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Reg. No. 0.457.352.624 - RPR Brussels

**CUSTOMER FILE**  
**INDIVIDUAL CLIENT**

**Purpose of this document:** This document aims to ensure compliance—as efficiently as possible and in a single document—with a range of legal and administrative obligations currently required in the context of a variety of legislation, including consumer protection, privacy and data security, the prevention of money laundering, etc.

To this end, we need certain information from you.

**Without this information, we cannot and may not help you any further.**

**CUSTOMER INFORMATION**

**PLEASE FILL IN WITH BLOCK CAPITALS**

Name: ..... First name: .....  
Address: .....  
.....  
Zip code: ..... City: .....  
Country: ..... Time zone: GMT .....  
Date of birth: .....(dd/mm/yyyy) Gender:  M  F  
Tel. (landline): ..... Mobile: .....  
Email: .....  
Marital status: ..... Partner's name\*: .....  
National identification number: ..... Company registration number\*\* : .....  
ID/passport no.\*\*\* ..... Valid till: .....(dd/mm/yyyy)

\* Partners and adult children (18+) must fill in their own customer file (when also insured)

\*\* Only for self-employed

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

**Profession:** ..... Employer: .....  
Politically Prominent Persons (PPP)  
 I am not a PPP  
 I am a PPP  
 I am a 2nd-degree relative or close colleague of a PPP\*  
\* Delete as applicable



In financial regulation, a Politically Prominent Person (PPP) is a person with a prominent public position (e.g. senior politicians, diplomats, judicial, military or administrative senior officials, managers of state-owned enterprises, etc.)

**Bank:** Bank account No.: .....  
EUR: IBAN: ..... BIC/SWIFT: .....  
US: ABA routing No.: FW .....  
Bank name: ..... Country: .....

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

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: .....

## 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. However, 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 as 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.

 You also confirm that you wish to receive legal and contractual information relating to your insurance contracts—concluded through our services—digitally at the following email address as much as possible: .....

When taking out and managing insurance policies and settling claims, we may have to process financial, medical, criminal 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, criminal 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.***

You also give Expat & Co permission to use your data for:

  Forwarding commercial or other information to promote selected insurance products.

We will not process and store your personal data longer than necessary for the proper handling of your file. Nevertheless, in some cases, 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.

## 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 in Dutch at [www.fsma.be/nl/verzekeringstussenpersoon](http://www.fsma.be/nl/verzekeringstussenpersoon) (click on "Lijsten" and "Register van de verzekeringstussenpersonen").

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*", "*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). These are also available from our website under Downloads.

### REMUNERATION, TAXES and COSTS

#### Remuneration

Expat & Co works purely on **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 (except for online policies)
  - b. €10 for other insurance products (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% or 5%, 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, you undertake to answer correctly the questions we are obliged to ask in this regard, and to provide us with the documents requested at the first request.

Furthermore, within the framework of this 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.

#### **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.expatinsurance.eu/complaints](http://www.expatinsurance.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).

#### **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.expatinsurance.eu](http://www.expatinsurance.eu), under Downloads.