1. Justitia

Justitia is an insurance company specialising in insuring Employee Benefits plans. It is registered under number 878. It has its registered office at Plantin en Moretuslei 301, 2140 Antwerp.

2. Products

The products on offer from Justitia are always custom-made, taking into account the needs and requests of the company holding the policy. They are put together in cooperation with insurance brokers from the Vanbreda Group (www.vanbreda.be).

The revised list of companies in the Vanbreda Group that participate in the exchange of data is available under the 'Contact' tab or can be requested via info@vanbreda.be or one of the other channels via which you can contact Vanbreda.

3. Codes of conduct and conflict of interest policy

Justitia respects the codes of conduct, regardless of whether these are required by law or by ethical codes for insurers.

This means, for instance, that when offering or concluding insurance contracts, Justitia respects the fundamental AssurMiFID codes of conduct.

However, as with every insurer, Justitia can be faced with conflicts of interest. For that reason, a conflict of interest policy has been drawn up. This policy takes account of the fact that there are close ties between Justitia and the Vanbreda Group, among other aspects. These measures serve to ensure that Justitia always acts in its clients’ interests in a loyal, fair and professional manner.

4. Privacy policy

Justitia respects your personal privacy in accordance with the relevant legislation.

You are not obliged to respond to the questions asked, but failing to respond may in some cases mean that it is not possible, or that Justitia refuses to enter into a (pre-)contractual relationship with you, to continue such a relationship, to pay compensation or to carry out a transaction requested by you or by a third party on your behalf.

3.1 Use of your personal data

The personal data you share with us is treated as strictly confidential. It is used for the following purposes: insurance services, management of personal insurance policies, handling of queries and claims, centralised management of the client base, marketing of insurance services, global overview of clients, transaction monitoring and prevention of irregularities, and commercial purposes.

By providing your data, you agree to that data being shared with our staff and/or subcontractors who are responsible for one or several of the aforementioned activities and, where applicable, with persons indicated by you and/or the staff of other companies whose intervention is required for the purpose of one or several of the aforementioned activities.

You consent to the exchange of the data held on you between companies currently and in future part of the Vanbreda Group in Belgium.

This exchange of data is intended to permit the companies involved to centrally manage the client base, to gain a global vision of clients, to perform studies, compile statistics and/or conduct marketing campaigns, to provide the aforementioned services and to monitor the regularity of transactions (including prevention of irregularities).

You also consent to your personal data being used in connection with the implementation of relevant contracts, and forwarded to countries outside of the European Union on the condition that this is conducive or necessary to the implementation of contracts of which you are the policyholder, insured party or beneficiary.

Personal data indicating your racial or ethnic background is never used, except when this is apparent from data used to identify you (such as your name, surname, address and nationality). Personal data regarding your political convictions, religious beliefs or worldview, membership of a trade union or your sexual life are never used, except when apparent from other data (e.g. payment transactions).

JUSTITIA is responsible for the use of personal data. It in turn has delegated this task to: VANBREDA RISK & BENEFITS NV with its registered office at Plantin en Moretuslei 297, 2140 Antwerp – RPR Antwerp, Antwerp Division – VAT BE 0404.055.676 – FSMA 13718 A-R or one of its subsidiaries.

Changes to our Privacy Policy in future cannot be excluded. We advise that you re-read the text of this declaration from time to time in order to stay on top of any changes.
3.2 Right of inspection and modification of personal data

You have the right to inspect the data held on you and used by us, and you may, where appropriate, request that incorrect data be changed and that unlawfully used data be deleted.

You may, at any time, free of charge and upon simple request, appeal against the use of data held on you for commercial canvassing (direct marketing) purposes and/or withdraw your consent to the exchange of data held on you within Justitia and the Vanbreda Group in Belgium for the purposes of direct marketing; your request will be met as quickly as possible.

You can submit such a request via e-mail to info@justitia.be or using one of the other channels via which you can contact us.

3.3 Commission for the Protection of Personal Privacy

If you so wish, you can obtain further information regarding legislation on the protection of personal privacy from the Commission for the Protection of Personal Privacy, Rue de la Presse/Drukpersstraat 35, 1000 Brussels.

4. Contact and identification details

You will find all our contact and identification details on the contact page of our website. You can contact us in English, French and Dutch.

Justitia NV, Plantin en Moretuslei 301, 2140 Antwerp is registered as an insurer with the FSMA under number 878.

The register of insurers is held by the FSMA (Rue du Congrès/Congresstraat 12-14, 1000 Brussels), and can be viewed at www.fsma.be.

5. Complaints

If you have any questions or complaints, you should first get in touch with the contact person responsible for your file.

You can also submit a complaint to Justitia NV, Plantin en Moretuslei 301, 2140 Antwerp using our form or send an e-mail to info@justitia.be.

If you are not satisfied with our response, you can also call upon the Insurance Ombudsman (Square de Meeûs/de Meeûssquare 35, 1000 Brussels, Tel. +32 2 547 58 71 – Fax + 32 2 547 59 75 – info@ombudsman.as – www.ombudsman.as).