

Complaint handling procedure Anker Insurance

Anker likes to offer her clients, intermediaries and e.g. representative agents an excellent service and service provisioning. Yet it may happen that you are not satisfied with our performance. If so, do report this as soon as possible to the person who helped you or the department involved, so they can fix it. If this does not help, you can report a complaint to us. We will then investigate what went wrong or can be improved, so that you become a happy customer again.

Term for reporting a complaint

You may report a complaint within 12 months from the event which caused your complaint.

Please note, that the following complaints cannot be handled by us:

- complaints with regard to a matter that has already been taken to the Dutch Financial Complaints Institute “Kifid”, or to court.
- complaints that were already judged by Kifid or by the court;
- complaints that were handled by this complaint handling procedure earlier.

Reporting a complaint

You can report a complaint fast and easy via the complaints form at our website: www.anker.nl/about-anker/report-a-claim. It is also possible to report your complaint by mail, by email or by phone:

Anker Insurance Company N.V.
Attn. Complaints Coordinator
Freepost Number 8015, 9700VK Groningen, the Netherlands
Email: complaints@anker.nl
Phone: +31 50 520 99 05

Which information details do we need from you?

To be able and handle your complaint well, we need the following information from you. You can include this information in the complaints form or in your letter or email. If you call us, it is useful to have this information at hand:

- your name, address and the phone number where you can be reached during day time;
- your policy- or file number;
- a description of your complaint;
- possible enclosures to substantiate your complaint;
- your possible proposal for solving your complaint.

What do we do with your complaint?

After receipt of your complaint, we will send you a confirmation. In this confirmation you can read who will handle your complaint. Where possible, we initially contact you by phone to discuss the contents and the handling of your complaint. We aim to handle your complaint as quickly and carefully as possible. Complaints that can be solved easily, will be handled within 1 to max 3 weeks' time. Complaints that are a bit more complicated, might take some more time, till max 3 months' time.

Complaint handled, yet still not to your satisfaction?

If you disagree with our final judgement, there are the following options for consumers or companies:

- **for consumers: Kifid, the Dutch Financial Complaints Institute**

Anker is affiliated to Kifid, the Dutch Financial Complaints Institute. Kifid offers independent assistance to consumers in case of financial disputes. In case we declined your complaint, you have the option to report a complaint, within three months after receiving our notification of declining your complaint, to Kifid, P.O. Box 93257, 2509AG The Hague, phone: +31 70 333 89 99, www.kifid.nl.

It is also possible to report the complaint to Kifid within one year after having reported your complaint to us in writing. The longest of these two terms is valid.

In case you do not make use of Kifid or if you are not satisfied with the outcome thereof, you can take the matter to court, unless there is a mandatory opinion.

- **for companies:**

you can take the complaint to the court.