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. 23845 (www.vermittleraufsicht.ch).

1. **Identity details**

   VZ VersicherungsZentrum AG  
   Gotthardstrasse 6  
   8002 Zurich  
   Phone: +41 44 207 20 20  
   E-mail: versicherung@vzch.com  
   Internet: www.vzversicherungszentrum.ch

2. **We advise you 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. **Complaints concerning the consultancy and brokerage activity**

   Your complaints can be sent to the complaint point:

   VZ VersicherungsZentrum AG  
   Stefan Thurnherr  
   Partner  
   Gotthardstrasse 6  
   8002 Zurich  
   E-mail: stefan.thurnherr@vzch.com

4. **Handling of confidential customer data**

   If sensitive personal information within the meaning of the Data Protection Act is disclosed or processed in connection with advisory services or mandate management, VZ has an obligation to take all necessary measures to ensure that legal obligations under data privacy laws are met. The safekeeping of data is compliant with the appropriate legal requirements.

   Under the terms of the Data Protection Act, you are entitled to ask us to inform you which data we hold about you, for what purpose and on what legal bases such data are processed. You may also seek information on the categories of personal data processed, together with the names of persons responsible for the collection and the recipients of such data. You are entitled to ask for incorrect data to be corrected or destroyed or to prohibit its disclosure to third parties.

5. **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.
6. 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.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Type of insurance</th>
<th>Range of compensation (as a percentage of the annual premiums paid)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health insurance</td>
<td>Basic and supplementary insurance</td>
<td>0 to 10%</td>
</tr>
<tr>
<td>Contents and household insurance</td>
<td>All</td>
<td>0 to 24%</td>
</tr>
<tr>
<td>Motor vehicle, transport, boat and aviation insurance</td>
<td>All</td>
<td>0 to 24%</td>
</tr>
<tr>
<td>Business insurance</td>
<td>Property, technical equipment, transport, and liability insurance and specialty lines</td>
<td>0 to 20%</td>
</tr>
<tr>
<td>Provision</td>
<td>Mandatory accident insurance UVG</td>
<td>0 to 6%</td>
</tr>
<tr>
<td></td>
<td>UVG supplement or voluntary accident insurance</td>
<td>0 to 17.5%</td>
</tr>
<tr>
<td></td>
<td>Daily sickness allowance</td>
<td>0 to 10%</td>
</tr>
<tr>
<td></td>
<td>Occupational benefits insurance</td>
<td>0 to 10%</td>
</tr>
<tr>
<td></td>
<td>Life insurance</td>
<td>0 to 6% (management only)</td>
</tr>
</tbody>
</table>

7. Contractual relationships

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

VZ maintains collective agreements with the following insurance companies for the specified insurance types:

<table>
<thead>
<tr>
<th>Household</th>
<th>Personal liability</th>
<th>Building insurance</th>
<th>Motor vehicle</th>
<th>Legal protection</th>
<th>Travel</th>
<th>Construction</th>
</tr>
</thead>
<tbody>
<tr>
<td>VZ Versicherungs-Pool AG</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Zürich Schweiz</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
</tr>
<tr>
<td>Allianz Suisse</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Europäische Reiseversicherungs AG</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
</tr>
<tr>
<td>Baloise Insurance Ltd</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✔</td>
<td></td>
</tr>
</tbody>
</table>
VZ maintains contractual relationships with the following insurance companies:

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