



Service Guide

Introduction

We believe it is important to provide information about our Services as previously carried out by Kröller. In this Service Guide, you can find out what we do for our customers and how we do it. You will also find out what you can do if you have a complaint, for example.

The Service Guide mainly relates to our advice about:

- insurance;
- mortgages;
- pensions;
- other financial services.

About Aon

Aon is a leading advisor in risk management, employee benefits and insurance.

Aon contributes to realizing the ambitions of his clients. We advise on risks and mediate in mortgages, insurance and banking products.

We advise our clients on how they can cope with risks, provide solutions for it, defend the financial interests of our customers and take care of everything.

The core of our services is personal contact and professional, appropriate advice. Our customers can count on suitable solutions.

Aon Nederland is part of Aon PLC (London, UK), a specialist in financial and insurance services. Aon PLC is listed on the New York Stock Exchange (NYSE).

Our financial services

We hold the requisite authorisation for the provision of financial services within the meaning of the Financial Supervision Act (Wft), and for financial services within the scope of the MiFID National Regime.

The authorisation covers advice and brokerage relating to:

- wealth;
- digital cash;
- general insurance;
- savings accounts;
- mortgages;
- current accounts;
- income insurance;
- health insurance.

All communication takes place face-to-face, by telephone, by email or over the Internet.

What can we do for you?

We can advise you in various areas, including:

General insurance, such as:

- health insurance;
- work incapacity insurance;
- travel insurance;
- car insurance;
- fire insurance;
- liability insurance.

Life insurance, such as:

- annuities;
- single-premium policies;
- study insurance;
- investment or savings insurance.

Mortgages

In consultation, we ensure that your financing for the purchase, construction or renovation of your home fits with your personal situation and financial capabilities. We also advise you about investment, annuity, life and/or savings insurance that fits with your mortgage or other loan.

Other financial services

Examples include bank and other savings.

Privacy

In order to be of service to you, we hold data about you. Among other purposes, we use this information:

- for brokerage and the implementation of contracts;
- for marketing activities;
- for combating fraud and monitoring integrity in financial institutions;
- to comply with statutory obligations.

If necessary, we also use this personal information to contact you about the offer, and the services provided by us. We handle your data carefully. We also request this from other parties with whom we share your information. More information about how we handle your personal data can be found in our privacy statement on our site: <http://www.aon.nl/privacy-statement>

You receive information from us by post or email. To opt out of receiving information by post, write to Aon, Antwoordnummer 170, 4800 VB Breda. A stamp is not required.

To unsubscribe from newsletters and other information you receive by email, please use the link in the email.

Our relationship with financial service providers

Aon operates on an independent basis. We are under no contractual obligation to act as brokers exclusively for certain insurers, banks, or lenders. Our membership in Adfiz (Advisors on Financial Security) gives you the certainty that you get the advice and the product that fits with your situation. We advise on all products of all insurers, banks, and lenders.

Power of attorney

Some of our group companies have a power of attorney from one or more insurance companies. This means that we have been given the power by these insurance companies to act on their behalf in certain cases. For example, this applies to accepting risks for coverage and settling claims.

The specific Aon products are also formulated with a power of attorney from one or more insurance companies.

We disclose the underlying parties and relationships for each product. These parties and/or relationships are reviewed annually, and may be altered at any time in the event of a change of circumstances. We will inform you about any change at the next premium payment date.

What can you expect from us?

Freedom of choice

Our advisors act as guides to the customer. We inform and support our customers so that they can make informed choices in dealing with risks. Our customers can also choose how they do business with us: by telephone, over the Internet, at our office, at home or at their place of work.

Convenience and simplicity

In everything we do, we make things as easy as possible for our customers, including when dealing with claims. We regard it as only natural to process claims in an engaged manner.

Transparency about costs

We inform our customers clearly about the cost of our services. This could be a premium, but fixed payment is also increasingly used, such as a fee. In particular for complex products, our costs are paid through a subscription rate.

What is our advice based on?

