

Initial information according to § 15 Insurance Mediation Ordinance

Hörtkorn Aviation GmbH

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Managing Director:
Christian Hörtkorn
Norbert Knau

Amtsgericht Stuttgart HRB 794410, Registered office of the company: Heilbronn

We are registered with the competent authority and entered in the Intermediary Register as an **insurance broker with a permit in accordance with § 34d paragraph 1 of the Trade Regulation Act** and the registration number D-ZIE4-MSKLU-59.

The competent licensing authority is:

IHK Heilbronn-Franken
Ferdinand-Braun-Straße 20, 74074 Heilbronn

The registration in the register of intermediaries can be verified as follows:

Deutscher Industrie- und Handelskammertag (DIHK)
11052 Berlin
Telephone: +49 180 600585 0
(price 0,20 €/call)
www.vermittlerregister.info

As an insurance broker, we offer advice. The remuneration - called brokerage fee - for our consulting, brokerage and support activities is generally borne by the insurance company. The brokerage fee is part of the insurance premium. Deviations from this must be expressly agreed between us and the client. Particularly in the case of the brokerage of so-called net products, a separate remuneration agreement is usually made which obliges the client to pay the remuneration. Net products are products for which the brokerage fee is not included in the insurance premium. Customers who are not consumers can also be advised on a fee basis. We also offer pension advisory services, for which we receive a separate fee.

Our company has no direct or indirect interest of more than 10 % in the voting rights or capital of any insurance company. An insurance company or parent company of an insurance company has no direct or indirect interest of more than 10 % in the voting rights or capital of the insurance broker / our company.

Statement on adverse sustainability impacts

In order to include sustainability risks in our advice, we take into account the information provided by insurers when selecting financial investment products and in our advisory activities. If applicable, we do not offer insurers who recognizably do not include a strategy for incorporating sustainability risks in their investment decisions. As part of the individual advice provided in the customer's interest, we explain separately if the consideration of sustainability risks in the investment decision means recognizable advantages or disadvantages for the individual customer. The respective provider informs about the respective consideration of sustainability risks in investment decisions with its pre-contractual information.

The most important adverse effects of investment decisions on sustainability factors of the financial market participants (insurers) are taken into account during the consultation. The consideration is based on the information provided by the financial market participants. We are not responsible for the accuracy of this information. At present, due to the fact that the information provided by the providers on their companies is still rudimentary, it can only be taken into account to a limited extent. If the customer has any questions in this regard, he is welcome to contact us in advance of a possible conclusion.

The remuneration for the brokerage of insurance policies is not based on the sustainability risks associated with the investments. This means in particular that the remuneration level of the product is not influenced positively or negatively by the sustainability risks of the investment. The inclusion of sustainability risks is therefore not taken into account by us in the form of higher employee compensation.

When advising on insurance investment products, Riester and basic pensions or occupational pension plans, sustainability risks are included by using the pre-contractual information provided by the insurers. In the event of a possible dutiful assessment of a comparable or better return on the product that takes sustainability risks into account, this product is recommended as a priority.

Information on the conciliation bodies pursuant to § 214 VVG and participation in the dispute settlement procedure pursuant to § 36 Verbraucherstreitbeilegungsgesetz (Consumer Dispute Settlement Act)

The conciliation bodies listed below may be called upon to settle disputes out of court. Pursuant to § 17 (4) of the Insurance Mediation Ordinance, we are obliged to participate in dispute resolution proceedings before the following consumer mediation bodies:

Versicherungsombudsmann e. V.

Postfach 08 06 32

10006 Berlin

www.versicherungsombudsmann.de

Ombudsmann für die private Kranken- und Pflegeversicherung

Postfach 06 02 22

10052 Berlin

www.pkv-ombudsmann.de

Complaint management

If you have any complaints about our activities, please do not hesitate to contact our complaints office:

E-mail: beschwerde@hoertkorn.com

Telephone: +49 7131 949 0

Professional regulations:

- § 34d Gewerbeordnung
- §§ 59-68 VVG
- VersVermV

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

Status October 2026/kt

This text is only a translation of the German declaration. Only the German version of this declaration is legally binding.
