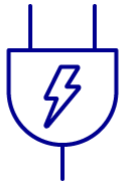


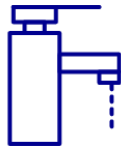


## Home Emergency Assistance<sup>(1)</sup>

In case of difficulties in your home related to one of the following areas <sup>(2)</sup> :



**ELECTRICITY**



**PLUMBING**



**HEATING**



**GAS**



**LOCKSMITHING**



**GLAZING**

Your "Home Emergency" assistance is at your service



**1. Dial this number 24H/24 & 7 days a week**

**+33 (0)1 55 92 18 00**

**2. Mention :**

- ⇒ **The convention number 5005441**
- ⇒ **The Paris Attitude reference of your home**
- ⇒ **The address of the intervention**

(1) The breakdown assistance service is covered by AXA ASSISTANCE FRANCE ASSURANCES ("AXA"), a French limited company with a capital of 51,429,430.40 euros, a company governed by the French Insurance Code, registered with the Nanterre Trade and Companies Register under number 451 392 724 and whose registered office is located at 6, rue André Gide - 92320 Châtillon. This service is distributed through the intermediary of PINKASSUR, a simplified joint stock company with a single shareholder and a capital of 100 euros, registered with the Trade and Companies Register under number 920 076 288, whose registered office is located at 63 Rue des Lanvaux 77700 MAGNY LE HONGRE, registered as an insurance distributor with the Orias ([www.orias.fr](http://www.orias.fr)) under number 22006396.

(2) Under the conditions and limits of coverage specified in the Information Notice.

# Breakdown Assistance

## Insurance Product Information Document

Assureur du produit : **AXA ASSISTANCE FRANCE ASSURANCES**, a public limited company under French law a company governed by the Insurance Code, registered with the RCS under number 451 392 724



Product Number : HOME ASSISTANCE - 5005441

***This information document provides a summary of the product's key warranties and exclusions. It does not take into account your specific needs and requests. You will find complete information on this product in the pre-contractual and contractual documentation (Information Notice worth General Conditions).***

### What type of insurance is it?

This product is composed of assistance guarantees and is intended to cover the home of the Member natural person in the event of events requiring the intervention of emergency assistance, in particular via the organization of a preliminary remote diagnosis (via tele / Visio troubleshooting), and if unsuccessful, the on-site intervention of an Authorized Service Provider to perform home troubleshooting.



### What is insured?

#### GUARANTEES SYSTEMATICALLY PROVIDED FOR:

- ✓ **Electrical breakdown:** Max. 600 € TTC per intervention (travel expenses, parts and labor)
- ✓ **Water leak or clogging on interior plumbing:** Max. 600 € TTC per intervention (travel expenses, parts and labor)
- ✓ **Gas Leak:** Max. 600 € TTC per intervention (travel expenses, parts and labor)
- ✓ **Boiler, including Boiler with integrated hot water tank, water heater, gas bath heater, heat pump, air conditioning, electric radiator in case of breakdown or malfunction:** Max. 600 € TTC per intervention (travel expenses, parts and labour)
- ✓ **Glazing Assistance**
- ✓ **Locksmith Assistance**

Guarantees preceded by a  *guarantee are systematically provided for in the contract.*



### What is not insured?

- ✗ L'organisation par le Bénéficiaire ou par son entourage de tout ou partie des garanties prévues au contrat sans l'accord préalable de l'assureur, matérialisé par un numéro de dossier, ne peut donner lieu à remboursement.
- ✗ Les locaux à usages professionnels.



### Are there any exclusions to coverage ?

#### MAIN EXCLUSIONS:

- ! All or part of the installation or the facilities whose access does not guarantee the safety of the claimant and/or the exercise of his profession under normal safety conditions,
- ! Any attempt at repair that does not comply with the rules of the profession,
- ! Any installation that has not been installed or maintained in accordance with the standards in force or the instructions of the manufacturer or professional,
- ! Any defect, damage or decommissioning of the installation caused by the modification of the installation in non-conformity with the recommendations of the profession or the manufacturer's instructions,
- ! All interventions and care resulting from compliance with legal, health or safety requirements or with good practices in force,
- ! Any damage and/or event generating directly or indirectly from the guarantee of perfect completion of the ten-year guarantee and proper functioning,
- ! Generating events caused by a failure to repair the installation following an initial intervention by AXA,
- ! Costs and damages incurred while the Beneficiary has been notified by the gas or electricity distribution company or by AXA of the need to carry out definitive repair work in order to avoid the repetition of situations leading to a breakdown and/or failure.



