



# Guide to Our Services



TVM verzekeringen is a financial service provider with a wide range of services and products. As we would like to explain to you how we work, we have written this document to provide more information and show you around TVM verzekeringen's services.

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### 1. Introduction

Working together, solving problems together, being strong together and working as a team. TVM verzekeringen wants to be involved with our clients. This has been one of our main priorities since TVM verzekeringen was founded – from the moment concerned hauliers decided to set up their own joint insurance company. This was particularly necessary back then, because other insurance companies ignored the haulage industry.

Since then, TVM has expanded, becoming an international haulage insurance company with insurance solutions for logistics and haulage by road and water and for leisure crafts.

#### Important

This Guide to Our Services is a purely informative document. That is to say, this document does not oblige you in any way to purchase certain services or to arrange a certain (financial) product with a financial institute (insurance company or bank). This Guide to Our Services is valid when a TVM employee gives advice and/or acts an intermediary for insurance products or if you purchase an insurance product through our website, without us having advised you.

### 2. TVM verzekeringen

#### 2.1 Availability

##### *General*

TVM verzekeringen has its headquarters in Hoogeveen, the Netherlands, and we are open for business on weekdays during office hours.

Are you an entrepreneur? You can reach us on +31 (0)528 29 29 99 or [info@tvm.nl](mailto:info@tvm.nl).

Are you a private individual? You can reach us on +31(0)528 29 29 92 or [klantenservice@tvm.nl](mailto:klantenservice@tvm.nl).

##### *Water-going vessels*

To discuss your water-going vessels, you can reach us on +31 (0)528 29 27 50 or at [binnenvaart@tvm.nl](mailto:binnenvaart@tvm.nl) and [pleziervaart@tvm.nl](mailto:pleziervaart@tvm.nl).

##### *International Desk*

You can reach our International Desk department through +31 (0)528 29 22 62 or [sales@tvm.eu](mailto:sales@tvm.eu).

#### 2.2 Address details

TVM verzekeringen

Address: Van Limburg Stirumstraat 250,  
7901 AW HOOGEVEEN, the Netherlands

Postal address: P.O. Box 130, 7900 AC, HOOGEVEEN

[www.tvm.nl](http://www.tvm.nl)

[www.fb.com/TVMverzekeringen](https://www.facebook.com/TVMverzekeringen)

[www.twitter.com/TVMnl](https://www.twitter.com/TVMnl)

[www.linkedin.com/company/tvm-verzekeringen](https://www.linkedin.com/company/tvm-verzekeringen)

#### 2.3 Legal structure

TVM verzekeringen N.V. is the insurance division of the TVM group, mainly for company insurance and leisure crafts. Insurance/products for companies that TVM cannot offer are placed with other insurance companies through the agency of TVM intermediair B.V.



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

The Dutch Financial Supervision Act sets very high standards for financial services with respect to professional skills, integrity, transparent methods and careful treatment of you, our client. The AFM supervises the conduct of all financial services in the Netherlands on behalf of the legislature. These service providers include companies that advise on, broker or are authorised to arrange, financial products involving savings, loans, insurances and pensions. More information about the AFM and the register of all licence holders is available at: [www.afm.nl](http://www.afm.nl). If you have any questions about AFM's supervision, please contact the hotline for Financial Markets on telephone number (+31) (0)800 5400540.

### **TVM verzekeringen N.V.**

Chamber of Commerce no. TVM 53388992  
AFM. no. TVM 12040443

### **TVM intermediair B.V.**

Chamber of Commerce no. 0403761  
AFM. no. 12008094

## **2.4 Expertise and quality**

We have been granted an AFM licence for providing financial services. The AFM licence means that we meet all the requirements set by the legislation. Our experienced advisors stand for integrity and expertise. All our advisors have several professional diplomas relevant to the field and they keep their professional knowledge up-to-date with further training and by reading specialist journals. They regularly attend training courses to expand their knowledge, improve their skills and familiarise themselves new products on the market. Quality is the key to our services.

