CUSTOMER FILE

Life Experts bv
Mezenstraat 4,
3945 Tessenderlo-Ham
BE 0627.926.530
RPR Antwerp, Hasselt department
Bank account: BE96 6528 4141 8805

Insurance broker registered in the FSMA register with registration number 0627.926.530. The register is available via http://www.fsma.be/nl/verzekeringstussenpersoon (click on "lists" and "register ...")

Customer details

Name		**First name**	
Address		**No. / bus**	
Zip code		**Municipality**	
Mobile/Tel		**Marital status**	
Email			
Place and date of birth		**ID card no.**	
National Register No.		**ID card valid until**	
PPP (*)	☐ yes ☐ no	**IBAN private**	
Company number		**IBAN company**	
Name of legal entity			
Profession		**You know our office through**	

(*) PPP is a "Politically Exposed Person", their family members or their close associates. More information can be found on page 4 of this sheet.

PERSONAL DATA PROTECTION POLICY

Our firm processes your personal data for the acceptance, management and execution of the contracts, including claims, that you wish to conclude through the mediation of our firm, on the basis of the contractual relationship with you. In doing so, this data is also transferred to the relevant insurance company(ies) and/or credit company(ies) with which the contracts are concluded and for which our firm acts as processor. In addition, this data may also be processed by our office for commercial purposes on the basis of our legitimate interest in doing business. If you do not want your data to be used for direct marketing, you can report this by ticking this box ☐ or by sending an e-mail to info@lifeexperts.be. When mediating for insurance, it may happen that our office has to process medical data and/or sensitive data and/or criminal data from or about you. To this end, and to allow us to mediate, you give our firm your express consent by ticking the following boxes:

☒ I consent to the processing of health data and/or sensitive data in the context of the mediation for the conclusion and management of one (or more) insurance contract(s).
☒ I consent to the processing of criminal data in the context of the mediation for the conclusion and management of one (or more) insurance contract(s).
☐ I consent to the transfer of my insurance contract(s) or personal data to:
  ☐ the person/office mentioned above under "You know our office through"
  ☐ My accountant
  ☐ another credit broker in function of an application for a reconstitution loan

Your personal data will not be processed and stored by our office for longer than necessary. More information about the processing of your personal data can be found in our policy document on www.lifeexperts.be/content/privacypolicy.pdf.
You have the right to access and correct the personal data concerning you at any time. Additional information on data processing and data protection can be obtained from the Data Protection Authority at 1000 Brussels, Rue de la Presse 35 (www.gegevensbeschermingsautoriteit.be – email: contact@apd-gba.be).

COMMUNICATION THROUGH OUR OFFICE

We communicate with you in Dutch. You have the option between obtaining information
☐ on paper or
☒ on an electronic medium (including the website www.lifeexperts.be and a digital policy folder). Our office communicates with you as much as possible by electronic means, which you have stated that you prefer. By signing this document, you agree to this method/medium of communication and the accuracy of the e-mail address mentioned above. You undertake to notify us of any change in your data, including the email address. If you still wish to obtain the information on paper afterwards, our office will provide you with this on first request.

Offices Life Experts bv

Arne Mortier	Sandra Verspreet	Jurgen Tuttens	Janik Moors
Mezenstraat 4	Itegemse Steenweg 123	Vlietmanstraat 48	Sellestraat 45
3945 Tessenderlo-Ham	2270 Herenthout	8870 Izegem	3990 Peer
0495 27 34 26	0475 97 88 24	0498 08 69 13	0475 85 77 06
arne@lifeexperts.be	sandra@lifeexperts.be	jurgen@lifeexperts.be	janik@lifeexperts.be
www.lifeexperts.be	www.lifeexperts.be	www.lifeexperts.be	www.lifeexperts.be

Admission to inspection

The undersigned hereby authorises the following trusted person(s) to inspect his customer file for the following contracts (including claims handling):

☐ **all policies managed by Life Experts bv**
☐ …………………………………………………………….

Access to the file may be provided via the following e-mail address:

Name + First name of confidential adviser other than the policyholder(s) (e.g. family member, friend)	**E-mail address confidential adviser**

The signing of this document implies the acknowledgment and agreement of the **general terms and conditions** of our firm as set out below.

