

Service Guide

In addition to general information about Zelfverzekerd, you will find comprehensive information about our office, our services, our privacy policy, and our complaints procedure in this Service Guide.

Who are we?

Zelfverzekerd
Visiting address
Aalsterweg 131
5615 CD Eindhoven
Correspondence address
Aalsterweg 131
5615 CD Eindhoven

Zelfverzekerd provides advice on and acts as an independent intermediary in insurance, mortgages, and other financial services, catering to both individuals and entrepreneurs in the small and medium-sized business sector. Our approach is characterized by a strong personal touch and aims to build a long-term and intensive advisory relationship with you as a client, focusing on high levels of expertise, engagement, and quality.

Our accessibility and opening hours

Telephone : 040-2025059
Internet : www.z-v-z.nl
E-mail : info@z-v-z.nl

Opening hours

Monday till Friday from 9.00 AM till 5.00 PM and by appointment.
For urgent matters outside office hours, you can reach us at 06-55150027.

What can you come to us for?

Zelfverzekerd is licensed by the Authority for the Financial Markets (AFM) to advise on and mediate in the following financial services and/or products:

- ✓ Checking accounts
- ✓ Consumer credit
- ✓ Participation rights in investment institutions (investment funds)
- ✓ Electronic money
- ✓ Mortgage credit
- ✓ Income insurances
- ✓ Insurance against damages for individuals and businesses
- ✓ Savings accounts
- ✓ Wealth management
- ✓ Health insurance

Our services

A good advice is invaluable. That's why we don't believe in purely mortgage advice or advice focused solely on purchasing a financial product. Zelfverzekerd sees it as our duty to provide clarity on all significant financial risks and events associated with financing a home, retirement planning, income loss, wealth accumulation, and insurance for your assets and liabilities that may arise. In our view, good advice goes beyond just a gross-net calculation. Therefore, providing good advice and the ensuing effective mediation on insurances, mortgages, pensions, and other financial services are the principles of Zelfverzekerd.

How free are we in our advice?

Free in our advice

We are completely free in our advisory services. This means that our office has no obligation to place financial products with one or more financial institutions.

Entrepreneurial freedom

No financial institution, such as a bank or an insurance company, has any ownership interest or control in our company. Our freedom as entrepreneurs means concretely for you that we inform and advise in your best interest.

Choice of providers

The market offers numerous providers of financial products and services, often with dozens of different financial products. We select the companies we do business with based on several criteria: the premium amount, the quality of the terms and conditions, and our experience with how the institution responds when a claim is made. Upon your request, we provide you with an overview of the companies we work with. When advising you on a specific financial service, we first investigate whether a product from one of our selected providers meets your needs.

Our costs for advice and mediation

You pay for our services in various ways:

- For our services in the area of non-life insurance, we receive ongoing commission from the provider of your insurance.
- We always provide services related to complex and impactful products based on either a fixed fee or an hourly rate.
- For services related to consumer credit, we always operate on the basis of ongoing commission, as legally no other earning model is allowed.

Our internal reward policy

Our employees' compensation consists either entirely of a fixed salary or mostly of a fixed salary. The fixed salaries in our company are market competitive. Depending on the position and performance appraisal, employees may receive a variable reward, which can make up to 20% of their total income. We regularly assess and guide our employees towards integrity, reliability, and customer-oriented behavior. This assessment determines the level of the fixed salary and the amount of the variable reward.

What do we ask of you?

To effectively represent your interests in financial services, we also ask a few things of you.

Accurate and complete provision of information.

For our advice, we rely on the information you provide us. A good advice depends entirely on having a complete picture of your data. Therefore, we ask you to provide us with all information that may be relevant to the advice we provide to you. The information we receive from you is instrumental in the advice we offer.

Complete overview

It's possible that you have certain financial products arranged elsewhere and receive guidance from other sources as well. However, to effectively represent your interests, it's important for us to have a comprehensive overview. Therefore, we ask for your cooperation in completing the total picture of your personal and financial situation. If there's certain information you prefer not to provide or you impose limitations on its use, we'll inform you that this may result in gaps in the advice and outline the potential consequences for you. If we lack sufficient information to provide a responsible advice, we'll inform you that we're unable to proceed with our services for you.

Reporting changes

Naturally, we ask you to inform us of any changes in your personal situation that may affect your financial services package. This includes events such as moving, changing jobs, marriage, birth, unemployment, or becoming disabled.

Reviewing information

If we provide you with a particular financial service, you may receive information from us that we are legally obligated to provide and/or information that can further assist you in understanding the financial products and services we offer. We ask you to carefully review all our information and consult with us if necessary or desired. In any case, we ask you to always check and ensure that the policies and other contracts are drafted according to your preferences. Naturally, we also verify these documents.

Our privacy policy

Processing of personal data

Confidently, we process your personal data in the context of our services and/or the execution of an agreement we have with you. Additionally, we are obligated by law and regulations to process certain personal data from you. As soon as we commence our services to you and you provide us with personal data, we will process this information in our systems.

Retention periods

We do not retain personal data that we process for longer than necessary for the purpose for which they were collected or as required by law. Typically, this will be up to five years after the termination of our services and/or the execution of an agreement.

Your rights

You have the right to know which personal data we have recorded about you, for example, because you want to check, correct, supplement, or shield it. Under certain conditions, you can even request the deletion of your personal data. You can do this by sending a written request, accompanied by a copy of your identification document. We will respond to your request within four weeks. You can find the contact information of our office on the first page of this document.

