

## CUSTOMER FILE INDIVIDUAL CLIENT (PLEASE READ THIS FIRST)

### Purpose of this document

The purpose of this document is to ensure compliance with a range of **legal and administrative obligations imposed on financial institutions and intermediaries** under various European legislation. We do this as efficiently as possible and combine all obligations in one single document so that we don't have to bother you too often. We will have to update this information on a regular basis, but we will limit this to a number of important changes that we become aware of, or at least every 5 years.

page 2 In terms of **'duty of care'** towards the consumer, we have to ask you what your wishes and needs are with regard to the insurance you have requested. We, as a financial player, have to prove to the authorities that we offered you products that suit your wishes and needs, and not just products that suit our own interests.

page 3 With regard to the **protection of your privacy and data security (GDPR)**, you should give us your explicit permission to process your personal data. Strictly speaking, this means that without your consent, we are not allowed to store your address data, and therefore cannot issue a policy or even calculate a premium. After all, the premium is based on your age, country of residence, and so on. Without your consent, we are not allowed to help you.

page 4-6 Furthermore, as a financial player, we are obliged to provide you with a lot of information (**IDD-Insurance Distribution Directive**), about who we are, the products and services we offer, the bodies to which you can complain, etc.

The control of holding and updating these documents is carried out at the FSMA (the Financial Services and Markets Authority), whose address you will find further on in this bundle.

So, it's a lot of paperwork, we apologize for that. We try to handle it as efficiently as possible. May we therefor ask you to fill out page 2 and page 3, and to return the full bundle duly signed.

Kind regards,

Filip Declercq  
CEO Expat & Co

Smart coverage for global citizens.

Expat & Co bvba | Assesteenweg 65 | 1740 Ternat | Belgium  
+32 (0)2 463 04 04 | [www.expatsinsurance.eu](http://www.expatsinsurance.eu) | [info@expatsinsurance.eu](mailto:info@expatsinsurance.eu)

(PLEASE USE BLOCK CAPITALS)

**CUSTOMER INFORMATION**

First Name ..... Last Name .....

Address .....

Postal Code ..... City .....

Country ..... Time zone .....

Time zone: GMT .....

Date of Birth (dd/mm/yyyy) ..... Gender M F

Mobile\* ..... Email .....

*\*please include country codes*

ID/passport no.\* ..... Valid till (dd/mm/yyyy) .....

Profession ..... Employer .....

Marital status ..... Partner's name .....

*\* If you are not an EU citizen, please include a copy of your ID card/passport*

**NEEDS AND WISHES**

What are your **needs and wishes** regarding the insurance you wish to take out?

I am temporarily/permanently\* going abroad

I am receiving a foreign guest

To/from which country .....

Period from ..... to ..... (dd/mm/yyyy)

Purpose of the stay .....

Other wishes .....

Motivation .....

*\* delete as applicable*

**How did you find us?**

Through a friend or acquaintance .....

Internet search ..... Facebook ..... LinkedIn .....

Media ..... Organisation ..... Broker .....

Other .....

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## COMMUNICATION WITH EXPAT & CO

Because we offer insurance products worldwide, we use as much as possible digital communication, i.e. email, the Expat & Co website, apps or web tools made available by Expat & Co.

Social media messages (Messenger, WhatsApp, etc.) are not considered to be a valid means of communication.

By signing this document, you agree to this method of communication and confirm that the above email address is correct.

*You agree to notify us of any changes in your details, particularly your email address. Please note that if we no longer have a valid email address for you, the contract may be terminated if we can no longer reach you.*

## PERSONAL DATA PROTECTION POLICY

Expat & Co processes personal data for the acceptance, management and execution of the contracts, including claims, that you wish to conclude with us. Such data may also be transferred to contractually involved insurance companies, as well as experts, aid workers or care providers both in and outside the EU, for which we will act as data processor.

