

Agent Information (Vermittlerinformation)

Disclosure pursuant to Art. 45 of the Federal Insurance Supervision Act (VAG)

Provided to you before you apply for, or accept, an insurance contract intermediated via the quitt Business platform.

1. Identity and address of the intermediary

ServiceHunter AG, operating under the brand quitt Business, Birmensdorferstrasse 94, 8003 Zurich, Switzerland.

Commercial register: registered in the Commercial Register of the Canton of Zurich, UID CHE-115.866.090.

Contact: support@quitt.ch – +41 43 505 18 02 – <https://www.quitt.business/>

2. Tied insurance intermediary status (gebundene Versicherungsvermittlerin)

ServiceHunter AG acts as a tied insurance intermediary within the meaning of Art. 40 para. 3 VAG. It distributes the insurance products listed below exclusively for the insurance companies named in this notice. It is not in a fiduciary relationship with you as policyholder, and it is not entered in the FINMA public register of insurance intermediaries (registration under Art. 41 VAG is required only for untied intermediaries).

2.1 Insurance partners and products distributed

a) Accident insurance (UVG – mandatory) and supplementary accident insurance (UVG-Z) – Helsana Unfall AG

ServiceHunter AG acts as a tied intermediary exclusively for Helsana Unfall AG for mandatory accident insurance under the UVG and for supplementary accident insurance under the VVG.

Helsana Unfall AG, Zurichstrasse 130, 8600 Dübendorf, Switzerland.

b) Collective daily sickness benefits insurance (KTG) – Helsana Zusatzversicherungen AG

ServiceHunter AG acts as a tied intermediary exclusively for Helsana Zusatzversicherungen AG for collective daily sickness benefits insurance under the VVG.

Helsana Zusatzversicherungen AG, Zurichstrasse 130, 8600 Dübendorf, Switzerland.

c) Occupational pension fund (2nd pillar / BVG) – Nest Collective Foundation

ServiceHunter AG acts as a tied intermediary exclusively for Nest Collective Foundation for occupational pension solutions under the BVG.

Nest Collective Foundation, Molkenstrasse 21, 8004 Zurich, Switzerland – info@nest-info.ch.

2.2 Activity carried out by ServiceHunter AG

Within the framework of the agreements signed with the above insurance partners, ServiceHunter AG informs you about the offered products, captures the data needed to assess your insurance proposal, routes your proposal to the relevant insurer, and supports you with administrative follow-up. The decision to issue, refuse or amend the insurance contract is taken by the insurer alone. The insurance contract is concluded directly between you and the insurer.

3. Training and continuing education (Art. 43 VAG)

Pursuant to Art. 43 VAG and Art. 190 AVO, our client-facing employees who carry out the intermediation activity are currently in the process of being registered in the VBV-Branchenregister (industry register) administered by the Berufsbildungsverband der Versicherungswirtschaft (VBV) / Association pour la formation professionnelle en assurance (AFA), which has been recognised by FINMA as the binding minimum standard for the training and continuing education of insurance intermediaries under Art. 43 para. 2 VAG. The registration follows the VBV-Zulassungsprüfung procedure introduced under the regime in force since 1 January 2026; this notice will be updated to confirm the completed registration of each intermediary as soon as that procedure is concluded.

Entry in the VBV-Branchenregister requires successful completion of the VBV admission examination (VBV-Zulassungsprüfung). For the Helsana products distributed via the quitt Business platform (mandatory accident UVG, supplementary accident UVG-Z and collective daily sickness benefits KTG), the relevant examination parts are the Profile "Nicht-Leben" (Non-Life), which expressly includes the SME (KMU) case track covering Sach- und Vermögensversicherung, Personenversicherungen and Immobilien, together with the prerequisite cross-cutting part "Generelle Faehigkeiten und Kenntnisse". Registered intermediaries are subject to a mandatory recertification check carried out by the VBV every two years.

The occupational pension (BVG) intermediation activity for Nest Collective Foundation referenced in section 2.1 c) is provided through an autonomous Sammelstiftung supervised by the OAK BV system and is not in itself an insurance intermediation activity within the meaning of Art. 40 VAG. The VAG-based regime described in this section therefore applies primarily to the Helsana products. For the Nest activity, ServiceHunter AG voluntarily applies equivalent transparency and conduct standards and refers clients to the Nest documentation provided pre-contract.

Background: the previous self-regulation "Cicero" was discontinued on 11 December 2025 and replaced, with effect from 1 January 2026, by the VBV-Branchenregister, which is the now-binding registration and qualification mechanism for tied insurance intermediaries (gebundene Versicherungsvermittlerinnen und -vermittler).

You can verify the registration status of any individual intermediary in the public VBV-Branchenregister at www.vbv.ch (search function publicly available from February 2026). Upon written request, ServiceHunter AG will also confirm which member of staff acted as your intermediary, their VBV registration number and the validity period of their registration.

4. Liability for negligence, errors or incorrect information (Art. 45 lit. d VAG)

Because ServiceHunter AG acts as a tied insurance intermediary for the partners named in section 2, the relevant insurance company assumes liability for any negligence, error or incorrect information of ServiceHunter AG in connection with its intermediation activity, within the framework of the applicable statutory provisions and the framework agreements (Rahmenverträge) concluded with each insurer:

- For accident insurance (UVG) and supplementary accident insurance (UVG-Z): Helsana Unfall AG.
- For collective daily sickness benefits insurance (KTG): Helsana Zusatzversicherungen AG.
- For occupational pension fund products: Nest Collective Foundation.

