

**1. Why do I have to read these General Terms and Conditions?**

By installing and/or using the Health Care app and website from Vanbreda Risk & Benefits NV (hereafter referred to as Vanbreda), you are declaring as the user that you have taken note of these General Terms and Conditions and that you agree with them.

**2. What can I use the HealthCare App for?**

The Health Care app and website simplifies the procedure for submitting medical expenses to Vanbreda or to inform us that you have been hospitalised. You can digitally upload the cards that are available to you in the app, meaning you will have access to the right data anywhere and at all times.

You can install the Health Care app easily from the App Store or Play Store. Installation itself does not require identification.

If you want to request cards, notify that you have been hospitalised or submit medical costs, you will have to provide certain personal data. This way, Vanbreda can process each request correctly.

**3. Do I have to keep the original documents?**

You must keep the original copies of the documents you submit using the Health Care app and website, and give them to Vanbreda if asked to do so.

**4. Can I submit expenses to more than one insurer?**

By submitting the documents, you are confirming that you are only requesting reimbursement for medical expenses submitted from Vanbreda. If the expenses are reimbursed by another insurance or reimbursement policy, you must inform Vanbreda immediately. In such cases you are not entitled to reimbursement from Vanbreda.

**5. What happens to my personal data?**

Vanbreda processes both the personal data you give to request cards, submit costs or give notice that you have been hospitalised as well as the documents you attach to implement and manage your insurance policy, and to handle the request and/or claim.

**In order to implement a contract, Vanbreda sometimes has to process your medical and/or sensitive data. By providing such medical and/or sensitive data, you expressly consent to Vanbreda doing so.**

If it is necessary for implementing a contract, or if legally required to do so, Vanbreda may pass on your personal data to third parties (insurers, experts, medical examiners, etc.). If a subcontractor or supplier processes your personal data, this will always be done securely and solely for the purpose of implementing their specific task.

Unless it is necessary for implementing a contract, your personal data will only be processed within the European Economic Area. Vanbreda will inform you in advance if this changes.

You can find more information about Vanbreda's privacy policy, your rights (view, correct, object, etc.), data retention periods and other proceedings that take place in relation to the proper workings of Vanbreda at [www.vanbreda.be/en/privacy/](http://www.vanbreda.be/en/privacy/).

**6. What is the extra AssurPharma service?**

By requesting your cards via the Health Care app or website, you will automatically gain access to the extra AssurPharma service. This means that you will be able to have the pharmacist digitally send your pharmacy expenses directly to Vanbreda. You receive digital barcodes in the app or via e-mail, which you let the pharmacist scan. Vanbreda receives this data digitally, and processes your expenses based on them in accordance with the provisions in your plan. You no longer have to submit the paper BVAC certificate the pharmacist gives you.

**7. What terms and conditions apply to the extra AssurPharma service?**

By using the barcode at the pharmacist you agree to your expenses being submitted to Vanbreda digitally and these expenses being paid out to the bank account number that you have submitted to Vanbreda. This can be an account number you submitted through the app or website, or the account number that Vanbreda has stored in its systems at an earlier moment.

All settlement notes relating to your expenses (including expenses received by post, e-mail or online) will be sent to your e-mail address or posted on Doccle (if you are already connected to Doccle). You can amend your bank account number or e-mail address at any time using the contact information you have.

**8. How do I know which expenses I have submitted?**

Once you have submitted medical expenses and/or notified us that you have been hospitalised, Vanbreda will

send you a confirmation e-mail. This confirmation e-mail has a copy of the documents you included attached. This confirmation e-mail is sent to the account linked to the user profile.

**9. Is the Health Care app and website always available?**

Vanbreda takes great care to ensure that the Health Care app and website is high quality and user-friendly. Vanbreda endeavours to make the Health Care app and website available 24 hours a day, 7 days a week. It is possible that Vanbreda will have to interrupt some or all of the services it offers through the Health Care app and website in order to adapt the features provided in the Health Care app and website. Vanbreda does not offer any guarantees as to the accessibility, availability or response times of the app and website. Vanbreda may change or interrupt service provision via the Health Care app and website if necessary for maintenance or in the event of fraud. Naturally, Vanbreda will endeavour to keep the duration of any interruptions as short as possible. Users will not be informed in advance of any interruptions to service.

**10. What are Vanbreda's responsibilities?**

Except in cases of severe or intentional errors, neither Vanbreda nor its employees shall be liable for direct or indirect damages (including loss of profit or loss of opportunities) you may incur by using the Health Care app and website or your inability to use it for any reason.

**11. Can these General Terms and Conditions change?**

Vanbreda may change the contents of these General Terms and Conditions at any time. It is therefore important that you read them regularly.

**12. Who holds the Health Care app and website property rights?**

All property rights relating to the Health Care app and website and its contents belong to Vanbreda. You are only given non-exclusive right of use to use the Health Care app and website for the purposes for which it has been made available.

This means you may not copy, amend, publish, exploit or use in any other way anything from the Health Care app and website, except where explicitly permitted by these General Terms and Conditions.

**13. Does Vanbreda use cookies?**

Vanbreda uses cookies linked to the Health Care app and website. You can find more information about our cookie policy [here](#).

**14. Where can I ask questions or make a complaint?**

For any questions or issues, in the first instance you can contact Vanbreda Risk & Benefits NV, Plantin en Moretuslei 297, 2140 Antwerp using our [form](#) or send an e-mail to [info@vanbreda.be](mailto:info@vanbreda.be). Complaints can also be made to the Insurance Ombudsman (Square de Meeûs/de Meeûsquare 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)) or through the European Union's [Online Dispute Resolution platform](#).