When taking out and managing insurance policies and settling claims, we may have to process financial, medical, and/or other sensitive data. You give us your express permission to this end by ticking the box below:

→ *I hereby expressly consent to the processing of financial, medical and other sensitive data in connection with concluding an insurance contract. This information may also be transferred outside the EU, e.g. to experts, aid workers or care providers outside the EU if I happen to be there.*

→ I also give Expat & Co permission to use my personal e-mail address to send commercial information and invitations in line with your wishes and needs (for example: additional information about its services, invitation for a webinar, a blog article,...). Expat & Co will not spam you with an overload of information, and will not send you information that doesn't suit your needs and wishes.

We will not process and store your personal data longer than necessary for the proper handling of your file. Nevertheless we may be required by law to store your data for up to 10 years after termination of your relationship with Expat & Co. For more information about the processing of personal data, please see [the privacy statement](#) on our website.

You have the right to access and correct the personal data concerning yourself, and your minor children, at all times. Additional information on data processing and data protection can be obtained from the Data Protection Authority at 1000 Brussels, Drukpersstraat 35, +32 (0)2 274 48 00, [www.gegevensbeschermingsautoriteit.be](http://www.gegevensbeschermingsautoriteit.be)

Customer signature,

**for agreement:**

→

By signing this document, you confirm that you have read and agree to our terms and conditions as set out below.

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+32 (0)2 463 04 04 | [www.expatinsurance.eu](http://www.expatinsurance.eu) | [info@expatinsurance.eu](mailto:info@expatinsurance.eu)

## EXPAT & CO TERMS AND CONDITIONS AND LEGAL INFORMATION

### WHO WE ARE

Expat & Co is an “authorised underwriter”, i.e. an insurance distributor with special powers of attorney from the insurance company regarding underwriting, distribution, production and claims, and specialised in insurance solutions for people living, working or studying abroad, as well as for certain specific or long-term travel (not holiday insurance).

Expat & Co is registered with the Belgian register of insurance intermediaries maintained by the FSMA (registration number 0457.352.624). The register is available at [www.fsma.be/en/intermediary-insurance](http://www.fsma.be/en/intermediary-insurance) (click on “Lists” and “Registration”).

We are authorised to operate in all countries of the European Economic Area (EEA), i.e. the countries of the European Union, Norway, Iceland, Liechtenstein and Gibraltar. Outside of that zone, we adhere to local laws and regulations.

Expat & Co does not directly or indirectly **hold** voting rights or capital in insurance companies. No insurance company directly or indirectly holds voting rights or capital in Expat & Co.

### OUR PRODUCTS AND SERVICES

The products “*Expat Insurance*”, “*Europat Insurance*”, “*Globi insurance*”, “*Student Insurance*”, “*Au pair insurance*”, “*Schengen Travellers Insurance*” and “*Business Travellers Insurance*” are owned and developed by Expat & Co. The “Chameleon” principle is registered as a model with B.B.D.M. (i-depot) N°3193/2005.

The financial risk of these products is borne by Inter Partner Assistance (Brussels), a member of the AXA Partners Group, an insurance company with an A+ rating.

Acceptance, production and claims are handled by Expat & Co.

There are no further direct or indirect links between Expat & Co and the insurance companies.

### OUR ADVICE (personalised recommendations)

Our advice is always based on the following elements:

1. the risk to be insured, as proposed by the customer (or customer intermediary);
2. the customer’s needs and wishes regarding the insurance contract which he or she wishes to underwrite.

Expat & Co always strives to offer a product that meets your needs and wishes as much as possible, as requested by you in the Customer file above.

Once you have selected one of our products, we will send you a quote including all the legally required documents (IPID - Insurance Product Information Document). These are also available on our website under “Downloads”.

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## REMUNERATION, TAXES and COSTS

### Remuneration

Expat & Co works purely on **administration fees** and **commission**, which is shared with your intermediary if applicable. There are no other forms of remuneration.