You can also inform us that your personal data should not be processed for marketing activities. We will ensure that we do not approach you for services or products other than those you have already obtained from or through us. You can communicate this to us in writing.

Sharing with third parties

In order to carry out our advisory, mediation, and claims settlement functions, this may involve us sharing data, including personal data, with providers, claims experts, repair companies, appraisers, lawyers, labor experts, reintegration companies, healthcare providers, KiFiD, and regulators. This is done based on a contract or agreement we have with you or on a legal basis. You have the same rights with these recipients of your personal data as you do within our office. You can make a written request to the relevant organizations for this purpose.

Security

We protect the data entrusted to us using technical and organizational security measures to minimize the risk of loss, misuse, unauthorized access, disclosure, and alteration. If you suspect that data has been misused, you can contact us.

The premium

Premium payments can take place in various ways. Our general policy is that premiums are collected directly by the respective insurer. If there is any deviation from this, we will make an agreement with you beforehand. Invoices issued by us, brokers, or notaries should be paid directly to the respective parties. Some invoices can also be paid through notarial transfer.

It is important that you pay the premiums on time. If you fail to pay the premium on time, the insurer may, under certain circumstances, refuse to compensate for damages. Additionally, the overdue premium may be collected judicially. The associated costs may be charged to you. If you anticipate being unable to pay on time, please inform us promptly so that we can find a solution. If you are entitled to full or partial premium refund according to the insurance terms and conditions, we will handle the communication with the insurer on your behalf.

Termination of relationship with our office

If circumstances arise that prevent you from continuing to use or wish to use the services of our office, you have the right to terminate the relationship with our office at any time. You may request the relevant providers to transfer existing insurances, mortgages, or investment accounts to another financial advisory office of your choice. The mentioned products will continue to run as usual, eliminating the need to surrender financial products, make them premium-free, or switch them over. If, by any chance, we have reason to terminate the relationship with you, we will notify you in writing and in a timely manner.

If you have a complaint

We strive to represent your interests in financial services to the best of our ability. However, we are also capable of making mistakes. This can result in you having a complaint.

First, make the complaint known to us

If you have a complaint, we ask you to first make this known to the management of our office. Your complaint will be handled according to our complaints procedure: a set procedure that ensures your complaint is handled correctly, adequately, and promptly. Within a maximum of 48 hours, we will respond to your complaint in writing. We will of course make every effort to reach a solution that you can agree to.

Then, if necessary, you may escalate the matter to the complaints institute

If we are unable to resolve the issue together and your complaint pertains to our financial services, you can always turn to the Financial Services Complaints Tribunal (Kifid), an independent foundation that will further assess your complaint. You can contact them at:

Financial Services Complaints Tribunal (Kifid)
Postbus 93257
2509 AG Den Haag
Phone: 0900 – 355 22 48
Email: info@kifid.nl
Website: www.kifid.nl

There are no costs involved for you in the handling of your complaint.

If your complaint concerns the processing of your personal data by us, you can always contact the Dutch Data Protection Authority.

Postbus 93374
2509 AJ Den Haag
Phone: 0900 – 200 12 01
Email: info@autoriteitpersoonsgegevens.nl
Website: www.autoriteitpersoonsgegevens.nl

There are no costs associated with the handling of your complaint for you.

Memberships and Registrations

Our office is registered with various organizations. The main ones are:

- ✓ Dutch Authority for the Financial Markets (AFM)
- ✓ Financial Services Complaints Tribunal (Kifid)
- ✓ Chamber of Commerce (KvK)
- ✓ Foundation for the Accreditation Scheme for Mortgage Advisors (SEH)

The Dutch Authority for the Financial Markets (AFM)

The Dutch Authority for the Financial Markets (AFM) oversees the expertise and integrity of financial service providers on behalf of the government. Zelfverzekerd is confidently registered with the AFM under number 12046119. You can consult the register of license holders at www.afm.nl. For inquiries about supervision, you can contact the Financial Markets Reporting Centre at telephone number 0800 – 540 05 40.

The Financial Services Complaints Tribunal (Kifid)

We strive to serve you to the best of our abilities. However, if you do have a complaint about our services and we cannot resolve it together, you can turn to the Financial Services Complaints Tribunal (Kifid), an independent foundation that can assess your complaint. Zelfverzekerd is registered with Kifid under number 300.017262. For more information, visit www.kifid.nl.

The Chamber of Commerce (Kamer van Koophandel)

In the trade register of the Chamber of Commerce, we are registered under dossier number 73301620.

An Accredited Financial Advisor (Erkend Financieel Adviseur)

Our advisor, Bob Rokebrand, is registered as an Accredited Financial Advisor (Erkend Financieel Adviseur) with the Foundation for Accreditation of Mortgage Advisors (SEH) under number 12209. An Accredited Financial Advisor is only recognized by the SEH once their knowledge and experience have been demonstrated. As Accredited Financial Advisors, we have signed the Professional Code of Conduct of EFA. For more information, please visit www.mijnerkendfinancieeladviseur.nl

Liability

Zelfverzekerd holds professional liability insurance, providing you with additional assurance. Any liability of Zelfverzekerd is limited to the amount covered by the professional liability insurance policy held by the respective legal entity."

Terms ad Conditions

Our services are subject to the General Terms and Conditions of Zelfverzekerd. These will be sent to you upon request.

Any questions?

Our services encompass more than we can outline in this Service Document. If you have any questions or require further clarification, please do not hesitate to contact us. We are here to assist you. You can always find the most up-to-date version of our Service Guide, standard DVD's, our privacy statement, and General Terms and Conditions on www.z-v-z.nl