

Initial information

in accordance with § 15 of the German Insurance Mediation Regulation - VersVermV

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Financing and financial advice

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Activities authorised and actively practised

I am an insurance broker with a trade licence according to § 34d Abs. 1 of the trade regulations and I am registered at the responsible authority IHK Frankfurt. I offer my clients advice and brokerage of insurance contracts without being bound to a specific insurance company. This significantly increases your chances of obtaining the most suitable insurance contract for you according to objective criteria! However, I am not independent in my work, but biased - always for my clients.

Legal plain language (citation § 59 Abs. 3 VVG): *Insurance broker in the sense of this law is, who takes over the mediation or the conclusion of insurance contracts for the client (thus for you!) in a commercial way, without being entrusted with it by an insurer or an insurance agent".*

My second actively practiced passion: real estate loan broker with a license according to § 34i para. 1 sentence 1 of the German Trade Regulation Act. Here, too, I act purely in the interests of my clients. Due to the independent but binding cooperation with numerous local and national financial institutions, I am able to work out an optimal financing for my clients' real estate.

Consulting and remuneration

Activity as an insurance broker with trade licence according to § 34d

Unless otherwise agreed, I will receive remuneration from the insurer for the mediation and/or support of insurance contracts (brokerage or commission), which is already included in the insurance premium to be paid. This also covers the services expected and provided by me. If you do not conclude anything and/or do not transfer any insurance contracts to me for support, I will not earn anything despite the consulting service provided. If you seek advice from me and use the knowledge you have gained to conclude insurance contracts elsewhere, I will not earn anything either. If you take away my mandate (also unsupervised by sorting out your insurance policies online or in an app supposedly free of charge), then I do not earn anything either. There is therefore a very simple rule in my company: There are only full mandates - either completely or not at all.

Full mandate means that I manage all your insurance contracts (total number is insignificant). Of course you don't have to conclude everything with me, but only what makes sense and what you can/would like to afford. However, I will be your sole contact person for all insurance matters. This is the only way I can ensure good service for all my customers in the long term. Win-win situation.

For me, customer means "business partner on the same eye level with whom I am on the same wavelength". So don't be angry with me if it doesn't work out with a cooperation. In my many years of professional experience I have learned that business relationships without eye level will fail sooner or later. Therefore I try to prevent this by explicitly addressing this point before we start our cooperation.

Our cooperation begins with the signing of the so-called MAK documents. These are in detail:

- Brokerage agreement (regulates the business relationship within the internal relationship)
- Broker's power of attorney (regulates the representation in external relations)
- Privacy policy (regulates the use/use of your data)

Without these documents, cooperation is unfortunately not possible.

Should it become apparent in the course of the cooperation that we are not a good match after all, termination is quite simply possible with one month's notice or, for an important reason, without notice. The brokerage agreement is then terminated and the brokerage power of attorney is considered withdrawn. I will inform the respective insurance companies of this so that you can look for another broker / advisor. The insurance contracts and the insurance cover will of course remain in force. The right to terminate is mutual!

Activity as a real estate loan broker with a licence in accordance with § 34i Para. 1 Sentence 1 of the German Industrial Code (Gewerbeordnung)

Unless otherwise agreed, I will receive a fee from the lender (brokerage fee or commission) for arranging real estate loans, which is already included in the effective interest rate to be paid. This commission covers both the procurement of a suitable loan and the support until the final repayment! With this I enter into a very long-term business relationship with the customer, which usually results in a full mandate as described above.

Supervisory authorities and arbitration bodies

Insurance broker with permission according to § 34d Abs. 1 GewO

Registration number: D-DMBK-3BJ4F-87

Competent registration authority:
Chamber of Industry and Commerce Frankfurt am Main
Stock exchange 4
60313 Frankfurt am Main

Phone: 069 2197-1280
fax: 069 2197-1548
E-mail: info@frankfurt-main.ihk.de
Website: www.frankfurt-main.ihk.de

Real estate loan broker with a licence requirement in accordance with § 34i para. 1 sentence 1 GewO
Registration number: D-W-125-Q3SU-94

Competent licensing authority:
City of Frankfurt am Main, Ordnungsamt, Kleyer Str. 86, 60326 Frankfurt am Main
The registration can be checked at the following registry office:

Association of German Chambers of Industry and Commerce (DIHK)
Road width 29
10178 Berlin

Telephone: 0180 6005850 (fixed network price 0.20 €/call; mobile phone prices maximum 0.60/call)
Website: www.vermittlerregister.info

Conciliation bodies

For any disputes between customers and insurance intermediaries, there are independent arbitration boards that can be reached at the following contact details:

Insurance Ombudsman e.V.
post office box 080632
10006 Berlin

Phone: +49 30 20 60 58 - 0
Fax: +49 30 20 60 58 - 58
e-mail: beschwerde@versicherungsombudsmann.de
website: www.versicherungsombudsmann.de

Ombudsman for private health and nursing care insurance
P.O. Box 060222
10052 Berlin

Telephone: 01802 - 55 04 44 (6 cents/call from the German fixed network, maximum 42 cents/min from mobile networks)
Fax: 030 - 20 45 89 31
website: www.pkv-ombudsmann.de

Professional regulations
§ Section 34d (1), Section 34i (1) sentence 1 GewO, Section 34f (1) sentence 1 no. 1, no. 2 and no. 3 GewO and Section 34c GewO, VVG, VersVermV, FinVermV

The professional regulations can be viewed and called up via the homepage www.gesetze-im-internet.de operated by the Federal Ministry of Justice and juris GmbH.

Participations:

The insurance intermediary shall not hold, directly or indirectly, more than 10% of the voting rights or capital of an insurance undertaking.