### Taxes

Inter Partner Assistance collects a tax of 8,7% (SK) on the premium.

Other insurers may differ, depending on the country.

### Costs

The following costs may apply:

1. Instalments fees: the following surcharges apply to premium payments in instalments:
  - a. 2% for six-monthly payment
  - b. 3% for three-monthly payment
  - c. 5% for monthly payment
2. Administration fees:
  - a. €5 for Student Insurance, per addition (except for online policies)
  - b. €15 for Au pair Insurances via au pair bureaus (this cost include all future changes)
  - c. €10 for other insurance products, per addition (except for online policies)
3. Payment fees:
  - a. **International bank transfers** may be subject to bank charges outside the SEPA zone. We operate under the principle that the payer always bears all bank charges, both from their own bank and from the receiving and/or corresponding bank. Exchange rate costs are also borne by the payer.  
This principle applies to you when you pay us (e.g. premium or refund of deductibles or co-pays, etc.) and to Expat & Co when we pay you (e.g. premium refunds, claims payouts, etc.).
  - b. **Online payments** may be subject to costs of 2%, depending on the country (in or outside the SEPA zone) and the type of payment card. These costs are deducted in full and directly by the bank or credit card company.

## PROVISION OF INFORMATION BY THE CUSTOMER

The quality of our services relies on the quality of the information you provide us. It is, therefore, essential that you provide us with accurate and complete information. If you provide us with incorrect or incomplete information, we cannot be held liable for the consequences and we are entitled to refuse your application.

We will provide you with various documents relating to our services. It is your responsibility to reading these documents thoroughly and filling them in correctly where applicable.

Please do not hesitate to contact us for more information, remarks and/or any anomalies.

## FIGHT AGAINST MONEY LAUNDERING AND TERRORIST FINANCING

In connection to the fight against money laundering and terrorist financing, and in application of the relevant legislation, payments must always be made to an official bank account or by credit card, never in cash or cheques.

Expat & Co has the right to request verification of the beneficiary of this account.

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## DATA CONFIDENTIALITY

Each party, both Expat & Co and you, the customer, will not disclose to third parties any confidential information held within the context of this relationship, with the exception of information that must be communicated to third parties for the proper execution of the agreement (e.g. insurance companies, experts, aid workers, etc.) and legal exceptions.

## COMPLAINT HANDLING

Customer satisfaction is a priority for Expat & Co.

We have established a procedure for managing complaints in accordance with our internal policies and procedures. This procedure aims to investigate complaints regarding an insurance contract or service provided in the context of insurance distribution in an expert and fair manner.

Any detailed complaint may be submitted by email or post, preferably using our complaints form. We are committed to responding to complaints to the best of our ability.

If you have a complaint about Expat & Co, please fill in the complaints form on our website, [www.expatsinsurance.eu/complaints](http://www.expatsinsurance.eu/complaints). The complaints form is intended to help you clearly formulate your complaint. If you find our response to your complaint to be unsatisfactory, you can contact the insurance company or, failing that, the Insurance Ombudsman. The insurance ombudsman is authorised to mediate on behalf of the consumer in insurance disputes.

### Insurance Ombudsman

De Meeûssquare 35  
1000 Brussels BELGIUM  
tel.: +32 (0)2 547 58 74  
fax: +32 (0)2 547 59 75  
email: [info@ombudsman.as](mailto:info@ombudsman.as)

### FSMA – Financial Services and Markets Authority

Congresstraat 12-14  
1000 Brussels BELGIUM  
tel.: +32 (0)2 220 52 11  
[www.fsma.be](http://www.fsma.be)

## GOVERNING LAW

The terms and conditions for our services are governed by and interpreted in accordance with Belgian law. The execution of the proposed insurance contracts may be governed by the laws of another European country. For more information, please refer to the terms and conditions of the relevant insurance contracts which can be found on our website,

[www.expatsinsurance.eu](http://www.expatsinsurance.eu), under Downloads.

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