

# AssurMiFID

MiFID (Markets in Financial Instruments Directive) is a set of rules of European law that contribute to the harmonisation of the regulation of transactions in financial products and the integration of financial markets.

The main objectives of MiFID are, on one hand, to strengthen the competitiveness and transparency of the financial markets and, on the other hand, to ensure better consumer protection.

The Belgian legislator has integrated this directive in the Insurance Act of 30th July 2013 supplemented by three Royal Decrees of 21th February 2014.

The FSMA Circular of 16th April 2014 complements and clarifies this regulation. This law came into force on 30 April 2014.

In accordance with the legal requirements, we apply the following rules of conduct to our insurance mediation activities:

## 1. Products and services involved

### 1.1. Insurance intermediation

It concerns our insurance mediation services, i.e. the activities that consist of advising on insurance contracts, offering, proposing, carrying out preparatory work, concluding insurance contracts or concluding insurance contracts, or assisting in their management and implementation.

### 1.2. Insurance branches

Our firm is authorised to mediate in insurance products of the following insurance branches:

1: Accident; 2: Illness; 3: Land vehicles; 4: Railway rolling stock; 5: Aircraft; 6: Ships; 7: Transported goods; 8: Fire and natural forces; 9: Other damage to goods; 10: Motor vehicle liability; 11: Aircraft liability; 12: Liability of ships; 13: General liability; 14: Credit; 15: Deposit; 16: Sundry financial losses; 17: Legal assistance; 18: Emergency assistance; 21: Life; 22: Marriage and birth insurance; 23: Life with investment funds; 24: Permanent health insurance; 25: Tontine arrangements; 26: Capitalisation; 27: Pension funds; 28: French Insurance Code Book IV, volume 4, chapter I; 29: Transactions relating to the length of human life.

## 2. Duty of care - Know your customer

The duty of care means that we have to do the necessary efforts to take care of the interests of our clients in a loyal, equitable and professional way.

Advice and personalised recommendation:

The AssurMiFID guidelines aim at a better understanding of the nature of the proposed contract or service, as well as the associated risks, so that clients can take an informed decision whether or not to subscribe. Only people who have received training and have sufficient technical knowledge can give advice and personalised recommendations in the domains and branches of insurance that they are familiar with.

Duty of analysis:

In general, we have to make sure that the insurance contract that we propose meets all the requirements and needs of our clients.

## 3. Information obligation - Inform your customer

The information obligation implies that we have to provide clear, correct, complete, timely and not misleading information to our clients. The client receives sufficient information to make informed decisions.

These obligations relate to ourselves as well as to the services and insurance contracts that we propose.

## 4. Conflict of interest policy

### 4.1. General framework

Many of the potential conflicts of interest are inherent to the profession of insurance broker. We can identify and manage them but it is impossible to always avoid them. Other potential conflicts of interest arise from specific files or are a combination of circumstances. If these cannot be avoided or managed, we will always inform the clients concerned.

### 4.2. Identification of potential conflicts of interest

Conflicts of interest may arise between our company and its affiliates and a customer or between multiple customers.

It mainly concerns:

- Situations where profits or losses are made at the expense of the client;
- Situations in which we have a different interest in the result of the service or transaction;
- Situations with a financial incentive to put other clients first;
- Situations in which the same business as the client is conducted;
- Situations in which we receive compensation from another person than the client for the insurance mediation services provided.

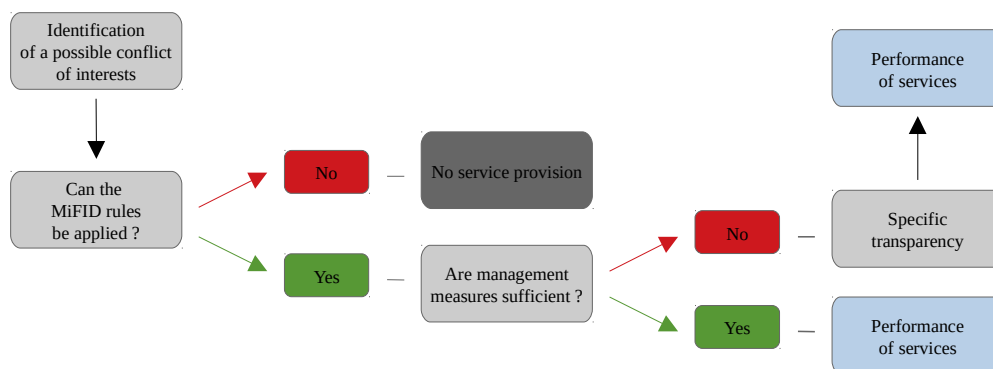
### 4.3. Management measures

When offering or providing insurance mediation services, we will always be loyal, fair and professionally committed to interests of the client and we will, among other things, comply with the following provisions:

- The AssurMiFID code of conduct;
- The anti-money laundering and anti-fraud regulations;
- The regulations on privacy;
- The sectoral code of conduct of professional federation FVF of which we are a member.

We will also keep our knowledge of these provisions up to date and, more generally, ensure that our knowledge, training and skills are in accordance with the requirements for exercising the professional activity of insurance mediation.

### 4.4. Procedure for managing conflicts of interests



### 4.5. Specific transparency

If in a specific situation our management measures would not offer sufficient guarantee, we will provide you with information about the general nature and / or sources of the conflict of interests, so that you can make an informed decision. You can always contact us for more information.

## 5. Remuneration

For our insurance mediation services we will in principle receive a remuneration from the insurance company, which is part of the premium that you pay as a customer. In addition, a compensation is possible linked to our insurance portfolio at the involved insurance company or for additional tasks that we perform. Otherwise, we will receive a fee for our services from you as a customer. For more information, please feel free to contact us.

## 6. Contact and identification details

On our [contact page](#) you will find all contact and identification details. We communicate in Dutch, French and English.

Lealis bvba, Bourcetstraat 8, 2600 Berchem is approved as an insurance intermediary by the FSMA under registration number 0692733517.

The register of insurance intermediaries is kept by the FSMA (Congresstraat 12-14, 1000 Brussels) and can be found at [www.fsma.be](http://www.fsma.be).

### Questions & problems:

For all your questions and problems, please first contact Lealis Ltd., Bourcetstraat 8, 2600 Berchem via [our form](#) or send an e-mail to [info@lealis.be](mailto:info@lealis.be). Complaints about insurance mediation can also be submitted to the Insurance Ombudsman (de Meeûssquare 35, 1000 Brussels, Tel. + 32 2 547 58 71 - Fax + 32 2 547 59 75 - [info@ombudsman.as](mailto:info@ombudsman.as) - [www.ombudsman.as](http://www.ombudsman.as)).

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