

**CUSTOMER INFORMATION PURSUANT TO ART. 45
INSURANCE SUPERVISION ACT (VAG)**

(Edition 06/2024)

A+R – YOUR REGISTERED INSURANCE BROKER

Arbenz RVT AG Frauenfeld (registered insurance broker under Nr. F01059645) and Arbenz RVT AG SG (registered insurance broker under Nr. F01041923) are independent insurance brokers for all classes of insurance under the group brand A+R, in accordance with Art. 40 para. 2 VAG. A+R holds a fiduciary relationship with the client and acts in the client's interest.

TRAINING AND FURTHER EDUCATION

All A+R employees entrusted with the provision of brokerage and advice fulfil their obligation to register and have the necessary skills and knowledge to carry out their activities. They are obliged to undergo initial and further training in accordance with Art. 43 VAG. Information on the training and further education of A+R employees can be obtained by enquiry to the e-mail address info@aplusr.ch.

COOPERATION WITH INSURANCE COMPANIES AND PENSION FUNDS

A+R collaborates with a wide selection of insurance companies and pension funds. The current list of insurance collaborations can be consulted on our website on <https://www.aplusr.ch/en/legal>.

A+R takes all precautions to prevent any conflicts of interest and undertakes to inform the client if conflicts of interest cannot be avoided despite all measures taken.

LIABILITY

A+R shall be liable for negligence, errors or incorrect information provided by its employees arising from the provision of advice in the conclusion of insurance contracts. A+R has the legally required professional liability insurance.

COMPENSATION

A+R receives standard market compensation from the insurers for its services. A current overview of the brokerage fees and commission rates is listed in the General Terms and Conditions (AGB) on our website (<https://www.aplusr.ch/en/legal>). Upon request, your client relationship manager will inform you of the actual amount of the compensation received.

DATA PROTECTION

All data provided by the client or third parties (including particularly sensitive personal data) will be treated strictly confidentially by A+R. The data is used and processed in compliance with Swiss data protection law (DSG) and is limited to the purpose of exercising and fulfilling the insurance broker mandate and, in anonymized form, to improve our service. Personal data is stored for as long as it is required for the fulfilment of A+R's contractual and legal obligations. Clients have the right to information about their data stored and processed by A+R.