VisaFlow

Broker license information

Statutory first information under § 15 VersVermV

Applies to	All insurance-related services offered by VisaFlow on visaflow.com, the VisaFlow platform and the VisaFlow apps
Language	English. A German version is available on request at **info@visaflow.app**.

This document tells you who we are, what we are allowed to do, how we are paid and what to do if something goes wrong. German law requires us to give you this information before we do business with you. We have put all of it in one place rather than spreading it across several documents.

1. Who we are

Company	VisaFlow GmbH
Address	Weyertal 109, 50931 Köln, Germany
Contact	info@visaflow.app
Commercial register	HRB 124527, Amtsgericht Köln
Managing directors	Georg Nauheimer, Tristan Kling, Tom Meyer
Status	Insurance broker (Versicherungsmakler) authorised under § 34d Abs. 1 of the German Trade and Industry Code (GewO)
Registration number	D-8475-QCTZB-92
Registration office	Industrie- und Handelskammer zu Köln Unter Sachsenhausen 5–7 (Eingang: Komödienstraße 18–24) 50667 Köln

You can verify our registration at any time at www.vermittlerregister.info by entering our registration number.

We are an insurance broker, not a tied agent. That means we act on your behalf and not on behalf of a particular insurer.

2. Who supervises us

We are supervised by the Industrie- und Handelskammer zu Köln in our capacity as a registered intermediary under § 34d GewO.

We do not act as a managing general agent on behalf of any insurer, and we are not supervised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin).

The legal framework for our activity is set out in § 34d GewO, the Insurance Mediation Regulation (VersVermV) and the Insurance Contract Act (VVG). You can read all three at www.gesetze-im-internet.de.

3. How we select the providers we show

We do not base our services on a balanced analysis of the entire insurance market. We work with a limited number of insurance partners whose products we consider to offer good value and suitable cover for internationals moving to Germany.

A current list of our insurance products is available at www.visaflow.com and www.platform.visaflow.app. The insurer responsible for a given product is named in that product's terms and conditions.

Because we work with a limited number of insurers, our recommendations are based on this selection. We are not contractually obliged to place business with any one insurer.

Our selection criteria

- Whether the product meets German visa and residence requirements

- Whether service and documentation are available in English
- How quickly confirmation of cover is issued
- Price

4. How we advise you

We focus on insurance products that are simple to understand and offer good value. Under German law we are required to advise you before you take out a policy. Here is how that works.

Understanding your needs

During the application process on our website or in our platform we ask you a focused set of questions to understand your situation and, where relevant, your coverage preferences. These questions collect the risk information relevant to the product, for example your age, your visa situation or how long you need cover for. For some products the insurer requires additional questions, and those form part of the process as well.

Your options

Based on your answers we present one or more options from our product range, typically two or three plans with different levels of cover. Where the insurer allows it, you can adjust elements such as your deductible or add optional extras.

The limits of our assessment

Our questions are designed to cover the situations most internationals in Germany are in, and they cannot cover every individual circumstance. The options we present are based solely on the information you give us during the application and are limited to the products available through our insurance partners. Where we can see that a product may not fully meet your needs, we will tell you where feasible.

It remains your responsibility to review the cover in detail, including the Insurance Product Information Document and the policy terms, and to decide whether it is appropriate for your situation. Requirements can also differ between German embassies and universities, so please check the requirements that apply to you.

Personal advice

At any point you can ask for additional advice by chat, e-mail or video call. If you use this option, a separate record is added to your advice record.

Waiving advice

For some products, where you choose to complete the application yourself without a personal consultation, you may expressly waive your right to personalised advice. In that case we still give you the product information you need to make an informed decision, and you still receive an advice record documenting your decision.

Your advice record

Every application produces an advice record (Beratungsprotokoll) that documents the process. You receive it in text form before you conclude the contract, together with your policy documents.

5. Product information documents

Before you conclude a contract you receive the standardised Insurance Product Information Document (IPID) for that product. It summarises the key facts, including what is covered, what is excluded and how to make a claim. The full policy terms and conditions are available on request and through your account.

6. How we are paid

Our service is free for you. We do not charge you a fee and we do not charge separate administration costs unless this is clearly stated in advance.

For arranging and administering your insurance policy we receive a commission from the insurer. The commission is included in the premium set by the insurer and does not increase your price.

The amount of commission varies depending on the insurer and the product type. You can ask us at any time what commission applies to your specific policy by writing to info@visaflow.app.

7. Ownership and independence

Neither VisaFlow GmbH nor any of its shareholders holds 10 percent or more of the voting rights or capital of any insurance undertaking. Likewise, no insurance undertaking holds 10 percent or more of the voting rights or capital of VisaFlow GmbH, whether directly or indirectly.

8. If you want to complain

If you are not satisfied with our service, write to us at info@visaflow.app. We will acknowledge your complaint within five business days and aim to give you a final response within four weeks.