## **2.5 How do we use your personal data?**

The TVM Group uses your personal information for a range of purposes related to executing your insurance contract, including advising you about, accepting and administering your policy, and processing claims. We will share your personal information with third parties if it is necessary for executing the insurance contract or if we have a statutory obligation to do so.

We will always treat information we receive from you carefully. We have implemented technical and organisational measures to prevent unauthorised third parties from gaining access to your information.

### *Your legal rights*

You have the right to inspect, correct, supplement, update or have your personal information deleted if there is a valid reason for doing so.

### *More information*

Would you like to know more about how we process your personal information? Please read our current 'cookie and privacy statement', which you can find at the bottom of the homepage on our website [www.tvm.nl](http://www.tvm.nl).

### *Contact information*

For all your questions and for further information about privacy, please contact our Data Protection Officer (DPO) by mailing to [privacy@tvm.nl](mailto:privacy@tvm.nl).

## **2.6 Cooperation with integrity**

Our relationship with you is based primarily on trust. This is after all the only way we can meet our obligations to our customers. Within TVM we have set up 'game rules' that determine how we engage in business dealings with each other. We choose to treat each other honestly, reliably, professionally and respectfully. And we expect you to comply with the applicable legislation and regulations.

Read more about this in our ethical brochure "Our principles and values for conducting business activities". You can find it on our website [www.tvm.nl/klantgericht-verzekeren/integriteit-moet-je-doen](http://www.tvm.nl/klantgericht-verzekeren/integriteit-moet-je-doen).

### 3. Our own insurances

TVM verzekeringen offers insurance solutions for logistics and haulage by road and haulage by water.

#### 3.1 TVM's insurance products

For many kinds of general insurances, we recommend our own TVM insurance products.

Our insurance products are designed primarily for companies in the haulage industry in the Netherlands and its possible subsidiaries abroad. However, we also have insurance for employees of haulage companies, including sick-leave insurance and group accident insurance.

For hauliers and their employees, TVM verzekeringen has a car insurance. In addition, we insure old-timers.

TVM verzekeringen will also insure your (private) leisure crafts, such as motor boats, speed boats, yachts, sloops, barges converted for residence and mobile houseboats.

For some insurance (such as P&I insurance and certain types of liability insurance), TVM verzekeringen has framework agreements with other insurance companies; in these cases, TVM verzekeringen acts as an intermediary. You will be insured on the terms of the framework agreement.

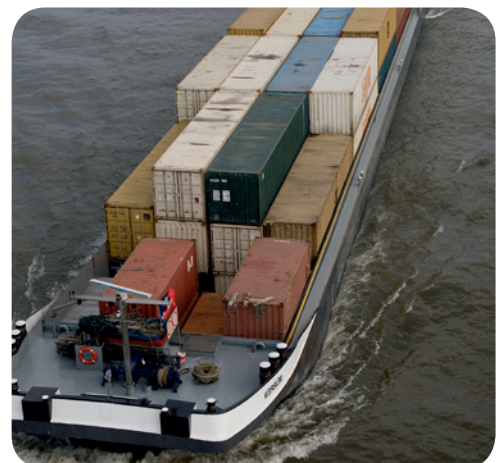
Our insurance policies are governed by Dutch law, unless other agreements have been made.

#### 3.2 How can we help?

We prefer to recommend our own insurance products. Our advice entails taking a look at your personal situation and needs, as that allows us to assume that the insurance policies you take out are suitable and cover your insurance needs. If you take out an insurance product directly through our website, without us having advised you, this is called "execution only". In this case you decide, without our intervention, which insurance and coverage suits you. You are responsible for the choices made. If you still need advice, you can always contact TVM.

#### 3.3 How much do our services cost?

Insofar we recommend our own insurance products, all costs are part of the premium. A TVM employee only receives a fixed salary for taking out insurance with you.



### 4. Our connections with other insurance companies

For risks that TVM does not insure, we can offer the products or services of other companies.

#### 4.1 TVM verzekeringen

TVM verzekeringen advises domestic and international hauliers about our own TVM products.

##### 4.1.1 How much do our services cost?

When we broker international insurance products, all costs, including the commission we receive from the insurance company, are part of the premium.

