

Public



Scrutiny

The communication with the health care insurer CZ about the realities that lead to the Public challenge of the European Court of Human Rights

this version and the Dutch version are authentic

Essence of the practice that leads to challenges

Every individual citizen who is dependent inherently loses it's human rights. These are lost by arbitrariness and thus discrimination while human rights equalize dependence. Every individual citizen is and will become dependent on healthcare. Always as soon as money is somewhere involved (such as with health care insurers) then Human rights are blackmailed and disappeared. This practice is created by the European Court and also by it, the self-destruction of the judicial system.

Overview of the communication via the correspondence

The chairman of the board is the competent authority of the Board of Directors and thus of the health insurer CZ. The Board of Directors copies from the government or civil servants organisation their way of corresponding and their way of combating the human rights.

All topics of the overview of the correspondence with the Prime Minister apply here. This overview is necessary as precognition. Although unnecessary repeating is avoided, touching on a few topics is useful for understanding how to convert the similarities. In the correspondence below it has been acknowledged, demonstrated or proven;

(*) The Board of Directors is supported by legal and administrative staff and are therefore dependent on this, which dependence contains a power that is abused;

(*) The correspondence is expressly addressed to the chairman of the board, but it has been fictitiously opened, read concretely, intervened and answered by employees. This violates the right to respect for privacy in and with correspondence.

(*) The answering employee represents the entire administrative and legal organization of all health care insurers, there is no discrimination.

(*) In an e-mail an employee answers the same as the content of a letter presented as coming from the chairman of the board, but this content may not be known to employees. Thus the letter is also written by the employee with the decisions concealed in or by the answer.

(*) So the Board of Directors or their Chairman of the Board are only the spokespersons for the administrative organization of CZ. The spokespersons will say or confirm to outside the organization what employees have answered and decided in a cloaked manner. It is actual proof that the employees' organization does the management.

(*) In an answer, it is recommended to submit my "complaint" to a Health Insurance Complaints and Disputes Foundation or otherwise to submit the "complaint" to the court, for which reference is made to an article of the Health Insurance Policy Conditions of 2021. This is recommended without improvement in communication or access to competent authority and further rectification of defects, infringements or violations. With this and so doing, the actual practice practiced today by the health care insurers, which is represented by CZ, is that any crime is allowed as long as a tribunal or judge does not convict it. This criminal practice has one proper legal path which ends in a lawsuit before a court and its tribunal or judge about whom and about their crimes have been reported to the Prime Minister in the correspondence.

- (*) This is a perpetual loop of criminal practice within the judicial system;
- (*) Using this perpetual loop is the power of abusing the organization's dependency in (semi-government) agencies;
- (*) The allowance affair has already, as a small tip of an iceberg, made it recognized that in doing so an individual citizen does not have the semblance of even a chance to exercise their human rights and to benefit the enjoy from this exercise (in a world without abuse) to enjoy.

More semi-official abuse

(*) The competent authority of a board chairman is absolutely impossible to reach, despite the Constitutional right of everyone with Article 5 of the Constitution.

(*) A decision, concealed in the answer, with and in the correspondence is the implicit and actual blocking of access to the competent authority. This is a crime and the crime has been expressly notified to CZ without an effective consequence so it was done intentionally.

(*) Another decision, concealed in the answer, is to unsubscribe and order it to be carried out immediately. Knowing that this cancellation is the responsibility solely of me or each individual insured.

- (*) It is a crime to unscrupulously and ruthlessly intrude on the right to respect for private life; the right to freedom to hold one's own opinion and make decisions for themselves.
- (*) The contempt and violations have the sole purpose of combating human rights and are unlimited, partly due to ignoring legal regulations. The health insurance policy terms and conditions of 2021 are mentioned, but not the "General Terms and Conditions when accepting an offer" or the "Protection of Human Rights and Fundamental Freedoms" in force.

(*) The correspondence proves the nowadays' misuse of the unilateral possibilities that digital or internet 'communication' means have in them. Further unilateral (i.e.) illegal infringements by health care insurers have also been demonstrated by their unnecessarily use. To illustrate this: it is not necessary to log in to the internet site with the URL www.publicscrutiny.nl and cookies are not necessary for its proper functioning.

(*) Characteristic of unilateral abuse is the unilateral and definitive closing of further correspondence on the part of the authority, without a defect having been remedied, infringements have been stopped or something has been resolved.

(*) Abuse and offences or violations of human rights only exist because the judicial system is ruined. All civilian violence is legal because it only exists when there are no human rights. The UN's Universal Declaration predicted this.

(*) Gathering or uniting with more lawbreakers even up to about 1200 perpetrators, does not change injustice into justice.

Even now that it appears that the Board of Directors of a health care insurer has almost completely lost control and management over the employees in the organization, the Board of Directors or the chairman of the board who carried out the damaging deeds are obliged nevertheless to repair or compensate them, out of own legal conscience, so without the intervention of a judge. Regardless of whether they still have or are a competent authority.

The public challenge of the European Court of Human Rights

It is the task of this European Court to ensure observance by a Contracting State with the assured protection of the European Convention for the Protection of Human Rights and Fundamental Rights Freedoms (Article 19).

