

Service Guide

Who are we and where can you find us?

LMIS Global (Europe) B.V.
Olympisch Stadion 24-28
1076 DE Amsterdam
The Netherlands

Our availability and opening times

Telephone number: +31 (0) 20 2443 134
Website: www.lmisglobaleurope.com
Email address: lmis@lmisglobaleurope.com

We are available Monday to Friday from 8.30 a.m. to 5.30 p.m.
In case of an emergency, you can also contact us outside of office hours using our regular phone number.

What do we provide?

LMIS Global (Europe) B.V. is authorised by the Dutch Authority for Financial Markets (AFM) to offer advice and act as both a broker and an agent. We offer the following financial services and/or products:-

LMIS Global (Europe) B.V. – the Managing General Agent (MGA)

An MGA is a specialised type of insurance agent that has been granted underwriting authority by an insurer, according to the International Risk Management Institute (IRMI) and can administer programmes and negotiate contracts for an insurer. An MGA can offer expertise in specific classes of business which benefits both the insurer and the client purchasing the insurance.

We are supported by world leading risk carriers and are able to offer the following products:

- SVI – Verzekering (damage insurance for passengers of vehicles)
- Professional Indemnity
- Directors & Officers
- Yachts
- Marine Hull & Machinery

How free are we in the advice we provide?

We are entirely free in the advice we provide, which means that we are not obliged to sell the financial products of specific financial institutions. There are no financial institutions, such as a bank or insurance company, which have an ownership interest or say in LMIS Global (Europe) B.V., so the information and advice we provide is based purely on your best interest.

We decide for ourselves which providers we will do business with. This is based on the premium they propose; the quality of their terms and conditions; and how the institution deals with a claim following a loss. Every year we check to see whether the selection we have made is still the right one for us and for you. On request, we can share with you the providers with whom we work.

Our fees for advice and mediation

You pay for our services in a number of different ways:

- We receive an ongoing commission from your insurance provider for the services we provide in relation to indemnity insurance.
- We always carry out services in relation to complex and impactful products based on a fixed rate.
- We do not charge you any additional costs such as policy, extension or cancellation fees. We will only charge you debt collection fees if you have failed to pay the premium despite our reminders. If this situation occurs, we will notify you in advance.

Our Privacy Policy

LMIS Global (Europe) B.V., processes your personal data to enable us to provide our services and/or execute an agreement we have with you. Legislation and regulations also require us to process certain personal data. If you share personal or other data with us, we will process it in our systems. We do not store such personal data for longer than necessary, only for a specific purpose or in order to meet statutory requirements. This is usually up to a maximum of five years after the services we have provided to you have terminated.

You have the right to know what personal data of yours we have in our possession, for example because you wish to inspect, improve, supplement, or safeguard it. In some cases, you can also have your personal data deleted. You can send us a request and we will respond to it within four weeks. Our contact details can be found on page one or at the bottom of this page.

You can choose not to allow the processing of your personal data for marketing activities. In that case, we will no longer approach you for other services or products that we are able to offer in addition to the product(s) you have already purchased from us.

Due to our advisory, mediation and claim settlement functions, we may sometimes need to share personal or other data with for example, providers, loss experts, loss recovery companies, appraisers, legal experts, labour experts, reintegration companies, health care providers, the Dutch Financial Services Complaints Tribunal (KiFiD) and supervisory authorities. We only do this based on a statutory obligation or an agreement that we have with you. You have the same rights with third parties as you do with us. You can approach them for this purpose.

We protect your data with technical and organizational security measures in order to reduce the risk of loss, misuse, unauthorized access, disclosure, and amendment as far as possible. If you still believe that data is being misused, please get in touch with us.

If you have a complaint

We promote your interests in the financial services field as effectively as possible, but even we can make mistakes, which is why you may have a complaint. In that case, we ask you to report this in the first instance to the management team of our office.

We have a complaints process for this purpose: a fixed procedure that ensures that your complaint is being handled properly, appropriately and smoothly. We will respond to your complaint within 48 hours, as well as do everything we can to reach a mutual solution.

If we are unable to reach a mutual solution and your complaint relates to our financial services, you can contact KiFiD, an independent organization which will handle your complaint. KiFiD can be contacted at:

KiFiD
Postbus 93257
2509 AG Den Haag
Nederlands

Telephone: +31 (0) 900 – 355 22 48
Email: info@kifid.nl
Website: www.kifid.nl

The handling of your complaint is free of charge for you.

If your complaint concerns how we process your personal data, please contact the Dutch Data Protection Authority (Dutch DPA) at:

DPA
Postbus 93374
2509 AJ Den Haag
Nederland

Telephone: +31 (0) 900 – 200 12 01
Email: info@autoriteitpersoonsgegevens.nl
Website: www.autoriteitpersoonsgegevens.nl

The handling of your complaint is free of charge for you.

Registrations

Our office is registered with various organizations, the main ones being:

Company	Registration Number
Dutch Authority for Financial Markets (AFM)	12047559
Dutch Financial Services Complaints Tribunal (KiFiD)	300.018085
Dutch Chamber of Commerce (KVK)	78072557

The Dutch Authority for the Financial Markets (AFM) supervises the expertise and integrity of financial service providers on behalf of the government. The register of permit holders can be found at www.afm.nl. For questions about supervision, please contact the Financial Markets Reporting Point (Meldpunt Financiële Markten) on telephone number +31 (0) 800 540 05 40.

We do our best to offer the best possible service to you. Should you still have a complaint about the services we provide and we are unable to resolve it together, please contact KiFiD, an independent organization which can handle your complaint.

In the commercial register of the Dutch Chamber of Commerce, we are registered under file number 78072557.

Our staff are registered in the Dutch Register of Authorized Agents. The requirements to be met by the RGA go beyond the Dutch Financial Supervision Act (Financial Supervision Act) and relate to the transparent laying down and maintenance of the expertise level. Further information about this can be found at www.registerevolmachtigdagent.nl.

Liability

LMIS Global (Europe) B.V. possesses Professional Liability insurance, providing additional assurance for you. Any liability of LMIS Global (Europe) B.V. is limited to the amount to which the professional liability insurance taken out by the legal entity in question gives entitlement.

General terms and conditions

The General terms and conditions of LMIS Global (Europe) B.V. apply to the services we provide. These can be sent to you on request and are available on our website – www.lmisglobaleurope.com

Got further questions?

The services we provide encompass more than we are able to tell you about in this document. If you have any other questions or want to find out more, please get in touch with us and we will be happy to help – lmis@lmisglobaleurope.com

The most up-to-date version of our Service Guide, our Privacy Policy and our General Terms and Conditions can always be found at www.lmisglobaleurope.com