

## **NACORA Services Guide**

The “Wet op het financieel toezicht” (Wft - Financial Supervision Act) applies to the activities of our company. The requirements as stated in this Act demand that, before entering an agreement, consumers are provided with insight in the financial services our company offers. The Nacora Services Guide has been drawn up for this purpose. Should you wish to learn more about certain subjects, please feel free to contact us.

### **Contact Information**

Nacora Assurantiekantoor B.V.  
Lloydstraat 35  
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Commercial Register of the Rotterdam Chamber of Commerce no. 24148353  
[www.nacora.com](http://www.nacora.com)  
[info.netherlands@nacora.com](mailto:info.netherlands@nacora.com)

### **Autoriteit Financiële Markten (AFM – Financial Markets Authority)**

A licence is needed to provide the financial services as referred to in the Wet op het financieel toezicht (Financial Supervision Act).  
Nacora is registered under licence number 12004922.

### **Our services**

Our licence extends to advice and intermediary services on the following products:

- Non-Life Insurance (such as marine, property, liability and car insurances)
- Life Insurance
- Savings

Nacora is authorised to accept risks, to issue insurance documents and to settle claims on behalf of insurers that have provided its authorisation in the field of Non-Life Insurance.

### **Complaints**

We want you to be satisfied with our services, but occasionally things may turn out differently than expected. Should you have a complaint with regard to our services, then please notify us, preferably in writing. The management of the office concerned will observe due care in handling your complaint and will handle it in accordance with our complaints procedure.

If we are unable to reach a satisfactory solution together, you can – if you are a non-professional client – raise the issue with the

Klachteninstituut Financiële Dienstverlening  
(KiFiD – Financial Services Complaints Institute).  
Our KiFiD registration number is 300.002332.

# **NACORA**

*International Insurance Brokers*

P.O. Box 93257, NL - 2509 AG The Hague  
T +31 900 3552248  
[www.kifid.nl](http://www.kifid.nl)

If your complaint can not be raised with KiFiD (for instance, if you are a professional client), you or we may submit the claim to the competent Court in the Netherlands.

### **Our relation with insurers**

Our membership of Adfiz (Dutch Association of Independent Financial and Insurance Advisors) gives you the guarantee that the services that we offer are fully independent.



This means we are completely free to advise you on all products of all insurers and lenders. Nacora has no contractual obligations to provide services on behalf of any insurers or lenders. No financial institute holds shares or has voting rights in our company.

### **Which insurers do we involve in our advice?**

As a result of the scale on which we operate we do have special arrangements with a number of insurers. Through these arrangements we are able to make attractive offers with regard to the pricing and contents of the insurance cover. Based on your personal situation we help find which products of these companies best fit your specific requirements.

### **Unbound selective mediation**

Marine cargo and marine liability insurances are mainly placed in our proxies, because of the extensive underwriting options and the claims handling by Nacora's own competent and experienced staff.

### **Remuneration**

After providing our services we will receive a commission from the insurance company or financial institute as part of the premium which is charged to you. All quotations are including this commission, unless stated otherwise.

### **Internal remuneration policy**

The remuneration of our employees consists for the most part of a fixed salary, which are market-conform. Depending on function and reviews, employees may receive a variable remuneration to a maximum of 20% of their fixed salary.

We regularly assess and manage our employees regarding honest, solid and customizable actions. This assessment determines the amount of the fixed salary and the level of variable pay.