Any civil individual has the right to claim being the victim of a violation by a Contracting State of its rights set out in the Convention (Article 34), and is received by the European Court and thereafter by one or more duly competent judges with a high moral character (Article 21) is taken admissible, is investigated, assessed and this European Court then enforces the implementation of this judgment by the Committee of Ministers (Article 46).

Due to, being the object here, the nowadays actual practice in the Netherlands with official crimes, also of judging officials who also belong to the civil service organisation, the European Court fails in its duties both with the judgments and evidently by not properly skilled judges with a high moral character.

So that hereby for repair the European Court is challenged with and by the document that is available for public scrutiny in or at the internet site "www.publicscrutiny.nl" in the Chapter "Public Scrutiny's challenges of tribunals, judges or the European Court."

The Dutch Prime Minister has publicly stated the Hungarians are "retarded" with an 'anti-LGBT' law. So that people who think differently from the Dutch government are and become discriminated. So that the combat against human rights by the Dutch government (and therefore also the civil service) is indisputable.

How (semi-official) abuse happens

The paragraph "How abuse of office happens" in the condemnation of the correspondence to the Prime Minister by the public scrutiny is sufficiently similar to apply here. The correspondence goes past the violations which are, after all, only simply or without reason being denied. The infringements and violations exist partly because every citizen (correspondingly) is (or becomes) completely dependent on proper or skilled healthcare.

Zorgverzekeraar CZ.
Postbus 90152.
5000 LD Tilburg.

Afz.: <afzender>.
<adres afzender>.
<plaats afzender>.

T.a.v. de bestuursvoorzitter de heer J. de Groot.

REGISTERED MAIL

Dear chairman of the board, dear mister De Groot,

20 juli 2021.

On June 21, 2021 and July 1, 2021, I sent a letter by e-mail, each expressly addressed to the chairman of the board, in the person now of Mr. J. de Groot, who is the competent authority of or about CZ. With certainty the last letter did not reach the chairman of the board and with almost certainty the letter of 21 June did not reach the chairman of the board either.

Infringement of the right to respect for my correspondence

Your employees, from the Customer Contact Center complaints team or from the Legal Affairs department, read the personal content of my letter and intervene via at least one of them with a written response.

This violates my right to respect for my correspondence or my right to respect for privacy in my correspondence. That your employees answer via one of them can be detected because this reaction already shows and proves that it cannot be written by the competent authority and lacks the responsibility and awareness of liability of the director of CZ.

Method of combating human rights

CZ represents or represents to me, in addition to itself, also all health care insurers. So that I do not only address CZ with this document, but all health care insurers at the same time. Each chairman of the board, at CZ now in the person of Mr. De Groot, I accuse of giving control to the working method that has been copied from the civil service, as made available to the public control on the internet site with URL www.publicscrutiny.nl in the chapter "Public Control's challenges of tribunals, judges or European Court (...)" in the section "Calling relevant authorities on this cover-up issue" in the document "A correspondence sequence with the Dutch Prime Minister". Also for the purposes of this method.

Infringement of the fundamental right of access to the competent authority

In addition to your employees lying through one of them, my access to the competent authority has been blocked and in doing so my constitutional right with Article 5 of the Constitution has been infringed.

To avoid unnecessary repetition, I refer to the content of my letters of June 21 and July 1, both in 2021 for more perpetuated violations or misdeeds.

Crime in my personal rights or my private life

An unsubscribe has been performed and this unsubscribe was not done by me. An unsubscribe like this is my sole authority. Your employees, through Mrs. Van Pelt by e-mail of 6 July 2021, report that they have done this arbitrarily and unilaterally. With this and in so doing, CZ demonstrates, on behalf of all health care insurers, the power

of misusing the internet. Human rights (including mine) have been destroyed and ruined, down to medieval and arbitrary charity. Another crime is that CZ unilaterally forces me through login requirements to unnecessarily distribute my personal data to approximately 1200 other organizations that have nothing to do with this. I instruct you to cancel this deregistration immediately and retroactively, and to bring the logging-in in accordance with human rights. Your Terms and Conditions must correspond to the Terms and Conditions in force and applied by me. That this has not been done or that the violations have not been resolved is evidence that the competent authority did not answer and that the answers lack responsibility and accountability.

Following the government

CZ testifies that it follows the government. In the meantime around June 21, the Prime Minister has publicly stated, so on behalf of the government and civil servants organisation, that he will combat those who think differently from him, now again in Hungary. He is determined, in doing so, to destroy human rights and 'bring these people to their knees'. I blame the chairman of the board, in the person of Mr. De Groot and representing all health care insurers, to unite with this moral character. I also think differently from the Prime Minister and I exercise human rights. CZ seems determined, partly on behalf of all health care insurers, to 'get me on my knees'.

Furthermore, the messages from CZ lack essential information and data and the chairman of the board, being the competent authority, certainly knows which these are.

No right to violate human rights

Any competent authority of the health care insurers and the person of mr. De Groot know that there is no right to infringe on human rights and yet CZ and the health care insurers do this. Now that this has been and remains simply denied, the health care insurers have become unreliable. This also invalidates the effectiveness of the remedy of appeal. Following the example of the government, health care insurers practice their conscience about justice that all unlawful, even criminal, activities are allowed until a judge condemns it: this practice preaches violence.

