



expatpartners ag
Engimattstrasse 22
CH-8002 Zürich

Telefon +41 44 280 68 68
Telefax +41 44 280 68 69

info@expatpartners.ch
www.expatpartners.ch

Client Information

According to Art.45 of the Swiss Insurance Supervision Law

expatpartners ag

RALPH ENDRES - YOUR CONSULTANT ACCORDING TO THE ENCLOSED BUSINESSCARD

This information sheet serves to inform you as a client of expatpartners ag about certain relevant information as required by art. 45 of the Swiss Federal Insurance Supervision Law (Versicherungsaufsichtsgesetz; Loi sur la surveillance des assurances).

expatpartners ag is a company duly established under Swiss law, having its domicile at Engimattstrasse 22, 8002 Zurich, Switzerland. expatpartners is licensed and regulated by the Swiss Financial Market Supervisory Authority FINMA as an insurance intermediary.

expatpartners provides insurance brokerage services in the areas of life, health and accident insurance, and occasionally non-life insurance. In each insurance segment, expatpartners maintains contracts with several insurance companies/carriers and thus is independent of any particular insurance company/carrier. Currently expatpartners works with the following insurance companies/carriers:

[CIGNA Europe Insurance Company SA](#), [Vanbreda International NV/CIGNA](#), [Helsana Versicherungen AG](#) (Helsana, Aerosana, Avonex, SanSan, Progrès, maxi.ch), [AXA Versicherungen AG/AXA Leben AG](#), [Europäische Reiseversicherungs AG](#), [GENERALI Personenversicherungen AG](#), [Fortuna Lebens-Versicherungs AG Vaduz/Liechtenstein](#), [Medicare International/Lloyds](#), [SWICA](#), [Swiss Life](#), [Vivao Sympany](#), [Chartis Europe SA](#).

Insurers regulated by the FINMA.

[Allianz Worldwide Care*](#), [DKV Globality SA*](#), [Zurich International Life*](#), [Baloise Luxembourg SA*](#), [BUPA International/IHI*](#), [Europæiske Rejseforsikring AS/Nordic Healthcare*](#), [Mobility Benefits*](#), [William Russell*](#).

**** Insurers NOT regulated by the FINMA / foreign operations. Contractual relationship only possible with insured persons who have their residence outside of Switzerland (insured risk must be outside of Switzerland).***

Naturally, expatpartners aims to give its clients excellent service and to ensure that information given to its clients is accurate and up-to-date at all times. Should however any errors or problems occur, we will immediately try to rectify the matter. In cases of negligence, errors or incorrect information, depending on the case expatpartners and/or the insurance company or companies may be held liable. expatpartners carries professional indemnity insurance as required by the Swiss regulations.

expatpartners are committed to respecting and protecting your privacy. expatpartners will not sell, rent, lease or otherwise make available to others any personal information that we obtain from you as a client. Such personal information data is stored by expatpartners in physical and electronic form. You can be assured that your personal information will only be used in connection with your relationship with expatpartners to provide insurance brokerage services to you. In this regard only, your information will be shared with insurance companies, brokers, advisors, other professionals or companies that expatpartners works with. However, expatpartners cannot be held responsible and liable for how your data is stored and used by those insurance companies, other brokers, advisors, other professionals or companies that expatpartners works with. expatpartners uses your information to understand your needs and provide you with our services. Specifically, we use your information to communicate back to you, to work on your case and to update you on our range of services we offer.

***For further information on our company and the services we offer please visit our website at www.expatpartners.ch.
For further information about insurance regulation in Switzerland please visit the website of the FINMA: www.finma.ch.***