Complaints regarding the intermediation activity can be addressed to:

- Helsana AG – quality and complaints management, Zurichstrasse 130, 8600 Dübendorf, Switzerland – contact via Mr Stefan Ruegg, stefan.ruegg@helsana.ch (for accident, supplementary accident and KTG).
- Nest Collective Foundation, Molkenstrasse 21, 8004 Zurich, Switzerland – info@nest-info.ch (for pension matters).
- ServiceHunter AG, Birmensdorferstrasse 94, 8003 Zurich, Switzerland – support@quitt.ch (you may always contact us first; we will route your complaint to the relevant insurer).

If a dispute cannot be resolved bilaterally, the policyholder may also contact the Swiss Insurance Ombudsman (Ombudsman of Private Insurance and SUVA), In Gassen 14, 8001 Zurich, www.versicherungsombudsman.ch, free of charge.

5. Data processing (Art. 45 lit. e VAG)

In connection with the intermediation activity described in section 2, ServiceHunter AG processes the personal data you provide or that is generated through the quitt Business platform for the following purposes: assessing your eligibility for the cover applied for, preparing and transmitting your insurance proposal to the relevant insurer (Helsana Unfall AG, Helsana Zusatzversicherungen AG or Nest Collective Foundation, depending on the product selected), administering the resulting contract and complying with our statutory recordkeeping duties under the VAG, AVO and Swiss social-insurance legislation.

The categories of data processed, the legal bases, retention periods, recipients, cross-border transfers and your rights as a data subject under the Swiss Federal Data Protection Act (revFADP / nDSG), including the right to lodge a complaint with the Federal Data Protection and Information Commissioner (FDPIC / EDOEB), are set out in full in the ServiceHunter AG Datenschutzerklärung, available at <https://www.quitt.business/en/privacy-policy>.

Further information on the data processing carried out by the insurance partner concerned is set out in their own product information and privacy notices, provided to you together with the contractual conditions before conclusion of the insurance contract (in particular the Helsana Privacy Policy and the Helsana Data Processing Policy for accident, supplementary accident and sick pay insurance, and the data-protection information published by Nest Collective Foundation at www.nest-info.ch).

Contact for data-protection matters at ServiceHunter AG: support@quitt.ch.

6. Conflicts of interest (Art. 45a VAG)

ServiceHunter AG is remunerated by its insurance partners on the basis of premium volume effectively brokered (Verwaltungsentschädigung / administrative compensation). This creates a structural conflict of interest, in that the intermediary's revenue is generated by the insurer rather than by you as policyholder.

To prevent this conflict from operating to the detriment of policyholders, ServiceHunter AG has adopted the following organisational measures, set out in detail in its internal Conflict-of-Interest Policy (an executive summary of which is available on written request to support@quitt.ch):

- Single tied-insurer relationship per product line, transparently disclosed to you in section 2 above.
- Standardised, product-neutral presentation of cover and pricing on the quitt Business platform, based on the offer terms of the insurer.
- Mandatory registration in the VBV-Branchenregister (VBV admission examination plus two-year recertification cycle) for all staff who carry out the intermediation activity within the meaning of Art. 40 VAG; other client-facing staff are limited to providing factual product information based on the insurer's documentation. Internal compliance training on the conduct duties of Art. 45 to 45a VAG is delivered to all client-facing staff.
- Strict separation between intermediation activity (carried out by VBV-registered staff only) and general support / administrative activity.
- Remuneration of internal staff is not directly indexed on premium volume; sales-based individual incentives are not used in the quitt Business intermediation channel.
- Documented annual review of conflicts and of the effectiveness of the mitigation measures.

Where a residual conflict cannot be excluded in a particular case, ServiceHunter AG will disclose it to you in writing before you apply for or accept the contract concerned, in accordance with Art. 45a para. 2 VAG.

7. Compensation received from the insurer

ServiceHunter AG is remunerated by its insurance partners for the intermediation activity carried out under the respective framework agreements. The compensation is calculated as a percentage of the annual premium volume of the contracts concluded through the quitt Business platform, with rates that vary by product (UVG-O, UVG-Z, KTG and the Nest occupational pension product). Art. 45b VAG (transparency of compensation) applies, by its terms, to untied intermediaries only and is therefore not legally applicable to ServiceHunter AG. The exact rates applicable to a specific product, and the relevant extracts from the underlying compensation agreements, are made available to you on written request to support@quitt.ch.

8. Supervisory authority

Insurance companies in Switzerland are supervised by the Swiss Financial Market Supervisory Authority FINMA, Laupenstrasse 27, 3003 Bern, www.finma.ch. ServiceHunter AG, as a tied insurance intermediary, is not itself supervised by FINMA in a stand-alone capacity, but acts under the responsibility of the supervised insurance partners named in section 2.

9. Acknowledgement

By continuing the onboarding flow on the quitt Business platform and clicking "Continue / I accept", you acknowledge that you have received this Agent Information, that you have had the opportunity to review the policy wordings of the products you are about to apply for (Accident insurance, Supplementary accident insurance, Sick pay insurance, Pension fund), and that you accept the data processing described in section 5 of this notice in conjunction with the privacy and data-processing policies of the relevant insurer.

Version: 1.0 INTERIM (published prior to completion of VBV-Branchenregister registration of the designated staff) – effective date: 11.05.2026. This document will be updated to v.1.1 once the registration is complete. ServiceHunter AG, Birmensdorferstrasse 94, 8003 Zurich.