

INFORMATION OBLIGATION OF SWICA HEALTHCARE ORGANISATION.

In accordance with Art. 45 of the Insurance Supervision Act (ISA)

Article 45 of the Insurance Supervision Act requires insurance advisors to provide information about their name, liability and the way they handle personal data, as well as about whether they are acting as a tied agent or an independent intermediary (and if the former, information about the insurer).

DETAILS OF INSURANCE COMPANY PROVIDING ADVICE

(for sales and brokerage of proprietary and external products via SWICA's digital platforms; tied agent)

SWICA Insurances Ltd
Römerstrasse 37
8400 Winterthur

INFORMATION ON EDUCATION AND TRAINING

The advisors at SWICA have the skills and qualifications necessary to provide expert advice. Work is currently ongoing as part of the review of the Insurance Supervision Act (ISA) to establish a minimum industry standard. This will come into effect on 1 January 2026 (statutory transition period according to the ISA).

INFORMATION ON LIABILITY AND HANDLING OF PERSONAL DATA

Liability arising from negligence, errors or incorrect information in connection with consultations is assumed by SWICA Healthcare Insurance Ltd (in particular for liability in accordance with Art. 55 OR) or SWICA Insurances Ltd (in particular for liability relating to agency activity). All personal data collected in connection with the insurance contract is used primarily for advisory purposes and for reviewing the application, assessing the risk, processing contract information, issuing policies and managing the contract. Where the data subject has given consent or has not revoked consent, personal data is also used for marketing purposes. The mentioned insurers undertake to comply with all the applicable provisions of the Data Protection Act when viewing and processing the data. Personal data is generally stored electronically and/or as hard copies. If SWICA Healthcare Insurance Ltd or SWICA Insurances Ltd is not the risk bearer, the insurance applications and the data they contain may be shared with the third-party insurers that have entered into a sales partnership with SWICA Healthcare Insurance Ltd or SWICA Insurances Ltd (such as European Travel Insurance, Coop Rechtsschutz AG or Simpego Versicherungen AG). For further information on the data SWICA processes and the purposes for which it is processed, see our data privacy statement at swica.ch/data-privacy.