Concluding declaration and signatures

The undersigned declares that he/she has answered the questions contained in this document to the best of his/her knowledge. He/she also confirms the correctness of the declarations contained therein. He/she undertakes to notify Zurich of any changes that may occur prior to commencement of the definitive insurance coverage. The undersigned confirms receipt of the statutory information (Article 3 LIC) and the applicable contractual conditions.

The undersigned person authorizes Zurich and Orion to process data resulting from the contractual documents or the handling of the contract. In particular, this authorization includes physical or electronic storage of data, use of data to determine the premium, to clarify the risk, to process claims and for statistical analysis. Zurich and Orion are likewise authorized to process the data for marketing purposes (e.g. analyses, creating customer profiles), to enrich the data with data from third party sources and to disclose the data for marketing purposes to other companies of the Zurich Insurance Group Ltd in Switzerland and to the collective foundations of the occupational retirement scheme of the Zurich Life Insurance Company Ltd. The customer profile serves to optimize service provision and the submission of tailor-made offers by the above-mentioned companies and their distribution channels. To the required extent, Zurich and Orion shall be authorized to forward data for processing to third parties involved in handling the contract in Switzerland and abroad, in particular to co-insurers and reinsurers, and to domestic and foreign companies of Zurich Insurance Group Ltd. In order to combat fraud in motor vehicle insurance, vehicle claim information may be forwarded to SVV Solution AG (an affiliate of the Swiss Insurance Association) for entry in the CarClaims database.

If a broker or agent is acting on behalf of the policyholder or Zurich respectively Orion, Zurich and Orion shall be authorized to disclose customer data to him/her for the above-mentioned purposes.

The undersigned person shall in addition take note that Zurich may commission third parties and other companies of the Zurich Insurance Group Ltd, with the processing of the data, including sensitive personal data, especially in connection with the comprehensive or partial outsourcing of divisions and services (e.g. contract administration, payments transactions, collection, IT). Third parties and contractors (within and outside of the Zurich Insurance Group Ltd) may be based in Switzerland or abroad. If transmission of data occurs in this connection to countries where legislation for appropriate protection of the data is absent, Zurich shall guarantee the protection of the data through adequate safeguards.

In addition, Zurich and Orion are authorized to obtain pertinent information from official bodies and other third parties, in particular information pertaining to loss experience and to disclose the data to meet regulatory or statutory obligations or to protect legitimate interests. This approval is valid regardless of whether the policy is concluded. The undersigned person has the right to request Zurich for the information stipulated by law concerning the processing of data pertaining to him/her.

Place	date	Signature of policyholder (or legal representative)

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