



Industrial Insurance Group Belgium NV - SA®

“Your security is safe with us”

## Information leaflet for the policy holder

*If you buy any financial products or services in Belgium, you are protected by various rules, combined under the name of MiFID. These rules of conduct apply to insurers and their product, as well as to brokers.*

*This document contains the most important MiFID rules. If you have any questions after reading this document, please contact your broker. He will answer you clearly and honestly.*

### About Industrial Insurance Group Belgium NV (Plc)

Industrial Insurance Group Belgium NV is a part of Den Hartigh Holding NV.

Industrial Insurance Group Belgium NV offers the following types of insurance arrangements: general insurance, capital and investment insurances and life insurances other than saving and investment products.

Industrial Insurance Group Belgium NV is a FSMA-approved insurance company with membership number 100460 A.

### De 5 commitments of Industrial Insurance Group Belgium NV

#### 1. **A loyal, just and professional treatment**

Industrial Insurance Group Belgium NV undertakes to deal with you in a loyal, honest, and professional manner. We do this in the context of our « duty of loyalty » for the purpose of the essential protection of your interests.

#### 2. **Correct, clear and complete information**

To allow you to make well-informed decisions on whether or not to take out an insurance contract, Industrial Insurance Group Belgium NV undertakes to inform you on time, correctly and in a suitable and understandable manner on its products and services. Industrial Insurance Group Belgium NV aims to improve the quality of its customer services. To this end it may make collaboration agreements with third parties, such as brokers, during which Industrial Insurance Group Belgium NV may pay or receive remuneration.

#### 3. **A detailed summary of all your insurance contracts**

Industrial Insurance Group Belgium NV undertakes to provide you at regular intervals with up-to-date information on your insurance contracts.

#### 4. **A fast and ethical handling of your complaints**

Industrial Insurance Group Belgium NV considers each complaint an opportunity to evaluate its services and products.

If required, you can also call on our complaints handling department:

- by telephone: (+32) (0) 476 882 188
- by email: [info@industrialinsurancegroup.eu](mailto:info@industrialinsurancegroup.eu)
- by post: Dienst Klachtenmanagement Industrial Insurance Belgium NV, Louizalaan 85, in 1050 Brussels

If the answer of our complaints handling department is not entirely satisfactory, you are entitled to call on the Insurance Ombudsman (Ombudsman van de Verzekeringen, de Meeûssquare 35 in 1000 Brussels -

[Tel. 02/547.58.71](tel:025475871) - [www.ombudsman.as](http://www.ombudsman.as)). This is an independent ombudsman who deals with insurance disputes.

## 5. A clear and transparent policy in case of conflicts of interest

Industrial Insurance Belgium NV pursues a policy to avoid any conflicts of interest.

A conflict of interest is a situation in which our interests (including those of our employees) or the interests of a different identity of Den Hartigh Holding conflict with or deviate from your interests. A conflict of interest is also a situation in which the interests of a certain customer or group of customers deviate from those of a different customer or group of customers.

Industrial Insurance Belgium NV's policy stipulates:

- the manner in which we compile the list of circumstances that might lead to a conflict of interests;
- the manner in which we want to avoid and manage these conflicts of interest with suitable procedures and instructions, and the communication of these;
- the manner in which conflicts of interests that arose, are registered in a centralised register;
- our communication with you in case of conflicts of interest that cannot be managed and that might harm your interests;
- the training its employees can attend on conflicts of interest and the management thereof.

## Information and communication

Industrial Insurance Belgium NV's information and communication will be delivered to you in the language of your choice, or the language in which you communicate with us (if you have not indicated a choice of language), in Dutch or in French.

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