



Service Guide

Our firm is specialised in financial services. We would like to show you how we work. In our work, we always put you, the client, first. Your personal situation and your individual wishes are our guideline. In this service guide you will find concise general information, opening hours, information about our services and where to go with complaints. And we inform you about the way in which we deal with the personal data obtained from you in the context of the General Data Protection Regulation GDPR.

Information about our services

Under the Financial Supervision Act we are required to provide you with the information below prior to the establishment of a financial agreement.

Our details are:

Hoogenraad Insurances
Haagweg 177
2281 AJ Rijswijk ZH
The Netherlands
P.O. Box 1133
2280 CC Rijswijk ZH
The Netherlands

Opening hours

Monday to Friday : 08:00 a.m. – 16:30 p.m.
Saturday : Appointments only
Sunday : Closed

AFM Registration

Our firm is registered with the Netherlands Authority for the Financial Markets (AFM) under number 12044339.

Hoogenraad Insurances is licensed to:

Advise and mediate in : General Insurance
Mediate : Life Insurance

Complaints

Of course we do our best to serve you as well as possible. However, if you are not satisfied, please let us know immediately. We will make every effort to deal with your complaint as quickly as possible. You can send your complaint to P. O. Box 1133, 2280 CC, Rijswijk ZH attn. Mr. S.S. Schreve or mail to sander@hoogenraadva.nl. If you feel we have not responded adequately to your complaint then please contact the Financial Services Complaints Board (KifID). Our registration number with KifID is: 300016474.

Financial Services Complaints Board (KifID),
P. O. Box 93257,
2509 AG The Hague
Tel: +31 900 - 3552248 (10 ct/min.)
E-mail: info@kifid.nl, Internet: www.kifid.nl

Independent Advice

Our firm is fully independent. That means we have no contractual obligation to recommend you to choose the financial products of any specific insurance company.

Control

We are a fully independent company. No insurance company or other provider of financial products has voting rights or shares in our capital.

Selection of providers

We periodically make a selection from the financial products on offer by insurance companies. For this, we work with a number of preferred companies. We decide who they are. We are therefore completely independent in giving advice.

Means of payment

1. Payment via the premium

The cost of our services can be part of the price of the product. With insurances, that means the premium; with mortgages it is the brokerage fee. You pay the premium or provision directly to the insurance company or money lender. They then transfer part of it to us to cover our operating expenses. If you have paid the premium or provision, then you have also paid us for our services, unless you have made other agreements with us beforehand.

2. Payment by the hour

Payment by the hour means that our firm closely monitors the amount of time we spend on advice and representation of your interests. You are then billed for the hours we have worked for you.

3. Payment at a fixed rate

This method of payment means that we have made a prior agreement about payment for pre-agreed services. Prior to providing our services, we reach an agreement with you about the manner of payment.

Accountability collecting personal data in the context of the General Data Protection Regulation (GDPR).

In this document we give you information about how our office handles about your personal information, which we will receive in the context of our work.

Our services

For the benefit of our business relations, we provide advice with regard to non-life insurance policies. In addition to advice on which financial products fit the wishes and needs of our customers, we support our customers in the creation and maintenance of these products.

What we are going to do for you

You have also asked us to help you analyze your financial situation and advise you on which insurance policies fit with your situation.

Your personal data

To be able to advise you well which insurance policies fit your situation, we will contact you. In this contact we ask you different questions. These questions relate to your knowledge of and experience with financial services, your financial situation, such as income, expenses and assets, your wishes and needs insofar as relevant to the financial advice and your willingness to bear certain risks yourself or your wish to cover it correctly, for example by means of insurance.

We handle your data carefully

We take good care of the information we receive from you. We have taken technical and organizational measures to prevent unauthorized third parties from becoming acquainted with these data. All our employees have also entered into a confidentiality agreement with our office.

How do we use the information we receive?

We use the information we receive from you to analyze your financial situation. From this follows our advice on which measures you can take to realize the desired financial security. This may relate to insuring certain risks. Both in the context of drafting this advice and when you ask us to carry out parts of this advice, it may happen that we have to contact insurers, expert bureaus, labor experts and others who are relevant to realize the implementation for your financial security. Insurers are then concerned with the information that these institutions wish to receive in order to be able to determine whether and, if so under which conditions, they would like to issue you with an offer for insurance. Expertise bureaus are your contact details and the data needed to value the value of your property or other assets. Work experts are your contact details so that the labor expert can contact you in the context of an application for occupational disability insurance. We will only pass on the personal data we have received to third parties in the context of your own given to us to carry out certain work for you. We only pass on the data to these third parties insofar as they really need this data to perform the work we have requested for you.

How long do we keep your data?

We do not store the data longer than we need it for the work we carry out for you. You will destroy the personal data that we have received from you in this respect no later than five years after the insurance policies that we have created for you have ended.

What are your rights?

You are our customer. So you have the right to determine which information we do or we do not receive from you. But you also have other rights. We summarize these below.

- a) You may always ask us for an overview of the personal data we hold about you. This overview is provided free of charge.
- b) If you believe that we have incorrectly processed certain information about you in our records, you can request a correction. We appreciate this very much, because obviously we can only do our work well if the data we work for you are correct.
- c) If you no longer wish us to have certain information recorded in our records, you can request us to delete this information. Of course we will meet your request in that case.
- d) We have indicated above how we use the information received from you. If at any time you want to restrict this use, for example because we are not allowed to pass on certain data to a particular organization, you can let us know. We will naturally also comply with this request.
- e) If you wish, you can ask us to forward your details to a third party. For example your accountant, lawyer or bank. After receiving your request we will execute your request as soon as possible.
- f) If we receive personal information from you from third parties, for example from your insurer, accountant, bank or other financial advisors, we will inform you about the source from which we received this information.

What is the situation if you do not give us certain information or restrict us in the use?

You can compare the drawing up of a good financial advice with making a puzzle. There are many separate pieces that are all mixed together at the beginning of our work. If we have all the pieces at our disposal, we will almost always succeed in solving the puzzle and sketching a complete picture.

But if you do not wish to provide us with certain information or impose restrictions on its use, we will miss one or more "pieces" of the puzzle. Sometimes that is not insurmountable in order to be able to sketch a certain final picture. We will then point out to you that this report may have certain gaps because we did not have all the information at our disposal and what the consequences could be for you.

If we do not have too much information, we can not issue responsible advice and we will inform you that we can not carry out our work for you.

Do you have questions or complaints?

As indicated above, we try to handle your personal details as carefully as possible. Do you have questions about the way in which your personal data is handled within our office? Do not hesitate and contact us. We will then do our best to answer these questions as well as possible. If you have complaints about the way in which our office has dealt with your personal details, we wish you to contact the management of our office about this. We promise you that this complaint will receive our attention. Should you nevertheless still think that we have not dealt with your personal details carefully enough, you can submit a complaint to the Dutch Data Protection Authority www.autoriteitpersoonsgegevens.nl