## Where am I covered?



Metropolitan France (excluding Corsica and excluding islands not connected to the mainland by a bridge)



## What are my obligations?

**Under penalty of nullity of the insurance contract or non-guarantee :**

### At the adhesion to the contract:

Answer exactly the questions asked by AXA, in particular in the Membership Form, allowing it to assess the risks it assumes ,  
Provide any supporting documents requested by AXA.

### During the contract:

Declare any new circumstances having an impact on insurance coverage, in particular as a consequence to aggravate the risks assumed or to create new ones.

### In the event of a disaster :

Declare any claim likely to involve one of the guarantees under the conditions and deadlines set and contact all documents useful for the assessment of the loss.

Inform of any guarantees taken out for the same risks in whole or in part with other insurers, and any reimbursement you may receive in the event of a claim.



## When and how to make payments ?

The amount of the premium is borne by your Rental Agency.



## When coverage starts and when does it end ?

Subject to the actual receipt of the premium, the guarantees take effect on the date of signature of the Membership Form and for a period of one year. They are renewed by tacit agreement from year to year for the same period.



## How can I cancel the contract??

The insured has a right of renunciation provided for by Article L.112-10 of the Insurance Code and which is recalled in the General Conditions. He may renounce his contract within thirty (30) calendar days from the date of subscription or the first payment in the event of a free period..

If the contract has a duration of more than one month and it was taken out remotely or as part of doorstep selling, the insured has the right to renounce within fourteen (14) calendar days provided for in Articles L.112-2-1; L.112-2-2 and L.112-9 of the Insurance Code.

The conditions of termination are set by the insurance policy.

However, he has the right to terminate it at any time, without charge or penalty at the end of a period of one year to from the time of subscription.





## INFORMATION NOTICE

### VALID AS GENERAL CONDITIONS

N° 5005441

This insurance and assistance contract (hereinafter referred to as the "Contract") is insured by AXA ASSISTANCE FRANCE ASSURANCES, a limited company under French law with a capital of 51,429,430.40 euros, a company governed by the French Insurance Code, registered with the Nanterre Trade and Companies Register under number 451 392 724 and whose registered office is located at 6, rue André Gide - 92320 Châtillon, (hereinafter referred to as the "Assisor" or "AXA").

#### PREAMBLE - PURPOSE

The purpose of this Policy Wording is to define the terms and conditions of application by AXA of the Contract benefits granted to any beneficiary, within the limits and conditions defined below. It details the benefits you may receive as well as the terms and conditions for their implementation.

*In this Agreement, words and phrases with the first letter capitalized are defined in PART 1: "DEFINITIONS".*

AXA ASSISTANCE FRANCE ASSURANCE, an AXA Group company, operates under the AXA brand.

This contract is distributed by PINKASSUR, a simplified joint stock company with a single shareholder and a capital of 100 euros, registered as an insurance distributor with the Orias ([www.orias.fr](http://www.orias.fr)) under number 22006396, registered with the Trade and Companies Register under number 920 076 288 and whose registered office is located at 63 Rue des Lanvaux 77700 MAGNY LE HONGRE.

Your Contract consists of these General Conditions and your Special Conditions. It is written in French and governed by the French Insurance Code.

# 1. TERMS AND CONDITIONS OF THE GUARANTEES

## 1. OBJECT OF THE CONTRACT

The guarantees of the Contract consist, when one of the following events occurs

- Power failure,
- Water Leak or Clog in Indoor Plumbing
- Gas leak,
- Breakdown or malfunction of an Appliance: Boiler (gas, oil or electric), including boilers with integrated hot water tanks, water heaters, gas bath heaters, heat pumps, air conditioners, electric radiators to be provided to the Beneficiary in an emergency situation:
  - a preliminary remote diagnosis (tele/Visio troubleshooting), and
  - if necessary, in case of unsuccessful remote diagnosis, to organize the Intervention of an approved Service Provider to carry out a breakdown service at the Home, and to pay the travel expenses, labor and spare parts within the conditions and limits specified below.
- Locksmithing
- Glazery

## 2. EFFECTIVE DATE OF YOUR CONTRACT

Subject to the effective receipt of the premium by the Rental Agency, Your Contract takes effect on the date and for the term indicated in Your Declarations. Your Contract is concluded for a period of one year ("insurance year") from its effective date. It is then renewed by tacit agreement for successive annual periods, unless terminated as provided below.

