

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.
Veerhaven 14
3016 CJ Rotterdam
The Netherlands
Email 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 a fully 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 periodically select insurance products offered by various insurers. In this process we work together with a number of preferred providers, which we choose independently. This way we remain independent when providing you with advice.

Internal remuneration policy

Our employees are primarily guided, evaluated, and rewarded based on integrity, reliability, and customer-focused behaviour and performance.

Our remuneration

The remuneration for our services may be settled by the insurer to whom we introduce you. This is referred to as commission, and this commission is included in the premium charged to you.

An alternative option could be for us to charge the remuneration for our services directly to you. Before we commence an assignment, we provide an estimate of the services to be performed and the associated remuneration. Should additional work arise beyond the agreed assignment, you will be notified of this in advance.

Complaints

We strive to serve you as best as we can. However, if you are not satisfied, we kindly ask you to let us know immediately via complaints@fdr-risk.com. We will do our utmost to resolve your complaint as quickly as possible.

Data Privacy Statement

We handle the data you provide to us with great care. We have implemented technical and organisational measures to ensure that unauthorised third parties cannot access your information.

We use the data you provide to advise you and to mediate on your behalf in matters of insurance. In doing so, we may typically interact with insurers, experts, and other parties relevant to the advice or mediation process. We only share your personal data with third parties when necessary to perform a specific part of your assignment.

The personal data we receive from you in this context is destroyed after the termination of the insurance policies we have arranged for you, subject to the legally permitted retention periods.

Your rights regarding personal data

- **Access:** You may request an overview of the personal data we have registered about you. This overview will be provided free of charge.
- **Correction:** If you believe we have processed certain information about you incorrectly, you may request a correction. We greatly appreciate this, as we can only perform our work properly if the information we use is accurate.
- **Deletion:** If you no longer want us to retain certain information in our records, you may request its deletion. We will comply with your request insofar as it aligns with legal regulations.
- **Restriction:** If you wish to limit the use of your data, we will comply with your request to the extent permitted by law.
- **Data Transfer:** Upon request, we will forward your data to a third party, such as your accountant, lawyer, or bank.
- **Notification of Third-Party Data:** If we receive personal information about you from third parties, such as your insurer, accountant, bank, or other advisors, we will inform you about the source of this information.

If you choose not to provide certain information or impose restrictions on its use, we will inform you that our advice may be incomplete and highlight the potential consequences. If we lack essential information, we cannot responsibly advise or mediate on your behalf.

Complaints about data handling

If you have any complaints about how our office handles your personal data, please contact our management. Should you remain dissatisfied after your complaint has been addressed, you can file a complaint with the **Dutch Data Protection Authority** at www.autoriteitpersoonsgegevens.nl.