

# Terms of Service

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## The company

DDW Group was founded by Wim van Erven Dorens and Rein de Waal in 1940. We are an independent, family-owned business, providing commercial insurance, employee benefits and pensions advice to clients around the world. We have no commercial ties to any insurer or bank.

## License

Dorens & De Waal is registered with the Netherlands Financial Markets Authority (license number: 12007308). As the independent supervisory authority for the savings, lending, investment and insurance markets in Holland, the AFM promotes fairness and transparency within the Dutch financial services industry.

## Services

We advise businesses on:

- Non-life insurances (including employee benefits)
- Life insurances (including pensions)
- Savings plans for employees
- Course-of-life savings plans

## Fees

We usually charge on a commission basis – i.e. a percentage of the agreed premium. Alternatively, we can agree a set fee for our services in advance.

## Contact details & hours of business

Office hours: Monday to Friday 08.30 to 18.30

## You can contact us at:

### Dorens & De Waal

Concertgebouwplein 3  
1071 LL AMSTERDAM  
The Netherlands

Tel. +31 20 676 19 33  
Fax +31 20 676 19 37  
service@d-dw.com

**Out of hours, our office number will direct you to a member of staff.**

**Alternatively, you can contact us on:**

+31 6 53 15 04 69  
+31 6 50 52 76 36

## Complaints

We strive to deliver the highest possible quality of service, and achieve extremely high rates of client satisfaction. Should a client not be entirely satisfied with our service, however, we take the matter extremely seriously. If you have a complaint, please contact our management team at:

### **Dorens & De Waal**

PO Box 75160  
1070 AD Amsterdam  
The Netherlands

Tel. +31 20 676 19 33  
service@d-dw.com

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*We treat all complaints fairly and transparently, and work hard to ensure clients are satisfied with the outcome. Should you find this not to be the case, please contact the Dutch Financial Services Complaints Institute:*

### **Klachteninstituut Financiële Dienstverlening (Kifid)**

Postbus 93257  
2509 AG Den Haag  
The Netherlands  
0900 35 55 22 48 (not toll-free)  
www.kifid.nl

*Please quote our reference number: **30000429***

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## Important information

It is important that you provide us with accurate and up-to-date information at all times; and that you let us know should any of the information we request change during the lifetime of any policy.

If your policies or claims are not based on full, accurate and up-to-date information, your insurer may be entitled to cancel your policy, or refuse to cover the full amount of any claim.

You must always check your policy documents – especially if providing information by telephone – and let us know immediately if any details are incorrect.

***We look forward to working with you.***