



AIR COURTAGE ASSURANCES

As per legal requirements inherent to our regulated profession of insurance intermediary, please find below information related to our company as well as our legal information, (art. L.521-2 of French Insurance Code)

IDENTITY AND REGISTRATION

AIR Courtage Assurances

Hôtel d'entreprises Pierre Blanche - Allée des Lilas, Parc de la Plaine de l'Ain - 01150 ST VULBAS - FRANCE

Private Limited Company with a capital of EUR50 400 – RCS Bourg-en-Bresse 422 480 145 – APE 6622 Z

Intra-Community VAT identification number FR35422480145 - ORIAS Number 07 000 679 (www.orias.fr) –

Under the Supervision of ACPR (Autorité de Contrôle Prudentiel et de Résolution), 4 place de Budapest, CS 92459, 75 436 Paris Cedex 09 FRANCE (www.acpr.banque-france.fr) Tel +(33) 01 49 95 40 00. Authorised by the Financial Conduct Authority as an insurance broker in the UK and authorised to cover risks in all European countries under the concept of European Freedom of Services (European passport).

FINANCIAL SECURITY AND PROFESSIONAL INSURANCE

AIR COURTAGE ASSURANCES holds an errors and omissions insurance policy and a financial guarantee which are compliant with the articles L521-6 and L.521-7 of the French Insurance Code.

FINANCIAL LINKS

AIR COURTAGE ASSURANCES, or its shareholders are not related to any financial corporation and/or insurance company, mutual fund or institution. AIR COURTAGE ASSURANCE is not controlled by nor has control over any insurance company and remains an independent insurance broker.

OUR PARTNERS

As an independent insurance broker, AIR COURTAGE ASSURANCES has not entered any exclusive agreement with any insurance company. Unless otherwise indicated, we use a limited number of suppliers, not being bound by any contractual obligation (as defined in section b) of Article L.521-2 – II-1° of French Insurance Code.. The company XL INSURANCE COMPANY SE, represented by XL Services SE, Succursale française, contributes to more than 33% of AIR COURTAGE ASSURANCES' turnover.

Our partners are : AFI ESCA, AFU, AG2R, AIG, ALBINGIA, ALLIANZ Vie, ALLIANZ IARD, ALLIANZ GLOBAL CORPORATE & SPECIALTY SE, ALPTIS Assurances, APRIL Courtage, ASAF AFPS, ASSUREA Distribution, AVIABEL, AVIVA, AXA France, AXA CS, AXA XL, AXERIA, BEAZLEY SIL, BNP PARIBAS, CFPD Assurances, CHUBB, COVEA, ELOIS Assurances, EUROP ASSISTANCE, GENERALI IARD, GENERALI Vie, MMA IARD, MS AMLIN, PROTEXIA France, QBE, LA REUNION AERIENNE, SOLLY AZAR Assurances, TOKIO MARINE HCC.

OUR INCOME

Our income is made of:

- Brokerage paid by the insurer (amount included in the insurance premium. The amounts vary depending on the insurance company and the type of policy).
 - o If payment is made directly to the insurer, the insurer retrocedes the brokerage to AIR COURTAGE ASSURANCES
 - o If payment is made to Air Courtage Assurances, we deduct our brokerage from the premiums settled to the insurer
- Fees directly paid by the client to Air Courtage Assurances (auditing, Service Agreements, etc)
- Handling fees invoiced to the client for the account handling (issuance of policies, endorsements, etc). When handling fees apply, they are expressly stated in the insurance offer,
- Claims handling fees (when insurers elect to delegate claims handling to Air Courtage Assurances). This amount is invoiced to the insurer, not to the insured.
- Performance-based incentives paid by the insurers to Air Courtage Assurances depending on terms and conditions of our mutual Conventions.

PERSONAL DATA

a) OUR COMMITMENTS

As far as your personal data are concerned, AIR COURTAGE ASSURANCES commits to:

- Process them fairly and lawfully, and with transparency,
- Collect them for specified, explicit and legitimate purposes, and not further processed in a way incompatible with those purposes,
- Only collect data which are adequate, relevant and not excessive in relation to the purposes for which they are collected and/or further processed (principle of data minimisation),
- Keep data accurate and, where necessary, kept up to date. We will make reasonable effort to amend/delete any inaccurate information,
- Retain it in a form which allows identification of the persons concerned, but not beyond necessary period,

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Hôtel d'entreprises «Pierre Blanche»

