



Privacy statement VMOB (website)

We respect your privacy

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1. Introduction

In accordance with the European Data Protection Regulation of 27 April 2016 (GDPR), the VMOB (mutual assistance insurance company) MLOZ Insurance acts as controller for the management of your health insurance contracts and has appointed a data protection officer (who can be reached at privacy@mloz.be, via the online form: https://www.mloz.be/nl/privacy_form or by sending a letter to MLOZ Insurance - DPO - Route de Lennik 788 A, 1070 Brussels). The insurance agent Helan acts as a processor for the controller MLOZ Insurance in this regard.

2. Which data is processed?

Depending on the services you have taken out, the insurance agent Helan may process the following personal data:

- identification data and financial data, consumption and lifestyle habits, personal characteristics, family composition, affiliations (previous health insurance fund, current and future), previous insurer, ('A' data)
- and the following specific data:
 - national register number ('B' data)
 - and health data, specifically:
 - the medical administrative data, specifically contained in the invoices and certificates for assistance provided issued by the caregivers ('C.1' data)
 - and medical data ('C.2' data).

Medical data is collected and processed under the supervision and responsibility of the medical advisor of MLOZ Insurance.

3. What are our sources of information?

Your data comes from:

- primarily, you, your legal representative or anyone you have authorised
- your health insurance fund or the Landsbond van de Onafhankelijke Ziekenfondsen (National Association of Independent Health Insurance Funds), to manage your affiliation or your benefits
- your previous health insurance fund or your previous insurer, in the event of mutation
- healthcare providers you have consulted
- other insurance companies, in the event of multiple insurance, co-insurance or recovery of expenses
- where appropriate our processors

4. Are your data processed safely?

All this data is processed by authorised personnel who are contractually bound to a duty of confidentiality and legal professional secrecy. In addition, security measures have been implemented to guarantee the confidentiality, integrity and availability of your data.

5. Why and on what basis are your data processed?

Your data is collected and processed for the following purposes and on the following legal bases:

Legal basis	Purpose	Data involved
The performance of the insurance contract you have taken out (including the pre-contractual phase and the management of the end of the contract)	a) Your affiliation (drawing up an insurance proposal and the analysis of the terms and conditions of the policy included), managing your requests for reimbursement and your mutation to another insurer b) To perform the services envisaged in the contract (in particular assistance) c) Managing complaints about the services provided by MLOZ Insurance or its health insurance funds (as insurance agents)	A, B and C.2 data A and C data A and C.1 data
Our legitimate interest	a) Proposing the most appropriate insurance products in the event of mutation, to ensure continuous cover for your risks b) Managing our costs c) Selecting the people we contact in the context of our satisfaction surveys that help us analyse the suitability of the insurance products proposed by the VMOB MLOZ Insurance with your current and future needs	A data A and C.1 data A data
Your consent	a) In the context of your affiliation (for insurance products that come with a medical questionnaire) and your requests for intervention in costs b) In the context of your participation in our satisfaction surveys, to check whether the products proposed by the VMOB MLOZ Insurance meet your current or future needs c) To optimise the intervention amounts based on your data associated with the compulsory insurance and the supplementary insurance	C.1 and C.2 data A data A and C.1 data
<p>Based on our legal obligations, in particular those imposed on MLOZ Insurance as insurer and on Helan Health Insurance as insurance agent vis-à-vis the Inspection Service for Health Insurance Funds.</p> <p>These legal obligations include:</p> <ul style="list-style-type: none"> the law of 13 March 2016 on the status and supervision of insurance or reinsurance companies circulars from the National Bank of Belgium, etc. the law on insurance of 4 April 2014 the insurance distribution directive (IDD) AssurMiFID etc. 	<p>The purposes arising from the legal obligations of MLOZ Insurance as an insurer include the following:</p> <ul style="list-style-type: none"> conducting audits and checks to improve the quality of our services and offer better services/products to our policyholders to promote their physical, mental and social well-being identifying and punishing errors or fraud on your part, or on the part of the health care provider you consulted answering questions from the supervisory authorities (such as the Inspection Service of the Health Insurance Funds), the Insurance Ombudsman, etc. 	A data A and C.1 data A and C.1 data (where appropriate)

6. With whom can your data be shared?

Your personal data may be shared with:

- your and/or your legal representatives (including provisional administrators) or with your representative (professional advisor, lawyer, mediator, etc.) who has been authorised at your request, either directly or through a healthcare professional of your choice.
- your healthcare professionals, at your request
- your health insurance fund for the performance of the insurance contract as (intermediary) agent of the VMOB (mutual assistance insurance company) MLOZ Insurance
- our processors for performing the tasks we have entrusted to them
- the Inspection Service of the Health Insurance Funds and other competent legal authorities in the context of their legal inspection missions of the activities of VMOB MLOZ Insurance
- our company auditor and the external auditors relied on by our internal audit in the context of a specific remit; they are all bound by an obligation of confidentiality
- the complaints manager of MLOZ Insurance, their counterpart at the health insurance fund which is the subject of the complaint, and the insurance ombudsman in the context of complaints management
- a duly authorised third party (law, contract, authorisation, consent)
- the health professionals/healthcare providers you consulted, to check certain issues
- other insurance companies, in the event of multiple insurance, co-insurance or recovery of expenses when a third party is liable for the risk incurred
- other health insurance funds, in particular in the case of mutation or transfer

