

# DUTY OF INFORMATION

PURSUANT TO ARTICLE 45 OF THE SWISS INSURANCE SUPERVISION ACT (LSA), STATE AS AT 1 JANUARY 2024

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In accordance with the legal provisions of the LSA, we must indicate the following to our principals, in accordance with the duty of information granted to independent intermediaries:

## **The Independent Intermediary (Art. 40 LSA)**

**Léman Assurances Associés Sàrl** is an independent insurance broker registered in the register of independent intermediaries of the financial markets supervisory authority under the FINMA F01050040 hereinafter referred to as the intermediary. The intermediary maintains loyal relations with its principals (policyholders) and acts in the interests of the latter. The intermediary's registered office is located at its premises at Chemin de la Roche 4 à 1091 Grandvaux.

## **Advisers**

The following advisers work for Léman Assurances Associés Sàrl – N° FINMA F01050040

Gaston ARTIBANI	N° FINMA F01262476
Eric JEAN-MAIRET	N° FINMA F01356808
Christian GROBETY	N° FINMA F01354108

The advisers have the necessary skills and knowledge to carry out their activity and are required to undergo initial and ongoing training in accordance with Article 43 of the LSA.

## **Liability (Art. 45 LSA)**

The intermediary assumes liability in the event of fault, negligence or incorrect information on the part of its advisers.

## **Prevention of Conflicts of Interest (Art. 45a LSA)**

The intermediary takes every precaution to prevent conflicts of interest during the intermediation and undertakes to inform the Principal if, despite all the measures taken, it would result in a disadvantage for the latter.

## **The Insurance Cover Offered**

The intermediary may offer its principals insurance cover in all branches.

For qualified life insurance advice, namely life insurance in which the principal bears a risk of loss in a savings process, the intermediary informs the principal in accordance with the provisions provided for in Articles 39a to 39k of the LSA.

## **Publication of Remuneration (Art. 45b LSA)**

The intermediary receives remuneration from insurance companies or other third parties.

If the mandate provides for the invoicing of fees, the intermediary may nevertheless accept remuneration from insurance companies or other third parties under the conditions provided for in paragraph 2 of Article 45b of the LSA.

The Broker's tariff makes it possible to estimate the remuneration to be received from insurance companies or other third parties. Upon request, the intermediary communicates the amounts actually received.

## **Data Protection**

The intermediary endeavours to protect the integrity of its principals' digital data to the best of their ability. The security deployed concerns resources covering external anti-intrusion, file restoration, control and blocking of misuse and falsification. Its computer systems are organised around all the hardware, software and telecom resources installed. This infrastructure makes it possible to classify the information system (databases) in accordance with rigorous and methodical rules. The processing of information is carried out within a scope specific to the intermediary, exclusively accessible by its employees and stored in Switzerland. Only persons authorised through the intermediary or expressly authorised may exploit the personal data of the principals, and exclusively for professional purposes. Employees of the intermediary, through their training and actions, play an active part in the security of the computer system. The principal is responsible for having a copy of all the data that it transmits to the intermediary. The intermediary is legitimately authorised to request updates to the personal information of its principals in order to ensure relevance to the purposes for which it must be used and, insofar as these purposes require it, it must be accurate, complete and up to date. Insurers and pension institutions may request information from the intermediary or expert assessments from external specialists (doctors, engineers, corporate economists, etc.). This information and these expert assessments are used to determine the services they are responsible for allocating. The intermediary, insurers, and pension institutions are all data controllers within the meaning of Article 5, let. j FADP. As such, each is required to comply with the current data protection regulations and, regarding professional pension provision, the obligation of confidentiality in accordance with the Swiss Federal Act on Occupational Old Age, Survivors' and Invalidity Pension Provision (OPA). Therefore, the intermediary cannot be held responsible for the processing of information transmitted at their request to insurers or pension institutions, or for expert assessments.

In the event that it is necessary to transfer the principal's personal data abroad in accordance with an insurance advisory and management agreement, the intermediary is authorised to transmit this data in compliance with the Swiss Federal Act on Data Protection (FADP) of 25 September 2020. The principal is notified of the existence of an automatic data retention process, the purpose of which is to be able to meet the legal obligations relating to retention of information and to ensure the continuity of the intermediary's business.

An updated version of the duty of information is available on the intermediary's website.

## SPECIAL TERMS AND CONDITIONS

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Signature of the Broker

Signature of the Principal