

Service Information Aon Hewitt

This information accompanies the brochure or the policy

We believe it is important that you are properly informed about Aon and our working method. That is why we are sending you this document. If you have received this information digitally, we advise you to store this document on your computer's hard disk.

Who is Aon?

Aon Nederland, leading adviser in risk management, employee benefits and insurance, contributes to the realisation of its clients' ambitions. Aon Nederland forms part of Aon Corporation (Chicago, USA). Aon Corporation is specialised in financial and insurance services and is listed on the New York Stock Exchange (NYSE).

Independent advice

Aon operates independently of insurers. Our advice to you is made in the following manner:

- We recommend an insurance of Aon that we have purchased via the underwriting agent Jacobs en Brom, part of Aon Nederland.
- Jacobs en Brom regularly negotiates with insurers in order to optimize the price and the conditions. On your request we will furnish you with an overview of the risk carriers prior to taking out the insurance.

Our remuneration

The insurance company or companies where you have taken out or will take out your insurance pays us remuneration, which forms part of the premium, which is charged to you. If you receive extra services for which you are charged direct costs, we will inform you thereof in advance. Other remuneration components can be claim settlement commission, recovery fees, interest income over amounts owing, remuneration for administrative activities on behalf of insurers and remuneration for activities in the framework of the reinsurance brokerage. Please contact us if you want to know more about this.

Complaints procedure

If you are not satisfied with our services, you can lodge a complaint and/or make a suggestion.

By post: Aon, attn. Directie Aon Nederland, Postbus 518, 3000 AM Rotterdam.

Via our website: www.aon.nl

After receipt of your complaint we will contact you within one week. Should we not be able to reach a satisfactory solution together, you can take your complaint to:

Stichting Klachteninstituut T. 070 333 89 99 E. info@klachteninstituut.nl
Postbus 93560 F. 070 333 89 00 I. www.klachteninstituut.nl
2509 AN Den Haag

You can also bring the matter before a Civil Court.

Supervision and registration

Our trade name is Aon Hewitt. We are under the supervision of the Financial Markets Authority (AFM). Our registered name is Aon Consulting Nederland CV, registered office at Paalbergweg 2-4, 1105 AG Amsterdam Zuidoost. We are registered with the Chamber of Commerce for Amsterdam under number 33120658. Aon Consulting Nederland CV is licenced as a broker and adviser regarding life and non-life insurance, mortgages and savings accounts. We are registered in the Wfd register of the AFM under number 12009274. See www.afm.nl. You can also visit our website www.aon.nl. We are affiliated with the NVA (Netherlands Association of Insurance Advisers and Financial Service Providers) and we are a recognised Registered Insurance Broker (RMiA).

Other

Your contact person with regard to this insurance is **Account management**: 62 Admiraliteitskade, 3063 ED Rotterdam, P.O. Box 1005, 3000 BA Rotterdam tel. +31 (0)10 448 8270, e-mail to students@aon.nl. You can present claims to **Claims department**: 62 Admiraliteitskade, 3063 ED Rotterdam, P.O. Box 1005, 3000 BA Rotterdam; tel. +31 (0)10 448 8270; e-mail to students@aon.nl.

- For a detailed description of our services, please see the Services Agreement (DVO).
- The insurance contract will be governed by Dutch law.
- A distance contract can, during a period of 14 calendar days starting on the day when the contract comes into effect, or, if later, during a period of 14 calendar days as of the day when you have received the necessary information, be dissolved without having to state any reasons therefore and without you owing a penalty. For life insurance the term is 30 calendar days instead of 14 calendar days. You must give the above-mentioned contact person written notice thereof. This provision does not apply to:
 - a. contracts relating to financial products, the value of which is dependent on developments in the financial markets or other markets during the above-mentioned term;
 - b. contracts relating to short term insurance with a term of less than one month;
 - c. contracts which were fully performed upon your explicit request before you made use of the above-mentioned right of dissolution.
- If you make use of the above-mentioned right of dissolution, Aon has the right to charge you a reasonable fee in accordance with Article 41 of the Financial Services Act and Article 42 of the Financial Services Decree.
- You will be furnished with an English copy of the information about and the conditions of the insurance contract. Further communication with you will be in the same language.
- If you have any further questions or comments about this product or about our services, please contact the above-mentioned contact person.

Disclaimer

If the above text deviates from what is set out in the further advice procedure or in the policy conditions, the latter text or the policy conditions respectively will prevail.