

Information

Complaints procedures

KR2019



Explanation Complaints procedures

Do you have a complaint? It is important to us at OOM Verzekeringen that our customers are satisfied with the service we provide. If, however, you do have a complaint, please let us know. We will do our utmost to find an appropriate solution. These complaints procedures explain how you can lodge a complaint and which steps you can, or need to take.

Contents

What do we mean by complaints?	4
How to lodge a complaint	5
Complaints procedures at OOM Verzekeringen (steps 1 and 2)	5
Complaints authorities or the court (step 3)	6
Health Insurance Complaints and Disputes Foundation (SKGZ)	6
Financial Service Complaints Institute (KiFiD)	7
Dutch Health Care Authority (NZa)	7
The court	8

What do we mean by complaints?

A complaint is any telephone call or written report or reaction from you to us, in which it appears that your expectations have not been met. The most important examples are:

- Complaints about a decision we have made
- Complaints about our service
- Privacy complaints (these are complaints about how we handle your personal information)

A misunderstanding that we are able to resolve quickly does not count as a complaint.

How to lodge a complaint

First, inform OOM Verzekeringen of your complaint. If you expected a different solution, or if we do not manage to reach agreement, you can then take your complaint to an independent third party.

The complaints procedure is as follows:

Step 1: OOM Verzekeringen department concerned

You can lodge a complaint by phoning, or sending a letter or email.

Step 2: OOM Verzekeringen senior management

If you do not reach an agreement with the department concerned, you may submit your complaint to our senior management. This can be done by telephone, in writing or by email. We will then reassess your complaint and examine the answer you were given by the department.

Step 3: an independent complaints organisation or the court

If your complaint is not resolved, you can submit the dispute to a complaints authority or to the court in The Hague.

It is not always possible for business- and some other customers to submit a complaint to a particular complaints authority. If you cannot, or do not want to disclose your complaint, you can take the issue to court.

Complaints procedures at OOM Verzekeringen (steps 1 and 2)

If you have a complaint, please report it to OOM Verzekeringen within 12 months of the incident concerned.

We need the following details in order to process your complaint:

- Your contact details (address, telephone and/or fax number and email)
- Your policy number
- A description of the complaint

Do you have information that clarifies your complaint? Enclose copies of this information with your complaint. The OOM Verzekeringen contact details are:

OOM Verzekeringen

PO Box 3036

2280 GA Rijswijk

The Netherlands

Tel: +31 (0)70 353 21 00

Email: info@oomverzekeringen.nl

www.oominsurance.com

What happens next?

We will process your complaint as soon as possible. You always receive notification within 10 working days with:

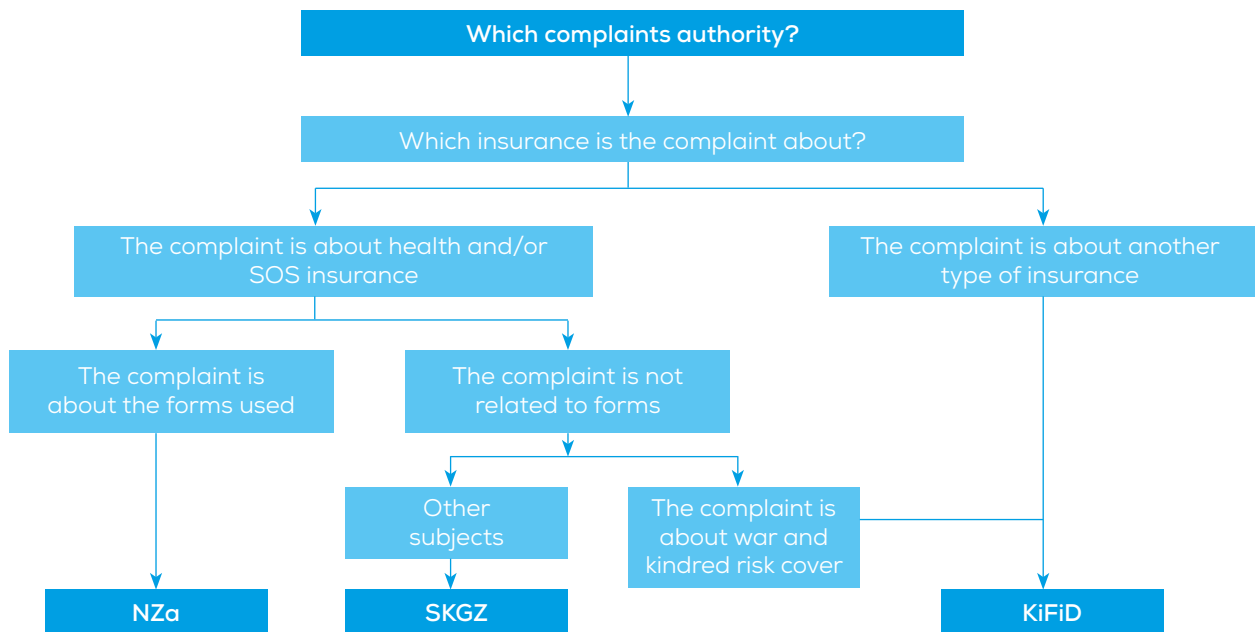
- An answer, or
- An acknowledgement of receipt, together with information on when you will receive a detailed answer.

