

# Insurance broker's duty to provide information

## (Art. 45 VAG)

### 1 Name and address

.....

.....

.....

.....

.....

or see enclosed business card.

### 2 Contractual relationships

The client advisors are employed by CSS Versicherung AG (hereinafter 'the insurer') on the basis of an employment contract. They work on behalf of CSS Versicherung AG, Tribschenstrasse 21, 6005 Lucerne as tied insurance brokers (hereinafter 'brokers').

### 3 Insurance cover

Insurance cover is provided exclusively by the insurer, with the following exceptions:

- **Legal expenses insurance:** insurance cover is provided by Orion Rechtsschutz-Versicherung AG, Aeschenvorstadt 50, 4051 Basel.
- **Guest insurance:** insurance cover is provided by Europäische Reiseversicherung, Zweigniederlassung der Helvetia Schweizerische Versicherungsgesellschaft AG, St. Alban-Anlage 56, 4052 Basel.
- **Illness-related death or disability insurance:** insurance cover is provided by Helvetia Schweizerische Lebensversicherungsgesellschaft AG, St. Alban-Anlage 26, 4052 Basel.

### 4 Education and training

Client advisors will provide information about their basic and continuing education and training as required.

### 5 Liability for negligence, errors and incorrect information

All the insurer's brokers endeavour to provide accurate information and to avoid errors and negligence. Nevertheless, should errors occur, the insurer will accept liability for errors made by its brokers. If insurance cover is guaranteed by other companies (cf. section 3), these companies may also be held liable.

### 6 Processing of personal data

The companies in the CSS Group (CSS Kranken-Versicherung AG, CSS Versicherung AG, hereinafter 'the Group') use data pertaining to insured persons from application forms to assess risks, process claims, provide personal advice and support to patients, develop products and services, and for marketing purposes.

No personal information is disclosed to third parties outside the Group. The only exceptions involve cases in which the disclosure of data is provided for by law or if the insured person has authorised the release of information. Data is processed by the Group and by others working on behalf of the Group (outsourcing) electronically or as hard copy. The data is stored for as long as is necessary for business purposes or as laid down by law.