



Creating transparency for you Funk Humanitas GmbH

Funk Humanitas GmbH is a special insurance broker for social services, aid organisations and official legal institutions. It is a shared subsidiary of Funk Gruppe GmbH and the Bavarian Red Cross. Funk is the largest independent family-run insurance broker and risk consultant in Germany and is a leading broker firm in Europe. Founded in Berlin in 1879, the company today has around 1,250 employees at 35 offices and enjoys a global presence through its own international network, the Funk Alliance. Funk supports companies in all industries in matters concerning insurance and risk management as well as pensions, and provides comprehensive advice throughout all stages along the road to a secure future.

This information has been provided in line with Section 15 of the German Insurance Brokerage Ordinance (VersVermV) and Section 5 of the German Telemedia Act (TMG).

Managing Director(s)	Rüdiger Bexte
Headquarters/ registered address	Leopoldstraße 175, 80804 Munich, Germany
Contact information	fon +49 (0)89 544681-30 fax +49 (0)89 544681-91 Email: welcome@funk-gruppe.de
Commercial register	Munich District Court, register no. HRB 141563
VAT no.	DE814900654



Broker status	 Funk Humanitas GmbH is registered as an insurance broker (Federal Republic of Germany) with the competent (supervisory) authority – IHK München und Oberbayern (Chamber of Industry and Commerce for Munich and Upper Bavaria), Max-Joseph-Straße 2, 80333 Munich, Germany – and holds a licence pursuant to Section 34 (d) Paragraph 1 of the German Trade, Commerce and Industry Regulation Act (<i>Gewerbeordnung</i>). Funk Humanitas GmbH is registered in the Insurance Brokers' Register (www.vermittlerregister.info) under number D-DWGY-T8GDW-56. This information can be verified with: DIHK Association of German Chambers of Commerce and Industry Breite Straße 29
	To the straige 29 10178 Berlin, Germany fon +49 (0)180 600585-0* *Calls cost €0.20 a minute from German landlines and up to €0.60 per minute from mobile networks www.vermittlerregister.info
Professional law	Section 34d of the Trade, Commerce and Industry Regulation Act (GewO) Sections 59–68 of the Insurance Contract Act (VVG) Insurance Brokerage Ordinance (VersVermV) The professional regulations can be viewed and accessed from the German Federal Ministry of Justice and Consumer Protection and from the website operated by juris GmbH:
Consultancy and fees	www.gesetze-im-internet.de. Funk Humanitas GmbH offers consultancy services in accordance with legal requirements in relation to the brokerage of insurance products and receives payment in the form of com- mission from the insurance company in the event of an insurance contract being brokered successfully. This commission is therefore not paid separately by the customer to Funk Humanitas GmbH, but is already included in the insurance premium. This notwithstanding, insurance contracts may be brokered with a netted (i.e. commission-free) premium on the basis of an express agreement to this effect. Contrary to standard practice, Funk Humanitas GmbH will not receive commission from the insurer for these contracts, but rather a broker- age and service fee from the customer. A combination of these payment models may apply.
Independence	Our company does not hold any direct or indirect stakes in the voting rights or capital of an insurance company. No insurance company or parent company of an insurance company holds any direct or indirect stakes in the voting rights or capital of our company.



Ombudsman	In the event of disputes between insurance brokers and policyholders, the following ombudsman may be contacted:
	Versicherungsombudsmann e. V., Postfach 08 06 32, 10006 Berlin, Germany, www.versicherungsombudsmann.de
	Ombudsmann Private Kranken- und Pflegeversicherung, Postfach 06 02 22, 10052 Berlin, Germany, www.pkv-ombudsmann.de
Information on dispute resolution pursuant to the German Act on Alternative Dispute Resolution in Consumer Matters (VSBG)	Funk Humanitas GmbH is willing to take part in dispute resolution proceedings before the following dispute resolution bodies:
	Versicherungsombudsmann e. V., Postfach 08 06 32, 10006 Berlin, Germany www.versicherungsombudsmann.de
	Ombudsmann Private Kranken- und Pflegeversicherung, Postfach 06 02 22, 10052 Berlin, Germany www.pkv-ombudsmann.de
Complaints management	If you have any complaints about our activities, please contact our complaints office: Email: beschwerde@funk-gruppe.de fon: +49 (0)40 35914-200
Online dispute resolu- tion pursuant to Article 14 (1) of the Regulation on online dispute res- olution for consumer disputes (Regulation on consumer ODR)	The European Commission provides a platform for online dispute resolution (odr platform) at https://webgate.ec.europa.eu/odr/main/ Consumers can use this platform to settle disputes about contractual obligations out of court.
	The email address of Funk Humanitas GmbH is welcome@funk-gruppe.de
Supervisory body	Funk Humanitas GmbH is a member of IHK für München und Oberbayern (Chamber of In- dustry and Commerce for Munich and Upper Bavaria), Max-Joseph-Straße 2, 80333 Munich, Germany (fon +49 (0)89 5116-0, fax +49 (0)89 5116-1306, website: www.ihk-muenchen.de), which is also the responsible supervisory body.
Addresses	The addresses for our offices can be found on our website at www.funk-gruppe.com.
Global network	Additional Funk offices are located in China, Italy, Liechtenstein, Austria, Poland, Romania, Switzerland and Hungary as well as in over 100 countries through our broker network, the Funk Alliance.
Professional member- ship	We are a member of BDVM, the Association of German Insurance Brokers.

More information about Funk: funk-gruppe.com