

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 EUR 61 712 – 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 Catlin Services SE, Succursale française, contributes to more than 33% of AIR COURTAGE ASSURANCES' turnover.

Our partners are : AFI ESCA, AFU, AIG, ALBINGIA, ALLIANZ, ALPTIS Assurances, APICIL, APRIL, ASAF AFPS, ASSUREA Distribution, AXA, AXERIA IARD, AXELLIANCE, AXIS SPECIALTY EUROPE S.E, BEAZLEY SIL, CFDP Assurances, CHUBB, COVEA, ELOIS Assurances, ELSECO LIMITED, EPJ L'EQUITE, EUROP ASSISTANCE, GALLAGHER, GENERALI, GLOBAL AEROSPACE, GROUPAMA PROTECTION JURIDIQUE, HDI GLOBAL SPECIALTY SE, HISCOX, HELVETIA, HISCOX, ITIC (International Transport Intermediaries Club Ltd), JURIDICA, LA REUNION AERIENNE, LIBERTY MUTUAL INSURANCE, LYCEA ASSURANCES, MMA, MODULASSUR, MUTUELLE DES SPORTIFS, OMAN, PLUS SIMPLE, PROTEXIA France, QBE, RAYNAL ASSURANCES, ROCKSTONE GROUP LIMITED, SMA BTP, SOLLY AZAR Assurances, STARR EUROPE, SWISS RE, TETRIS ASSURANCE, TOKIO MARINE, XL INSURANCE COMPANY SE.

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

AIR COURTAGE ASSURANCES commits to make sensible use of private data, as per applicable rules (Law ° 78-17 of the 6th of January 1978 referred to as the "Law on Information Technology and Civil Liberties" and Data Protection Regulation 2016/679 of the 27th of April 2016).

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,



AIR COURTAGE
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- 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,
- 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. Lastly, some processing is necessary for the purposes of the legitimate interests pursued by the company (e.g. tapping and recording of occasional telephone calls for training purposes and for evaluating and improving the quality of our services).

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 AIR COURTAGE SUISSE SA. If you are a member of a federation, group or association, your personal data may also be communicated to them.

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, 01150 St Vulbas, 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://www.bloctel.gouv.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 - Service Réclamations - 330 Allée des Lilas - Hôtel d'entreprises "Pierre Blanche" 01150 SAINT VULBAS* or by email reclamation@air-assurances.com or through our online claim form accessible in our website: <https://www.air-assurances.com/forms/forms.cshhtml?idform=138&force=true>. 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.616-1 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

The consumer can, in any case, refer to the mediator two months after sending the first written claim, regardless of the interlocutor or the department to which it was formulated and whether he answered or not.

V08.02.24

Appendix 1: PRICING CONDITIONS FOR MANAGEMENT & SERVICES ACTS

| YOUR INQUIRES | PROVISION |
|---|--|
| <ul style="list-style-type: none"> • Change in bank account Numbers • Debit rejection • Postponement (following on from suspension for non-payment) • Endorsement with tariff impact • Endorsement without tariff impact • Financial compliance reporting • Addition of an additional insured • Cancellation after the due date • Cancellation on the due date | <p>According to the amount indicated on the proposal submitted</p> |

| OUR FEES | PROVISION |
|--|---|
| Subscription fees/ Placement fees | According to the amount indicated on the proposal submitted |
| Instalment's fees | According to the amount indicated on the proposal submitted |
| Exercising recourse on behalf of third parties | according to study |

| OUR SERVICES | PROVISION |
|--|--|
| Study of rental contract or parking agreement already in place | 110 € |
| Drafting of a rental contract or parking agreement | 110 € |
| Project management for request for tenders to insurers (public or non-public market) | according to study |
| Advice and technical assistance | according to study |
| Management acts on behalf of third parties | according to study |
| Claims management on behalf of third parties | according to study |
| Drafting of information materials / insurance guides | according to study |
| Drafting of articles in French | according to study |
| Drafting of articles in English | according to study |
| Insurance advice Insurance audit Analysis of contracts and drafting of liability/insurance clauses Drafting of calls for tender and analysis/ stripping results Project management/creation/coordination of insurance programmes | <p>1 700 € HT / by day; if French 2 300 € HT / by day if English</p> |
| Initial insurance training | On request |
| Continuing education insurance | On request |
| Seminar/congress presentations | 1 100 € HT by jour |
| Accompanying formalities Insurance Broker Representatives | On request |