

# General Terms and Conditions

## *LoonZorg B.V.*

*Registered Address: van Cleeffkade 15, 1431 BA Aalsmeer  
Chamber of Commerce (KvK) Number: 61168297*

### **1. General Provisions**

#### **1.2 Definitions**

**1.1.1 Company:** LoonZorg B.V., acting as an intermediary for marketing health insurance policies in the Netherlands.

**1.1.2 Client:** Any individual or entity engaging with the Company for health insurance advisory or related services.

**1.1.3 Insurer:** The health insurance provider with whom the Client ultimately enters into a contract.

**1.1.4 Services:** Activities related to the marketing, advisory, and Intermediary Services for health insurance policies.

**1.1.5 Agreement:** These Terms and Conditions, along with any additional agreements entered into between the Company and the Client.

**1.1.6 Applicability.** These General Terms and Conditions ("Terms") apply to all services provided by LoonZorg B.V., a company registered in the Netherlands, with its registered office at van Cleeffkade 15, 1431 BA Alsmeer, Chamber of Commerce number 61168297.

**1.1.7 Binding Nature of these General Terms and Conditions.** By using our website and services, you agree to these Terms. If you do not agree, you must refrain from using our services.

**1.1.8 Changes to these Terms.** These Terms may be amended by Company at any time. The latest version will always be available on our website.

### **2. Services**

**2.1** Company acts as an independent insurance broker, providing marketing, advice and intermediary services to connect Clients with health insurers and non-life insurances in the Netherlands. The intermediary services are including, but not limited to, handling the registration of new Clients, handling policy changes requested by Clients such as adding additional insurance coverage or termination of the policies, and fee collection activities on behalf of Insurer. The description of the intermediary services herein is not exhaustive.

**2.2 Company does not provide insurance coverage itself but acts as an independent agent.**

**2.3** Company shall provide Clients with information about available health insurance policies in a fair and transparent manner and shall comply with all applicable laws and regulations, including the Dutch Financial Supervision Act (Wft). Furthermore Company shall maintain confidentiality regarding all Client data, except as required by law or with the Client's explicit consent.

**2.3** The final decision to purchase an insurance policy is solely the responsibility of the Client.

**2.4** Company does not guarantee acceptance by any Insurer in any way. The Insurer may refuse acceptance of the Client.

**2.5** Company is shall not be held liable for any costs, damages or in any other way whatsoever if the Client's insurance policy application is not accepted by the Insurer.

**3. Client Obligations**

**3.1** Clients shall provide accurate and complete information and documents necessary for obtaining an insurance policy in a timely fashion and without delays.

**3.2** If the client fails to provide the required data, information and documents, fails to do so on time, or fails to do so properly, Company will not be responsible for any delays in the conclusion, change or termination of the policy. Any costs and fees arising from delays in submitting to Company the underlying accurate information in relation to the policy will be borne by the Client.

**3.3** The Client is responsible for reviewing the terms of any insurance policy before entering into an agreement with an Insurer. The Client, acknowledges that the Company is not liable for any decisions made regarding insurance coverage.

**3.4** Clients are responsible for keeping their personal and policy information up to date and for informing Company if any of the circumstances stated in the policy have changed and for providing the underlying up-to-date documents.

**3.5** Any misrepresentation or failure to provide relevant information may result in denial of insurance coverage or termination of the agreement.

**3.6** In order to apply and be eligible for the Dutch Public Health Insurance Policy offered by Company, Client must be in possession of a valid Citizen Service Number (BSN) in the Netherlands and be employed in the Netherlands.

## **4. Fees and Payment**

4.1 Our intermediary and marketing services may be compensated through commission paid by Insurers.

4.2 The fees applicable to the insurance policy, must be paid by the Client within the timeframe stipulated in the insurance policy sheet.

4.3 Company does not charge Clients for standard advisory.

4.4 All prices are in euros and include VAT unless stated otherwise.

## **5. Liability and Disclaimer**

5.1 Company acts solely as an intermediary and is not responsible for the acceptance, rejection, or terms of any insurance policy provided by Insurer.

5.2 Company is not liable for any losses resulting from incorrect or incomplete information provided by the Client.

5.3 Company is not liable for any direct or indirect damages resulting from reliance on our services or website content, except in cases of wilful misconduct or gross negligence by Company.

5.4 Clients are responsible for assessing whether an insurance policy suits their needs before entering into an agreement.

## **6. Data Protection and Privacy**

6.1 We process personal data in accordance with the EU General Data Protection Regulation (GDPR) and our Privacy Policy.

6.2 Personal data is processed solely for the purpose of providing Services and shall not be shared without Client's consent unless required by law.

6.3 Clients have the right to access, correct, or delete their personal data as provided under applicable law.

## **7. Complaints and Dispute Resolution**

7.1 Complaints about our services should be submitted in writing to LoonZorg B.V. at info@loonzorg.nl within a reasonable time.

7.2 If a dispute cannot be resolved amicably, it may be referred to the Financial Services Complaints Institute (Kifid) or a competent Dutch court.

## **8. Governing Law and Jurisdiction**

8.1 These Terms are governed by and construed in accordance with Dutch law.

8.2 Any disputes arising from these Terms shall be subject to the exclusive jurisdiction of the competent court in Amsterdam, the Netherlands.

## **9. Contact Information**

LoonZorg B.V.

van Cleeffkade 15, 1431 BA Aalsmeer

Chamber of Commerce (KvK) Number: 61168297

[www.loonzorg.nl](http://www.loonzorg.nl)

[info@loonzorg.nl](mailto:info@loonzorg.nl)

Last updated: February 06. 2025