Causing violence

Violence in society is always legal. Because it only exists when the human rights are missing (they can't be missing a little). The preamble to the UN's Universal Declaration already predicted this. The infringements or violations reported above testify that health care insurers are at the forefront of the causal exciters of violence that also occurs in health care. But despite the notice of default, the infringements do not stop, as the correspondence proves. Seeking support in grouping of up to 1200 infringing bodies does not turn injustice into justice, but makes legal violence more extensive.

Necessary to notify via the Internet

Because the competent authority does not make itself accessible, it is necessary to inform via the URL www.punlicscrutiny.nl in the chapter "Public Control's challenges of tribunals, judges or European Court (...)". After all, the consequences in actual practice belong to their cause of a demolished judicial system. The chairman of the board or health care insurers do not have to log in and all information in the chapter is also addressed to the health care insurers. With this I comply with the few rules of "Fair Play". It is urgently recommended that the chairman of the board or the health care insurers inform themselves weekly of the content of the internet site.

Letter to the “manager of the insured” sent as an attachment.

The notification that a cancellation has been carried out was sent by letter from the manager of the insured persons, now in the person of Mr. I.G.A.J. Pirard, sent to me. My reaction to this manager is enclosed herewith and I instruct the chairman of the board to forward this letter to the manager of the insured persons immediately. A copy of the same letter is attached to this letter for the competent authority of CZ.

The correct legal entity remains secret

I have asked the chairman of the board to indicate which legal person should be sued for actions by the Board of Directors. Among other things for deeds, for example in the case here, which both concern the basic insurance and the supplementary insurance. However, CZ employees persist in specifying the legal entity with which the basic insurance policy has been concluded and the legal entity with which the supplementary insurance policy has been concluded. These employees and the competent authority know that this is not the correct and requested legal person. So I ask again to indicate which the correct requested legal entity to sue is.

Needless to keep using the most expensive postal item.

I cannot be expected to continue using the most expensive postal service. So that, without separate notification, additional correspondence will take place via the aforementioned internet site. I warn again that it is advisable to study the contents of the internet site weekly.

The rules of “Fair Play” require that you have been given an opportunity to know the wrongdoing or infringements in order to repair them and to compensate irreparable defects within a reasonable period of time.

I persist in the opinion that it is very unwise not to care about me and to close constructive communication from CZ and unilaterally. Perhaps you will agree on this with me.

In this case, I remain awaiting your (soon) replies,
<sender>

<sender's signature>

VERZEND CONTROLE RAPPORT		TIJD : 15/06/2021 10:29
DATUM, TIJD	15/06 10:26	
FAX NR./NAAM	0703707900	
TIJDEDUUR	00:02:24	
PAGINA'S	04	
RESULT	OK	
MODE	STANDAARD	
	FCM	

Zorgverzekeraar CZ.
Postbus 90152.
5000 LD Tilburg.

Afz.: <afzender>.
<adres afzender>.
<plaats afzender>.

T.a.v. de manager Verzekerden de heer I.G.A.J. Pirard.

REGISTERED MAIL

Copy to serve the competent authority of CZ

Dear manager insured persons, dear mister Pirard,

20 juli 2021.

Around 6 July 2021 I received a letter of this date, from you, being the manager of the Insured. With this, a cancellation is confirmed and immediately executed. This unsubscribe is not and is not mine.

Any cancellation such as this is a power that belongs solely to me and I have never, if ever, made this cancellation. By accepting this cancellation, knowing it's not from me, and doing it right away, you're committing a crime.

Furthermore, you do not mention the essential data by whom this cancellation was made and you thereby commit a second crime. It is my right to the information by whom the instruction is given to change my personal data now that this has not been done by me.

The crimes reported above are exacerbated by infringing on my human right(s) of respect for my private life. I accuse you of ruthlessly or unscrupulously infringing my human rights far more than extremely.

You will be instructed by the competent authority of CZ to **immediately** undo the deregistration with retroactive effect. In addition, I also give you the duty assignment, and if necessary I order you to do so, to **immediately** destroy the cancellation because it does not come from me, as you know with certainty. My duty assignment, and if necessary the order, implies that you must never again infringe on my human rights. You have the duty to verify with me through the imperative respect for my rights in all cases now that it is evidently CZ employees who commit fraud or forgery.

I request immediate return-notification from the Manager insured persons, now in the person of Mr. Pirard, that the execution of the cancellation has been retroactively undone plus that the cancellation (if necessary retroactively from the origin) has been destroyed and that the Manager insured persons in all cases verifies with me about orders for changes before execution.

<sender>

<signature sender>


E-Mail 06-07-2021 from CZ

Van: Klachten.klantcontactcentrum

Datum: 6-7-2021 14:28:37

Aan: <addressee>

Onderwerp: RE: uw klacht (362921)

Bijlagen: 

Gesichte <addressee>

Uw e-mail met bijlage voor de heer De Groot, stuurde ik door naar de Raad van Bestuur. Namens de Raad van Bestuur informeer ik u als volgt.



Correspondentie
Wij hebben uw zorgverzekering CZdirect omgezet van digitale correspondentie naar papieren correspondentie. U krijgt vanaf nu onze informatie over uw zorgverzekering per post. Hierdoor is het voor u niet nodig om de sms-check op uw DigiD aan te zetten. Wij laten u weten dat wij niet meer inhoudelijk reageren op berichten van u over het inloggen in Mijn CZ. Dit vindt u ook terug in onze brief van 24 juni 2021.

