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## **PRIVACY POLICY**

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### **1 THE COMPANY**

Orbis Risk Partners is a marine and specialty risk and insurance advisory company which specializes in load insurance, shipping, kidnapping and ransom insurance, transport and logistics insurance, risk and insurance due diligence, risk awareness training, claims and recovery and maritime and logistics legal services; Orbis Risk Partners is registered in Brussels as a credit institution accordingly

### **2 OBJECTIVES**

The purpose of this policy is to help you understand what information Orbis Risk Partners collects, why we collect it and how you can update, manage, export or delete your information. Orbis Risk Partners ("us", "we", or "our") operates the [www.Orbis-partners.com](http://www.Orbis-partners.com) website. Orbis Risk Partners core principle is transparency which is carried out throughout this privacy policy by highlighting the most important aspects regarding your privacy. The usage of the Orbis Risk Partners website is provided at no cost and is intended for use as is.

This page is used to inform you regarding our policies with the collection, use, and disclosure of Personal Information regarding our marine solutions. Personal Information is defined as information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context.

Please read our privacy policy carefully to have a clear understanding in how we collect, use, protect or otherwise handle your Personal Information in accordance with our website.

### **3 What information do we collect?**

When using our Orbis Risk Partners website and subscribing to our newsletter, or by contacting us you provide us your first name, last name, phone number, company name and email address.

When using our Orbis Risk Partners application you give us your first and last name, phone number and email address, and you create a username and password. Your username could be a pseudonym of your choice, but we encourage you to choose an appropriate name for clear communication. You can also add a profile picture to your account.

We will collect contact information by email, chat and through chatter messages within the application between you and the Orbis Risk Partners team on all relevant topics. We receive some information automatically when you use our Orbis Risk Partners application. This includes data about your device, software, operating system, app usage, your IP address and the date and time of each login within the Orbis Risk Partners application.

In addition, we may use third party services such as Google Analytics that collect, monitor and analyze this type of information in order to increase our Service's functionality. These third-party service providers have their own privacy policies in how they use such information.

### **4 Does Orbis Risk Partners collect special personal data?**

Orbis Risk Partners does not collect personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, and the processing of genetic data, biometric data for the purpose of uniquely identifying a natural person, data concerning health or data concerning a natural person's sex life or sexual orientation on a regular basis.

However, in case of claim handling we could collect special categories of personal data like health data of a crewman, contractor or correspondent. The lawful basis for the collection of this information has been outset by the EU GDPR in article 9, 2f as the information is required for the necessity for the establishment, exercise or defence of legal claims.

This shall not apply when processing relates to personal data which are manifestly made public by the data subject.

## **5 Why do we collect this information?**

Orbis Risk Partners collects personal information to optimize our services, because of contractual necessities, to comply with legal obligations to which Orbis Risk Partners is subject like the anti-money laundering regulations and for direct marketing purposes.

## **6 Contractual necessity**

In order to maintain our relationship and provide solutions, Orbis Risk Partners collects personal information regarding the contact person for (pre)contractual necessities.

## **7 Compliance to legal obligations:**

Orbis Risk Partners acts in the financial (insurance) industry which is a highly regulated industry with anti-money laundering, incidents reports and sanction screening procedures.

Orbis Risk Partners is registered in Belgium and therefore needs to comply according to the Belgium regulator, the FSMA.

The FSMA requires Orbis Risk Partners to keep records of personal data, as part of the AssurMiFID regulatory framework.

Orbis Risk Partners is obligated to apply careful due diligence in the best interest of the client, Orbis Risk Partners and the FSMA.

To be able to show the regulation entities that Orbis Risk Partners acts in accordance with the FSMA framework, Orbis Risk Partners is obligated to collect all the information between the client and Orbis Risk Partners, which consists of:

- Data on the client and the control of the service provider
- Advertising data used by the service provider
- Personal data on the identity of the client and the service provider
- Data on provision of the intermediation services provided by Orbis Risk Partners to the client
- Personal data which is part of the client file of the service provider

## **8 Claims and Legal**

Our legal and claims department provides support in legal counselling, claims handling and recoveries.

In order to help our clients to the best of our ability we might have to process special personal data.

Personal information in regard to claims and legal handling could contain special categories of personal data like health data of a crewman, contractor or correspondent. The lawful basis for the collection of this information has been outset by the EU GDPR in article 9, 2f as the information is required for the necessity for the establishment, exercise or defence of legal claims.

This also applies to the transfer of personal data to a third country outside the EU.

## **9 Direct Marketing**

Direct marketing is aimed at establishing or maintaining a direct relationship between organizations and clients. Orbis Risk Partners collects e-mails for direct marketing, for instance providing you with our monthly newsletter and personalized solutions which might be of interest of our clients.

The EU GDPR states that Orbis Risk Partners needs to make a trade-off between the organizations interest and the interest and right of the owner of the personal data.

