

# Non-Life Insurance Information Sheet

## Why are you receiving this information sheet?

We are sending you this Information Sheet because we want you to be well-informed about our services. In this document, we will explain what you can expect from us as a provider of non-life insurance and what we expect from you as a policyholder. We will also address our fees and tell you how to contact us if you have any questions or complaints.

## Who are we and what services do we provide?

ABN AMRO Bank N.V. is a financial services provider for both business and retail clients. We sell a number of different products, including individual non-life insurance policies. These non-life insurance products are not our own. Rather, we serve as an insurance intermediary, mostly for ABN AMRO Schadeverzekeringen N.V., a subsidiary of Nationale-Nederlanden ABN AMRO Verzekeringen Holding B.V. (hereinafter referred to as ABN AMRO Verzekeringen). ABN AMRO Bank N.V. holds 49% of the shares in ABN AMRO Verzekeringen.

We do not just sell non-life insurance for ABN AMRO Schadeverzekeringen N.V. We also serve as an intermediary for other insurance providers.

## What can you expect from us?

We provide intermediary services for non-life insurance, such as home, household contents or car insurance. You can take out these policies online or via Internet Banking or Mobile Banking. If you prefer, we are also happy to explain the details of the policies to you in person, either on the phone or at one of our branches. Not all products are available via all channels.

You can change or cancel your policy via Internet Banking or Mobile Banking, or by calling us or visiting a branch.

We do not advise clients on taking out, changing or cancelling an insurance policy. What we do is serve as an intermediary for non-life insurance policies. And we help you in the claims reporting and settlement process.

Our services are based, in principle, on the range of insurance products that is available from ABN AMRO Schadeverzekering N.V. Where appropriate, ABN AMRO Bank N.V. may decide to offer additional insurance policies from other insurance providers. We will always offer such additional policies in collaboration with ABN AMRO Verzekeringen, which will serve as the liaison with the relevant insurance company for these policies.

## What do we expect from you?

We expect you to always provide us with correct information before and after you take out non-life insurance. We also expect this information to be up-to-date. Once you have taken out a non-life insurance policy, we expect you to report any changes in your situation to us, for instance if you have a child, you move in with your partner, you get married or divorced, or your income changes. You may also have to change your insurance policies if you buy and/or renovate a home or if you move. Please remember that, if the information you have provided proves to be incorrect or incomplete at a later date, the insurance provider in question has the right, under the terms of the insurance policy, to refuse to pay out some or all of your insurance benefit.

## Premium

When you take out an insurance policy, we ask that you provide an ABN AMRO Bank account number. BN AMRO Schadeverzekering N.V. will direct debit the insurance premium from this account. We will offer you assistance if you have any questions about a direct debit, do not agree with a direct debited or want to reverse a direct debit. If you opt to pay the premium in instalments, you may be charged a fee. If the insurance provider is unable to direct debit the premiums from your account, for instance because your balance is too low or your account has been blocked, your insurance cover may be affected. This may also cause the provider to refuse to pay out an insurance benefit.

If you default on your payment, the insurance provider may decide to take legal action to collect the premium. You may be required to pay the associated fees. Please let us know early if you expect the direct debit of the premium to fail on the agreed day so that we can try to help you resolve the situation.

## Termination of intermediary services

We will continue to provide intermediary services for policies we have brokered until these policies have been contractually terminated. For this reason, we will not accept requests for transferring policies to a different insurance intermediary.

You have the right to end your relationship with us at any time. Alternatively, we may decide to end our relationship with you, for instance if it has been proven that you have committed fraud.

The insurance policies you have taken out will be affected if you end your relationship with us or if we end our relationship with you. Given that this will cause our insurance support services to you to be discontinued, ABN AMRO Schadeverzekering N.V. may decide to cancel your non-life insurance policies. Please contact us if you have any questions or want to find out more.

## Our fees

ABN AMRO Schadeverzekering N.V. pays us a fee for the intermediary services we provide to you. We are paid a commission fee after you have taken out an insurance policy. This is either a single commission or, more commonly, a renewal commission. The commission fee is a percentage of the premium that is charged to you. The actual commission fee is specified on your policy application as well as on the invoice accompanying the annual review letter of your insurance package. We will always let you know in advance what costs we intend to charge to you.