Rechtspersoon
U vraagt in uw brief aan de heer De Groot hoe de Raad van Bestuur als rechtspersoon genoemd wordt. Het spijt ons dat wij u dit niet in onze brief van 24 juni 2021 lieten weten. Hierbij ontvangt u de gevraagde informatie alsnog. Alle medewerkers van CZ, inclusief de Raad van Bestuur, vallen onder de rechtspersonen: O.W.M. Centrale Zorgverzekeraars groep Zorgverzekeraar U.A. KvK 41095222 en O.W.M. Centrale Zorgverzekeraars groep Aanvullende Verzekering Zorgverzekeraar U.A. KvK 18028752.

Ik wens u nog een fijne dag.

Met vriendelijke groet,

Miranda van Pelt
medewerker klachtenteam Klant Contact Centrum
CZ
www.cz.nl



Deel aan het milieu voordat u deze e-mail print.

De informatie in dit bericht (en alle daarbij meegezonden bijlagen) is vertrouwelijk. Het is daarom niet toegestaan dat u deze informatie openbaar maakt, verspreidt of verspreidt, tenzij de verzender aangeeft dat dit wel is toegestaan. Is het e-mailbericht niet voor u bestemd? Dan vragen wij u om het bericht terug te sturen naar de verzender en het origineel en kopieën ervan te verwijderen. CZ spant zich ervoor in dat u volledige en tijdige informatie ontvangt. Helaas kunnen wij niet instaan voor de juiste en volledige overbrenging van de inhoud van de verzonden e-mail, noch voor tijdige ontvangst daarvan.
O.W.M. CZ groep U.A. is statutair gevestigd te Tilburg en geregistreerd onder KvK-27093766
O.W.M. CZ groep U.A. is statutair gevestigd te Tilburg en geregistreerd onder KvK-18028752

The e-mail is translatable as follows:

----- Oorspronkelijk bericht -----

Van: klachten.klantcontactcentrum

Aan: <addressee>

Verzonden: 6-7-2021 14:28:37

Onderwerp: RE: uw klacht (362921)

Dear <addressee>,

I forwarded your e-mail with attachment for Mr. De Groot to the Board of Directors. On behalf of the Board of Directors, I inform you as follows.

Correspondence

We have converted your CZdirect health care insurance policy from digital correspondence to paper correspondence. You will now receive our information about your health insurance by post. This means that it is not necessary for you to activate the SMS check on your DigiD. We inform you that we no longer respond substantively to messages from you about logging in to My CZ. You will also find this in our letter of 24 June 2021.

Legal person

In your letter to Mr. De Groot you ask what the Executive Board is called as a legal person. We are sorry that we did not inform you in our letter of 24 June 2021. You will still receive the requested information. All employees of CZ, including the Executive Board, fall under the following legal entities: O.W.M. Centrale Zorgverzekeraars groep Zorgverzekeraar U.A. KvK 41095222 en O.W.M. Centrale Zorgverzekeraars groep Aanvullende Verzekering Zorgverzekeraar U.A. KvK 18028752.

I wish you a nice day.

With kind regards,

Miranda van Pelt
employee complaints team Customer Contact Center CZ
{ [HYPERLINK "http://www.cz.nl/"](http://www.cz.nl/) }

{INCLUDEPICTURE

"../Local%20Settings/Application%20Data/OEClassic/Prg/T/11-16/image001.gif" * MERGEFORMAT }



Denk aan het milieu voordat u deze e-mail print

=====
The information in this message (and all attachments that accompany it) is confidential. You are therefore not allowed to make public, multiply or distribute this information, unless the sender indicates that this is allowed. Is the e-mail not intended for you? Then we ask you to return the message to the sender and delete the original and copies of it. CZ makes every effort to ensure that you receive complete and timely information. Unfortunately, we cannot guarantee the correct and complete transmission of the content of the sent e-mail, nor for its timely receipt.

CZ Zorgverzekeringen NV has its registered office in Tilburg and registered under Chamber of Commerce-27093766 OWM CZ group UA has its registered office in Tilburg and registered under Chamber of Commerce-18028752

=====

Ringbaan West 236
Postbus 90152
5000 LD TILBURG
www.cz.nl



Ons kenmerk : 454.458415405.V
Behandeld door : afd. Verzekerden
Telefoonnummer : 088 555 77 77
Relatienummer :
E-mailadres : klantenservice@cz.nl

[Redacted]
[Redacted]
[Redacted]
[Redacted]

Onderwerp: afmelden voor digitale post

Tilburg, 6 juli 2021

Geachte [Redacted]

Hierbij bevestigen wij het afmelden voor digitale post. Vanaf nu ontvangt u uw post op papier.

Opnieuw digitale post

Wilt u uw post weer digitaal ontvangen, dan kan dat natuurlijk. Aanmelden kan heel eenvoudig via Mijn CZ. Met uw DigiD logt u direct in. Hebt u nog geen DigiD, dan kunt u die aanvragen via www.digid.nl/aanvragen.

Meer informatie

Op www.cz.nl vindt u alle informatie over onze zorgverzekeringen. Wilt u persoonlijk advies? Neem dan contact met ons op, telefoonnummer 088 555 77 77. Wij zijn op werkdagen bereikbaar van 8.00 tot 19.00 uur.

