



Havelaar & van Stolk B.V.
mededenkers in risico's

Privacy statement

Who are we?

We are Havelaar & van Stolk, a broker aiming to advise private customers and enterprises about a variety of risks.. Our postal address is Postbus 39, 3000 AA Rotterdam, the Netherlands. Havelaar & van Stolk is an affiliated company of Allianz Nederland Groep N.V.

We process your personal data for a number of reasons:

- For entering into and executing your insurance agreement or financial service, and managing the contacts arising from it;
- To prevent and combat fraud, and to safeguard the security and integrity of the financial sector, our organization, employees and customers;
- To comply with legislation and regulations;
- For activities aimed at expanding the customer base and marketing activities.

You are not obliged to provide us with your personal data. If you decline to do so, there is a possibility that we will no longer be able to provide a certain product or service to you. In such a case, we will inform you as soon as possible.

Profiling and automated decision-making

We may use automated decision-making in the processing of your personal data. We analyse your personal data or make predictions by linking your personal data e.g. to behaviour, location and personal preferences. Based on these analyses or predictions, we may or may not make you an offer. If you have any questions about automated decisions, please feel free to contact us.

How do we use your personal data?

Our service provision sometimes includes the use of the services of third parties, such as insurers, intermediaries, reinsurers. We may provide such third parties with your personal data. We make proper agreements with these third parties for processing your personal data, in the form of data processing agreements.

With regard to special personal data, e.g. data concerning your health, we process this in the most careful manner.

We process criminal data only on the grounds stated in the Algemene Verordening Gegevensbescherming (General Data Protection Regulation). In doing so, we adhere to the Insurers & Criminality Protocol of the Dutch Association of Insurers and the Financial Institutions Incident Warning System (*PIFi*). We may, for example, exchange personal data regarding criminal activity, such as fraud, with other financial institutions and investigation departments.

Our affiliated Allianz companies are entitled to share the personal data we process with each other for the purposes as described above. All rights and obligations that apply to this are set out in data processing agreements.

Havelaar & van Stolk also has internal rules for the international exchange of personal data between other entities outside the Netherlands. These rules are called the Binding Corporate Rules. At your request we will provide you with a copy of the Binding Corporate Rules.



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We will keep your data as long as necessary in order to fulfil the aforementioned reasons for processing and/or as long as required by law. In principle, we use retention periods:

- 3 till 12 months in case there is no agreement concluded
- 7 years after the contract had been terminated
- 7 years after the final settlement of a claim

Sometimes it is necessary, to use different retention periods.

The Personal Data Processing Code of Conduct of the Dutch Association of Insurers applies to the processing of personal data. The full text of the Code of Conduct can be consulted on the website of the Dutch Association of Insurers (www.verzekeraars.nl). You can also ask for a copy at the Dutch Association of Insurers (Postbus 93450, 2509 AL Den Haag, the Netherlands; telephone number +31 (0)70 333 85 00).

We have taken appropriate measures to secure your visit to our websites and the use of it, and preventing the abuse of it. For example, all employees who can access data are bound to confidentiality.

When you visit our website, we may collect and store visitor data. We do this for the purpose of enhancing the user-friendliness of our website. Small text files may also be sent to your computer in order to facilitate our mutual communication (cookies).

What rights do you have?

- You have the right to access your personal data, and to have the data corrected or erased where appropriate;
- You have the right to ask us to limit or discontinue processing of your personal data if the personal data we are processing are incorrect;
- You have the right to withdraw your consent to your personal data being processed at any given time. In that case, we may no longer be able to offer you a product or service.
- You have the right to file a complaint with the Dutch Data Protection Authority;
- You have the right to retrieve your personal data in order to forward them to another party. You may also ask us to forward your personal data to another party;
- You have the right to raise an objection the processing of your personal data, also to the external third parties.

If you wish to exercise these rights, [please fill in this form](#).

In case you have other questions about the way we process personal data, please contact our Data Protection Officer at: Postbus 761, 3000 AT Rotterdam, the Netherlands or send an e-mail to privacy@havelaar.com

Unsubscribe from mailings

If you no longer wish to receive commercial information on our products, please send an e-mail to info@havelaar.com

About this Privacy Statement

We will change this Privacy Statement unilaterally from time to time. You will find the most recent version of this Privacy Statement on www.havelaar.com. We recommend that you read the Privacy Statement on this page with some regularity.