Complaints authorities or the court (step 3)

If you have been through our complaints procedure and disagree with the result, you can submit your complaint to a complaints authority (KiFiD or SKGZ) and/or the court.

The Ombudsman of KiFiD or SKGZ will mediate between you and OOM Verzekeringen.

If you disagree with the Ombudsman's advice, you can go to their board of arbitration. You have the option to skip the step involving the Ombudsperson. You can choose to turn to the arbitration committee directly. The verdict of the relevant board of arbitration is binding. When submitting a complaint to a complaints authority, bear in mind the timing of their process and their procedures. You will find an overview of where you can submit your complaint, and the contact details, below.



Health Insurance Complaints and Disputes Foundation (SKGZ)

SKGZ processes complaints about Health or SOS insurance you have taken out with:

- OOM Global Care N.V.

SKGZ contact details:

Health Insurance Complaints and Disputes Foundation (SKGZ)

PO Box 291
3700 AG Zeist
The Netherlands
Tel: +31 (0)88 900 69 00
Email: info@skgz.nl
www.skgz.nl (You can submit your complaint online)

Financial Service Complaints Institute (KiFiD)

The KiFiD processes complaints about indemnity insurance you have taken out with:

- **OOM Schadeverzekeringen N.V.**, as a member of the Dutch Association of Insurers;
- **"O.O.M." Onderlinge Molestverzekering-Maatschappij U.A.**, as a member of the Dutch Federation of Mutual Insurance Companies (FOV).

KiFiD contact details:

Financial Service Complaints Institute (KiFiD)
PO Box 93257
2509 AG The Hague
The Netherlands
Tel: +31 (0)70 333 89 99
www.kifid.nl (You can submit your complaint online)

Dutch Health Care Authority (NZa)

The NZa processes complaints about our Health or SOS insurance forms.

NZa contact details:

Dutch Health Care Authority (NZa)
F.a.o. the Information line/ the Complaints desk
PO Box 3017
3502 GA Utrecht
The Netherlands
Tel (Information line/ Complaints desk): 0900 770 70 70
(or +31 (0)30 296 81 11 from outside the Netherlands)
on working days from 9.00-14.00 / €0.05 per minute
Email: info@nza.nl
www.nza.nl

The court

You can also submit your complaint to the court in The Hague. You will find more information about the court and applying for legal aid on www.rechtspraak.nl

If the SKGZ or KiFiD has already given binding advice, the court will no longer judge the details of your complaint. The court will only examine the case procedurally.

Contact details of the court in The Hague:

Hall of Justice (Paleis van Justitie)

PO Box 20302

2500 EH The Hague

The Netherlands

Tel: +31 (0)70 381 31 31

Fax: +31 (0)70 381 28 88

www.rechtspraak.nl

De handelsnaam OOM Verzekeringen wordt gebruikt door OOM Holding N.V. (KvK Den Haag 27194193), OOM Global Care N.V. (AFM 12000623, KvK Den Haag 27111654), OOM Schadeverzekering N.V. (AFM 12000624, KvK Den Haag 27155593) en "O.O.M." Onderlinge Molestverzekering-Maatschappij U.A. (KvK Den Haag 27117235). Deze ondernemingen zijn statutair gevestigd in Den Haag en houden gezamenlijk kantoor in Rijswijk.



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