Met vriendelijke groeten,

I.G.A.J. Pirard
manager Verzekerden



The body of the letter above is translatable as follows:

Dear <addressee>

Herewith we confirm the cancellation for digital post. From this moment on you receive your post on paper.

Digital post again

Would you like to receive your post digitally again, than this is possible of course. To sign up can be done very simple at "My CZ". With your DigiD you log-in directly. Do you not have DigiD, than you can apply for this via www.digid.nl/aanvragen.

More information

At www.cz.nl you find all the information about our health care insurances. Do you want personal advice? The contact us, telephone number 088 555 77 77. We are at working days reachable from 08:00 until 19:00 hour.

With kind regards,

I.G.A.J. Pirard
Manager insured persons

Zorgverzekeraar CZ.
Postbus 90152.
5000 LD Tilburg.

Afz.: <afzender>.
<adres afzender>.
<plaats afzender>.

T.a.v. de bestuursvoorzitter de heer J. de Groot.

Dear chairman of the board, dear mister De Groot,

1 juli 2021.

Despite your informal ban on meaningful communication, in the letter dated June 24, 2021 (file number 362921), I respond as follows.

The reply in the letter is wrong and therefore should have resulted in constructive communication. The Board of Directors is not formally open to this.

The answer has a sufficient degree of steadfastness to suspect with an equally sufficient degree of certainty that the Board of Directors, and therefore certainly an employee of your company, does not care about me and therefore is assured that it does not care about any other body. If not, there is discrimination while the Board of Directors disputes that it infringes on human rights.

Because of this, the reference to remedies or legal routes is without the good faith required for any legal effect. I have a reasonable suspicion that the Board of Directors will also fight this, but I can sometimes be wrong.

Furthermore, the chairman of the board fails to indicate to me which legal entity should be sued for acts by the board of directors, as I have requested.

In your answering is nothing to blame me for.


Needless to say, once again, CZ has been sufficiently notified that I cannot access and have no control or administration over my data. I can't change anything for the better in this.

I persist in the opinion that it is very unwise not to care about me and to close constructive communication on your part and on unilateral.
Perhaps you will agree on this with me.

In this case I remain awaiting your (soon) answers,
<sender>

<signature sender>

E-Mail 28-06-2021 from CZ


Van: klachten.klantcontactcentrum
Datum: 28-6-2021 17:10:04
Aan: [REDACTED]
Onderwerp: uw klacht (362921)
Bijlagen: 


Geachte [REDACTED]

Vrijdag 25 juni stuurde ik u onderstaande e-mail. Vanmiddag kreeg ik bericht dat de e-mail niet bezorgd kon worden. Dit kwam doordat er een punt teveel in het e-mailadres stond. Omdat ik u toch graag wil informeren, stuur ik onderstaande e-mail opnieuw naar het juiste e-mailadres. Mijn excuses voor de vertraging.

Met vriendelijke groet,

Jolanda Hermans
medewerker Klachtenteam Klant Contact Centrum
CZ
www.cz.nl



 Denk aan het milieu voordat u deze e-mail print

Van: klachten.klantcontactcentrum
Verzonden: vrijdag 25 juni 2021 16:02
Aan: [REDACTED]
Onderwerp: uw klacht (362921)

Geachte [REDACTED]

Maandag 21 juni 2021 ontvingen wij uw klacht die gericht was aan de Raad van Bestuur. Graag informeer ik u over de afhandeling hiervan.


Afhandeling klacht
De reactie van de heer De Groot, voorzitter van de Raad van Bestuur, is vandaag per post naar u verzonden. Omdat in de brief privacygevoelige gegevens, zoals uw relatienummer, zijn vermeld, kan ik de brief niet per e-mail naar u sturen. Doordat u een digitale polis hebt, kan ik niet voorkomen dat u naast de papieren brief een automatisch gegenereerde e-mail ontvangt waarin staat dat er nieuw bericht klaarstaat op Mijn CZ. Tot mijn spijt kan ik die e-mail niet tegenhouden. Ik kan me voorstellen dat dit vervelend voor u is, omdat u niet kunt inloggen op Mijn CZ. Vandaar dat ik u hierover informeer.


Mogelijkheid post op papier
Wilt u in de toekomst alle post van ons op papier ontvangen? Dan regel ik dat graag voor u. U ontvangt dan ook geen e-mail meer als er een nieuw bericht klaarstaat op Mijn CZ. Laat u mij met een reactie op deze e-mail alstublieft weten als u de post voortaan op papier wilt ontvangen. Het is niet nodig uw polis hiervoor te wijzigen. U kunt gewoon CZdirect verzekerd blijven.

Verder vraag ik u vriendelijk de brief van de heer De Groot af te wachten. Ik verwacht dat u de brief morgen of anders uiterlijk begin volgende week in huis hebt. Ik wens u alvast een fijn weekend.

