



Creating transparency for you Funk Versicherungsmakler GmbH

Funk Versicherungsmakler GmbH is an insurance broker and risk consultant with offices in Berlin, Bielefeld, Dresden, Düsseldorf, Erfurt, Frankfurt am Main, Freiburg, Hamburg, Hanover, Cologne, Leipzig, Munich, Nuremberg, Regensburg and Stuttgart. It is a subsidiary of Funk Gruppe GmbH. 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 1,650 employees at 37 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).

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Commercial register	Hamburg District Court, register no. HRB 53240
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Broker status	Funk Versicherungsmakler GmbH is registered as an insurance broker (Federal Republic of Germany) with the competent (supervisory) authority – Hamburg Chamber of Commerce, Adolphsplatz 1, 20457 Hamburg, Germany – and holds a licence pursuant to Section 34 (d) Paragraph 1 of the German Trade, Commerce and Industry Regulation Act (Gewerbeordnung).
	Funk Versicherungsmakler GmbH is registered in the Insurance Brokers' Register (www.ver- mittlerregister.info) under number D-OB10-3LJLK-81. 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
Consultancy and fees	Funk Versicherungsmakler GmbH offers consultancy services in accordance with legal re- quirements 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 be- ing brokered successfully. This commission is therefore not paid separately by the customer to Funk Versicherungsmakler 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 Versicherungsmakler 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. Funk Versicherungsmakler 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:
	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 Versicherungsmakler 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 management team: Email: beschwerde@funk-gruppe.de Tel. +49 (0)40 3591 4200
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 dis- putes about contractual obligations out of court.
	The email address of Funk Versicherungsmakler GmbH is welcome@funk-gruppe.de
Supervisory body	Funk Versicherungsmakler GmbH is a member of the Hamburg Chamber of Commerce, Adolphsplatz 1, 20457 Hamburg, Germany, tel. +49 (0)40 3613 8138, fax +49 (0)40 3613 8401, website: www.hk24.de, which is also the competent 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 membership	We are a member of BDVM, the Association of German Insurance Brokers.

More information about Funk: funk-gruppe.com