



## *Creating transparency for you* VZP GmbH

Versicherungsstelle Zellstoff und Papier GmbH (VZP) is an insurance broker with offices in Berlin, Bielefeld, Dresden, Düsseldorf, Erfurt, Frankfurt, Freiburg, Hamburg, Hanover, Cologne, Leipzig, Munich, Nuremberg, Regensburg and Stuttgart. As an independent industrial insurance broker, it specialises in the paper industry. Together with its cooperative partner Funk, it combines the activities of a technical insurance broker with the services of holistic risk management. 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 1,560 employees at 36 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)** Bernhard C. Schwanke | Horst Ullrich

**Headquarters/  
registered address** Amsterdamer Straße 192 | 50735 Cologne, Germany

**Contact information** fon +49 (0)221 934721-0 | fax +49 (0)221 934721-6 | Email: [welcome@vzp-online.de](mailto:welcome@vzp-online.de)

**Commercial register** Cologne District Court, register no. HRB 25138



## Broker status

VZP GmbH is registered as an insurance broker (Federal Republic of Germany) with the competent (supervisory) authority – Cologne Chamber of Commerce and Industry, Unter Sachsenhausen 10–26, 50667 Cologne, Germany – and holds a licence pursuant to Section 34 (d) Paragraph 1 of the German Trade, Commerce and Industry Regulation Act (Gewerbeordnung).

VZP GmbH is registered in the Insurance Brokers' Register ([www.vermittlerregister.info](http://www.vermittlerregister.info)) under number D-NHOA-HEBAG-21. This information can be verified with:

DIHK | German Chamber of Commerce and Industry  
Breite Strasse 29  
10178 Berlin, Germany  
Tel. +49 (0)180 600 5850\*

\*20 cents / minute from the German mobile and fixed network

## 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 via the website operated by the German Federal Ministry of Justice and juris GmbH: [www.gesetze-im-internet.de](http://www.gesetze-im-internet.de).

## Consultancy and fees

VZP GmbH offers consultancy services in accordance with legal requirements in relation to the brokerage of insurance products and receives payment in the form of commission 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 VZP 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, VZP GmbH will not receive commission from the insurer for these contracts, but rather a brokerage and service fee from the customer. A combination of these payment models may apply. VZP GmbH does not receive any other form of payment for its services.

## Independence

Our company does not hold any direct or indirect stakes of more than 10 % of 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 of more than 10% of 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:

Versicherungsbund e. V., Postfach 08 06 32, 10006 Berlin, Germany,  
[www.versicherungsbund.de](http://www.versicherungsbund.de)

Ombudsmann Private Kranken- und Pflegeversicherung, Postfach 06 02 22, 10052 Berlin, Germany  
[www.pkv-ombudsmann.de](http://www.pkv-ombudsmann.de)



### Information on dispute resolution pursuant to the German Act on Alternative Dispute Resolution in Consumer Matters (VSBG)

VZP 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](http://www.versicherungsombudsmann.de)

Ombudsmann Private Kranken- und Pflegeversicherung, Postfach 06 02 22, 10052 Berlin, Germany  
[www.pkv-ombudsmann.de](http://www.pkv-ombudsmann.de)

### Complaints management

If you have any complaints about our activities, please contact our complaints management team:

email: [beschwerde@vzp-online.de](mailto:beschwerde@vzp-online.de),  
tel. +49 (0)40 3591 4200

### Online dispute resolution pursuant to Article 14 (1) of the Regulation on online dispute resolution 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 VZP GmbH is [welcome@vzp-online.de](mailto:welcome@vzp-online.de)

### Supervisory body

VZP GmbH is a member of the Cologne Chamber of Commerce and Industry, Unter Sachsenhausen 10–26, 50667 Cologne, tel. +49 (0)221 16400, fax +49 (0)221 164 0129, website: [www.ihk-koeln.de](http://www.ihk-koeln.de), which is also the competent supervisory authority.

### 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 membership

We are a member of BDVM, the Association of German Insurance Brokers.