INSURANCE AND PENSIONS · SWITZERLAND

Insurance brokerage and management mandate

A clear framework for independent advice on your insurance portfolio.

01 Principal’s details

Full name / company name

Date of birth · individual

Swiss UID, if available · business

Address · street and number

Postcode and city

Country

Email

Phone

02 Purpose and scope of the mandate

The principal appoints **Mathias Sudres**, an independent (non-tied) insurance intermediary, to advise on, broker and administer the principal’s insurance portfolio. This mandate covers the entire portfolio, subject to the exclusions or restrictions specified below.

The intermediary may request information and quotations, review cover and negotiate with insurers on the principal’s behalf. Entering into, amending or terminating any policy requires the principal’s approval. The principal retains the choice of insurers and cover and remains responsible for paying premiums.

Policies excluded, if any

Restriction to specified insurers or products, if applicable

03 Duties and responsibilities

The principal provides accurate, complete information and reports relevant changes. The intermediary acts with due care in the principal’s interests, without guaranteeing acceptance of a proposal or a particular outcome. The parties’ liability is governed by applicable law.

04 Remuneration and conflicts of interest

No fee is charged for setting up the mandate. Any commissions or benefits received from insurers or third parties are disclosed before the service: types, amounts or calculation criteria and indicative ranges (Article 45b ISA). Any direct fee requires a separate agreement also addressing third-party remuneration. The intermediary takes steps to prevent conflicts of interest. If a disadvantage cannot be ruled out, the principal is informed before the insurance contract is concluded (Article 45a ISA).

05 Regulatory information and data

Before an insurance contract is concluded, the intermediary provides the Article 45 Swiss Insurance Supervision Act (ISA) notice: identity, status, access to training information, liability and data (purposes, scope, recipients, retention). It describes the processing needed for this mandate. The information and checks required for qualified life insurance products are handled separately.

06 Term, termination and governing law

This mandate takes effect upon signature for an indefinite term. Either party may terminate it at any time (Article 404 of the Swiss Code of Obligations), subject to liability for damage caused by termination at an inopportune time. Email notification is recommended for record-keeping. Ending the mandate does not terminate existing policies. Swiss law applies, subject to mandatory rules on jurisdiction.

07 Documents provided and acknowledgement

The principal confirms receipt and an opportunity to review the documents checked below before signing.

☐ Intermediary information · Article 45 ISA — Reference / version _____

☐ Remuneration disclosure · Article 45b ISA — Reference / version _____

Date provided _____

THE PRINCIPAL

Signatory / position, if a business

Place

Date

Signature

THE INTERMEDIARY

Mathias Sudres

Place

Date

Signature