Met vriendelijke groet,

Jolanda Hermans
medewerker Klachtenteam Klant Contact Centrum
CZ
www.cz.nl



 Denk aan het milieu voordat u deze e-mail print

De informatie in dit bericht (en alle daarbij meegezonden bijlagen) is vertrouwelijk. Het is daarom niet toegestaan dat u deze informatie openbaar maakt, verspreidt of verspreidt, tenzij de verzender aangeeft dat dit wel is toegestaan. Is het e-mailbericht niet voor u bestemd? Dan vragen wij u om het bericht terug te sturen naar de verzender en het origineel en kopieën ervan te verwijderen. CZ spaant zich ervoor in dat u volledige en tijdige informatie ontvangt. Helaas kunnen wij niet instaan voor de juiste en volledige overbrenging van de inhoud van de verzonden e-mail, noch voor tijdige ontvangst daarvan.
CZ Zorgverzekeringen N.V. is statutair gevestigd te Tilburg en geregistreerd onder Kvk-27093766
OWM CZ groep U.A. is statutair gevestigd te Tilburg en geregistreerd onder Ekv-18028752

The e-mail is translatable as follows:

----- Oorspronkelijk bericht -----

Van: klachten.klantcontactcentrum <{ HYPERLINK "mailto:klachten.klantcontactcentrum@cz.nl" }>

Aan: <addressee>

Verzonden: 28-6-2021 17:10:04

Onderwerp: uw klacht (362921)

Dear <addressee>,

Friday 25 June I sent you the e-mail below. This afternoon I received a message that the email could not be delivered. This was because there was one dot too many in the email address. Since I would like to inform you anyway, I will send the e-mail below again to the correct e-mail address. My apologies for the delay.

With kind regards,

Jolanda Hermans
employee complaints team Customer Contact CenterCZ
{ HYPERLINK "http://www.cz.nl" }

{INCLUDEPICTURE

"../Local%20Settings/Application%20Data/OEClassic/Prg/T/11-14/image001.gif" * MERGEFORMAT }



Denk aan het milieu voordat u deze e-mail print

Van: klachten.klantcontactcentrum

Verzonden: vrijdag 25 juni 2021 16:02

Aan: <addressee>

Onderwerp: uw klacht (362921)

Dear <addressee>,

Monday 21 June 2021 we received your complaint which was addressed to the Board of Directors. I would like to inform you about the finalized handling of this.

Finalized handling complaint

The response from Mr De Groot, Chairman of the Executive Board, was sent to you today by post. Because the letter contains privacy-sensitive information, such as your customer number, I cannot send the letter to you by e-mail. Because you have a digital policy, I cannot prevent you from receiving an automatically generated e-mail in addition to the paper letter, stating that a new message is ready on My CZ. I'm sorry I can't stop that email. I can imagine that this is annoying for you, because you cannot log in to My CZ. That is why I inform you about this.

Possibility of post on paper

Would you like to receive all mail from us on paper in the future? Then I'll be happy to arrange that for you. You will therefore no longer receive an e-mail when a new message is ready on My CZ. Please let me know by responding to this e-mail if you would like to receive the mail on paper from now on. It is not necessary to change your policy for this. You can simply remain insured with CZdirect.

Furthermore, I kindly ask you to await the letter from Mr. De Groot. I expect that you will receive the letter tomorrow or at the latest early next week. I wish you a nice weekend.

With kind regards,

Jolanda Hermans
employee complaints team Customer Contact CenterCZ
{ HYPERLINK "http://www.cz.nl/" }

{INCLUDEPICTURE

"../Local%20Settings/Application%20Data/OEClassic/Prg/T/11-14/image001.gif" * MERGEFORMAT }



Denk aan het milieu voordat u deze e-mail print

=====
The information in this message (and all attachments that accompany it) is confidential. You are therefore not allowed to make public, multiply or distribute this information, unless the sender indicates that this is allowed. Is the e-mail not intended for you? Then we ask you to return the message to the sender and delete the original and copies of it. CZ makes every effort to ensure that you receive complete and timely information. Unfortunately, we cannot guarantee the correct and complete transmission of the content of the sent e-mail, nor for its timely receipt.

CZ Zorgverzekeringen NV has its registered office in Tilburg and registered under Chamber of Commerce-27093766 OWM CZ group UA has its registered office in Tilburg and registered under Chamber of Commerce-18028752

=====

Ringbaan West 236
Postbus 90152
5000 LD TILBURG
www.cz.nl



Dossiernummer : 362921
Behandeld door : Jolanda Hermans
Telefoonnummer: (088) 555 70 31
Relatienummer : [REDACTED]
e-mailadres : klachten@cz.nl

[REDACTED]
[REDACTED]
[REDACTED]

Onderwerp: Reactie op uw klacht

Sittard, 24 juni 2021

Geachte [REDACTED]

Maandag 21 juni 2021 ontvingen wij uw reactie op de e-mail van mevrouw Van Pelt van ons klachtenteam Klant Contact Centrum. Zij reageerde in die e-mail op uw klacht over het inloggen op Mijn CZ. In deze brief leest u onze reactie op uw brief.

Inloggen op Mijn CZ

Het spijt ons dat wij u geen andere mogelijkheid kunnen bieden dan inloggen op Mijn CZ met uw DigiD met extra sms controle of met de DigiD app. Natuurlijk begrijpen wij dat dit erg vervelend voor u is, omdat u bijvoorbeeld bij de belastingdienst wel kunt inloggen met alleen uw gebruikersnaam en wachtwoord. We vinden het belangrijk de gegevens van onze verzekerden goed te beschermen. Daarnaast zijn we gebonden aan regels. In onderstaande alinea leest u meer over de beveiligingsvereisten.

