

## SERVICE GUIDE

With our service guide we would like to explain who we are and what we can do for you. But also what you may expect from us. International Insurances is provided by Heilbron Assurantiën.

### Who are we?

Knowing for sure is living without burden. This is what Heilbron Assurantiën stands for. Although we have been active since 1932, we communicate for the people of today: straightforward and unburdened. We present ourselves as a partner who supports entrepreneurs and individuals in the field of financial services and risk management. As a 100% independent intermediary, we actively seek insurances that are the best fit to the personal wishes and circumstances of our relationships. We like to read the fine print and go one step further. This way we ensure that our relationships can focus on their business in the best possible way.

### Our relationship with lenders and insurers

We are a fully independent company. No bank, insurer or other financial products provider have voting rights or have a share in our capital. Our office is totally advisory-free. That means that we have no contractual obligation to advise you to opt for the financial products of certain insurers or banks. That assures you of objective advice.

We do business with various insurers and financial institutions. For example we work with Mandaat Assuradeuren B.V. They conduct in power of attorney for insurers. For payment and savings products, we work exclusively with the RegioBank. Per request we are happy to provide you with more information on the other providers we work with.

### Our services and procedures

We are an intermediary in the field of insurance, bank savings products, pensions, mortgages and other financial services. We advise and mediate. Together, we make an assessment of the financial risks you are dealing with. Subsequently we can advise you on the financial products that we believe meet your needs and personal circumstances.

We can also mediate with a financial provider for you. This means that we assist you in taking out the recommended products. We contact financial products providers and request an offer. You can then purchase this financial product through our mediation. Because financial services often extend to a broader orientation on financial products, you can expect an integrated approach that takes into account what is important in your specific situation. We have the required knowledge, expertise and contacts with financial products providers to make sure that your wishes and personal situation are met from the beginning.

We mediate and advise on both simple and more complex products (complex products). We will first draft your customer profile when you ask us for advice about a complex product, such as life insurance and mortgages. This profile is required by law and implies that we have to ask you questions about your (future) financial position. In addition, we make an inventory of your knowledge, experience and your financial objectives. We also take in account the level of risk you are willing to take.

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Based on your customer profile, we will give you suitable advice about the financial products offered by the financial institutions which we believe are the most appropriate for you.

With us, you are free to choose the suppliers and products.

After you made a selection, we will contact the relevant providers and establish the financial agreements.

We will keep you informed of substantial changes of the products you have taken out during the term of the financial agreements.

For policies and mortgages that run through our mediation, we do the following:

- we administer the policies and / or mortgages we have advised you;
- in the case of insurance, we check the policy and the premium that insurers charge you and with a mortgage we check the interest and / or repayment;
- during the term of the insurance and / or mortgages you can get an explanation and pass changes on the financial products you have taken out;
- in case of damage, you will be advised on how to proceed.

### What we expect from you?

We expect you to provide the correct information. So that we can ensure that your risks are properly covered. In case of damage, your claim will be affected if we conclude that you have provided incorrect or incomplete information.

Also, provide us with information if you have a policy with other insurance companies. Based on this information we can determine if you are underinsured or over insured.

Also, if your personal and / or business situation changes or changes occur with regard to insured items, it is advised to report this to us. So we can prevent risks from being uninsured.

We would like to ask to check the received documents. Please let us know in case of any inaccuracies. Finally, we trust that the premium will be paid on time for the provided services.

### Privacy

When advising on and providing financial products or services, we ask you for confidential information. We will handle this information with care and we do not simply share this information with others. Confidentiality is an important aspect in our company.

We handle your personal data with the utmost care. By means of various technical and organizational measures, we protect the personal data we process optimally against unauthorized access and unauthorized use. The security of our buildings, workplaces and systems are also considered.

In addition, we do not store your data longer than strictly necessary for the purpose of processing. The duration varies per product

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You have the right to ask us for information about how we process personal data and which data we process about you.

You also have the right to request to amend or delete incorrect data. Do you want to know more about how we handle personal data and how we process it?

Read more <https://internationalinsurances.nl/en/privacy/>.

## Payment

You can pay the insurance premiums via automatic payment, direct debit, invoice or directly to the insurance company. We will discuss this per policy and make arrangements with you.

If you pay the premiums through us, you have immediately met your payment obligation towards the insurer. The insurance coverage therefore always remains unchanged. If payment is not made to us, the insurer can suspend or even cancel the cover of your insurance.

