



SOLARIF
INSURANCE

Solarif Insurance

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Privacy Statement

Solarif Group, with its registered offices and principle place of business at Mr. B.M. Teldersstraat 11, Arnhem (postcode 6842 CT), hereinafter referred to as 'Solarif Group', attaches great importance to the responsible handling of the personal data of its customers and visitors. Solarif Group processes your personal data with the utmost care and in compliance with the provisions of the EU General Data Protection Regulation (GDPR). The purpose of this privacy statement is to inform you about how Solarif Group processes your personal data, how you can have this data corrected or updated, and how you can object to its use. This privacy statement relates only to the services offered by Solarif Group on www.solarif.nl and www.solarif.com.

Article 1 – Definition of personal data and the specific purposes for processing

1. Purpose

Solarif Group collects and processes your personal data. By accessing www.solarif.nl or www.solarif.com, you agree to this privacy statement and you consent to the processing of your personal data as described in this privacy statement. Solarif Group processes your data for various purposes, which we describe later in this privacy statement. We process data you provide to us, as well as data we collect about you, like about your visit to our website for example. Below, we describe the personal data Solarif Group may process about you.

2. Processing personal data

'Processing personal data' is a legal phrase used to refer to any operation that is performed on personal data, such as collecting, recording, storing, updating, consulting, using, sending and deleting this data.

The law defines personal data in broad terms, i.e. any information relating to an identified or identifiable natural person. This therefore extends to more than just your name and address.

3. Data we process

The data we process is that which you personally provide, like when you request information, apply for or change an insurance policy, or when you make a claim. In such cases we may ask you for data like your name, business address, email address, IBAN and telephone number.

4. Providing advice and service

We need your personal data so that we can correctly advise you about insurance. We also need it to process and assess your insurance application, for which purpose we may additionally use other sources of data. Your application for insurance may be processed in part by an automated system. We are, of course, always willing to discuss the outcome of the assessment with you if you wish. If you take out insurance, we will collect and hold data about you, like your contact details for example. Among other things, we use your personal data to draw up the policy and send you the invoices. In the event of a claim, we ask for your personal data so that we can assess your right to compensation. If your claim is accepted, we use your personal data to arrange the payment.

5. Legal obligations

We use your data to comply with our legal obligations. As a financial institution, we are subject to various laws and regulations, which may require us, in certain situations, to provide your personal data to government agencies such as the Dutch Tax and Customs Administration (Belastingdienst), Dutch Authority for the Financial Markets (AFM), the Dutch Central Bank (DNB), and investigation services.

6. Fraud and abuse

Solarif Group processes personal data to investigate, prevent and combat fraud and other types of criminal activity. We want to contribute to the integrity and security of the financial sector, our company, our employees and our customers. To this end, we may also use data drawn from other sources, like the internet for example. You can read more about this topic in our fraud prevention policy.

7. Marketing and communication

We want our customers to be happy about our service, and part of providing good service is providing relevant data on our insurance policies and, where appropriate, other activities. We may use your personal data for this purpose, like for sending you our newsletter by email, or calling you, or providing you with data through your personal account with Solarif Group.

Article 2 – Provision of data to third parties

1. Solarif Group does not share your personal data with third parties except in the following cases:
 - a) We may share your personal data with a third party engaged by Solarif Group for the purposes listed in this privacy statement, with whom Solarif Group has concluded a contract that sets out how this collaboration partner will handle your personal data in a responsible manner (see point 2).
 - b) We will share your personal data with the authorities when legally required to do so.
2. Parties with whom we share personal data:
 - a) We may engage third-party organisations to carry out certain activities. In such cases, we only provide them with the data they need to effectively perform the outsourced work. Contractual and organisational measures have been taken to ensure that said parties use the personal data only for the purposes for which we have disclosed it to them. An example may be where we provide your personal data to a repair company or a loss assessor.
 - b) It is sometimes necessary to provide your data to another financial institution, such as an insurance company from which we have an authorisation, or an insurance company where we have taken out insurance on your behalf.

Article 3 – Securing data

Solarif Group implements appropriate technical and organisational security procedures—to the extent that this can be expected of the company—to ensure, among other things, that unauthorised persons do not gain access to your data, and to prevent the loss, unauthorised use or modification of the data that Solarif Group receives.

Article 4 – Accessing and changing your data

You may at any time request access to your personal data that we process. You may also request that we rectify, update or erase your personal data. Please direct your request to support@solarif.com.

Article 5 - Cookies

Solarif Group uses strictly necessary 'functional cookies', i.e. session cookies the website needs to function properly during your visit. The website also makes use of 'analytics cookies', to compile statistics for example. You can change your browser's settings to refuse all cookies or notify you each time a cookie is sent to your computer. Please note that certain features on www.solarif.nl or www.solarif.com may not work correctly or at all if your computer does not have cookies enabled.

Article 6 – Liability of Solarif Group

This privacy statement only relates to the personal data that Solarif Group processes for www.solarif.nl and www.solarif.com. Solarif Group has no control over the possible use of your personal data by third parties. Solarif Group does not accept any responsibility or liability for the operation and/or content of websites or services of third parties.

Article 7 – Data security and retention

We keep your personal data confidential. Our employees have a duty of confidentiality, and we have taken the appropriate technical and organisational security measures to prevent data loss and data breaches (i.e. unauthorised acquisition of data). If you receive a message claiming to be from us that looks like it could be phishing or spam, please let us know.

We will keep your personal data only for as long as necessary to fulfil the purposes that we collected it for, or for as long as required by law. The retention period depends on the nature of the personal data and the purpose for which it is being processed. Customer data and policy data is kept for seven years from the end date of the customer relationship/policy. Data relating to claims is kept for seven years from the date the claim is finalised.

Article 8 – Changes to this privacy statement

This privacy statement was last updated on 28 January 2019. We may revise this privacy statement from time to time to reflect changes to our business operations or to comply with applicable law.