Insurance	Provisionpercentage Renewal	Provisionpercentage Single
ABN AMRO Home Insurance	20%	
ABN AMRO Home Contents Insurance	20%	
ABN AMRO Liability Insurance	20%	
ABN AMRO Legal Expenses Insurance	20%	
ABN AMRO Car Insurance	10%	
ABN AMRO Student Insurance	10%	
ABN AMRO Annual Travel and Cancellation Insurance	10%	
ABN AMRO Short-term Travel Insurance		25%
ABN AMRO Cancellation Insurance		25%

## How to contact us

For more information or to change your policy, please visit our website or an ABN AMRO branch near you. Alternatively, you can call us on 0900-0024 (in the Netherlands only). We are available from Monday to Friday between 8:00 a.m. and 5:30 p.m. Our offices are closed on Saturdays, Sundays and public holidays. To report a claim under a policy, please go to our website [abnamro.nl/en/personal/](https://abnamro.nl/en/personal/). Our claims reporting service is available 24/7. In the event of an emergency or major damage, please call the ABN AMRO Emergency Desk on +31 (0)26 400 23 45. This service is available 24/7.

## Complaints

You have four options for submitting a complaint to us:

1. **Online:** you can submit your complaint to us online via [abnamro.nl/en/personal/overabnamro/complaints](https://abnamro.nl/en/personal/overabnamro/complaints).
2. **Phone:** You can reach us on 0900 0024 (in the Netherlands only) from Monday to Friday between 9 a.m. and 5.30 p.m. If you are calling from outside the Netherlands, please use the following number: +31 (0)10 241 1720
3. **Branch:** you can bring up your complaint with an officer at one of our branches or with your own contact person.
4. **In writing:** you can submit your complaint to your ABN AMRO branch. For the address of your branch, please visit our website: [abnamro.nl/en/personal/contact/](https://abnamro.nl/en/personal/contact/)

We will always contact you in writing within five business days. If we cannot address your complaint right away, this letter will tell you when you can expect our response.

## Unhappy with our response?

If you are unhappy with how we have resolved your complaint, you can send a letter explaining your position to:

ABN AMRO Bank N.V.  
Afdeling Klachtenmanagement (HQ1125)  
Postbus 283  
1000 EA Amsterdam

In your letter, please specify:

- ▶ your address, phone number and email address, if applicable;
- ▶ your ABN AMRO Bank branch;
- ▶ your bank account number.

We also ask that you enclose copies of documents you believe to be relevant to your complaint. Our Complaints Management department will write to you once they have received your letter. They will tell you when they expect to be able to respond to your complaint.

## What if you are still unhappy about the outcome?

ABN AMRO is affiliated with the Dutch Financial Services Complaints Tribunal (KiFiD). If you are unhappy with how our Complaint Management department responded to your complaint or how your complaint was handled, you can refer your complaint to KiFiD within three months of having received our Complaints Management department's response.

A complaint form is available from the KiFiD website: [www.kifid.nl/file-a-complaint/](https://www.kifid.nl/file-a-complaint/). Alternatively, you can call KiFiD on +31 (0)70 333 8 999 to request a complaint form or you can also send them an email ([consumenten@kifid.nl](mailto:consumenten@kifid.nl)).

Please send your complaint form to:

Financial Services Complaints Tribunal  
(KiFiD) Postbus 93257  
2509 AG Den Haag

Another option is to refer your complaint to a court.

## Supervision

ABN AMRO Bank N.V. has its registered office at:

Gustav Mahlerlaan 10  
1082 PP Amsterdam

ABN AMRO Bank N.V. has a banking licence from the Dutch Central Bank (DNB) and is listed in the register of the Dutch Authority for the Financial Markets (AFM) under number 12020215. To check our listing in the AFM register, go to [www.afm.nl](http://www.afm.nl) and use our licence number as a search term.

\* Voor het gesprek betaalt u uw gebruikelijke belkosten. Uw telefoonaanbieder bepaalt deze kosten.