

# Intermediary information

of PostFinance Ltd, pursuant to Article 45 of the Insurance Oversight Act (IOA) including data protection

**PostFinance** 

A cooperation with

**toni.**

## Intermediary company

PostFinance Ltd, Mingerstrasse 20, 3030 Bern ("PostFinance") acts as the marketing partner and tied sub-intermediary of TONI Digital Insurance Solutions AG, Seefeldstrasse 5a, 8008 Zurich ("TONI") and sells insurance products online on their behalf. TONI acts as the tied insurance intermediary for the insurance companies listed below.

## Class of insurance; insurance company

On behalf of TONI, PostFinance offers you motorcycle insurance (comprehensive and liability insurance) and personal accident insurance from iptiQ EMEA P&C S.A., Luxembourg, Zürich branch, Mythenquai 50/60, 8002 Zurich, Switzerland

PostFinance also offers, on behalf of TONI, vehicle legal protection insurance and legal protection for private individuals from Assista Rechtsschutz AG (hereinafter referred to as Assista), Chemin de Blandonnet 4, 1214 Vernier, and breakdown service (roadside assistance insurance) from TAS Versicherungen AG, Chemin de Blandonnet 4, 1214 Vernier. PostFinance also offers, on behalf of TONI, travel insurance from TAS Versicherung AG, Chemin de Blandonnet 4, 1214 Vernier, and from Assista Rechtsschutz AG, Chemin de Blandonnet 4, 1214 Vernier.

## Contractual relationship

PostFinance has a contractual relationship with TONI, and TONI has a brokerage agreement with the respective insurance companies. Both receive commission for each policy sold.

TONI, for its part, has a cooperation agreement with iptiQ, Assista Rechtsschutz AG and TAS Versicherungen AG. TONI, in addition to being responsible for brokering insurance contracts, is also responsible for portfolio management.

## Error, negligence, incorrect information

In case of error, negligence or incorrect information with regard to the brokerage of insurance contracts, PostFinance, TONI and the insurance company in question assume liability within the scope of the legal provisions.

## Personal details

As an intermediary company, TONI gathers and processes your relevant data to compile an insurance quote and to implement the insurance relationship. Once a policy has been concluded, TONI passes your customer information on to the relevant insurance company for the purpose of processing the insurance relationship (see insurance documents).

Additionally, TONI passes on your personal data to PostFinance, who then processes this data for marketing and customer care purposes (including the display of insurance information in e-finance) and for the purposes of market research, improving services and operations, and product development. Further information on how PostFinance processes your personal data can be found in PostFinance's General Privacy Policy at [postfinance.ch/dps](https://postfinance.ch/dps).

The user of the application form on the PostFinance website acknowledges and agrees that the data entered is collected by TONI via PostFinance's website and is transferred to TONI directly for using the service wanted by the user— in particular for the purpose of brokering the conclusion of an insurance contract. Once the data entered has been gathered via PostFinance's website, TONI can pass this on to PostFinance for analysis, marketing and customer care purposes. If a contract is concluded, the data is also forwarded to the insurers.

Further information on how TONI processes your personal data can be found in the PostFinance Insurance Privacy Policy for TONI:

## Information and complaints

For information on basic and advanced training according to Art. 45, para. 1, section c. of the IPA, and for any complaints, please contact:

TONI Digital Insurance Solutions AG  
Seefeldstrasse 5a  
8008 Zurich  
Phone +41 43 543 81 75  
Fax +41 43 543 81 82  
E-mail [postfinance@tonidigital.com](mailto:postfinance@tonidigital.com)

## Your contactpartner:

**TONI Digital Insurance Solutions AG**  
Seefeldstrasse 5A  
8008 Zürich  
[www.tonidigital.ch](http://www.tonidigital.ch)  
Phone 0848 117 799  
Fax +41 43 543 81 82  
[postfinance@tonidigital.com](mailto:postfinance@tonidigital.com)

## Insurers:

**Car and Motorbike insurance**  
iptiQ EMEA P&C S.A.

**Legal protection insurance**  
Assista Protection juridique SA

**Travel and Assistance**  
TAS Assurances SA

You can find the full contact details of the insurers here:  
<https://versicherungen.postfinance.ch/en/legal#Four>