

Privacy Statement

1 Who are we?

The core activity of Charterama is to advise on and mediate financial services and products to brokers related to charterers liability. When providing our services to our brokers, we process a certain amount of personal data. Our contact details can be found at the top of the page.

2 Why this statement?

We are responsible for protecting your personal data as effectively as possible, and we are bound by the requirements of privacy regulations. We want to be transparent about the types of data we process, the purposes for which we process these, with whom we share them and what rights you have concerning your own data. This privacy statement informs you about these issues. If you have any questions after reading this document, please contact us.

3 Type of data

3.1 We (may) process the following personal data:

- contact details, such as your name, address, city, phone number and email address;
- data concerning website visitor behaviour (IP-address, page views, etc.)
- data concerning employment contracts, income, occupation and employer;
- data concerning any criminal actions, aspects of fraud (if relevant);
- data concerning claims/claim history.

When we process criminal data, we do so extremely carefully and usually only with your permission.

4 Purposes of processing data

4.1 We process your personal data only for activities of our company including the following:

- to assess and accept potential customers;
- to manage our relationship with (potential) customers and visitors;
- to manage and expand our customer base;
- to agree to and fulfil contracts;
- to conduct analyses of personal data for statistics and archiving purposes;
- to carry out (focused) marketing and promotional activities in order to establish, maintain or expand a relation with a (potential) customer;
- to meet legal requirements;
- to send newsletters or information of a specific nature.

5 Legal grounds for processing data

- 5.1 We use at least one of the following grounds for processing your personal data:
- to fulfil a contract for a financial product or service;
 - to meet legal requirements,
 - the express permission that you gave us to process the data for specific purposes. You can always withdraw your permission;
 - to fulfil our justified interests in the light of our company's functioning or the functioning of a third party. We always aim to maintain a correct balance between your interests and ours. Our interests include the careful fulfilment of agreements with you, the maintenance and possibly expansion of our customer relation, possibly via and/or marketing-focused profiling.

6 Storage and storage period of personal data

- 6.1 We store your personal data only as long as we need it. The data that we need will be stored at least for the duration of our relation or agreement.
- 6.2 If our relation or agreement ends, we will store your data for the applicable legal storage period.

7 Information, changes and objections

- 7.1 You have certain rights concerning the processing of your personal data. You can always contact us about this.
- 7.2 Your rights at least cover the following issues:
- whether or not we process your personal data;
 - the way in which we process your personal data;
 - the option to inspect your personal data that we process;
 - objections to the processing of your personal data;
 - changes to your personal data if they (may) have been processed incorrectly;
 - limitation of your personal data;
 - deletion of your personal data;
 - transfer of your personal data to yourself or to another organisation at your request;
 - consultancy with our office available at charterama@charterama.com or by phone +31(0)10 – 741 0 741;
 - questions about the content of this privacy statement.
- 7.3 Note: we may not always be able to comply with a request. If this is the case, we will let you know and explain the situation to you.

8 Security of your data

We have taken adequate technological and organisational measures to protect your personal data.

9 Providing data to third parties

- 9.1 We will never provide your data to third parties without a good reason. We can do so only if you give us permission, if we are legally required to do so, or if such a provision of data would help us achieve our purpose of processing your personal data.
- 9.2 For our company's functioning and depending on the services provided to you, we may provide your personal data to the following persons and/or parties:
- financial institutions (such as banks or insurance agencies) from which we request a financial product on your behalf or where you have a financial product that we manage for you; or in regard of which we support you for the duration of the product;
 - persons and institutions that legally need to be informed;
 - external parties that process data on our behalf and responsibility, such as our IT service provider or our (direct) marketing agency;
 - damage experts, databases concentrating on combating fraud, such as Sanctiepl@tform;
 - notaries, lawyers, accountants (if relevant).
- 9.3 External parties who process your personal data on our behalf do so exclusively for the purposes and adhering to the conditions that we agreed with them. We establish these in a written agreement.

10 Changes to the privacy statement

We may change this privacy statement in the future. You can always find the current version on our website.

11 Right of complaint

- 11.1 If you do not agree with the way in which we process our personal data or your right as a customer? Please contact our company at charterama@charterama.com or by phone +31(0)10 – 741 0 741.
- 11.2 You can also file a complaint with the Personal Data Agency. For instructions, please visit www.autoriteitpersoonsgegevens.nl .