

Welcome to our office!

As your insurance advisor, I am happy to give you peace of mind. This is how I do it.

The good feeling
Getting acquainted

Question: why are you really here?

Of course, an introduction requires that we give you text and explanations about our firm: Who we are, what we do and what we stand for. But we would also like to get to know you. What do you expect from your insurance advisor? The more we know about you, the better we can help you.

I want

Check what is important to you (multiple answers possible). *Disclaimer: if necessary*

- The lowest price
- The best insurance
- The certainty of an expert by my side
- Not having too much or too little insurance
- Useful tips to reduce my risks
- The convenience of someone who takes care of things
- The peace of mind that someone is watching over my finances
- The certainty that I have not missed any risks
- Grip on my finances
- Someone who keeps track of changes for me
- Someone who stands up for me when I have damage
- Understanding what I have, so that I am not surprised later
- A familiar face I can always turn to

Questions you can ask me

(may also be asked at a later time)

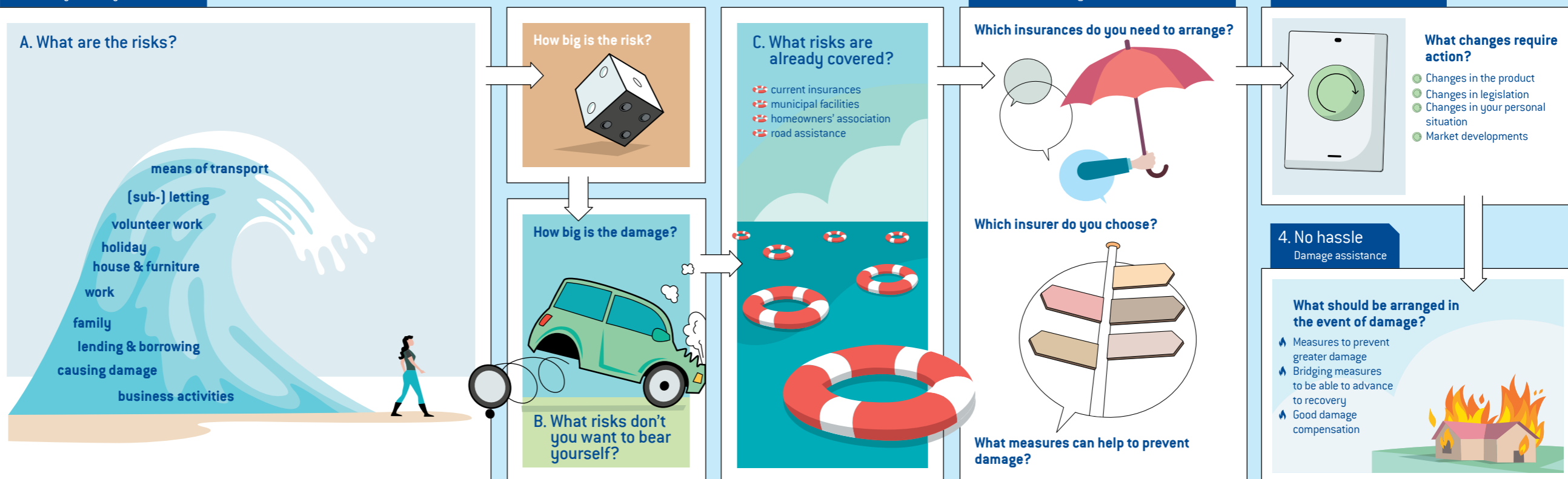
1. I find personal financial advice important. Does your office have certain obligations to, for example, banks or insurers?
2. If I request a quote, will I receive one quote or multiple quotes? How does your office select which banks or insurers will provide me with a quote?
3. Can I make agreements about the compensation for your services? For example, a fee per hour or an amount that we agree on in advance? Do you have a subscription so that I always stay up to date with my financial products?
4. Will I have to deal with multiple contacts, or will you be my financial trusted person from now on?
5. How long has your office been around? And which organizations are you affiliated with? (supervisors, quality mark, complaints institute, sector association)
6. Suppose I have a conflict with a bank or insurer or other company that you have selected for me. How will you help me in such a situation?
7. Suppose we do business together for the longer term. I understand that I have to do some things myself. What do you expect from me?