Formatted in two copies, one of which is handed over to the customer

Made up in ...., on ....

Name and position of representative (if legal person):

………………………………………………………………………………………….

Signature of the customer for approval

General

Our services: Our firm offers insurance mediation services, i.e. the activities that consist of advising on insurance contracts, offering, proposing, performing preparatory work for the conclusion of insurance contracts or in concluding insurance contracts, or in assisting in the management and execution thereof, in particular in the event of a claim. As part of our services, our office will provide you with various documents. It is up to you to read these documents carefully. Our office is at your disposal for any information, comments and/or any anomalies. In any case, our firm asks you to always check all documents yourself and to determine whether they have been drawn up in accordance with your wishes and needs.

For our services in the field of In principle, we receive a fee from the insurance company, which is part of the premium that you pay as a customer. Otherwise, we receive a fee from you as a customer for our insurance mediation services. This can be the case, for example and not exclusively, with: (1) argumentations to the tax authorities, (2) extensive tax and inheritance advice, (3) advice on non-contributory contracts, (4) advice on contracts that are not managed by Life Experts and (5) consultancy on Employee Benefits files. Where appropriate, this will form part of a separate agreement. Please refer to our website for more information.

Code of conduct: Our firm is obliged to comply with the "AssurMiFID Code of Conduct", as stipulated in the Act of 30 July 2013 on the protection of purchasers of financial products and services, as well as the powers of the FSMA and various provisions, as well as the Royal Decree of 21 February 2014 on the rules for the application of Articles 27 to 28bis of the Act of 2 August 2002 on the supervision of financial products. sector and financial services on the insurance sector and Royal Decree of 21 February 2014 on the rules of conduct and rules on the management of conflicts of interest adopted by law, as regards the insurance sector. More information about the way in which our firm implements these rules of conduct (including a conflict-of-interest policy and, where applicable, the nature, frequency and timing of the reports) can be found on our website.

Customer categorization: In order to offer you optimal customer service, our firm has decided to categorize all its customers as non-professional customers. You have been informed of the possibility to request to be categorised as a professional client provided that you meet the conditions set out in the annex to the Royal Decree of 19 December 2017 laying down detailed rules for the transposition of the Markets in Financial Instruments Directive, referred to in Article 20 of the Royal Decree of 18 June 2019 implementing Articles 5, 19°/1, 264, 266, 268 and 273 of the Law of 4 April 2014 on insurance. The categorisation as a professional customer may imply a lower level of protection. If you wish to be categorized as a professional client, please contact our office.

Provision of information via the website of our firm: In accordance with the legal provisions, our firm uses its website in a number of cases for certain general information provision to its clients. Our firm assumes that the provision of information in this form is appropriate in the context in which we do or will do business with our clients, if it is proven that you as a client have regular access to the internet. The fact that you, as a customer, provide an e-mail address to do business with our office counts as proof by law that you, as a customer, have regular access to the Internet.

Correct and complete provision of information: For our services, our office depends on the information you provide us. That is why it is important that you, as a customer, provide our office with correct and complete information at the start and during the term of our services. If you provide our office with incorrect or incomplete information and we are unable to determine that this information is incorrect or incomplete, our office cannot be held liable for the consequences of this.

Confidentiality of data: Each party, both our firm and you as a client, will not disclose any confidential information that it has in the context of this relationship to third parties, with the exception of the information that must be communicated to third parties for the proper execution of the agreement (e.g. the (re)insurance company, expert, etc.) and the legal exceptions.

Fight against money laundering and terrorist financing: In the context of the fight against money laundering and terrorist financing and, in application of the Act of 18 September 2017 on the prevention of money laundering and terrorist financing and on the restriction of the use of cash, You undertake to answer the questions that our firm is obliged to ask in this regard and to provide the firm with the requested documents at the first request.

Solvency of insurance companies: In the context of their insurance distribution activities, our firm is not responsible for the solvency of insurance companies.

Exclusion of non-contractual liability To the extent permitted by applicable law, any liability claim against our firm can only be brought on the basis of contractual liability. No claim for non-contractual liability can be made against our firm or its auxiliary persons (directors, employees, sub-agents, etc.) caused by fault, other than gross negligence, even if the damage results from an act that is also qualified as unlawful.