## 3. OPTION OF RENUNCIATION

You have the right to waive your right to participate in the program in the following cases:

### 3.1 Option to waive

You have the right to cancel this contract within 30 (thirty) days (calendar) of its conclusion, without charge or penalty. However, if You are offered one or more insurance premiums so that You do not have to pay a premium for one or more months at the beginning of the contract, this period shall begin only upon payment of all or part of the first premium by Your Rental Agency. "The exercise of the right of waiver is subject to the following four conditions:

- You have taken out this contract for non-business purposes;
- This contract complements the purchase of a good or service sold by a supplier ;
- The contract you wish to cancel is not fully executed
- You have not reported any claims under this policy.

In this situation, you can exercise your right to cancel this contract by letter or any other durable medium addressed to :

AXA – Management Department

6 rue André Gide, 92320 Châtillon

In addition, to avoid duplication of insurance, you are invited to check that you are not already covered by a guarantee that covers one of the risks covered by the contract you have taken out.

If you wish to cancel your contract but you do not meet all of the above conditions, you may benefit from a fourteen (14) day cancellation period mentioned in article 1.2.1, if you have taken out your contract remotely or through door-to-door sales (Articles L.112-2-1; L.112-2-2 and L.112-9 of the Insurance Code).

#### 4. EFFECTIVE DATE AND DURATION OF COVERAGE

Subject to the effective receipt of the premium paid by your Rental Agency, You are covered as of the effective date indicated on your Policy Declaration.

Your benefits cease in the event of termination of your Contract under the conditions set out below.

#### 5. WHO IS COVERED?

- Member / You :

Any natural person who owns a Home, who has taken out a current electricity supply contract with the Rental Agency for this Home with a capacity of less than or equal to 36 kVA and/or a current residential natural gas contract for an annual consumption of less than or equal to 2 GWh, and who has signed the Contract. The Member, whose details are given on the Membership Form.

- Beneficiary:

The Member and any natural person occupying the Home who suffers a Loss receives the assistance services provided for in the Contract.

## 6. CANCELLATION CONDITIONS

Your Agreement may be terminated in the following circumstances.

Your Agreement may be terminated in the circumstances set forth in the following terms and conditions, including, without limitation:

- by you, by simple letter, registered letter or by declaration made against receipt at AXA's head office or at PINKASSUR, or by any other durable medium, or by declaration made at the head office or at the insurer's representative; or by extrajudicial act, or, if the contract has been concluded by a remote means of communication, by the same means of communication

You will receive written confirmation of receipt of the notification.

- By us, by registered letter addressed to your last known address. Each year on the main due date, with at least 2 months' notice.

When the cancellation is made by letter, the notice period is counted from the date of sending (the postmark being proof).

If the cancellation occurs between two due dates, the part of the premium corresponding to the period between the cancellation and the next due date is reimbursed to you subject to the conditions below in this article AND except in the case of cancellation for non-payment of the premium [L. 113 - 3 of the French Insurance Code]; in this latter case, the annual premium is due in full.

- by you or by us
  - a) in the event of a change of domicile, situation or matrimonial regime,
  - b) change of profession, professional retirement or permanent cessation of activity (Art. L. 113.16 of the Insurance Code): the cancellation must then be made by registered letter with acknowledgement of receipt within three months of the event.

You may terminate your contract within 3 months of any of these events, indicating the date and nature of the event and providing proof. As soon as we become aware of one of these events, we may also terminate the contract within 3 months. In either case, the termination takes effect 1 month after its notification.

- By you:
  - a) At any time, without charge or penalty, upon the expiration of one year from your underwriting.

Termination Terms:

In accordance with Article L.113-14 of the French Insurance Code, You may terminate your contract by the following means

- By letter or any other durable medium;
- By declaration made at the head office or at the representative of the insurer ;
- Or by extra judicial act ;
- Or, when the insurer proposes the conclusion of a contract by a means of communication to distance, by the same mode of communication,
- Or by any other means provided for in the contract.

The insurer will confirm receipt of the notice of termination in writing.



- b) In the event of a change in coverage that is not accepted by You, You may terminate Your Contract at any time following the delivery of the Notice containing these changes,
- c) in the event of a decrease in risk, if we refuse to reduce your premium (Art. L. 113.4 of the Insurance Code),
- d) in the event of termination by us of one of your contracts, after a claim. You may then, within one month of notification of such termination, terminate this contract. This termination will take effect 1 month after its notification (Art. R. 113.10 of the Insurance Code).
  - By us
    - a) in the event of non-payment of the premium by your Rental Agency (Art. L. 113.3 of the Insurance Code) within the time limits specified below,
    - b) in case of aggravation of the risk (Art. L 113.4 of the Insurance Code),
    - c) after a claim, (Articles R113-10 and A 211-1-2 of the Insurance Code) the cancellation taking effect 1 month after its notification. You then have the right to cancel your other contracts with us within one month of this notification.
  - As of right
    - a) In the event of total withdrawal of our approval, the termination will take effect on the 40th day, at noon, following its publication in the Official Journal (Art. L. 326.12 of the Insurance Code),
    - b) in the event of total loss of the insured item, resulting from an event not provided for in the Contract, the insurance is terminated automatically and AXA will refund to You the portion of the premium paid in advance and relating to the time for which the risk is no longer incurred, in accordance with the conditions set forth in Article L. 121-9 of the Insurance Code.

