

# KROOS

VERZEKERING, FINANCIERING & ADVIES



## Provision of services document

Kroosverzekeringen BV  
Vasteland 78  
3011 BN Rotterdam

## Important:

This provision of services document is a document which purely provides information and does not oblige you to purchase any service from our company or to draw up a contract with a financial institution (insurance company or bank).

The moment we come to a final agreement with you about our service and/or our fees, we will inform you of this in a separate, written agreement.

## Who are we?

Kroosverzekeringen B.V. is situated in the heart of Rotterdam.

We have many years of experience in financing and insurances.

We take care of your loans and insurances. For your private and business interests we continue looking for the best offer. We are an independent consultancy which cooperates and works together with most of the banks and insurance companies so that we can provide the best offer for you.

We also offer the correct care at from the moment your insurance policies with us are activated, and we also take care of the possible amendment of your insurance policies.

In case of damage, we offer help with a quick and correct settlement.

We also take the time to provide you with a good personal advice.

## How can you reach us?

### **Address:**

Kroosverzekeringen B.V.  
Vasteland 78 (A2-07)  
3011 BN Rotterdam

**Website:** [www.kroosverzekeringen.com](http://www.kroosverzekeringen.com)

**E-mail:** [info@kroosverzekeringen.com](mailto:info@kroosverzekeringen.com)

**Telephone number:** 010 – 3103019 (Monday till Friday from 09:00hrs till 17:00hrs)

**WhatsApp:** 06 – 53 17 12 42

(In emergencies this number is also available in the weekends)



## Supervising authority AFM



According to the Dutch law, AFM (Authority financial markets) has the competence and integrity of the services of the financial consultants. Our office is registered with the AFM, under number 12002805. You can consult the register of financial consultants at [www.afm.nl](http://www.afm.nl)

We act as an agent in simple as well as more complex products.

For example, simple products are a household effect insurance or a building insurance.

Consulting us about complex products (like life insurances, mortgage loans and investment accounts), we will compose your customer profile. This is legally required and this means that we will ask you questions about your financial (future) position.

In addition we shall look into your knowledge, experience and targets of the matter at hand and can determine your risk taking.

Based on this customer profile we will advise you appropriately about the financial products which you need in our opinion and which are offered by financial institution (insurance companies or banks) on the market. When you have decided, we will contact the provider(s) concerned and accomplish the financial agreement.

During the contract on financial agreement(s) with our company, and keep you informed of actual changes in your purchased insurances.

## About the provision of service

Our office has the authorization to advise and to intermediate in:

- \* Mortgages
- \* Life insurances
- \* Loans
- \* Damage insurances
- \* Savings accounts

### Free of advice

Our office offers completely free advice. Which means that we don't have any contractual obligation to advise you to choose for the financial products of certain banks or mortgage providers.

## What do we do?

### **Advice and intermediation:**

- . Comparing premiums and conditions of your insurances.
- . Establishing with you the insured amounts of your insurances.
- . Checking your insurance policies

### **Management:**

- . Processing changes on existing insurance policies within the agreement.
- . Managing your mortgage, life- and term life insurances which are made up by our office.
- . Judging interest rate extension of your mortgage which is running with us.
- . Annual check of premiums at your initiative.
- . An update conversation every 3 year with our consultant, this includes a premium check at your initiative.
- . Answering your questions and if required we advise you about the changes in product conditions.

### **Damage:**

- . Our help in completing a damage report.
- . Answering your questions about coverage in case of damage.
- . Maintaining contact with insurers, experts and all the other parties.
- . Checking the damage compensations.

## What do we expect from you?

To advise and support you as well as possible, it is very important that you indicate what you expect from Kroosverzekeringen B.V. This means that you are responsible for the complete and correct information in order to supply you with the best advice. Please critically evaluate the provided advice and the accompanying calculations, so that all parties concerned can reach a balanced decision.

### **Personal data**

For the benefit of our advice and intermediary services about financial products we will make a record of your customer data. This personal data will be treated confidentially, subject to the provisions of the Privacy Act.

## The way we work

If we charge you for costs, which lead to extra costs outside the premium, we will inform you in advance.

### Ranges of the rates

Our service provision consists of advice and intermediary service. Using this document enables you to understand the costs of our service regarding financial means, accumulation products and mortgages. Our office is working with the following rate we charge for our service.

### Hour related rate

An hourly rate of € 150,00 which will be charged to you by our office. Indication: a complete range for a mortgage takes the consultant an average of 12 hours of working. Than you are paying 12 times € 150,00 this makes € 1800,00. Please note there will be charged 21% VAT if you request us for advice, but no VAT will be charged if you don't purchase the product via our office.

### Management fee

Our office also (besides abovementioned rates) works with a management fee.

For example: Do you have one or more insurances which are part of "complex products"? (These are including life insurances, disability insurances) Then the monthly fee depends on the quantity of insurances with a minimum of € 7,50 and a maximum of € 15,00 per month.

### Complaints

Of course we always do our utmost to offer the very best available service to you. In case you are not satisfied, kindly let us know. We will do our very best to resolve your complaint. If you consider our service or reaction inadequate to your complaint, you can contact:

#### KIFID

Postbus 93257  
2509 AG  
Den Haag



We are member under number: 300.000609