7. Who are our processors?

The VMOB (mutual assistance insurance company) MLOZ Insurance primarily relies on the following processors: our IT supplier: the non-profit organisation Mutual IT, the Landsbond van de Onafhankelijke Ziekenfondsen (National Association of Independent Health Insurance Funds) which is responsible for certain support functions for the VMOB MLOZ Insurance, the independent health insurance fund to which you are affiliated and which acts as (intermediary) agent for the management of your contracts, and the company responsible for the actuarial function on behalf of the VMOB MLOZ Insurance. Less frequently, the VMOB MLOZ Insurance relies on the following processors: assistance in Belgium for certain health problems (such as nursing after hospitalisation, home babysitting for children, home help and home care), collection agencies, lawyers or court bailiffs in the event of disputes with a policyholder, and companies for managing certain letters and digitising your documents. It is important to note that the VMOB MLOZ Insurance verifies that each processor has sufficient technical and organisational measures in place to comply with the legal requirements for data processing.

8. Will your data be transferred to countries outside the EEA?

Your data will not be transferred outside the EEA unless you specifically request it.

9. How long do we keep your personal information?

Your data will be kept from the moment you first contact VMOB MLOZ Insurance with a view to entering into a contract with it until 10 years after the end of your insurance contract, regardless of the reason for the termination of the contractual relationship, except

- in cases of legal proceedings, in which case we will keep the data and documents necessary for the proceedings for the duration thereof
- if you do not finalise your subscription to one of our products, in which case the data processed in the context of this first subscription will be retained for 6 months. The data processed in the context of your actual subscription to other products will be stored in accordance with the first paragraph.

10. What are your rights?

You have the right to access the data we process that concerns you, and you have the right to know how and for what purpose it is processed. Insofar as your rights are not inconsistent with the legal obligations (including the obligation to keep data) to which the VMOB MLOZ Insurance is subject, or do not prevent the performance of the insurance contract(s) you have taken out, you also have the right to have inaccurate or incomplete data corrected, to have data completely or partially deleted, to object to data processing, to have your data transferred to another operator, to have the processing of your data restricted, and not to be subjected to any automated decision, including profiling.

11. Can you withdraw your consent?

You can withdraw your consent at any time and without giving reasons. In such cases, it will no longer be possible to perform the processing operations on that basis, which may impact the correct performance of your contract.

However, MLOZ Insurance is legally obliged to manage personal data for the performance of its own legal obligations.

12. How do you exercise your rights?

To exercise one or more of your rights, use the online form on the VMOB MLOZ Insurance website (https://www.mloz.be/nl/privacy_form) or deliver a dated and signed written request to us at the following address: MLOZ Insurance - DPO- Route de Lennik 788 A, 1070 Brussels, do not forget to attach a copy of the front and reverse side of your identity card.

You can also contact the DPO of Helan in this regard, who can be reached at privacy@helan.be, via the request form at <https://www.helan.be/nl/over-ons/juridische-info/privacyverklaringen/> or via a letter addressed to the DPO, Gistelsesteenweg 294, 8200 Bruges.

Your request will be processed within 30 days of being submitted. Depending on the complexity and amount of requests, this time frame may be extended by an additional two months if necessary. Depending on the communication channel you have used, you will be informed by e-mail or by letter of the intervention carried out by the VMOB MLOZ Insurance based on your request. Reasons will also be given for any refusal.

The exercise of one or more of your rights will, when necessary, be notified to the processors to whom the personal data to which the request relates were communicated. If you do not agree to a data processing operation or our refusal of your request to exercise one of your rights, you can contact the Data Protection Authority, Rue de la Presse 35, 1000 Brussels or via the website www.dataprotectionauthority.be.

13. Use of artificial intelligence (AI) for some reimbursements

Helan uses artificial intelligence (AI) to process certain reimbursement requests efficiently and accurately. In clearly defined processes, reimbursements can be carried out fully automatically, without human intervention. The only personal data processed is that which is necessary for assessing and executing the reimbursement.

All AI applications are used within a controlled and secure environment and are regularly tested for quality, accuracy, and compliance with applicable regulations, including the GDPR and the EU AI Act. Individuals involved always retain their legal rights, including the right to access, correct, object and, where applicable, request human intervention.

14. Are you subject to automated decision-making, including profiling?

In the following cases, you are subject to automated decisions:

- automatic termination in the event of payment default: your member file is automatically closed in the event of non-payment of premiums following formal notice by registered letter.

In the context of this decision, you can ask that a human operator intervenes, specifically to review your situation, express your own viewpoint, receive an explanation of the decision or contest it.

15. Changes to the privacy disclaimer

This disclaimer may be modified over time, more specifically in the case of new processing operations. We invite you to consult the latest version of our disclaimer on our website.