

Insurance intermediary's duty to provide information

(Art. 45 LSIC/VAG)

1 Identity and address

5 Processing of personal data

The companies in the CSS Group (CSS Health Insurance Ltd, CSS Insurance Ltd, Arcosana Ltd, INTRAS Health Insurance Ltd, INTRAS Insurance Ltd, Sanagate Ltd, herein the Group) process 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 will be issued to third parties outside the Group. The only exceptions involve cases in which release of data is foreseen in the legislation or if the insured person has authorized the release of information.

Data is stored by the Group and by others working on behalf of the Group (outsourcing) electronically or as hard-copy. The data is filed for as long as is necessary to expedite business or as stipulated by the legislation.

2 Insurance cover

Insurance cover is provided solely by CSS Insurance Ltd (including INTRAS Insurance Ltd; herein the Insurer), with the following exceptions:

- **Legal protection insurance:** cover is provided by Orion Legal Protection Insurance Ltd.
- **Guest Insurance:** cover is provided by EUROPEAN Travel Insurance Ltd.
- **Illness-Related Death or Disability Insurance:** cover is provided by Helvetia Swiss Life Insurance Company Ltd.

3 Contractual relationships

Customer advisers are employed by the Insurer on the basis of an employment contract. Brokers are freelance intermediaries who work on behalf of the Insurer on a commission basis.

4 Liability for negligence, errors and incorrect information

All of the Insurer's intermediaries endeavour as a matter of course to give accurate information and to avoid errors and negligence. Nevertheless, should an error occur, the Insurer accepts liability for errors made by its intermediaries. If insurance cover is guaranteed by other companies (c.f. 2) these companies may be held liable.