

SERVICE GUIDE

We always aspire to be transparent in our agreements with you concerning our services. However, the Financial Supervision Act (WFT) stipulates that before you enter into a financial agreement, you ought to be familiar with several characteristics of our firm and the nature of our services. If you have any questions about these aspects, please feel free to contact us.

Corporate details

FDR Risk B.V.

Westerkade 6B

3016 CL Rotterdam, The Netherlands

E-mail address: info@fdr-risk.com

Website: www.fdr-risk.com

Chamber of Commerce Number: COC 87242885

Registration with the Dutch Financial Markets Authority (AFM)

Our firm is registered with the AFM under licence number 12049129.

The type of service we provide

Within the scope of our license, we can be of service to you in the following ways:

- Advisory and intermediary services in corporate non-life insurance

Independent organisation

We are an independent organisation. No insurers or other suppliers of insurance products hold any voting rights, shares, or other control in our company.

Selection of providers

We regularly select insurance products offered by insurance companies. In doing so, we work together with a few preferred suppliers. We determine who these companies are while we remain independent when providing you with advice.

Internal remuneration policy

Our employees are primarily managed, assessed, and rewarded for integrity, customer-focused behaviour, and performance.

Our reward policy

The remuneration for our services may be settled through the insurer who best fits your risk needs. This fee is a commission, which will be reflected in the contractual fee we will discuss before starting our contractual assignment.

An alternative option is that the commission for our services will be charged directly to you. Before we start an assignment, we estimate the services to be provided and the fee that will be associated with them. We will notify you when any additional work arises concerning the contracted assignment.

Complaints

Naturally, we do our best to provide you with the best possible service. However, if you are unsatisfied, please inform us immediately at info@fdr-risk.com. We will do our utmost best to resolve your complaint as quickly as possible.

Your personal data

We treat the data we receive from you with care. We have taken technical and organisational measures to prevent unauthorised third parties from accessing this data.

We use the data we receive from you to advise you and mediate in the field of insurance. In doing so, we will, as a rule, contact insurers, experts, and other relevant parties in carrying out the advice or mediation. We will only pass on the personal data obtained from you to third parties where this is necessary to carry out a particular part of your assignment.

We will destroy the personal data we have received from you after the insurance we arranged for you has ended, considering the applicable legal time frames for such purposes.

You have the following rights in respect of the personal data provided:

- You may ask us for an overview of the personal data we have recorded about you.
- If you believe our records regarding your personal data need to be corrected, you can request rectification. We greatly value this, as we can only do our job accurately if the data we use on your behalf is valid.
- If you no longer want us to have specific data registered in our records, you can ask us to delete this. In that situation, we will comply with your request to the extent that this follows legal regulations.
- Should you wish to restrict the use of your data, we will comply with this request to the extent permitted under legal regulations.
- At your request, we will forward your data to a third party, e.g., your accountant, lawyer, or bank.
- If we receive personal information about you from a third party, for example, your insurer, accountant, bank, or other advisers, we will inform you of this source of information.

If you wish to provide us with other data or restrict us in its use, we will inform you that our advice is incomplete and will inform you of the possible consequences. However, if we miss essential information, we cannot responsibly advise and mediate for you.

You can contact our management if you have complaints about how our firm handles your personal data. If you remain of the opinion that we have not handled your personal data sufficiently, after handling your complaint, you can file a complaint with the Dutch Personal Data Authority: www.autoriteitpersoonsgegevens.nl.