Service Information Aon Commercial Risk Solutions

This information accompanies

Dear client,

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 is a subsidiairy of Aon PLC (London, UK). Aon PLC 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 the product of one risk carrier. Periodically we carry out a broad exploration of the market, whereby we study whether better solutions are available.

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.

For more information please visit http://www.aon.com/netherlands/overaon/aonbeloning.jsp.

Complaints procedure

If you are not satisfied with our services, you can lodge a complaint and/or make a suggestion in the following manners:

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 the independent Klachteninstituut Financiële dienstverlening (Kifid), PO 93257, 2509 AG Den Haag, T 070-333 8 999, website: www.kifid.nl.

You can also bring the matter before a Civil Court.

Privacy

When you take out an insurance, we ask for your personal details. We need these personal details to establish and execute the insurance contract. We do not request more personal data than necessary. In our privacy statement you can read how we handle your personal data and what rights you have. You can find it at https://www.aon.com/netherlands/privacy/default.jsp
Aon can use its underwriting company One Underwriting to take out insurances. One Underwriting exchanges your claim and insurance data with the “Stichting Centraal Informatie Systeem” (CIS) in The Hague. It is also possible that a test may be carried out regarding your financial reliability. This allows us to pursue a responsible strategy in the event of damage and acceptance of non-life insurance policies and to prevent fraud. Aon and One Underwriting comply with all laws and regulations that apply to the processing of personal data, such as:

- The General Data Protection Regulation
- the Code of Conduct for the Processing of Personal Details for Financial Institutions (www.verzekeraars.nl)
- the Privacy Policy of the CIS (www.stichtingcis.nl)
- the Protocol Incident Warning System for Financial Institutions (www.verzekeraars.nl).

Supervision and registration

Our trade name is Aon Commercial Risk Solutions.

Our registered name is Aon Nederland CV, registered office at Admiraliteitskade 62, 3063 ED Rotterdam. We are registered with the Chamber of Commerce for Rotterdam under number 24061634. Aon Nederland CV is licenced as a broker and adviser regarding life and non-life insurance. We are registered in the Wft register of the AFM under number 12009529. See: www.afm.nl. You can also visit our website: www.aon.nl.
We are affiliated with the Adfiz (formerly NVA) and employees are a recognised Registered Insurance Broker (RMiA).

Other

- The attached Aon general terms and conditions are applicable to the Aon services.
- The insurance contract will be governed by Dutch law.
- 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.
- This contract will be governed by Dutch law.
- Aon maintains a strict global policy regarding compliance with International Trade Restrictions (the “Aon TR Policy”) including, in the United States, those administered by the Office of Foreign Asset Control (“OFAC”). Compliance with the Aon TR Policy is mandatory for all Aon staff worldwide, and no exceptions to the Aon TR Policy are permitted under any circumstances. Where we become aware that an entire transaction is contrary to the Aon TR Policy, then we may not act. If part of a transaction we have been asked to carry out (or have already carried out) would constitute, or constitutes, a breach of the Aon TR Policy, we may not act with respect to that part, whether it involves a placement, renewal, variation of insurance contract, payment, processing, advising, the handling of a claim or any other service. We will be able to continue to service any other aspects of the account that do not contravene the TR Policy.

- 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 text of the advice or the policy conditions respectively will prevail.