

SERVICE GUIDE

Introduction

The activities of Kröller Boom Assurantiën B.V. (Kröller Boom) are governed by the Financial Supervision Act (WFT). Based on the statutory provisions in the WFT, we would like to inform you in a timely manner about who we are and how we work. In this Service Guide, we list the most important information about our company. If you want to know more about certain topics, you can always contact us about this.

Who we are

Kröller Boom is an adviser on insurances and other financial services. Our job is to work with you to identify the risks you face. We then carry out a comprehensive analysis with you to determine which risks need to be insured. In doing so, we advise you on which products we believe best suit your needs and circumstances. Both privately and professionally.

In addition to this advice, we also manage the contacts between you and the financial institutions where you place the insurance/products.

Reachability/ contactdetails

We aim to be easily accessible for your clients. Our office is open Monday to Friday from 8.30 AM to 5.00. PM.

Below you will find a summary of the most important (contact)details of our company:

Kröller Boom Assurantiën B.V.

Hardwareweg 14
3821 BM Amersfoort

P) Box 2617
3800 GD Amersfoort

T: +31 (0)33 750 5000
E: info@krollerboom.nl
I: www.krollerboom.nl

WFT registration: 12004704
Chamber of Commerce registration: 32105556
KiFiD registration: 300.002152

Our services

In keywords we describe our services as follows:

- + Inventory of your advisory question
- + Explain our working method and the way you reward us
- + Inventory of the present risks
- + Inventory of your current insurance portfolio and financial management
- + Analysis of the risks, your options and available financial products
- + Advise you on suitable options with a detailed explanation
- + Establish the agreement (broking)
- + Verify that the financial products and accompanying documents are correctly issued by the provider
- + Verify that the premium is charged to you correctly
- + Inform you about relevant changes to your financial products
- + Process any changes notified by you during the term of the financial products
- + Advise you on and support you in the settlement of claims.

Interaction

For optimal service provision, good interaction between Kröller Boom and its clients is very important. This is why we ask you to:

- + Provide correct and honest information;
- + Provide information about current insurance policies;
- + Provide information about changes in your business and/or personal situation;
- + Check received documents;
- + Timely pay premiums and/or fees.

Advisory freedom

It is important for you to know that we have no contractual obligations and/or financial agreements with any provider in the field of financial services that require us to specifically include those providers' products in our advice. We are completely independent and our services are governed by Dutch law.

Providers of financial services

The Netherlands has many financial services providers. Based on our professional knowledge, performance measurements and market developments, we have made a selection. This selection is periodically assessed and adjusted where necessary. With these providers, we look at which product best suits your specific needs. At your request, we will gladly provide an overview of the providers we include in our advice.

Our quality

We are supervised by the Netherlands Authority for the Financial Markets (AFM). Our office is registered in the WFT register, which can be consulted on the AFM's website: www.afm.nl/registers. The AFM has granted our firm a license to advise and mediate in the following areas, in which we also operate:

- + Income insurances
- + Pension insurances
- + Premium pension receivables
- + Private non-life insurances
- + Corporate non-life insurances
- + Wealth
- + Health insurances

Our firm is a member of the following trade associations, among others:

- + VNAB (Vereniging Nederlandse Assurantie Beurs, Dutch Insurance Broking Association)
- + RMiA (RegisterMakelaar in Assurantiën, Registered Broker in Insurance)

This means that we are affiliated to one or more organisations that demand a certain quality standard from its members. This standard applies to the advice we provide, the way we advise and the way we maintain our professional knowledge.

Reliability

We get in touch with a lot of confidential data. Our employees have taken an oath or promise in which they declare to handle this data with care and to keep secret what is entrusted to them in the performance of their duties. In addition, employees have promised to put the interests of you, our client, at the center of their work and there is a code of conduct that all our employees are expected to comply with. We value doing business fairly and we are committed to looking after your best interests. We hold a professional liability insurance. This insurance provides cover for claims related to any professional misconduct within the limits of the policy.

Professional competence

The quality of our services is mainly based on the quality of our staff. This is why we continuously invest in this. In addition to their years of experience, our staff have acquired great theoretical knowledge. For instance, employees at our office hold the relevant diplomas in the field of pensions and insurance. This knowledge, especially in these changing times, is kept up-to-date through both internal and external training courses.

Our remuneration

Prior to providing services, we make cooperation agreements with you about our remuneration. This may consist of:

- + A fixed fee or hourly rate agreed with you
- + Commission as part of the premium owed by you to the insurer
- + A combination of both revenue models mentioned above.

Termination of the relationship

You have the right to terminate the cooperation with us in accordance with the applicable conditions. You can request the providers involved to transfer current insurance policies and/or other financial products to the adviser of your choice. We can also take the initiative to terminate the relationship with you. This does not affect the maintenance of existing contracts.

Privacy

For the work we perform for you and to inform you about relevant developments, it is necessary for us to request personal data from you and process them in our administration or advice and quotation programs. You should think about contact and identification details, data about your work and your finances, data about your financial products and, in some cases, data about your health and/or criminal record.

We provide this information to providers from whom we request quotes, financial products or financial services for you. We also provide this data to parties involved in the execution of the agreements, for example health and safety services, experts, loss adjusters or surveyors.

The personal data are kept for as long as we need them, but in any case as long as this is required by law or as long as the agreement is in effect.

As a person involved, you have the right to see what information we have stored about you in our records. You can request this at info@krollerboom.nl. If you believe that the information held by us is incorrect or wrongly held, you can request us to amend or delete this information. You can also request us not to distribute this information further (restriction). However, in such a case we may ask for further substantiation of your request, in order to determine in this way whether your request is correct.

If we have received personal data from you because you have given us explicit permission to do so, for example for carrying out marketing activities, you can withdraw your permission at any time.

If we do not fulfil your request to inspect, amend, delete or limit your data, you have the right to lodge a complaint about this with the Personal Data Authority or appeal to the civil courts.

We have taken appropriate technical and organisational measures to ensure that your personal data is in trusted hands with us. Our privacy statement applies to the processing of your personal data. The most recent version can be found on our website.

Complaints

We do our utmost to provide you with the best possible service. Nevertheless, you may not be satisfied with our service. We hope you will let us know. You can do this by telephone or in writing for the attention of the management. You will receive a response from us within five working days at the latest.

Should we not reach a satisfactory solution together, private clients may submit their complaint to the Financial Services Complaints Institute (Kifid), Postbus 93257, 2509 AG The Hague, telephone number 070-3338999, www.kifid.nl. This is an independent complaints board to which we are affiliated. The decisions of this institute are binding for us.

Both business and private clients can turn to the civil courts if they wish. Our services are governed by Dutch law.