#### 4.2 TVM intermediair

If TVM verzekeringen cannot insure your risk, TVM intermediair will offer you their services. TVM intermediair is a division of the TVM group and acts as an insurance broker.

TVM intermediair works with carefully selected insurance companies, in the Netherlands and abroad, brokering and managing financial products such as general insurance. Our advice and brokerage is based on our experience with those insurance companies. We select the available products based on thorough and objective analyses. TVM intermediair always notifies you in advance which the insurance companies are involved in the analysis.

TVM intermediair can use local intermediaries abroad. The foreign intermediaries have an appointment with foreign insurers and support TVM intermediair to be able to properly advise you as a customer. In this case, TVM intermediair remains the point of contact for you as a customer. TVM intermediair receives part of the commission for this.

For products where TVM intermediair cannot or may not advise or for countries where TVM intermediair does not (yet) have a cooperation with a local partner, TVM intermediair cannot give you advice. TVM intermediair can possibly refer you to a financial service provider in the country concerned. In that case, the foreign financial service provider is your advisor and point of contact. TVM intermediair does not play any role in advising or selling. TVM intermediair then plays the role of lead generator and may receive appropriate compensation for this

#### 4.2.1 Disinterested advice

TVM intermediair gives disinterested advice and is a non-affiliated, selective broker, which is to say that we can choose the insurance companies we work with, but that we work with a group of insurance companies we have selected in advance.

TVM intermediair works with a number of preferred insurance companies. For TVM's healthcare insurance, we work with CZ. For invalidity insurance, TVM intermediair recommends and brokers the Ondernemers-AOV (Invalidity Insurance for Companies), a product supplied by De Goudse.

If you want an invalidity insurance policy, we will arrange our services and/or our fees in a separate, written contract for services with you.

#### 4.2.2 How much do TVM intermediair's services cost?

TVM intermediair must pay overheads such as salaries, costs of the premises, education and licences so that we can provide these services. The remuneration for our services depends on various matters. TVM intermediair may receive remuneration from the financial institute from which you have bought a product. Or, TVM intermediair may charge the fee directly to you. The costs of the first meeting, which is intended to supply each other with information, are borne by TVM intermediair. If, afterwards, you decide to continue with our advice procedure, the following forms of remuneration apply.

#### 4.2.3 Remuneration based on commission, non-recurrent fixed fees, actual costs or subscription

TVM intermediair's services can be paid as a commission, a fixed fee, actual costs or a service subscription. Another option is a combination of the first three forms of remuneration. Please see our Rate Card for TVM intermediair's services (Tariefkaart Diensten TVM intermediair).

### 4.2.4 Paying the remuneration

If we charge our fee directly to you, you will always receive an invoice with a breakdown of the fee. You can transfer the invoice amount to us or arrange direct debit collection. Another option is to set up a current account with us. This also applies to our service subscription, which has the added option of a monthly or annual invoice. An invoice for our services is subject to VAT if only advice of a second opinion, etc. is given, and if there is no intention of taking out an insurance policy. If the advice is specifically intended as brokerage activity for a financial product, TVM intermediair does not need to charge VAT. The same applies if, in the end, no insurance policy is taken out due to rejection, exclusion, increased premiums, etc.

### 4.2.5 Withdrawal of the contract

If you withdraw the contract you have arranged with us before the end of its term, TVM intermediair is entitled to charge you for the costs incurred for the work that has been done so far.





### 5. What do we need from you?

#### 5.1 Information

You may expect high standards for our service and advice, but we also expect something from you.

##### *Accurate and complete information*

We depend on the information you give us for our advice. Accordingly, we ask that you provide the correct and complete details in due time. This applies to all matters that involve the insurance policies you intend to take out. This is in your own interest, too. If you neglect to do this, it could affect the cover and the (claims) payments. We will share that information among the TVM group, so that you will only need to provide it once.

##### *Overall view*

It is possible that you have taken out certain financial products or general insurance policies with another company and allow that company to manage them. We need an overall view of your (financial) situation so that we can provide you with the right advice. We may ask you to allow us to inspect those documents. We will discuss with you the subjects of our advice and which matters you have arranged to be managed by other parties. As a result, we will know whether certain risks are underinsured or if you have double insurance.