The processing of personal data for the purposes of direct marketing has been analysed and found appropriate for business development within a company like Orbis Risk Partners in regard to the EU directive e-Privacy (2002/58/EC) Art. 13 (2) in regard to online communication.

This states "where a natural or legal person obtains from its customers their electronic contact details for electronic mail, in the context of the sale of a product or a service, in accordance with Directive 95/46/EC, the same natural or legal person may use these electronic contact details for direct marketing of its own similar products or services provided that customers clearly and distinctly are given the opportunity to object, free of charge and in an easy manner, to such use of electronic contact details when they are collected and on the occasion of each message in case the customer has not initially refused such use".

An organization may use someone's personal data for advertising if this is in the legitimate interest of the organization.

This means that the organization may use this data for the normal operations or the daily management of the organization after assessing the rights of the data object to be minimally impacted. Orbis Risk Partners only processes the name, phone and email address of the contact person related to the company.

This information normally is collected from public websites of the company, during trade shows and from the collection of business cards. This information does not contain any sensitive or special personal information. Orbis Risk Partners concludes that the data processing is indeed necessary for the normal company operations within Orbis Risk Partners.

We will not sell your personal information to advertisers or other third parties.

## **10 How long does Orbis Risk Partners keep your personal data?**

Orbis Risk Partners keeps your personal data in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal data are processed.

Personal data may be stored for longer periods insofar as the personal data will be processed solely for archiving purposes, scientific or historical research purposes or statistical purposes in accordance with Article 89 (1) subject to implementation of the appropriate technical and organisational measures required by this Regulation in order to safeguard the rights and freedoms of the data subject ('storage limitation').

Due to legal obligations Orbis Risk Partners stores personal information for a minimal of 5 years after termination of the business relation. This includes personal data about the preferences of the client and the collected information for insurance solutions. In case of any legal reasons this storage term can be extended.

### **11 Who is the data provided to?**

We may share information to the third parties like affiliated companies and subcontractors working for Orbis Risk Partners.

Orbis Risk Partners uses certain trusted third parties to help us improve and protect our services.

- We make use of the Salesforce platform. More information regarding their privacy policy can be found here:  
[https://www.salesforce.com/company/privacy/full\\_privacy](https://www.salesforce.com/company/privacy/full_privacy)
- To notify you in case of a chatter message on mobile devices we make use of the OneSignal platform. More information regarding their privacy policy can be found here: [https://onesignal.com/privacy\\_policy](https://onesignal.com/privacy_policy)
- In order to optimize our website, we use Google Analytics. More information regarding their privacy policy can be found here:  
<https://www.google.com/policies/privacy>
- You can contact us via Whatsapp. More information regarding their privacy policy can be found here:  
<https://www.whatsapp.com/legal>

We may disclose your information to third parties if we determine that such disclosure is reasonably necessary to:

- comply with the law;
- protect any person from death or serious bodily injury;
- prevent fraud or abuse of Orbis Risk Partners or our users; or
- protect Orbis Risk Partners' property rights.

To comply with applicable laws and regulatory obligations, including laws outside your country of residence, such as those relating to anti-money laundering and anti-terrorism to comply with the legal process and respond to requests from public and governmental authorities (including those outside your country of residence).

To establish and defend legal rights, to protect our operations, or those of any of our group companies or insurance business partners.

### **12 International Transfer of Personal Information:**

Due to the global nature of our business with multiple offices around the world, we may transfer personal information to parties located in other countries. We may transfer information internationally to our group companies, service providers, business partners and governmental or public authorities.

Orbis Risk Partners has the safeguards in place to confirm that the security of your personal data is not affected by the transfer.

### **13 Children's Privacy**

Our Services do not address anyone under the age of 13 ("Children"). We do not knowingly collect Personal Information from children under 13.

### **14 Automatic profiling**

Orbis Risk Partners does not use automatic profiling. All our clients will receive an individual and personalized solution fitted to the wishes and needs of our clients.

### **15 Security**

At Orbis Risk Partners it is our top priority to keep your information secure. Orbis Risk Partners will take appropriate technical, physical, legal and organizational measures, which are consistent with applicable privacy and data security laws.

All personal information collected within the IT systems of Orbis Risk Partners are secured by a password and Multi-factor authentication. We will continue to work on features to keep your Personal Information safe and will maintain an audit log to identify any prohibited access.

When Orbis Risk Partners provides Personal information to a service provider, the service provider will be selected carefully and Orbis Risk Partners will require them to take the appropriate measures to protect the confidentiality and security of your Personal Information.

In the unlikely event a data breach might occur and entails a risk to the rights and freedoms of natural persons, we will notify you by email within 7 business days.