## 7. TERRITORIALITY

Guarantees are granted in metropolitan France, excluding Corsica and islands not connected to the mainland by a bridge.

## 8. GENERATING EVENTS

Your policy benefits apply in the following cases:

Generating events	Guarantees
Power outage	Electricity
Clogging and Water Leakage	Indoor Plumbing
Gas leak	Gas
Breakdown and malfunction	Boiler (gas, oil or electric), including boiler with integrated hot water tank, water heater, gas bath heater, heat pump, air conditioning, electric radiator

Glass breakage	Glaziery
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Loss, theft or breakage of keys and lock malfunction (due to wear and tear and break-in/vandalism)	Locksmithing
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No waiting period applies for the implementation of the guarantees. Beyond the limits defined in this Contract (coverage ceiling or intervention limit), the costs are at the expense of the Beneficiary, the Approved Provider informs the Beneficiary and intervenes only if the latter agrees to pay the supplement.

## 9. PRIME

Your Rental Agency agrees to pay the insurance premium due for the coverage. The coverage is effective upon receipt of the premium.

### 9.1 Payment of the premium

The premium amounts are set forth in Your Agreement. All premiums (or portions thereof) must be paid within 10 days of their due date by Your Rental Agency.

### 9.2 Default of payment

In the event of non-payment of the premium or a fraction of the premium within ten (10) calendar days of its due date, a reminder will be sent to Your Rental Agency by registered letter. If within thirty (30) calendar days of the reminder being sent, the premium(s) or fraction(s) of the premium due is (are) still not paid, coverage will be suspended and if the premium is still not paid within ten (10) calendar days of the date of suspension of coverage, AXA may terminate the Policy.

### 9.3 Change in premium

#### 9.3.1 Indexation at maturity

Each year, the premium will be indexed on the basis of the annual change in the INSEE index as of June 30 "Salaries, income and social security charges - Basic hourly wage for all workers (quarterly index) - Special groups - Tertiary - Identifier: 001567411". The rate will be indexed automatically on January 1 of each fiscal year.

In the event of the disappearance of this index, the Parties agree to substitute it with the corresponding index established by INSEE or any other similar organization.

#### 9.3.2 Excluding indexation

We may change the rate applicable to your benefits due to technical circumstances unrelated to changes in the tax system.

The premium is then changed in the same proportion on the first principal due date following this change.

If your Rental Agency does not accept this increase. The contract will be terminated by operation of law.

## 10. IMPLEMENTATION OF THE GUARANTEES

### 10.1 Who do I contact in the event of a claim?

To obtain assistance in the event of a problem resulting from a covered event, you must contact AXA immediately, by one of the following means

By phone : 01 55 92 18 00

Only the assistance services that you have advanced with our prior agreement can be reimbursed, by sending the original receipts and the corresponding file number to :

AXA - Claims Management  
Department 6, rue André Gide -92320  
CHATILLON

The organization by the Beneficiary or by his or her entourage of all or part of the assistance benefits provided for in the Contract without AXA's prior agreement, evidenced by a file number, cannot give rise to any reimbursement.

AXA reserves the right to request additional documents to prepare the claim file.

All payments made by AXA under the Contract are made in Euros. If the amount of the indemnity has been fixed in a foreign currency, the settlement is made in Euros at the official exchange rate on the day of settlement.

### 10.2 Conditions of intervention

#### 10.2.1 Terms of intervention common to all guarantees

All claims for each coverage will result in an Intervention by AXA, according to the following procedure:

1. Remote diagnosis [phone or video]: AXA service
  - a) Verifies that the Insured Event is covered under this policy;
  - b) Assists the Recipient in the remediation of the incident
2. Emergency repair by an approved service provider, within the intervention time stipulated below, if Remote Diagnosis is unsuccessful:
  - c) Visual diagnosis
  - d) Research of the origin of the incident
  - e) Verifies that the incident is covered by the information sheet and the amount of the Intervention
3. Troubleshooting or restoration of normal operation of the covered property purpose of the Intervention ;
4. If necessary, replacement of the Parts covered [strictly referred to in each of the warranties], under the conditions stipulated in the information notice, in order to restore the normal operation of the property or installation subject to the Intervention;
5. Drawing up of an Intervention report, necessary for the implementation of the guarantee, stipulating the time of arrival and departure of the Service Provider, the reason and duration of the Intervention, the services performed, the defective parts replaced if necessary, the reasons for refusal of the Intervention if necessary;

