

Client Information pursuant to Art. 45 ISA

Blue Collar Investments AG Grindelstrasse 6, 8304 Wallisellen (hereinafter also “BCI”) informs its Clients pursuant to Art. 45 of the Insurance Supervision Act (ISA) as follows:

Non-tied intermediation

BCI acts as a non-tied insurance intermediary. BCI and its employees engaged in insurance intermediation are entered in the FINMA register for non-tied insurance intermediaries.

Due to their non-tied status, BCI and its employees are in a fiduciary relationship with their Clients / policyholders and not with the insurance undertakings, i.e. BCI and its employees safeguard the interests of the Clients.

A list of all cooperation partners of BCI in the insurance sector can be found on the reverse side of this form.

BCI acts for its Clients as an insurance broker. The Client remains in all cases the policyholder and debtor of the premiums vis-à-vis the insurers. BCI does not act as an insurer or risk carrier.

Liability for errors, negligence or incorrect information

In the event of errors, negligence or incorrect information, BCI shall be liable within the framework of the statutory and contractual provisions.

The professional liability insurance required by law has been taken out with Liberty Mutual Insurance Europe SE, Zurich Branch, Nüscherstrasse 1, CH-8001 Zurich.

For questions or complaints, please contact:
Blue Collar Investments AG, Grindelstrasse 6, 8304 Wallisellen /
info@bluecollar.ch or 044 877 72 72

Data protection / confidentiality

The personal data obtained in the course of the intermediation activity are used for advising the Clients and for processing the insurance contracts by the insurance companies. They use the personal data transmitted to them by BCI in particular for determining the premium, for risk assessment, for processing insurance claims, for statistical analyses and possibly for marketing purposes.

BCI’s data processing is carried out in strict compliance with the Data Protection Act (FADP). Personal Client data are generally not passed on to third parties. Auxiliary persons and subcontractors whom BCI engages for the exercise of its intermediation activity, as well as the insurers, are not deemed to be third parties.

Data are further disclosed where disclosure of data is provided for by law or where a Client has consented.

Personal data are generally stored in electronic and/or paper form and retained only for as long as required by the contractual and statutory provisions. Thereafter, the personal data are deleted.

BCI’s Clients have the right pursuant to Art. 25 FADP to request information from BCI regarding the processing of data concerning them.

Personal data are treated confidentially.

Further information on data processing by BCI can be found in our Privacy Policy, which can be accessed at <https://bluecollar.ch/privacy-policy/>.

Compensation of BCI

For the provision of its services, BCI is compensated by the insurers or pension providers with market-standard acquisition and servicing commissions calculated on the net premiums:

- For property insurance between 7.5 and 15%, for liability insurance between 7.5 and 15%, for legal protection insurance up to 15%, for motor vehicle insurance between 4% and 15% of the net premium. For accident insurance between 3 and 7%, for supplementary accident insurance between 7 and 15%, for daily sickness benefits insurance between 7.5 and 10%.
- For collective life insurance between 0.5 and 2.0%.
- For individual life insurance 0.7 to 4.9% of the production sum. The production sum is composed of the net premiums paid in (excluding stamp duty), the term and the product-specific coefficient. Production-specific coefficients range between 0.7 and 1.6.

The Clients expressly waive, in favour of BCI, the surrender of these acquisition and servicing commissions.

If no contract is concluded between the Client and an insurer, BCI shall be entitled to a fee based on time spent in accordance with the agreement individually entered into with the Client.

Education and continuing professional development

BCI is entered in the public register of FINMA as a non-tied insurance intermediary. All employees providing advisory services have at least the industry qualification as an insurance intermediary VBV (or a qualification recognised by FINMA as equivalent) and thus meet the minimum requirements pursuant to Art. 43 ISA. Depending on their function, individual employees additionally hold further qualifications such as Certified Financial Adviser IAF or Financial Planner with Federal Diploma of Higher Education. BCI ensures that the ongoing continuing professional development obligation is complied with and demonstrably documented. We will be pleased to provide you, upon request, with information regarding the qualification of the adviser responsible for you by telephone on: [+41 44 877 72 72](tel:+41448777272) or by e-mail at info@bluecollar.ch.

List of insurance undertakings

BCI is active in all insurance sectors (personal, property, financial loss, non-life insurance, etc.) and cooperates in this regard with the following insurance companies:

Allianz Suisse
Assura
AutoMate Insurance AG
AXA Versicherungen AG
Baloise Versicherungen
Coop Rechtsschutz AG
CSS
DAS Rechtsschutz-Versicherungs-AG
Dextra Rechtsschutz AG
die Mobiliar
Fortuna Rechtsschutz-Versicherungs-Gesellschaft AG
Generali Versicherungen
Group Mutuel
Helsana
Helvetia Versicherungen
innova Versicherungen AG
Liechtenstein Life Assurance AG
Orion Rechtsschutz-Versicherung AG
smile.direct versicherungen
Sympany
Pax
Sanitas
SWICA
Swiss Life AG
Vaudoise Versicherungen
Vivao Sympany AG
Visana
Zurich Schweiz