Beveiligingsvereisten

De Algemene Verordening Gegevensbescherming (AVG) vereist van een bedrijf dat persoonsgegevens verwerkt, dat zij aan bepaalde beveiligingseisen voldoen. Naarmate de gevoeligheid van de verwerkte gegevens hoger is, zijn de eisen ook strenger. Omdat wij ook medische gegevens verwerken, hebben wij de strengste eisen. Om de gegevens van onze verzekerden goed te beschermen, is een twee factor authenticatie nodig. Dit is veiliger doordat uw identiteit hierbij wordt vastgesteld door twee factoren. U opent het digitale slot als het ware niet met één sleutel, maar met twee sleutels. Dit betekent dat u naast het invoeren van een gebruikersnaam en wachtwoord, nog een tweede factor nodig hebt. DigiD biedt de mogelijkheid om een sms aan de gebruikersnaam en het wachtwoord toe te voegen. Een andere optie is de DigiD app.

Schending mensenrechten

Er is geen sprake van schending van de mensenrechten. Omdat wij ook medische gegevens verwerken, zijn wij verplicht deze gegevens goed te beschermen. Dit doen we met de twee factor authenticatie. Als alternatief boden wij u in de e-mail van 16 juni 2021 de mogelijkheid uw gegevens voortaan op papier toe te sturen, zodat u toegang hebt tot uw gegevens. Wilt u uw post alsnog op papier ontvangen? Dan horen wij dat graag van u. U hoeft daarvoor uw polis niet te wijzigen. U blijft CZdirect verzekerd.

Andere zorgverzekeraars

Wij antwoorden alleen uit naam van CZ en vertegenwoordigen niet alle andere zorgverzekeraars. Uiteraard zijn zij ook verplicht om zorgvuldig met medische gegevens om te gaan en gelden voor hen dezelfde strenge beveiligingseisen.



Datum : 24 juni 2021

Relatienummer : 458415405

SKGZ

U kreeg alle informatie die wij u over dit onderwerp kunnen geven. Omdat wij u hierover niet anders kunnen informeren, reageren wij niet meer op berichten van u over dit onderwerp. Bent u het niet eens met onze reactie? Dan kunt u uw klacht voorleggen aan de Stichting Klachten en Geschillen Zorgverzekeringen (SKGZ). De contactgegevens van SKGZ zijn postbus 291, 3700 AG Zeist, telefoonnummer (088) 900 69 00. Bij deze stichting werkt de Ombudsman Zorgverzekeringen. De Ombudsman probeert door bemiddeling uw klacht op te lossen. Als dit niet lukt, dan kan de SKGZ een bindend advies uitbrengen. De SKGZ is een onafhankelijke en onpartijdige organisatie. Binnen uiterlijk 90 dagen nadat de SKGZ het volledige dossier heeft ontvangen, krijgt u bericht over de beslissing. Voor meer informatie verwijzen we u naar www.skgz.nl. Wilt u uw klacht niet voorleggen aan de SKGZ? Dan kunt u uw klacht ook voorleggen aan de rechter. Dit staat in artikel A.23.2. van de verzekeringsvoorwaarden Zorgverzekering van 2021.

We kunnen ons voorstellen dat dit niet het antwoord is waarop u had gehoopt. Toch kunnen wij u tot onze spijt geen andere oplossing bieden.

Meer informatie

Hebt u nog vragen over deze brief? Neem dan gerust contact op met Jolanda Hermans, telefoonnummer (088) 555 70 31.

Met vriendelijke groeten,

J.G.B. de Geest
Voorzitter Raad van Bestuur

The body of the letter above is translatable as follows:

Dear <addressee>

Monday 21 June 2021 we received your response to the e-mail from Mrs Van Pelt from our complaints team Customer Contact Center. In that e-mail she responded to your complaint about logging in to My CZ. In this letter you can read our response to your letter.

Log in to My CZ

We are sorry that we cannot offer you any other option than to log in to My CZ with your DigiD with extra SMS verification or with the DigiD app. Of course we understand that this is very annoying for you, because you can, for example, log in to the tax authorities with only your username and password. We believe it is important to protect well the data of our insurance policyholders. In addition, we are bound by rules. You can read more about the security requirements in the paragraph below.

Security requirements

The General Data Protection Regulation (GDPR) requires a company that processes personal data to meet certain security requirements. The higher the sensitivity of the processed data are, the stricter the requirements are. Because we also process medical data, we have the strictest requirements. To properly protect the data of our insurance policyholders, a two-factor authentication is required. This is more secure because your identity is determined by two factors. You do not open the digital lock with one key, as it were, but with two keys. This means that in addition to entering a username and password, you need a second factor. DigiD offers the option of adding an SMS to the username and password. Another option is the DigiD app.

Violation of human rights

There is no question of a violation of human rights. Because we also process medical data, we are obliged to protect this data properly. We do this with two-factor authentication. As an alternative, in the e-mail of 16 June 2021, we offered you the option of sending your data on paper from now on, so that you have access to your data. Do you still want to receive your mail on paper? Then we would like to hear from you. You do not need to change your policy for this. You remain insured with CZdirect.

