

# Customer Information (Initial Information & Transparency)



According to § 15 Insurance Mediation Ordinance (Versicherungsvermittlungsverordnung - VersVermV), the EU Sustainable Finance Disclosure Regulation (SFDR/TVO) and the Service Information Duty Ordinance (Dienstleistungs-Informationspflichten-Verordnung - DL-InfoV).

## 1. Name and Address

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Web: [makler-huesken.de](http://makler-huesken.de)

## 2. Intermediary Status according to Trade Law

Acting as an **Insurance Broker (Versicherungsmakler)** with permission according to **§ 34d para. 1 of the German Trade Regulation (Gewerbeordnung - GewO)**; issued in the Federal Republic of Germany.

**Joint Register Office (Gemeinsame Registerstelle) according to § 11a para. 1 GewO:**  
German Chamber of Commerce and Industry (Deutsche Industrie- und Handelskammer - DIHK)  
Breite Straße 29, 10178 Berlin  
Phone: +49 180 600 58 50 (Landline price 0.20 €/call; mobile prices maximum 0.60 €/call)  
Web: [vermittlerregister.info](http://vermittlerregister.info)

**Registration Number:** D-H7HK-66MTP-42

### 3. Consultation and Remuneration

Daniel Hüsken offers consultation in accordance with legal requirements during the mediation process.

Remuneration for the activity takes the form of:

- Commission (Courtage) included in the insurance premium, paid by the respective insurance company.
- Specifically agreed fee (Honorar), paid directly by the customer.
- Other benefits.
- Or a combination of the above remuneration types.

The fee (Honorar) only becomes due if explicitly agreed upon in writing with the customer in advance.

### 4. Professional Indemnity Insurance (Vermögensschadenhaftpflicht)

A legally compliant professional indemnity insurance (Vermögensschadenhaftpflichtversicherung) according to § 34d para. 2 No. 4 GewO exists with:

**CGPA Europe S.A.**

41 boulevard Royale, L-2449 Luxembourg

Scope: Europe-wide

### 5. Sustainability-related Disclosure Obligations (TVO/SFDR)

Within the framework of consulting on insurance-based investment products or financial investments as well as the selection of insurance companies, sustainability risks are currently **not systematically** included in the selection process.

**Reasons for non-consideration:**

The ESG information provided by insurance companies is currently not yet available in a depth and comparability that would allow for a sound assessment. Furthermore, EU

regulatory standards are partially still in the finalization phase. As soon as a broader and more reliable database is available, this strategy will be adjusted.

#### **Remuneration Policy:**

My remuneration for the mediation of insurance is **not** influenced by sustainability risks or characteristics of the recommended products. There are no financial incentives (such as higher commissions) to preferably recommend products with or without a sustainability focus.

**Important for you:** Upon explicit request, I will of course include products with ecological or social characteristics (sustainability criteria) in the consultation.

## **6. Participations (Beteiligungen)**

Daniel Hüsken holds no direct or indirect participation of more than 10% in the voting rights or capital of an insurance company.

No insurance company or parent company of an insurance company holds a direct or indirect participation of more than 10% in the voting rights or capital of Daniel Hüsken.

## **7. Arbitration Bodies for Out-of-Court Dispute Resolution (Schlichtungsstellen)**

In the event of disputes between insurance intermediaries and policyholders, the following arbitration bodies (Schlichtungsstellen) may be contacted:

### **Versicherungsombudsmann e.V.**

Postfach 08 06 32, 10006 Berlin

Web: [versicherungsombudsmann.de](http://versicherungsombudsmann.de)

### **Ombudsmann PKV**

Postfach 06 02 22, 10052 Berlin

Web: [pkv-ombudsmann.de](http://pkv-ombudsmann.de)