

Dear Viisi customer,

Thank you for your interest in advice from Viisi for your insurances. In this document, we explain what you can expect from us and what we expect from you.



A step-by-step plan for taking out non-life insurance with Viisi

1. Before we start, it is important that you know which insurances are important for you. And what our services include. Before we start with the advice, we ask you to:
 - a. Read our article '[Sound and silly reasons for taking out home and non-life insurances](#)'. In the article, we explain our opinions on insuring risks (or not).
 - b. Read this information carefully, including the the information below about commission payments as remuneration for Viisi.
2. You will receive a questionnaire from us
In order to offer good advice, we would like to know more about you. That is why we first send you a questionnaire. After receiving the answers, we will get to work for you.
3. Based on the answers, we will send you two quotes. We compare insurance policies with a selected number of insurers (currently ASR and Nationale Nederlanden). We compare the market every year, and the insurers included in the comparison can change in time.
4. We will discuss the quotes with you by email or, if desired, by telephone
5. Once all choices have been made, we will apply for insurance for you
6. After acceptance, you will receive the policy from the insurer
Read the policy carefully and check the insured coverage, exclusions, and premiums.

During the start of the insurance policies

- If there are any changes in your situation (family composition, income, assets, home, etc.) please let us know. We are happy to help you with advice about adjusting the insurances.
- If there is damage, you can usually report it directly to the insurer online. We mediate between you and the insurer if necessary.
- Do you want to cancel your insurance? Then, e-mail us your request (type of insurance, insurer's name, policy number).
- You can reach us via:
 - Email: schadeverzekeringen@viisi.nl
 - Telephone: 020 811 8800 Chat: viisi.nl (bottom right)
 - Whatsapp: 020 811 8800

Commission Viisi (active commission transparency)

Viisi receives commission from the insurer for the advice and accompanying work for the insurances such as managing ongoing insurance, and assistance with questions or damage. As a customer, you will *not* receive a separate invoice from us for our services. The exact reimbursement depends on the insurance premium, the type of insurance, and sometimes the insurer.

In the table below we show the remuneration that we receive annually from the insurer for a number of insurances.

We currently work with two insurers, ASR and Nationale Nederlanden. They both offer Viisi a 20% commission for all (regular) insurances. The total amount, including commission, is shown in the ceiling quotes.

	NN	ASR	Premium insurer	Provisio n Viisi	Total premium
Liability insurance	20%	20%	€ 79,40	€ 15,88	€ 95,28
Contents insurance	20%	20%	€ 42,18	€ 8,44	€ 50,62
Home insurance	20%	20%	€ 183	€ 36,59	€ 219,59
Travel insurance	20%	20%	€ 45,64	€ 9,12	€ 54,76

Please let us know when we can start with arranging you insurances!