Complaint handling: Our office does its utmost to provide you with the best possible service. You can always contact our office for your questions and problems. In accordance with internal policies and procedures, our firm has drawn up a regulation regarding the management of customer complaints. The purpose of this regulation is to investigate complaints regarding an insurance contract, a credit contract or a service provided in the context of our activities in an expert and honest manner. Any detailed complaint may be sent by email or by regular mail. Our firm undertakes to answer them. If you have a complaint about our services that we cannot resolve by mutual agreement, you can always contact the services responsible for mediation in disputes concerning insurance and credit for the benefit of the consumer:

- Insurance Ombudsman: Square de Meeûs 35 at 1000 Brussels, tel. 02/547.58.71, fax. 02/547.59.75 – info@ombudsman-insurance.be – www.ombudsman-insurance.be

Applicable law: These terms and conditions are governed by and construed in accordance with Belgian law.

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Definition of a 'politically exposed person':

This concerns a natural person who holds or has held a prominent public position in Belgium and abroad, and in particular:

1. Heads of State or Government, Ministers and State Secretaries:
   a) the King;
   b) the Prime Minister, Prime Minister, Deputy Prime Ministers,
2. Members of Parliament or members of similar legislative bodies:
   a) the President of the House of Representatives, President of the Senate, President of Parliament, members of parliament, senators, co-opted senators, committee chairs and committee members;
3. members of governing bodies of political parties:
   a) the members of the party executive, the political council, the party council, the executive committee, the executive committee and the party secretariat;
4. Members of supreme courts, constitutional courts or other high courts, including administrative courts, who give judgments against which there is no appeal, except in exceptional circumstances:
   a) Judge at the Court of Cassation (including the first president, the president and the section presidents);
   b) Judge at the Court of Appeal (including the First President and the Presidents of the Chambers);
   c) Judge at the Labour Court (including the First President and the Presidents of the Chamber);
   d) deputy justices at these three courts;
   e) the first president, presidents, presidents of the House of Representatives, councillors of state, assessors, and auditors at the Council of State;
5. Members of supreme audit institutions or boards of central banks:
   a) the Governor and the members of the Board of Directors and the Council of Regency of the National Bank of Belgium;
   b) the first president, the presidents and justices at the Court of Audit;
6. Ambassadors, consuls, chargés d'affaires and senior officers of the armed forces:
   a) the ambassadors, consuls and chargés d'affaires;
   b) officers of the rank of general or admiral designated by the King for a specific function;
   c) officers of the rank of lieutenant-general or vice-admiral appointed to their office, as the case may be, by the King or the Minister of Defence;
   d) officers holding the rank of major general or admiral of the divisional who have been appointed to their office, as the case may be, by the King or the Minister of Defence;
   e) officers with the rank of brigadier general or flotilla admiral designated by the King for a specific function;
7. members of the administrative, supervisory or administrative body of public undertakings:
   a) the Chief Executive Officer, the Managing Director or President & Chief Executive Officer, the Chairman, Directors and members of the Board of Directors, the Chairman and the members of the Management Committee and the Executive Committee, the Government Commissioners;
   b) directors, deputy directors and members of the board of directors or holders of an equivalent position in an international organisation established on Belgian territory.

Definition of a 'family member of a politically exposed person':

This concerns:

a) the spouse or someone who is considered an equal person;
b) the children and the spouses of those children or someone who is considered an equal person;
c) the parents.

Definition of "persons known as close associates of a politically exposed person":

This concerns

a) natural persons who are the ultimate beneficial owners of a company together with a politically exposed person (+), or who are known to have other close business relationships with a politically exposed person;
b) natural persons who are the sole beneficial owners of a company that is known to have in fact been established for the benefit of a politically exposed person. A company is understood to mean an entity or a construction such as NV, BV, (E)BVBA, CVOA, CVBA, CommV., Comm. VA, ESV, EEIG, SE, SCE, VOF, LV, Partnership, Temporary Commercial Company, Silent Trading Company, de facto associations, foundations, non-profit associations, with the exception of any other legal structure without legal personality such as a trust, a fiduciary, etc.