

Insurance mandate – Private clients



Client	
First name, family name	
Date of birth	
Address	
Postcode, town	

Advisor/ATG	
First name, family name	ATG Business AG (CHE-402.402.529) (hereinafter referred to as «ATG»)
Address	Widnauerstrasse 6, PO Box
Postcode, town	9435 Heerbrugg

Contractual relationships

For the purpose of fulfilling its obligations towards its clients and in accordance with the Data Protection Act, ATG is authorised to forward all data to/collect all data from the insurers or other necessary bodies (banking and tax matters are excluded). The client authorises ATG to **administer the contracts in its care, to obtain information on claims, premium payments, and excess calculations as well as all other relevant information (including all correspondence intended for ATG)** required as a basis to conduct a risk analysis and to optimally draw up a contract. The adviser also provides support when claims are made.

Contractual changes may only be made with the client's consent. Proposals made by ATG shall be understood as recommendations. The final decision remains with the client. Conversations between the client and ATG may be recorded.

Financing/costs

The current price list as well as ATG's General Terms and Conditions apply. The adviser may receive regular commission payments for the administration of existing and newly concluded insurance contracts. This shall be paid by the respective insurance companies. Should clients request consultancy services or other administrative services from ATG that go beyond the aforementioned services, such efforts shall be subject to the standard rate.

Duration of contract/termination

This contract is concluded for an indefinite period. Either party to the contract may cancel at any time. Any additional or uncovered costs incurred as a result of termination shall be borne by the client.

Any changes to this agreement must be made in writing and must be signed by both parties. Verbal agreements are not valid.

Place, date		Place, date	
Client		ATG Business AG	