##### *Check the information*

Please always check whether the details in the papers you receive from us are correct. This includes papers for proposals, policies and contracts. Please notify us of any inaccuracies.

##### *Notify us of changes*

In addition, once we have delivered the advice and brokerage, please remember to notify us of any changes to your company, personal situation or those of your employees which might affect the financial services and/or general insurance policies you have taken out. This includes investments in your company, changes to the work and removals. But don't forget to mention any changes to your private life, such as cohabitation, marriages, birth, divorce or death. And then there are the changes concerning your income, employment and assets and liabilities, including a change of job, unemployment, incapacity for work or an inheritance.

#### 5.2 Paying the premiums and insurance premium tax

In most cases, you can pay the amounts you owe for arranged group schemes or financial products such as general insurance by means of direct debit collection, a current account or following an invoice. We recommend that you make the payment on time or make sure that there is a sufficient balance in your account, respectively. If you allow the premium payments to fall into arrears, the costs will only increase; it may even cause problems for the cover of your insurance. If you can't pay the premium on time, please get in touch with us so we can arrange a solution together.

Our insurance policies are subject to insurance premium tax. However, invalidity insurance and transport liability insurance are exempt from insurance premium tax. Our invoices indicate when you need to pay insurance premium tax.

### 6. The freedom to cancel the policy

A relationship is valuable if we can help each other. However, it can happen that a time comes for a parting of ways. Please feel free to let us know if you feel that time has come. You always have the right to cancel your policies. If you have taken out your policies through the agency of TVM intermediair, you can ask the insurance company

(companies) in question to transfer the policies to another intermediary.

However, the same applies to us too. We can also take the initiative to end your insurance policies.

### 7. What you can do if you have a complaint

We aim to provide good and thorough service. Nonetheless, we cannot completely exclude the possibility of an error. If you have a complaint, you can use the TVM complaints procedure, which we call “Klachtentransport”. By complaint, we mean every oral or written report of dissatisfaction that can no longer be regarded as a normal exchange of arguments.

#### What constitutes a complaint?

By complaint, we mean every oral or written report of dissatisfaction that can no longer be regarded as a normal exchange of arguments. It includes, to start with, reports, submitted as a complaint or recognisable as such, that TVM verzekeringen or one of the other companies within the TVM group has not met your expectations. We do not regard a one-off mistake, e.g. a clerical error, as a complaint. Nor will we regard a request for information, inquiring why something is not covered by the insurance, as a complaint.

If you wish to report a complaint, you can let us know about it by sending an email to [klachtenloket@tvm.nl](mailto:klachtenloket@tvm.nl). Please let us know what happened and why you are not happy about it. You do not need to include any papers TVM already has.

The complaints office will register your report and handle your complaint or problem. You will receive a reply with our response to your complaint within two weeks. If we do not manage to reply properly within that time, we will send you, within one week, confirmation of receipt, stating who will handle your complaint and how long it will take.

You can also submit your complaint in a letter. Please use the address below for your letter:

TVM Klachten Transport  
P.O. Box 130  
7900 AC HOOGEVEEN,  
The Netherlands

#### Financial Services Complaints Tribunal (Kifid)

Of course, we will try to come to a solution with you. Consumers who are not happy with our opinion regarding a private insurance policy may get in touch with the independent Financial Services Complaints Tribunal (Klachteninstituut Financiële Dienstverlening, Kifid), of which TVM verzekeringen N.V and TVM intermediair B.V are members. The TVM verzekeringen’s membership number is 200.000473 and that of TVM intermediair is 300.004943.

Information about the Complaints Tribunal is available on the website [www.kifid.nl](http://www.kifid.nl). You can also get in touch with the Tribunal at this address:

Kifid  
P.O. Box 93257  
2509 AG THE HAGUE,  
The Netherlands  
✉ [info@kifid.nl](mailto:info@kifid.nl)

## 8. A few last words

Our services have much more to offer than we can present in this Guide. If you have any questions, please do not hesitate to ask us for more information. We would like to say how much we appreciate your trust and that we are happy to help!