Allée des Lilas - BP 70008

01155 S^t VULBAS CEDEX - France

Tél. +33 (0)4 27 46 54 00

Fax +33 (0)4 74 46 09 14

www.air-assurances.com

V11.02.2020

S.A.R.L. de courtage d'assurances au Capital de 50 400 € - 422 480 145 RCS Bourg en Bresse - APE 6622 Z - N° TVA Intracommunautaire : FR35422480145 - Inscrit à l'ORIAS n° 07 000 679 - www.orias.fr
Responsabilité Civile Professionnelle et Garantie Financière conformes aux articles L 512-6 et L 512-7 du Code des assurances - sous le contrôle de l'ACPR (Autorité de Contrôle Prudentiel et de Résolution),
61 rue Talbout 75009 Paris (www.acpr.banque-france.fr) Tel +(33) 01 49 95 40 00. Réclamation : AIR COURTAGE ASSURANCES - Service Réclamations : BP 70008 - 01155 SAINT VULBAS CEDEX
Médiation : le Médiateur de l'Assurance est compétent pour intervenir sur tout litige n'ayant pu être réglé dans le cadre d'une réclamation préalable directement adressée à votre courtier. Il peut être saisi par l'un quelconque des moyens suivants : La Médiation de l'Assurance, Pole CSCA, TSA 50110 75441 Paris Cedex 09 ou le.mediateur@mediation-assurance.org. Plus d'informations www.mediation-assurance.org



AIR COURTAGE ASSURANCES

- Protect your information with security measures and safeguards to avoid unauthorized access and use, accidental loss or unlawful destruction or deletion of your data (concept of data integrity and confidentiality).

b) HOW DO WE USE YOUR PERSONAL DATA?

AIR COURTAGE ASSURANCES uses the information provided by you in order to study your insurance related needs (taking out the insurance, handling your policies, handling your claims, creating your Secure Client webspace, etc) and in a broader manner, practice insurance mediation. In addition, your personal data may be used to advise you about other products and services or promotional offers that may be of interest to you (provided that you agreed for it).

Personal data processing is necessary for the performance of a contract whose data subject is party, or for the implementation of pre-contractual measures taken in response to the data subject's request. It is also requested to comply with our legal obligations, such as our duty to provide advise and to combat money laundering and financing of terrorism

The primary recipient of your personal data are AIR COURTAGE ASSURANCES, but the data could be distributed to the insurance companies, our partners, subsidiary companies, joint ventures, suppliers, sub-contractors and our sister company Insurance & Consulting SOLUTIONS, S.A. for instance.

AIR COURTAGE ASSURANCES sometimes transfers data outside the European Union, whenever necessary (files handling delegated outside of the EU by some insurers, or clients based outside of the European Union...).

Your personal data is kept as long as follow-up actions related to the above-mentioned operations are necessary and/or in the limit specified by the law or by the National Commission for Data Protection and Freedom of Information (CNIL-France).

c) YOUR RIGHTS

You have the right to access, correct or delete your personal data. You can also restrict or oppose the processing of personal data, or request their portability by contacting us at dpo@air-assurances.com or writing to *Air Courtage Assurances, Traitement des données personnelles, Hôtel d'entreprises Pierre Blanche, Allée des Lilas, BP70008, 01155 St Vulbas Cedex, France*.

You can also send a complaint to the relevant supervisory authority. In France, it is the National Commission for Data Protection and Freedom of Information (CNIL): <https://www.cnil.fr>.

We also inform you that you can register for a cold calling opt-out list, named "Bloctel", using the following address: <https://conso.bloctel.fr/>

In addition, if you do not wish to receive AIR COURTAGE ASSURANCES' commercial information or Newsletter, you can unsubscribe anytime from your Secure Client web space, or directly on the emailing that is sent to you. You can also contact us to request it at dpo@air-assurances.com

COMPLAINTS PROCEDURE

- In the event of a disagreement or dispute, we would recommend to seek an agreement with your usual contact person within AIR COURTAGE ASSURANCES.
- If you do not get a suitable solution, please contact our complaints department by ordinary mail: AIR COURTAGE ASSURANCES – Complaints department – BP 70008 – 01155 Saint Vulbas - FRANCE: *AIR COURTAGE ASSURANCES – Service Réclamations- BP 70008 - 01155 SAINT VULBAS CEDEX* or by email reclamation@air-assurances.com or through our online claim form accessible in our website: <https://www.air-assurances.eu/mentions-legales> in section IX "Traitement des Réclamations". We commit to get back to you within ten working days and to answer your complaint within two months. In case of repeated disagreement, once all above mentioned internal actions have been exhausted, you can call upon a Mediator.

MEDIATION OF INSURANCE

As per articles L.156-1 and following of the French Consumer Code, the Insurance Mediator is competent to investigate any dispute between a customer and a business entity, which has failed to be resolved by the complaints department of the insurance broker. The Mediator may be summoned by one of the following methods:

Mailing address: *La Médiation de l'Assurance, Pole CSCA, TSA 50110 75441 Paris Cedex 09 – France*
Emailing address: le.mediateur@mediation-assurance.org
Website: www.mediation-assurance.org

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