

# Customer information required by Article 45 VAG



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Under Article 45 of the Insurance Oversight Act (Versicherungsaufsichtsgesetz, VAG), grape insurance AG, Hardturmstrasse 132, 8005 Zurich, is obliged as an insurance broker to inform you of at least the following:

## 1. Cooperation/contracting relationship

grape insurance AG (hereinafter referred to as “grape”) has concluded a tied agent agreement with Quantum Leben AG (hereinafter referred to as “Quantum Leben”), Städtle 18, 9490 Vaduz (Liechtenstein), and is compensated for each brokered insurance policy on a commission basis. grape also handles contract management in addition to the brokerage of insurance contracts.

## 2. Information on basic and continuing employee training

The employees of grape who work as insurance brokers are required to participate in basic and continuing training in accordance with Article 43 VAG. The industry organizations recognized by FINMA monitor compliance with the statutory minimum standards.

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Please direct any inquiries concerning  
basic and continuing training to:

grape insurance AG  
Hardturmstrasse 132  
8005 Zurich  
044 586 55 07  
[support@grapehealth.ch](mailto:support@grapehealth.ch)

### 3. Insurance offer

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### 4. Liability

In the event of errors, negligence or incorrect information, grape is liable within the scope of the statutory and contractual provisions.

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If you have any questions or complaints,  
please contact:

grape insurance AG  
Hardturmstrasse 132  
8005 Zurich  
044 586 55 07  
[support@grapehealth.ch](mailto:support@grapehealth.ch)

## 5. Processing of personal data

The personal data obtained in connection with the execution of the contract will be used by grape and Quantum Leben for the purposes of providing advice and performing your insurance contracts.

Data are processed in strict compliance with the Data Protection Act (Datenschutzgesetz, DSG). Your personal data will not be transferred to third parties. Contractual partners and Quantum Leben are not considered to be third parties. Transfer may take place as an exception only in those cases where disclosure of data is required by law or if the insured person has consented to this.

Personal data are generally stored physically and/or electronically and will be retained only for as long as is required by contractual and statutory provisions. The personal data will then be erased.

You have the right to request information from grape or Quantum Leben about the processing of your data, in accordance with Article 25 DSG.