### **16 Personal Information of other individuals**

If you provide personal information to Orbis Risk Partners regarding other individuals, please make sure that:

- You agree to inform the individual about the content of this Privacy Policy.
- You obtain any legally required consent for the collection, use, disclosure and transfer (including cross-border transfer) of Personal Information about the individual in accordance with this Privacy Policy.

### **17 Rights of the Data Subject**

The data subject has the following rights under the new EU GDPR regulation:

- Right of access
- Right to rectification
- Right to erasure ('right to be forgotten')
- Right to restriction of processing
- Right to data portability

#### **17.1 Right of access**

According to article 15, the data subject shall have the right to obtain from the controller confirmation as to whether or not personal data concerning him or her are being processed, and, where that is the case, access to the personal data.

#### **17.2 Rectification**

Article 16 states the right to rectification. The data subject shall have the right to obtain without undue delay the rectification of inaccurate personal data concerning him or her. Taking into account the purposes of the processing, the data subject shall have the right to have incomplete personal data completed, by providing a supplementary statement.

### **17.3 Right to erasure ('right to be forgotten')**

The data subject shall have the right to obtain the erasure of personal data concerning him or her without undue delay and Orbis Risk Partners shall have the obligation to erase personal data without undue delay.

The above shall not apply to the extent that processing is necessary:

- For exercising the right of freedom of expression and information;
- For compliance with a legal obligation which requires processing by Union or Member State law to which the controller is subject or for the performance of a task carried out in the public interest or in the exercise of official authority vested in the controller;
- For reasons of public interest in the area of public health in accordance with points (h) and (i) of Article 9(2) as well as Article 9(3);
- For archiving purposes in the public interest, scientific or historical research purposes or statistical purposes in accordance with Article 89(1) in so far as the right referred to in paragraph 1 is likely to render impossible or seriously impair the achievement of the objectives of that processing; or for the establishment, exercise or defence of legal claims.

### **17.4 Right to restriction of processing**

Where the controller has made the personal data public, conform article 18 the data subject shall have the right to obtain from the controller restriction of processing.

Orbis Risk Partners will not make any personal data public, which counteracts the risks as stated above.

Conform article 19, Orbis Risk Partners shall communicate any rectification or erasure of personal data or restriction of processing carried out in accordance with Article 16, Article 17(1) and Article 18 to each recipient to whom the personal data have been disclosed, unless this proves impossible or involves disproportionate effort. Orbis Risk Partners shall inform the data subject about those recipients if the data subject requests it.

Orbis Risk Partners will provide a copy of the personal data undergoing processing upon request of the data subject. For any further copies requested by the data subject, we may charge a reasonable fee based on administrative costs. Where the data subject makes the request by electronic means, and unless otherwise requested by the data subject, the information shall be provided in a commonly used electronic form.

The right to obtain a copy shall not adversely affect the rights and freedoms of others.

## **18 How to file a request?**

The EU GDPR stimulates that you have the right of access, rectification, erasure or to restrict the processing of your data.

Third parties might attempt to exercise a data subject's rights without proper authorisation to do so. Orbis Risk Partners is therefore permitted to ask data subjects to provide proof of their identity before giving effect to their rights.

Orbis Risk Partners must use all reasonable efforts to verify the identity of data subjects. Where the controller has reasonable doubts as to the identity of the data subject, Orbis Risk Partners may request the provision of additional information necessary to confirm the identity of the data subject (ID/Passport or another document) but is not required to do so.

Under the GDPR, Orbis Risk Partners is exempt from its obligation to comply with Art. 15 – 22 if it cannot identify the data subject related to the relevant data subject. Before we can start your request, we therefore need to verify your identity, to make sure you are correctly requesting to alter your own personal data.

If you wish to make a request, email us at [support@Orbis-partners.com](mailto:support@Orbis-partners.com), we will need you to supply us with the following information:

1. Subject: Data Rights

Full name

Phone number where we can reach you

Your request to access, rectify, erase or to restrict the processing of your data.

The reason why you believe your personal data is not processed correctly.

2. Upon the arrival of your request we will check your given information with our information.

3. We will verify your ID by calling you on the known phone number in our IT system. If we do not have a direct mobile phone number, we will verify your identity by contacting the company details or ask you to provide us with the necessary documents to acknowledge your identity.

4. Within 4 weeks you will receive a copy of your personal information as stored within Orbis Risk Partners.

5. In this copy Orbis Risk Partners states:

Your personal data;

The purpose why Orbis Risk Partners uses your personal data;

What types of data we use;

6. Which organizations or types of organizations receive your data;

How Orbis Risk Partners collected your data.

7. Orbis Risk Partners will confirm that the request of the data subject has been processed.

## **19 Changes to this Privacy Policy**

As Orbis Risk Partners will continue to develop we may decide to revise this Privacy Policy. The changes will be updated on our website. Please take a look at the "Last Updated" date at the top of this Privacy Policy to see when it was last revised.