

Information for clients



The following information has been compiled for clients of VZ VersicherungsZentrum AG (hereinafter «VZ») in accordance with Art. 45 of the Swiss Insurance Supervision Act. VZ is a registered independent insurance broker entered in the Brokers Supervision Register kept by the Swiss Financial Market Supervisory Authority FINMA under **registration No. F00112819** (www.vermittleraufsicht.ch).

1. Identity details

VZ VersicherungsZentrum AG
Gotthardstrasse 6
8002 Zurich

Zurich Cantonal Register of Commerce – Main Register
Company no.: CH-020.3.020.219-5
Legal form: Limited company

Phone: +41 44 207 20 20

E-mail: versicherung@vzch.com

Internet: www.vzversicherungszentrum.ch

2. We advise as an independent and unaffiliated insurance broker

VZ is an independent insurance broker. The insurance covers offered by us are negotiated with a number of insurance companies unless only one insurance company offers suitable insurance cover(s) or is willing to cover a risk of this kind. The client is always kept informed of the names of the insurance companies from which the offers originate.

3. Initial and further training of VZ employees

VZ provides its employees active in insurance brokerage with initial and further training as required by law.

Beginning on 1 January 2026, information on the initial and further training of insurance brokers working at VZ will be available on the information portal of the Insurance Industry Vocational Training Association (VBV). Until then, this information can be obtained directly from VZ (versicherung@vzch.com).

4. Handling of client data

If client data is processed in connection with consulting or client administration, VZ undertakes to comply with the Federal Act on Data Protection (FADP). Information on how VZ processes client data can be found in the VZ Privacy Policy at www.vzch.com/en/documents-and-information and may be obtained from VZ.

5. Group structure and dealing with conflicts of interest

VZ VersicherungsZentrum AG is a subsidiary of VZ Holding Ltd. Other legally independent subsidiaries of VZ Holding Ltd include VZ InsurancePool Ltd, VZ BVG Rück Ltd and VZ Vorsorge AG. VZ InsurancePool Ltd offers insurance solutions for private individuals in the areas of household and housing as well as car and transport. VZ BVG Rück Ltd is a group life insurance company and insures disability and death benefits for pension funds, among other things. VZ Vorsorge AG is a tied insurance intermediary.

VZ VersicherungsZentrum AG maintains collective contracts and cooperation agreements with, among others, VZ InsurancePool Ltd and with the pension funds reinsured by VZ BVG Rück Ltd – just as it maintains corresponding contracts with other insurance companies and pension funds. The group structure described could give the impression that conflicts of interest exist. These are excluded as far as possible by organisational measures. For example, VZ VersicherungsZentrum AG regularly reviews the offers of VZ InsurancePool Ltd and the pension funds reinsured by VZ BVG Rück Ltd in terms of price, benefits and service and compares them with offers on the Swiss market – just as it does with other insurance companies and pension funds. The client is then offered the best possible choice.

VZ VersicherungsZentrum AG has an exclusively fiduciary relationship with the client and attends to the client's interests. Where potential conflicts of interest cannot be completely avoided, VZ VersicherungsZentrum AG acts in the interests of the client so that any disadvantage to the client can be excluded as far as possible. If VZ VersicherungsZentrum AG submits an offer to the client from VZ InsurancePool Ltd or from the pension funds reinsured by VZ BVG Rück Ltd, the client will be informed in detail about the offer and the group structure described. The corresponding insurance or affiliation contracts will only be brokered with the client's documented consent.

6. Manner of VZ liability for consultancy errors

In case of negligence, error or provision of incorrect information in connection with brokerage services, VZ can be held liable under Swiss law and the provisions of the contract.



7. Compensation by the insurers to VZ

VZ may receive administrative compensation or other monetary or non-monetary benefits (hereafter «compensation») in connection with the provision of certain services. The definition of the scope of services and the compensation agreed between VZ and the insurer are based on separate contracts. Compensation received by VZ shall not be passed on to the client; VZ shall be entitled to the compensation. This circumstance has been taken into account when setting the fee.

The ranges specifying the boundaries for such compensation payments are set out in the table below. In the event of any exceptional deviations from these ranges, or any changes in the compensation structure, notice of such deviations or changes must be provided with product-specific information, or be communicated in another appropriate manner.

In the event that VZ receives compensation from the insurer that could, unless an appropriate agreement has been made, be subject to a statutory duty of handover to the client, the client waives any such handover.