If you are not satisfied with our response, you can turn to an independent dispute resolution body free of charge. The bodies responsible in Germany are:

Versicherungsombudsmann e.V.	Postfach 08 06 32, 10006 Berlin · www.versicherungsombudsmann.de · For insurance matters other than private health and long-term care insurance
Ombudsmann Private Kranken- und Pflegeversicherung	Postfach 06 02 22, 10052 Berlin · www.pkv-ombudsmann.de · For private health and long-term care insurance

If you live in another EU member state, the body responsible in your country is listed in the annex to this document. You can also use the European Commission’s Online Dispute Resolution platform at ec.europa.eu/consumers/odr.

You always retain the right to take legal action.

9. Your data

How we handle your personal data, including when we pass it on to an insurer, is described in our privacy policy: https://www.visaflow.app/company/privacy-policy

VisaFlow

Annex: dispute resolution bodies in the EU

Under the Insurance Distribution Directive (EU) 2016/97 and the EU Directive on Alternative Dispute Resolution (2013/11/EU), consumers can bring insurance-related complaints to the body responsible in their country. Germany is listed first, the remaining member states follow alphabetically.

Country	Body	Contact
Germany	Versicherungsombudsmann e.V.	Postfach 08 06 32, 10006 Berlin · www.versicherungsombudsmann.de
Germany	Ombudsmann Private Kranken- und Pflegeversicherung	Postfach 06 02 22, 10052 Berlin · www.pkv-ombudsmann.de
Austria	Versicherungsbeschwerdestelle	Stubenring 1, 1010 Wien · www.sozialministerium.at
Belgium	Ombudsman des Assurances / Ombudsman van de Verzekeringen	Square de Meéûs 35, 1000 Brussels · www.ombudsman-insurance.be
Bulgaria	Financial Supervision Commission	16 Budapeshta Street, 1000 Sofia · www.fsc.bg
Croatia	Pravobranitelj osiguranja, Croatian Insurance Bureau	Martićeva 71, HR-10000 Zagreb · www.huo.hr
Cyprus	Office of the Financial Commissioner	Kypranoros 15, 1st floor, 1061 Nicosia · www.financialombudsman.org.cy
Czech Republic	Ombudsman of the Czech Insurance Association	Elišky Krásnohorské 135/7, 110 00 Prague 1 · www.ombudsmancap.cz
Denmark	Ankenævnet for Forsikring	Østergade 18, 2. sal, 1100 Copenhagen K · www.ankeforsikring.dk
Estonia	Estonian Insurance Conciliation Body	Mustamäe tee 46, 10621 Tallinn · www.eksl.ee
Finland	FINE, Finnish Financial Ombudsman Bureau	Porkkalankatu 1, 00180 Helsinki · www.fine.fi

Country	Body	Contact
France	Le Médiateur de l’Assurance	TSA 50110, 75441 Paris Cedex 09 · www.mediation-assurance.org
Greece	Hellenic Consumers’ Ombudsman	144 Alexandras Avenue, 11471 Athens · www.synigoroskatanaloti.gr
Hungary	Financial Arbitration Board, Central Bank of Hungary	Krisztina körút 39, 1013 Budapest · www.mnb.hu
Ireland	Financial Services and Pensions Ombudsman	Lincoln House, Lincoln Place, Dublin 2, D02 VH29 · www.fspo.ie
Italy	IVASS / Arbitro per le Assicurazioni	Via del Quirinale 21, 00187 Rome · www.ivass.it
Latvia	Ombudsman of the Latvian Association of Insurers	Lomonosova iela 9-10, Riga, LV-1019 · www.laa.lv
Lithuania	Bank of Lithuania, dispute resolution	Žalgirio str. 90, 09303 Vilnius · www.lb.lt
Luxembourg	Médiateur en Assurance (ACA)	B.P. 448, L-2014 Luxembourg · www.aca.lu
Malta	Office of the Arbiter for Financial Services	Regional Road, Msida MSD 1920 · www.financialarbiter.org.mt
Netherlands	Kifid, Klachteninstituut Financiële Diensten	Postbus 93257, 2509 AG Den Haag · www.kifid.nl
Poland	Rzecznik Finansowy, Financial Ombudsman	Al. Jerozolimskie 87, 02-001 Warsaw · www.rf.gov.pl
Portugal	CIMPAS	Av. Fontes Pereira de Melo 11, 9º Esq., 1050-115 Lisbon · www.cimpas.pt
Romania	SAL-FIN	Splaiul Independenței 15, Sector 5, Bucharest · www.salfin.ro
Slovakia	Poisťovací ombudsman SLASPO	Bajkalská 19B, 821 01 Bratislava · www.poistovaciombudsman.sk

Country	Body	Contact
Slovenia	Mediation Centre of the Slovenian Insurance Association	Železna cesta 14, 1000 Ljubljana · www.zav-zdruzenje.si
Spain	Defensor del Cliente (Asegurado)	c/ Velázquez 80, 1º Dcha, 28001 Madrid · www.dgsfp.mineco.es
Sweden	Allmänna Reklamationsnämnden (ARN)	Box 174, 101 23 Stockholm · www.arn.se

This annex is provided for information and the details can change. The most current list is available through the European Commission's FIN-NET network at finance.ec.europa.eu and on the ODR platform at ec.europa.eu/consumers/odr.