

Date - 2016

This agreement concerns counseling and negotiation of Change of ownership and house insurance.

Price 8.995 DKK.

According to your house, and the state of the constructions report (tilstandsrapporten and el-installationsrapporten) we will find the correct insurance that fits the house.

Change of ownership insurance: On your behalf, we negotiate with the relevant insurance companies.

We negotiate the best coverage and price. At first, we contact all the insurance companies that offer the special change of ownership insurance. Nevertheless, not all insurance companies want to insure all houses. At this point, we cannot guarantee, that they will offer the insurance to your house. In many cases, it depends on your state of constructions report.

House insurance: On your behalf, we negotiate with the relevant insurance companies.

We negotiate the best coverage and price. At first, we contact 5-6 insurance companies that offer the house insurance.

We will present a written report, with a combined overview of the coverage and prices for the different insurance companies. We clarify our recommendation, but the choice is up to you.

The follow up on the written report, with a counselling session that last about 30-60 minutes depending on the complexity of the insurance. In this session, we clarify our recommendation and the following Danish laws that have an influence on your house and insurance:

- LBK nr. 1123 Bekendtgørelse af lov om forbrugerbeskyttelse ved erhvervelse af fast ejendom m.v.
- BK nr. 13 Bekendtgørelse om dækningsomfanget for ejerskifteforsikringer i henhold til lov om forbrugerbeskyttelse ved erhvervelse af fast ejendom m.v.
- BEK nr. 1598 af 14. december 2015 om huseftersynsordningen
- Lov nr. 1532 af 21.12.2010 om beskikkede bygningssagkyndige
- BEK nr. 20 af 12.1.2011 om disciplinær og klagenævnet for beskikkede bygningssagkyndige
- BEK nr. 19 af 16.1.2012 om elinstallationsrapporter som led i huseftersynsordningen

Also, we make sure: To accept both the change of ownership and house insurance in due time, and to cancel previous insurances. We coordinate with the estate agent, your lawyer/buyers agent/advisor. The only thing you need to do, is to pay the insurance policy in due time.

Claims assistance

To select the correct change of ownership and house insurance is very complicated in Denmark. This is one of the reasons we started DinForsikringsekspert. At the same time, it is very important for us, that our clients are treated correct according to their insurance coverage and policy. To make sure that this happen, we stand by with our expertise, if you have an insurance claim.

There are two types of claims assistance; Claims assistance and claims assistance Plus.

Claims assistance: Because you have selected Counseling and negotiation, claims assistance is included, as long as the change of ownership insurance is valid. (5 or 10 years)

Claims assistance offers you oral counselling, when handling a claim against the insurance company. Our counselling helps you all the way, from filling out the claims form, until the claim is processed. With claims assistance, you will always have an insurance expert a long side you. From the keys to your new house is handed over, until the insurance coverage ends in 5 or 10 years' time. We make sure, that the dialog between you and the insurance company are not sidetracked.

Claims assistance Plus: Is the premium version of the normal claims assistance. With Claims assistance Plus we participate in meetings with the insurance company and their appraiser. We stand along side with you in your house, when their appraiser valuates the claim. We are handling the dialog between you and the insurance company, and we make sure that the dialog don't get sidetracked.

Claims assistance Plus costs 199 DKK a month and for a minimum of 12 months. After the first 12 months, you can cancel the agreement. Claims Assistance Plus covers a maximum of 5 appraiser visits per year.

On the last page of this agreement, you can select and/or hear more about Claims Assistance Plus. If you have any questions, then don't hesitate to ask.



Counselling responsibility

DinForsikringsekspert.dk can not be held responsible for any flows or mistakes in insurance conditions, made before this agreement is accepted.

DinForsikringsekspert.dk by Søren Ahlgren Mortensen is employed as brokers assistant at De Frie Forsikringsmæglere and This agreement is a part of his employment. Therefore he is covered by a professional brokers Insurance.

De Frie Forsikringsmæglere is covered via the insurance company HDI-Gerling with policy no. VAS0900468, and have the legally bound insurance coverage of EUR 1.875.927 per claim and per insurance year. Our coverage is restricted to this.

DinForsikringsekspert.dk is also covered via HDI-Gerling with policy no. 156-08657163-

14001 Professional responsibility of DKK 5.000.000,00 per. Claim and insurance year.

Company responsibility DKK 10.000.000,00 per claim and insurance year.

Disputes:

Any dispute due to this agreement, is attempted settled via a conciliations service. If this is not possible, then the matter will be set at Sø og Handelsretten as jurisdiction.

Accepting the agreement:

This agreement have been explained before accepting it, which I confirm by answering this email.

You have to fill out and sign this Cooperation Agreement and power of authority form and send it by email to:

info@dinforsikringsekspert.dk

Also you need to attache the state of constructions report (tilstandsrapporten and el-installationsrapporten) and the sales agreement.

By answering this email, with the acceptance, you will begin the cooperation with DinForsikringsekspert.dk

Cooperation Agreement and power of authority form

DinForsikringsekspert.dk and De Frie Forsikringsmæglere is obligathed to:

- To get offers and negotiate change of ownership and house insurance on the estate listed at tilstandsrapporten og EI-rapporten, and the sales agreement.
- To present the different offers in a easy-to-read shedule.
- To explain and give counselling to the client regarding the different offers.

DinForsikringsekspert.dk and De Frie Forsikringsmæglere is hereby given power of authority to get and negotiate offers for change of ownership insurance and house insurance on my behalf.

DinForsikringsekspert.dk and De Frie Forsikringsmæglere can not be held responsible for bad or misguided insurance coverage on policy's accepted before this agreement.

This power of authority is bound by the law of agreement, and can according to the law of agreements §18 be cancelled with immediate notice.

The agreement cancels previous power of authority's, and will continue until the cooperation agreement and counselling is completed.

This power of authority includes the following insurances:

- Change of ownership insurance
- House insurance

After the completed counselling, an invoice with counselling fee of 8.995 DKK will be E-mailed. The invoice gives an 8 day credit. Conditions regarding payment will appear in the invoice.

Acceptance of the Cooperation agreement and power of authority

Name: _____

Social security no: _____ --- _____

current address: _____

zip code: _____

Phone: _____

E-mail: _____

The agreement includes change of ownership insurance and house insurance.

Address for the new house: _____

Date of acquisition: _____

Purchasing price: _____

Land value: _____

Remarks: _____

I would also like to purchase Claims assistance Plus, for just 199 DKK for a minimum of 12 months

Yes please

No thanks

I would like to hear more about Claims assistance Plus

Date / - 2016

Signature:

Send the filled out agreement to info@dinforsikringsekspert.dk