Topic	Type of insurance	Range of compensation (as a percentage of the annual premiums paid)
Health insurance	Basic and supplementary insurance	0 to 10%
Contents and household insurance	All	0 to 24%
Motor vehicle, transport, boat and aviation insurance	All	0 to 24%
Business insurance	Property, technical equipment, transport, and liability insurance and specialty lines	0 to 20%
Provision	Mandatory accident insurance UVG	0 to 6%
	UVG supplement or voluntary accident insurance	0 to 17,5%
	Daily sickness allowance	0 to 10%
	Occupational benefits insurance	0 to 10%
	Life insurance	0 to 6% (management only)

8. Contractual relationships

As an independent insurance broker, VZ may work with all insurance companies licensed by the Swiss Financial Market Supervisory Authority FINMA.

In its private client segment, VZ maintains collective agreements with the following insurance companies for the specified types of insurance:

	Household	Personal liability	Building insurance	Motor vehicle	Legal protection	Travel	Construction
VZ Versicherungs-Pool AG	✓	✓	✓	✓			
Zürich Schweiz	✓	✓	✓	✓			
Allianz Suisse	✓	✓	✓	✓	✓		
Europäische Reiseversicherungs AG						✓	
Baloise Insurance Ltd							✓
Dextra Legal Protection Ltd					✓		



VZ maintains contractual relationships with the following insurance companies:

AIG Europe S.A.	Helsana Unfall AG
Allianz Care	Helsana Versicherungen AG
Allianz Risk Transfer AG	Helsana Zusatzversicherungen AG
Allianz Suisse Lebensversicherungs-Gesellschaft AG	Helvetia Schweizerische Versicherungsgesellschaft AG
Allianz Suisse Versicherungs-Gesellschaft AG	Helvetia Schweizerische Lebensversicherungsgesellschaft AG
Allianz Worldwide Care Ltd.	Innova Versicherungen AG
ASPEN INSURANCE UK LIMITED	International SOS (overseas) SA
ASSISTA tes AG	Intras Assurances S.A.
Atradius Crédito y Caución S.A.	Kantonale Sachversicherung Glarus (glarnerSach)
Atupri Gesundheitsversicherung	Kolping Krankenkasse AG
Assura	KPT Versicherungen AG
AXA Corporate Solutions Assurance	Liberty Mutual Insurance Europe SE
AXA XL Insurance	Lloyd's Schweiz
AXA Leben AG	Mannheimer Versicherung AG (Schweiz)
AXA-ARAG Rechtsschutz AG	ÖKK-Versicherungen AG
AXA Versicherungen AG	Orion Rechtsschutz-Versicherung AG
Basler Lebens-Versicherungs-Gesellschaft	Pax, Schweizerische Lebensversicherungs-Gesellschaft
Basler Versicherungs-Gesellschaft	Progrès Versicherungen AG
CAP Rechtsschutz Versicherungsgesellschaft AG	Protekta, Rechtsschutz-Versicherung AG
Chubb Versicherungen (Schweiz) AG	Retraites Populaires
CIGNA Europe Insurance Company	Sanitas Krankenversicherung
Coface Re SA	Schweizerische Ärzte-Krankenkasse
Concordia Schweizerische Kranken- und Unfallversicherung	Schweizerische Mobiliar Lebensversicherungs-Gesellschaft AG
Convia Lebensversicherungs-Gesellschaft	Schweizerische Mobiliar Versicherungsgesellschaft AG
CSS Versicherung AG	Schweizerischer Kaderverband SKV
DAS Rechtsschutz-Versicherungs-AG	Skandia Leben AG
Dextra Rechtsschutz AG	Solida Versicherungen AG
EGK-Gesundheitskasse	SUVA
Elips Life AG	Swica Krankenversicherung AG
Emilia AG	Swica Versicherungen
Emmental Versicherung AG	Swiss Life AG
EPONA	Sympany Versicherungen AG
Euler Hermes SA	TCS Versicherungs-AG
Europäische Reiseversicherungs AG	TSM Versicherungs-Gesellschaft
Generali Allgemeine Versicherungen	UNIQA Versicherung AG
Generali Personenversicherungen	Vaudoise-Leben, Versicherungs-Gesellschaft
Glarner Sachversicherung	Vaudoise Versicherungs-Gesellschaft
Global Aerospace Underwriting Managers Limited	Visana Versicherungen AG
Groupe Mutuel Versicherungen GMA AG	VZ VersicherungsPool AG
GVB/AIB Bern	Zenith Leben
HDI Global SE	Zürich Lebensversicherungs-Gesellschaft
Helsana Rechtsschutz AG	Zürich Schweiz

