



# Customer information

Art. 45 ISA / Data protection and customer communication / Version: October 2024

## 1. Identity

Neutrass AG is a public company located in Risch (Rotkreuz), ZG and registered as an untied insurance intermediary (No. F01041263) at the Swiss Financial Market Supervisory Authority (FINMA) ([www.finma.ch/en/authorisation/insurance-intermediaries/registersuche/](http://www.finma.ch/en/authorisation/insurance-intermediaries/registersuche/)).

The majority of business activities is conducted at the following address: Schöngrund 26, 6343 Rotkreuz. There are further subsidiaries in Switzerland.

An overview of the employees, their qualifications as well as their register numbers can be found on our website [www.neutrass.ch](http://www.neutrass.ch).

## 2. Cooperation with insurance companies, pension funds and financial institutions

Neutrass AG is able, as independent insurance broker, to freely choose the best insurer and risk carrier to fit the needs of its customers. There are no dependencies from any particular insurer, risk carrier, or financial service partner, neither financially nor otherwise whatsoever.

As a neutral and untied insurance intermediary, Neutrass AG work in cooperation with all relevant Swiss insurance partners, risk carriers, and financial service partners. A current and regular updated list of partners can be found on the following site [www.neutrass.ch/insurancepartners](http://www.neutrass.ch/insurancepartners).

The standard market remuneration rates according to which its contractual partners remunerate Neutrass AG are as follows:

### Remuneration based on brokerage

Insurance sector	Brokerage in % of the premium (without stamp duty and taxes)
• Accident insurance according to accident Insurance law	3% - 5%
• Daily sickness benefits insurance	7.5% - 9%
• Other accident insurance	15%
• Pension fund (cost and risk premium)	8% - 9%
• Property insurance	15%
• Technical insurance	15%
• Transport insurance	15%
• General liability	15%
• Special liability and other property insurance	15%
• Motor vehicle insurance	8%
• Marine / Aviation	15%

### Remuneration based on fee

The fee generally corresponds to 3 to 4% of the production sum (the production sum is calculated as follows: premium x duration of the contract).

### **3. Liability**

Neutrass AG endeavors to fulfil the consultancy and management mandate with the utmost care at all times. Neutrass AG and its employees shall only be liable for errors, negligence or incorrect information in connection with the entered brokerage agreement insofar as failures are attributable to grossly negligent or intentional behavior. Any liability for slight negligence is expressly excluded. The legally required insurance cover for clients is in place.

### **4. Data protection**

In carrying out its activities, Neutrass AG complies with the provisions of the applicable data protection legislation. It safeguards business secrets and keeps knowledge of the client's internal processes and confidential information at all times.

Any questions or demand concerning amendments linked to personal data, as well as request for a copy of your personal file must be submitted in writing to the following address: [datenschutzanfragen@neutrass.ch](mailto:datenschutzanfragen@neutrass.ch).

### **5. Ombudsman's office under the Financial Services Act (FinSA)**

Any disputes concerning legal actions between the client and Neutrass AG under the Financial Services Act (FinSA, Art. 74) can be directed to the following ombudsman's office for mediation:

Verein Ombudsstelle Finanzdienstleister (OFD), Bleicherweg 10, 8002 Zurich ([ombudsmann@ofdl.ch](mailto:ombudsmann@ofdl.ch)).

**The present customer information forms an integral part of the brokerage agreement signed by the client.**