement, we would like to inform you how we do this. Which data we use, how long it is retained, and what we do to protect your personal data as effectively as possible against improper use. On your side, you have a number of rights to protect your personal data.



Your personal data

This may concern the personal data we need in order to advise you and to implement our advice. It may also concern personal data we need in our administration to manage or amend your policies. This data may include, for example, contact and identification details of you and your employees or crew, as well as your financial data. These are necessary to make an analysis of your financial situation. Think, for example, of your income or salary details, information about any debts or assets. Important data that is confidential.

Is all information necessary?

You may wonder whether we really need all the personal data we ask from you, or whether you want to provide us with all this information. We only ask for the information we need in order to provide responsible and appropriate advice. Only then can we find a suitable solution to the question you ask us. If information is missing or if we may only use it in a limited way, we cannot provide complete advice. We will then inform you which parts are missing from the advice and what the consequences are. In some cases, we may not be able to provide any advice at all.

UBO

In addition, under (inter)national sanctions legislation, we are obliged to determine who the ultimate beneficial owner (Ultimate Beneficial Owner, abbreviated as UBO) is within your company. Without this information, we and/or insurers may not provide you with financial services.



We use your personal data

We need your personal data in order to advise you, to implement the advice, and to manage and/or amend your policy or another financial product. We do not do this on our own initiative, but only if you ask us to or instruct us to do so. Your request or instruction is the reason why we are allowed to use your personal data. Your personal data is therefore used only for the purpose for which you provided it to us.

If we receive your personal data from another organisation or company, such as your bank or your insurer, we will inform you of the source from which we received this information. If your consent is required, we will check whether you have agreed to this.



We share your personal data

We share your personal data with third parties if this is necessary for the execution of our advice or for implementing a change to an existing policy. It may also be the case that you report a claim to us. In order to assess and settle the claim, we may need to share personal data about you and/or your employees. We only share your personal data with organisations in countries outside the European Economic Area (EEA) if this is necessary. This may be because the damage or injury arose there or because the insured vessel or cargo is located there.

Depending on the situation, we provide your personal data to:

- Insurers
- Loss adjusters
- Repair companies
- Emergency assistance centre

Partner companies: our suppliers (processors)

Within our business operations, we do not do everything ourselves and also outsource certain activities. Think, for example, of companies that supply software for our administration or host our website. These companies do not have control over your personal data, and we remain responsible for the careful use of this personal data. We make proper arrangements with our suppliers regarding the use and protection of your personal data and record these in an agreement (data processing agreement). In this way, we ensure that the security and confidentiality of your data are maintained at the same high standard as within our own organisation.



We retain your personal data

The law may determine the retention period. If this is not the case, we will not retain your personal data for longer than necessary. How long we retain your personal data depends on the activities you have asked us to perform.

We retain personal data contained in our claims files for seven years after the claim has been fully settled and the claims file has been closed. Personal data contained in our policy files is also retained for seven years after the policy has been cancelled or the contract expiry date has passed.



We protect your personal data

We handle your personal data with care. We have aligned our business operations accordingly and have taken appropriate technical measures to protect your personal data as effectively as possible. We require our software and IT system suppliers to implement at least equivalent security measures.

Our employees may only access your data if they are authorised to do so. In addition, they have taken the statutory oath/affirmation that they will comply with laws and regulations, act with integrity, and observe their duty of confidentiality.



What are your rights

You have a number of rights to determine how we use your personal data or to monitor its use:



Right of access

You may request an overview of your personal data that we hold in our administration. We provide this overview free of charge.



Right to rectification and completion

You may ask us to correct your personal data if you believe it is inaccurate. We consider this important and greatly appreciate it, because we can only do our work properly on the basis of accurate data.



Right to be forgotten

You may ask us to delete your personal data from our administration if you no longer want us to have it and the law allows us to do so.



Right to restriction of processing

You may ask us to use your personal data exclusively for a specific purpose. For example, if we no longer need the personal data, but you want us to retain it because you need it for an ongoing legal dispute.



Right to data portability

You may ask us to transfer your data to another organisation, such as a lawyer or accountant.



Right to object

You may object if we use your personal data as part of our business activities (legitimate interest of the company). For example, we like to keep you informed about financial matters that are relevant to you. This is important for you and for us. If you do not want this, you may object and we will comply with your request within one month.



Our website

Our website uses cookies. A cookie is a small file stored by your browser on your computer's hard drive. The website stores information in it so that you do not have to enter it repeatedly and so that we can see that you are visiting us again. In addition, these cookies are necessary for the website to function properly. When you visit our website for the first time, we explain how these cookies work.

Via our website, a cookie from Google is placed as part of the "Google Analytics" service. We use Google Analytics to collect information about the use of our website. We do this to determine whether our website meets the wishes of our visitors and to see how we can further improve our website. The information Google collects is anonymised as much as possible. Your IP address is explicitly not provided.

You have the option to ask questions via the contact form on our website. We retain your name, email address, IP address, and telephone number for six months. After that, this personal data is deleted.



Contact person for questions and/or complaints

Would you like to know how we handle your personal data within our organisation? Or do you believe that we are not handling your personal data carefully enough? Then please contact us:

Noord-Nederlandse Assurantiemakelaars
Gotenburgweg 60
9723 TM Groningen
tel. 050-5370590
e-mail: privacy@nnam.nl

If we have not been able to convince you and you remain of the opinion that we are not handling your personal data carefully enough, you may file a complaint with the Dutch Data Protection Authority:
www.autoriteitpersoonsgegevens.nl