

Client Information pursuant to Article 45 ISA

This document contains the information according to article 45 of the Swiss Insurance Supervisory Act (“ISA”) for the provision of services as an insurance intermediary.

1 LOCKTON – INSURANCE BROKAGE PARTNER

Lockton Switzerland GmbH, Freigutstrasse 26, 8002 Zurich, Switzerland (UID Number CH-212.831.701) is an independent, untied insurance broker registered with and subject to supervision by the Swiss Financial Market Supervisory Authority FINMA (registration number F01507063).

2 INFORMATION ON SERVICES

The client engages Lockton Switzerland GmbH by means of a separate broker service agreement to continuously service its insurance portfolio. The information listed hereinafter forms an integral part of the broker service agreement.

3 INFORMATION ON COOPERATION WITH INSURERS

Lockton Switzerland GmbH brokers insurance contracts with various insurance companies. All insurance services offered by us are negotiated with multiple insurance companies, unless only one insurance company offers the respective insurance coverage. When submitting an offer, we inform our clients with which insurance company we have negotiated. Within the meaning of Swiss insurance supervisory regulation, Lockton Switzerland GmbH is neither legally nor commercially nor in any other way tied to an insurance company. Lockton Switzerland GmbH explicitly maintains a fiduciary relationship with the client and solely represents the client’s interests. As a rule, the relevant insurer will identify the risks and will handle and settle claims in cooperation with Lockton Switzerland GmbH. At the client’s request, Lockton Switzerland GmbH shall support and assist the client with the handling and settlement of claims.

4 INFORMATION ON REMUNERATION

Lockton Switzerland GmbH earns income in a number of ways. Typically we will receive remuneration either a) by way of a commission payment by the insurers we use out of the premium paid by the client; or b) by charging the client a fee; or c) we may receive a commission and also agree to charge a fee to the client. Whenever we charge a fee, that amount will be agreed with the client in advance and will be disclosed to the client separately to the insurance premium. Instead of a fee, we can earn a commission payment from the insurer with whom the insurance is placed. This percentage will have been contractually agreed between us and the insurer. We earn different percentages for different classes of business and from different insurers. Prior to beginning of the broker service agreement, Lockton Switzerland GmbH notifies the client of the nature and basis for its calculation and ranges or of the estimated amount of the expected commission on the basis of the information available pertaining to the client’s insurance portfolio. By signing a broker service agreement, the client explicitly agrees to waive the right to receive compensation. On request, Lockton Switzerland GmbH will disclose amounts actually received. If Lockton Switzerland GmbH

renders additional services at the client's request, a separate fee shall be agreed with the client in advance.

The client should be aware that we may on occasion advise the client of the need to use other insurance brokers to assist us in arranging and placing the client's insurance. These insurance brokers may earn and retain commission in addition to any fee we have agreed with the client. Should this involve use of other divisions or companies within Lockton Group, we will advise the client if we earn additional commission to the agreed fee.

5 INFORMATION ON DATA PROTECTION

Data processing is carried out in compliance with the Swiss Data Protection Act. Lockton Switzerland GmbH collects and processes information about the client for consulting and processing the client's insurance applications and contracts and, if applicable, for handling claims. In addition, the client's data is used for other purposes such as fraud prevention and detection and financial management. This may involve the disclosure of the client's data to third parties, such as Lockton Group companies, insurers, reinsurers, other brokers, claims

handlers, claims adjusters, credit reference agencies, service providers, professional advisors, regulatory authorities, government agencies and the police, or fraud prevention agencies. We reserve the right to forward data to service providers involved, in so far as this is necessary for the performance of insurance broking services or for troubleshooting or improving applications operated by Lockton Switzerland GmbH, in particular to insurers or third-party providers for the purpose of tendering for or renewing policies or in connection with claims. The client hereby further consents to the processing of data by Lockton Switzerland GmbH using applications offered by insurers or third parties that serve to simplify the administrative management of insurance policies. Where the transfer of data abroad is necessary for the proper fulfilment of the broker service agreement, the client consents to the transfer of data abroad in compliance with the Swiss Data Protection Act and other applicable data protection regulations.

6 INFORMATION ON EMPLOYEES AND EXPERTISE

Lockton Switzerland GmbH's insurance advisors are registered with FINMA in accordance as untied insurance intermediaries and have the legally required qualifications and complete the mandatory continuing education courses pursuant to article 43 ISA. The registration can be viewed through FINMA's intermediary portal. Inquiries regarding the specific training and development of individual registered insurance advisors can be sent to the following address: Lockton Switzerland GmbH, Freigutstrasse 26, 8002 Zurich, Switzerland.

7 INFORMATION ON LIABILITY

Lockton Switzerland GmbH shall provide the services with due care and diligence. Lockton Switzerland GmbH can be held liable for losses resulting from negligence, errors or false information in accordance with the broker service agreement. The relevant contact in these matters within the meaning of art. 45 para 1 let. d ISA is the contracting party, Lockton Switzerland GmbH Freigutstrasse 26, 8002 Zurich, Switzerland.