Other health care insurers

We only answer on behalf of CZ and do not represent all other health insurers. Of course they are also obliged to handle medical data with care and the same strict security requirements apply to them,

SKGZ

You received all the information we can give you on this subject. Because we cannot inform you otherwise, we will no longer respond to messages from you on this subject. Do you disagree with our response? Then you can submit your complaint to the Stichting Klachten en Geschillen Zorgverzekeringen (SKGZ). The contact details of SKGZ are PO Box 291, 3700 AG Zeist, telephone number (088) 900 69 00. The Health Insurance Ombudsman works at this foundation. The Ombudsman tries to resolve your complaint through mediation. If this is not successful, the SKGZ can issue a binding advice. The SKGZ is an independent and impartial organisation. You will be notified of the decision within 90 days after the SKGZ has received the complete file.

For more information, please visit www.skqz.nl. Do you not wish to submit your complaint to the SKGZ? Then you can also submit your complaint to the court. This is stated in Article A.23.2. of the Health Insurance Policy Conditions of 2021.

We can imagine that this is not the answer you had hoped for. However, we regret that we cannot offer you any other solution.

More information

Do you have any questions about this letter? Please feel free to contact Jolanda Hermans, telephone number (088) 555 70 31.

With kind regards,

JGB de Groot
Chairman of the Board of Directors

Zorgverzekeraar CZ.
Postbus 90152.
5000 LD Tilburg.

Afz.: <afzender>.
<adres afzender>.
<plaats afzender>.

T.a.v. de bestuursvoorzitter de heer J. de Groot.

Dear chairman of the board, dear mister De Groot,

21 juni 2021.

At some point, CZ made my data, in "My CZ", accessible to me via DigiD with SMS verification. This access method is not working for me. I can't access my properties so I can't control and manage them. On the grounds of human rights, I have requested that I be given access to my data again via DigiD with SMS verification.

I have corresponded with your customer service department to no avail. After this I received an email from the complaints department in the customer contact center that passed the software-cause I reported and advised me to change the insurance. What this insurance change does correct in the DigiD software has not been made clear and it has also not been made clear why with an insurance change I do can access my data.

I have informed CZ that I still cannot access my data in "My CZ", among other things for control and management.

With this document, which is also a notice of default, I address the competent authority of CZ for the following.

(1) The application of automation at CZ is not in accordance with Human Rights. Because, among other things, I am and will be kept out of any influence on or about my private life. In the case here because I can't do anything against blocking my control and management of my data (my properties on loan) and above all keep it blocked.

(2) At the tax authorities, I have access to my data via DigiD with only a username and password. Because CZ does not trust such access, it is complicated for me with subsequent SMS control. While I cannot be blamed for the insecurity at/of DigiD, nor can I be blamed for the degree of CZ's trust in others.

(3) Nevertheless, CZ advises me to contact DigiD to ask a question. In vain I let it be known before that, because others make a mess of it and sell junk, than I have to do or buy 'a lot of things'. I stop doing 'a lot of things' that I have no influence or blame on. I have no influence on DigiD.

(4) CZ states that the government is obliged to protect my personal data as well as possible. But this protection is my (and everyone's) right and is not guaranteed by the

government, but by the State secured to me through the ECHR which is an ordinary contract. Furthermore, the government makes a lot of (reproachable) rules but every application is dominated by article 94 of the Constitution. So that an application, as in the case here, remains inapplicable (also by CZ) now that it is certain, because of my registered data, that it violates human rights or even infringes on them.

(5) CZ states that logging in is only possible with the DigiD app or with the DigiD username and password together with SMS verification. A text message is only possible via a mobile phone, while I keep my 06 number strictly private due to misuse by others of this data and (therefore) violations of human rights. I exercise my right to protect myself, so that I can determine who I hold liable for the forced use of text messages. DigiD does not belong to whom I hold liable and therefore does not receive my 06 number. Because CZ agrees with me that from then on all authorities will have my 06 number available.

(6) About Human Rights violations in the performance of insured health care, I have previously complained in correspondence on February 6, March 17, May 1, June 14, July 2, August 20, September 21, 2 and 8 and October 15, 2018 all and January 15 in 2019. The violations reported at that time have not been corrected. This led to a lawsuit about this being brought by a competent tribunal. I hereby add the good cooperation, that through the good mediation of CZ the 'home-doctor' Van Pelt was found; she is a rare exception who confirms conversations in writing with actual respect for my right of correction.

(7) CZ previously referred to CZ's General Terms and Conditions. I hereby repeat that since many years ago I accept every offer under the "General terms and conditions upon acceptance of an offer", which is available for download every day for 24 hours on the internet site "www.publicscrutiny.nl" in the chapter "The Public Control Manual, the Terms and Conditions upon acceptance of an offer, (...) and more documents."

(8) Can the chairman indicate to me which legal entity should be sued for acts by the Board of Directors. Among other things for deeds, for example in the case here, which both concern the basic insurance and also the supplementary insurance.

(9) To all of the above, I add that CZ represents in addition to itself also represents to me all health care insurers. So that I do not address only CZ with this document, but all health care insurers at the same time. These also may reprimand the government for violations or infringements of human rights and point to the dominance of the ECHR by Article 94 of the Constitution.

(10) CZ has been duly notified that I cannot access, control or control my data. I can't change anything for the better in this.

Awaiting your (soon) answers, I remain,
<sender>

<signature sender>