Erring on the side of caution

A bit about us, as your insurance advisor. Of course, we are there for all your financial and insurance questions. But, as your insurance advisor, we do more. We err on the side of caution for you. If that appeals to you, then you are at the right place.

Below, in broad terms, our service to you.

1. The whole picture inventory and analysis



Welcome to our office!

As your financial advisor, I am happy to turn your doubts into certainty. This is how I do it.

These are the services you receive from us

We provide you with the most complete service package possible in terms of advice, purchasing, maintenance and assistance in case of damage. We believe it is important to inform you about this, so that you know what you are entitled to. On this page, you will read more about this.

Insight

The whole picture

Knowing your own situation well provides overview and insight. Together, we map out your risks and see how to deal with them.

Inventory

- ✓ We map your financial risks
- ✓ We discuss with you which risks you do not want to bear yourself
- ✓ We look at which risks are already covered

Analysis

- ✓ We analyse what risks can be insured
- ✓ We assess whether risks can be limited
- ✓ We look at which coverage suits your situation and preferences

Advice

Properly arranged coverage

Some risks are simply too big to bear yourself. From a wide range, we help you to find the right solution at a competitive price.

Advice

- ✓ We compare different insurers that offer suitable solutions
- ✓ We inform you about the conditions, exclusions and deductibles, and differences between them
- ✓ We make preliminary premium calculations
- ✓ We advise you on the products that, in our opinion, have the best price-to-quality ratio
- ✓ We advise on how you can reduce your risk and premium with simple prevention measures

Application/mediation

- ✓ We provide provisional coverage for you with the insurer
- ✓ If necessary and possible, we will negotiate the price and conditions for you with the insurer
- ✓ We submit the application to the insurer
- ✓ We explain the requirements that the insurer may set for you
- ✓ We monitor the receipt of the policy
- ✓ We will check the policy for any inaccuracies
- ✓ We help you cancel existing insurance policies that run elsewhere

Maintenance

Always up to date

During the term of your insurance, the situation can change. With insurers, in legislation or in your own situation. We'll keep an eye on that for you and tell you if it's wise to change things or switch to another insurer.

Management

- ✓ We check the premiums that the insurer charges
- ✓ We monitor the premium payment so that you do not accidentally become uninsured
- ✓ We maintain your personal file
- ✓ We inform you about relevant changes in your insurance policies or in legislation that affects them
- ✓ We will pass on changes in your personal circumstances to the insurer

Maintenance

- ✓ If you report changes in your personal circumstances to us, we assess whether these changes will affect your insurance policies.
- ✓ We periodically evaluate your risk appetite, insurance preference and market trends
- ✓ We regularly check whether other insurers have a better deal

Assistance

No hassle

As long as the insurance is in effect, we handle the paperwork with the insurer. In the event of damage, we are on your side

Damage counselling

- ✓ When necessary, we come to you to assess on site which other actions are necessary and desired
- ✓ We help to file the claim with the insurer
- ✓ We monitor the progress
- ✓ We check the receipt of the compensation for any inaccuracies
- ✓ We assess whether adjustments to your insurance portfolio are necessary or desired due to the damage

Objections

- ✓ We assess and discuss the insurer's position
- ✓ If necessary, we will engage external (counter-) experts for you

The costs of our services are part of the insurance premium

The costs of our services are part of the price of the product and do not have to be paid separately. We receive commission; that is part of the premium. The amount of the commission is therefore dependent on the amount of the premium. You only pay compensation for insurance that have actually been closed through our office.

Car insurance

Average ...% of premium



Home insurance

Average ...% of premium



Legal assistance

Average ...% of premium



Liability

Average ...% of premium



Health Insurance

Average ...% base, average ...% additional



Travel Insurance

Average ...% of premium



In your situation, the costs are approximately

€

