

# Intermediary information

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

## Intermediary company

Insurance policies are brokered in partnership between PostFinance Ltd, Mingerstrasse 20, CH-3030 Bern ("PostFinance") and TONI Digital Insurance Solutions AG, Seefeldstrasse 5a, CH-8008 Zurich ("TONI"). Both PostFinance and TONI act as tied insurance intermediaries for the insurance companies listed below.

TONI oversees portfolio management and customer support in particular, and is your point of contact. PostFinance markets and sells insurance policies under the PostFinance brand.

## Insurance company

Depending on the insurance product and/or product component or insurance class, the following companies shall act as your insurance provider and bear the insured risk, as listed in the respective insurance policy:

Motor vehicle insurance (comprehensive and liability) and personal accident insurance is provided by iptiQ EMEA P&C S.A., Luxembourg, Zurich branch, Mythenquai 50/60, 8002 Zurich, Switzerland ("iptiQ"). Vehicle legal protection insurance and legal protection insurance for private individuals is provided by Assista Rechtsschutz AG, Chemin de Blandonnet 4, CH-1214 Vernier ("Assista"), and breakdown insurance (roadside assistance insurance) is provided by TAS Versicherungen AG, Chemin de Blandonnet 4, CH-1214 Vernier. Travel insurance is provided by TAS Versicherungen AG, Chemin de Blandonnet, CH-1214 Vernier, and travel legal protection insurance is provided by Assista Rechtsschutz AG, Chemin de Blandonnet 4, CH-1214 Vernier.

## Contractual relationships

The contractual relationship between TONI and the respective insurance companies governs the conclusion and sale of insurance policies. The contractual relationship between PostFinance and TONI governs the sale and marketing of insurance policies under the PostFinance brand. PostFinance and TONI shall each receive commission for every brokered insurance policy.

## 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 by them may be collected by TONI and may be processed for the purpose of providing the service requested by the user, in particular for the purpose of concluding an insurance contract.

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 Zurich  
[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>