We will warn you in time if this situation threatens to occur.

## How are we rewarded?

Our reward consists of three variants that depend on the chosen product or provided service

We explain these three models below. The reward can also be a combination of the models, with or without mutual settlement.

### 1. Commission based compensation

Our reward is part of the premium that you pay. The remuneration as a percentage of the net premium and the level of the percentage depends on the product type. We will inform you in advance if additional services are provided to you for which costs are charged directly.

### 2. Subscription based reward

We have several subscriptions for supporting your product. You also pay a premium, interest or contribution for the product itself.

#### Subscription

Subscription	Rate per month
Insurer package management	€ 2.50
Insurer package standard	€ 7.50
VerZeker package management extended	€ 12.50
VerZeker package management complete	€ 19.50
Insurance package Funeral	€ 5.00
Basic Mortgages	€ 5.00
Plus Mortgages	€ 12.50

### 3. Declaration based compensation

Together, we agree upon a rate (fee) for our services based on declaration. This is possibly based on the number of hours or through a standard rate. In addition, you pay a premium, interest or contribution for the product itself.

Before we begin an assignment, we will give you an indication of both the content of the service and the costs involved and inform you accordingly. When additional work arises, in addition to the offered costs, we will inform you about the financial consequences.

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## Our hourly rates are;

Field service adviser	€ 125.00 excluding VAT
Interior city consultant on location	€ 110.00 excluding VAT
Commercial adviser internal service	€ 75.00 excluding VAT
Specialist	on request

For more information and the different rates, we refer you to the Pension, Risk, Assets and Mortgages service documents on our website: [www.heilbron.nl](http://www.heilbron.nl).

## How are our employees rewarded?

The salary of our employees are for the most part fixed. Our salaries are in line with the market and are recorded in a salary index. We regularly assess and guide our employees to act with integrity, solidity and customer focus. This assessment determines the level of the fixed salary and the level of the variable compensation.

## Registrations

We are registered with a number of organizations, so that your rights and the quality of our advice remain guaranteed. Below we listed our registrations for you.

## Chamber of Commerce (KvK)

In the trade register of the Chamber of Commerce we are registered under number 63453797.

## Adfiz

We are a member of Adfiz. This stands for Financial Security Advisors. In this way we choose to distinguish ourselves in terms of quality and to be able to offer you more certainty.

## AFM

The AFM supervises companies that are active in saving, borrowing, investing, pensions and insurance. Only if a company meets the strict requirements of the AFM does it receive a license to provide certain financial services. Our office is registered with the AFM under number 12043333.

You can consult the register of license holders at [www.afm.nl/register](http://www.afm.nl/register).

## AP

The Personal Data Protection Authority (AP) supervises compliance with the legal rules for the protection of personal data.

## The Institute for Financial Services Complaints (KiFiD)

We take complaints about our services seriously and are happy to resolve them in close consultation with you.

Through our internal complaints procedure we can examine how we can come to a solution. If that does not meet your satisfaction, you have the option to submit your complaint to the KiFiD within three months. Our registration number at the KiFiD is 300.016043 and information can be found on their website [www.kifid.nl](http://www.kifid.nl). Decisions of the KiFiD Disputes Committee are binding and our firm will comply to their rulings. You can also apply to the civil court. We are in possession of professional liability insurance.

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## How to contact us

We are open on workdays from 8.30 a.m. to 5 p.m. Outside office hours we are open by appointment. In addition, we have a 24-hour accessibility service so you can also count on us in the case of an emergency. Please find our company details below:

## Locatie Reeuwijk

Bezoekadres: Leeghwaterstraat 15-02, 2811 DT te Reeuwijk

Postadres: Postbus 150, 2810 AD te Reeuwijk

Telefoon: 0182 - 30 44 88

Email: [reeuwijk@heilbron.nl](mailto:reeuwijk@heilbron.nl) or [info@internationalinsurances.nl](mailto:info@internationalinsurances.nl)

Internetadres: [www.heilbron.nl](http://www.heilbron.nl) or [www.internationalinsurances.nl](http://www.internationalinsurances.nl)

## Want to know more

We hope that our service guide gives you sufficient insight and confidence in our services and methods. Any questions or would you like to receive more information? Please contact us by sending an email to your contact person or to our main e-mail address.



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