You can expect the following:

- Suitable advice begins with an inventory of your current (financial) situation. This information is stored in your personal file.
- You can then define your wishes and needs together with the advisor. What is your expected situation? How much risk are you willing to take? In the case of high-impact or high-risk products, we will record your situation in writing. We also draw up a Customer Profile, which you complete with the advisor. For business relations, we have an Insurance Companies Checklist that we discuss and complete together with you.
- After an analysis of the inventory data, we advise you about the feasibility of your objectives and about the measures that you could take to increase or improve the feasibility.

What do we expect from you?

To be able to be of service, we expect a number of things from you:

- The information you provide us must be accurate and complete. For example, if you have an insurance claim, but you have given us incorrect or incomplete information, all or part of your claim will not be paid.
- Do you have insurance cover elsewhere? Let us know about it. We will examine whether these insurance fits your interests. It would be a shame to pay more than you need to.
- For certain services, we will need to check your identity using your driver's licence or passport. Your advisor may ask to see one of these documents.
- Have there been any changes in your personal situation? Or changes to insured property? Let us know about them. Examples of changes to your personal situation include:
 - the birth of a child;
 - moving in with your partner;
 - getting married;
 - getting divorced;
 - a death;
 - a change in the designated purpose of your home;
 - a change of occupation;
 - a relevant change in income (you change job and start earning more or less);
 - the purchase of valuable property;
 - an extension or conversion of your home;
 - a change of address
 - cancelling or changing a policy with another insurer.

We will handle all contacts with the insurer for you. Sometimes there are exceptions to this, such as for health insurance. If so, we will let you know what to do. Do you want to make direct contact with the insurer? No problem – we can arrange that for you. Let us know how communication is going so that we can give you suitable guidance. We will ensure that you receive the policy. We will receive a copy of the policy ourselves.

The premium

You can pay the premium in two different ways. This can vary from policy to policy.

Aon collects payment

You have a choice of two different payment methods:

- you pay on receipt of an invoice or a bank transfer form;
- direct debit: you authorise us to deduct the premium from your bank account.

The insurer collects payment

You can give the insurer a direct debit authorisation. The premium will then be automatically deducted from your bank account. This will always happen on a fixed date, which you agree on in advance.

Questions about your debits

Do you have a question about your debit? Do you disagree with the amount of the debit?

Do you want to reclaim a debited amount? Contact us for advice and assistance.

What other arrangements are there concerning premium payments?

- We will tell you in advance when the premium payment or debit will occur.
- In principle, premiums are paid once a year. By arrangement, you can pay premiums every six months, every quarter or every month. Sometimes, these periodic premium payments involve an additional charge. If so, you will be informed in advance.
- Is your premium being invested in shares, for example? If so, you will receive an annual statement of the accumulated value of the policy.

Problems with paying your premium

- It is important always to pay your premiums on time. If you do not do so, and you have a claim, the insurance company may in certain circumstances refuse to pay out. Also, the premium may be collected through the courts. In many cases you will then have to pay the associated costs.
- Do you expect not to be able to pay on time? Let us know so we can find a solution.
- Are you entitled under the insurance conditions to a full or partial refund? We will contact the insurance company on your behalf.

Transparency about costs

A financial advisor charges fees for financial advice and brokerage services. You always used to pay a financial advisor for advice. This amount was included in the price of the financial product. This invisible charge was the commission. Since 1 January 2013, this is no longer allowed with certain financial products. Commission may not be charged and the costs are no longer included in the price of a product. You will receive a separate bill for financial advice and brokerage charges.

There are two kinds of payment for our services:

- on a commission basis;
- on an hourly charge/fixed fee basis.

Payment on a commission basis

After we have provided our service, we receive a payment from the insurance company or companies with which your insurance is arranged. Or from the financial institution where your (mortgage) loan or savings has been placed. This payment is part of the premium (brokerage fee) that you pay. If we provide additional services that incur additional costs, we will inform you of this in advance.

Payment on an hourly charge/fixed fee basis

In many cases, you can also purchase our services on the basis of an hourly charge.

Before we accept your order, we make an estimate of what the service involves and the associated costs. If more work arises, we will let you know how much it costs. For some assignments, we will ask for an advance on the costs that will be incurred. Our invoices contain a breakdown per task with the corresponding number of hours. We also work with pre-set amounts for certain products and services.

