



Zeker,  
Witte-Boussen

# SERVICE GUIDE

Service Guide

Witte-Boussen Assurantiën B.V.



Mr. F.J. Haarmanweg 16  
4538 AR Terneuzen  
0115 - 61 83 44  
[info@wittebousen.nl](mailto:info@wittebousen.nl)  
[www.wittebousen.nl](http://www.wittebousen.nl)



Monday to Friday  
from 08:30 to 17:00



In this service guide, we provide general information about our organisation.

### **Witte-Boussen Assurantiën B.V.**

We advise and mediate in insurance, pensions, property and mortgages for both private and business customers.

#### Visiting address

Mr. F.J. Haarmanweg 16  
4538 AR TERNEUZEN

#### General postal address

Postbus 201, 4530 AE TERNEUZEN

#### Ease of contact

Telephone: 0115/618344  
Website: [www.witteboussen.nl](http://www.witteboussen.nl)  
Email: [info@witteboussen.nl](mailto:info@witteboussen.nl)

#### Control

Our organisation is a fully independent company: No insurer or other provider of financial products has voting rights or a share in our capital.

### **Memberships and registrations**

#### Netherlands Authority for the Financial Markets (AFM)

The regulator (AFM) monitors the expertise and integrity of financial service providers.

Our organisation is registered with the AFM under number: 12013433.

Our organisation is licensed to advise and mediate in:

- consumer credit
- mortgage credit
- life insurance
- general insurance
- pension insurance/premium pension claims
- savings accounts

- participation rights in investment institutions

#### Chamber of Commerce

We are listed in the commercial register of the Chamber of Commerce under number: 21010720.

### **Services**

We compare the conditions and premiums of various insurers for you and combine them with your specific wishes for an insurance policy. As an independent advisor, we present you with proposals from various insurers.

Together, we periodically review whether the developments in the insurance market and the continuously changing circumstances are still in line with your insurance policies.

We strive to offer all our customers a total package of products. In this way we have insight into all the risks that a customer runs.

### **Advice**

Our firm is impartial in its advice. This means we have no contractual obligation to choose the financial products of certain insurers or providers in our advice.

In order to properly advise you, we ask you questions about your knowledge of and experience with financial services, your financial situation, your wishes/needs for financial advice and your willingness to bear certain risks yourself, or your wish to hedge these correctly.

## **Costs of advice and mediation**

### Commission

Commission-based remuneration is in principle the standard form of remuneration for all non-life insurance policies (with the exception of disability insurance).

The financial provider pays us commission that forms part of the premium we charge you.

### Fixed rate

We use a fixed rate (fee) for life and income insurance, supplementary pension and general wealth accumulation.

### Combined rate

Our remuneration may consist of a combination of commission and fee. In that case, we charge a fixed rate for our services and, in addition, depending on the complexity and scope of the advice, we receive an additional ongoing commission from the provider.

### Contract

Some of our services are provided on a contract basis.

### Hourly rate

It is not always possible to estimate the number of hours in advance. In that case, we offer you the option of purchasing our services on an hourly basis.

We will always inform you in advance about the amount of the contract and rate forms mentioned. You will also always receive a written confirmation from us in advance. Without this confirmation, no services will be provided. So you always know where you stand.

## **Remuneration policy**

The interests of our customers are central to our services. This is reflected, among other things, in the way in which we reward our employees.

We ensure our employees are not encouraged by the reward to treat customers carelessly. Our remuneration policy is designed in such a way that it contributes to promoting, attracting and retaining the right employees.

The amount of the remuneration (salary and other terms and conditions of employment) of our employees does not depend on the quantity or type of financial products that he or she recommends. That is why the remuneration of our employees consists exclusively of a fixed salary. This is in line with the market. Any increase in the fixed salary is also not dependent on the quantity or type of financial products recommended. In the assessment, employees are tested for customer focus and integrity. This assessment determines the amount of the fixed salary, among other things.

## **Correct and complete information**

We depend on the information you provide for our advice. This is the basis and co-determining for the advice we give. You must provide us with the correct information and inform us of any changes. Examples include a house move, a different job, marriage, birth, divorce, unemployment or incapacity for work.

If we miss too much information, we will not be able to compile sound advice and we will not be able to carry out our work for you.

If the information held on our records is incorrect, it can have far-reaching consequences for you. We do not accept any liability in such a situation and insurers may not or only partially reimburse any damage.

We advise you to check the policies and other contracts and determine whether they are correct and in accordance with your wishes. Of course, we also check these documents.

### **Identification**

For certain services we are by law obliged to establish your identity. In that case, we will make an (obscured) copy or scan of your proof of identity, which will only be kept if this is legally permitted.

### **Complaints**

We do our utmost to provide you with the best possible service.

If you nevertheless have a complaint, please let us know.

You can do this, preferably in writing, via your consultant or via our general email address. It goes without saying that we will do everything we can to resolve your complaint.

### **Dutch Institute for Financial Disputes (KiFiD)**

If we cannot come to an agreement together, you can turn to the Dutch Institute for Financial Disputes (KiFiD).

Email: [info@kifid.nl](mailto:info@kifid.nl)

Website: [www.kifid.nl](http://www.kifid.nl)

The KiFiD is the independent complaints unit for customers who have a complaint about a financial product or service from an insurer or another financial service provider.

Our registration number with the KiFiD is: 300.009197.

### **Personal data**

We have taken technical and organisational measures to prevent

unauthorised persons from gaining access to your data. Furthermore, all our employees have signed a non-disclosure agreement.

### **Use of your details**

Your data is used to make an analysis of your financial situation, which forms the basis of our advice. We will only provide the necessary personal data to insurers, lenders, loss adjusters, labour experts and other relevant parties if it is necessary to carry out (part of) your assignment.

### **Retention period of your data**

Your personal data will be kept for as long and insofar as we need it; in any case, during the term of our relationship or agreement. If our relationship or agreement ends, we will retain the data for the statutory retention periods.

## **Rights**

You have the right to determine which data we receive from you.

You also have other rights:

- a) You may request an overview of the personal data we have on record for you. This overview is provided free of charge.
- b) You may request correction if you believe we have incorrectly processed certain information in our records.
- c) You may request us to delete data. You may limit the use of your data.
- d) You may request us to forward your data to a third party.

## **Complaints about the processing of personal data**

We try to process your personal data as carefully as possible. If you have any questions, don't hesitate and contact us. In the unlikely event that you have a complaint about the way in which our organisation has processed your personal data, please contact the management board. If you still believe that we have not handled your personal data prudently enough, you can submit a complaint to the Dutch Data Protection Authority: [www.autoriteitpersoonsgegevens.nl](http://www.autoriteitpersoonsgegevens.nl).

## **Liability**

Our organisation is covered by professional liability insurance.

## **Termination of relationship**

If at any time you no longer wish to be a customer, you may terminate your relationship with us. You can send your insurer a request to transfer your products to another consultant.

We can also choose to end our relationship with you. We will ask you to place the current products with another consultant. If it ever comes to that, agreements must

be fulfilled and outstanding amounts must be paid.

## **General Terms and Conditions**

Our services are subject to our general terms and conditions. You can find them on our website [www.wittebousсен.nl](http://www.wittebousсен.nl) and alternatively, we can send you a copy on request.