A full explanation of our remuneration can be found on www.aon.com/netherlands/overaon/aonbeloning.jsp (only available in Dutch).

Cooling-off period for distance purchases

If you have applied for or entered into insurance by telephone or on the Internet as a private customer, a cooling-off period applies. This means that, after you have received the insurance policy, you have time to think it over, and can cancel the insurance. This is your cancellation right.

The cooling-off period associated with the cancellation right is up to 14 days, starting from the moment you receive the policy. If you don't want the insurance, you can return the insurance papers to your contact.

Note that if you exercise your right to cancel, you will have to pay costs. We will have incurred costs to arrange the insurance and draw up the policy. We will charge you a fee of €10 plus the policy costs listed in the schedule.

The cooling-off period does not always apply

The cooling-off period does not apply to insurance:

- with a contract term of less than one year;
- where it is expressly agreed that it will be fully implemented before the cooling-off period has ended.

If you do exercise your cancellation right, we will act as though the insurance policy never existed.

30-day cooling-off period

Does your application for and/or arrangement of insurance relate to life insurance? If so, the cooling-off period is 30 days, starting from when you receive the policy.

Exceptions

Insurance contracts that depend on developments in the financial markets and/or contracts where mortgage security is provided are never eligible for a cooling-off period.

Our quality

We meet the requirements of the Financial Supervision Act. We also hold the necessary authorisations from the Financial Markets Authority. These authorisations are required by law to be able to give advice and brokerage services in insurance, mortgages, investment products and the provision of other financial services.

Parts of the group, or individual employees are members of:

- Adfiz (Advisors on Financial Security);
- The RMIA (Register of Insurance Brokers) recognition scheme;
- The RAIA (Register of Insurance Advisor) recognition scheme;
- Registered Financial Advisor;
- The FFP (Federation of Financial Planners);
- VNAB (Dutch Insurance Exchange Association)

This means that we belong to one or more organisations that require their members to meet a certain quality standard. This standard applies to the advice we give, the way the advice is given and how employees' skills are maintained at the proper standard. To stay up-to-date, our insurance advisors receive ongoing training. Moreover, we hold appropriate professional indemnity insurance.

You wish to terminate

You have the right to terminate your relationship with us at any time. You may ask your insurance company to transfer the current insurance to the advisor of your choice. We can also take the initiative to terminate the relationship with you. However, existing insurance contracts will remain in force if this happens. The Aon advisor retains a duty of care with regard to your insurance until another advisor takes over this responsibility.

You have a complaint

Are you dissatisfied with our services? We would like to hear from you as soon as possible. You can send your complaint to the following address:

Aon
Compliance Department
PO box 518
3000 AM Rotterdam
klachtencommissie@aon.nl

We will deal with your complaint carefully. If you believe that your complaint has not been handled properly, you may take your complaint regarding our services within 3 months to the following independent bodies:

Are you a consumer and is your complaint about a financial product or financial service, for example an insurance policy or mortgage:

Financial Services Complaints Institute
PO box 93257
2509 AG The Hague
T 0900 355 22 48 | info@kifid.nl | kifid.nl

For complaints regarding our health insurance activities:

Health Insurance Complaints and Disputes Foundation (SKGZ)

PO box 291

3700 AG Zeist

T +31 (0) 30 698 83 60 | skgz.nl

If you do not wish to use these possibilities, you can also commence civil proceedings.

In case of a complaint about products or services that you purchased online:

Online Dispute Resolution (ODR)

You can submit a complaint using the ODR Platform. The platform refers you to a dispute committee that will handle your complaint. This committee will settle the procedure online within 90 days. For more information about the procedure, go to <https://ec.europa.eu/consumers>

Contact

We find it important to answer your questions.
Contact details of our consultants can be found
at aon.nl/eenheid.
You can also call us. You can call 070 342 24 00
on working days.

Aon
PO Box 3623
4800 DP Breda

aon.nl/eenheid
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registered office in Rotterdam and is registered with the Chamber of Commerce under
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