According to the guarantees, the intervention can consist of :

- |  |   |
|--|---|
|  | <ul style="list-style-type: none"><li>i. to secure goods and persons by installing a plywood or equivalent or a lock;</li><li>ii. to allow the Beneficiary to access or leave his Home (opening of the slammed or locked doors);</li><li>iii. to unlock the electric or manual curtains to allow their opening.</li></ul> |
|--|---|

The Authorized Service Provider alone determines the means to be used to perform the repair. Within the limits provided for in each of the warranties, it will replace parts that are strictly necessary to restore normal operation of the Installation or the device that is the subject of the Intervention, and not to allow for an identical replacement.

The Approved Provider will only intervene :

- if the security conditions allowing the normal exercise of its mission are present;
- and if the Installation or device subject to the Intervention is in compliance with the standards in force on the day of the Intervention and accessible to our Provider;

For the Gas Assistance guarantee, the natural gas installation must have been made safe by the gas distribution company.

If this is not the case, no Intervention can be implemented, and AXA cannot be held liable.

Please refer to the different guarantees for possible conditions of intervention.

### 10.3 Response time

If the remote diagnosis described above does not allow remote troubleshooting of the problem, AXA informs the Beneficiary of the terms and conditions of the intervention of an approved Service Provider in the Home.

Except in cases of force majeure :

- The Authorized Provider will respond within four (4) hours,
- Except for the Service Provider intervening within the framework of the "Heating" guarantee which will intervene within twenty-four (24) hours.

This period is calculated from the end of the remote diagnosis conversation with AXA. The information entered by AXA, including the time of the end of the call, is deemed authentic in the event of a dispute between the parties.

The appointment for the Intervention is determined according to the availability of the Beneficiary.

If the Beneficiary is not present at the time of the visit of the approved Service Provider on the agreed date of the appointment, a second appointment will be proposed. The cost of the two (2) Interventions will be included in the overall cost of the claim under the coverage implemented.

### 10.4 Contractual warranty

AXA undertakes to provide a contractual warranty of six (6) months for all interventions carried out within the framework of this information notice, with the exception of interventions carried out following a blockage, notwithstanding any legal warranty acquired elsewhere - travel, parts and labor - as of the date of the intervention. This warranty is granted by the approved service provider intervening at AXA's request.

In the event of defects related to the intervention, AXA will contact the approved Service Provider so that the latter may remedy the defects at its own expense and as soon as possible.

If this is not possible, AXA undertakes to use another approved Service Provider.

## 11. LIMITATIONS OF LIABILITY

We undertake to use all the means at our disposal to implement the services and guarantees of the Contract. Indeed, our commitment is based on an obligation of means and not of result.

We cannot substitute ourselves for local or national emergency rescue or search organizations and we do not assume the costs of their intervention, unless otherwise stated in the contract.

We cannot be held responsible for the non-execution or delays in the execution of the guarantees caused by civil or foreign war, declared or not, general mobilization, any requisition of men and/or material by the authorities, any act of sabotage or terrorism, any social conflict such as strike, riot, popular movement, any restriction on the free movement of goods and persons, occasional traffic restrictions (road works, traffic accidents, compulsory detour, demonstrations), natural disasters, the effects of radioactivity, epidemics, any infectious or chemical risk, all cases of force majeure.

We cannot be held responsible for any damage of a professional or commercial nature that you may have suffered as a result of an insured event that required our intervention.

### 11.1 Sanctions - Embargo

AXA shall not be obligated to provide coverage, settle any claim or provide any service hereunder in the event that the provision of such coverage, settlement of such claim or provision of such service would subject AXA to any sanction or restriction under a United Nations resolution or under the trade and economic sanctions, laws or embargoes of the European Union, the United Kingdom or the United States of America.

### 11.2 Your commitments

You agree to comply with the recommended solutions and to provide us with any evidence to support your request.

As part of the Intervention, You agree to:

- Cooperate and give all the necessary information for remote diagnosis,
- be present in the Home when the Authorized Service Provider arrives and throughout the duration of the intervention,
- Obtain AXA's prior approval before taking any action or incurring any expenses, and confirm the solutions recommended by AXA.

In the course of providing its services, AXA may request information from the Beneficiary. As this information is necessary for the implementation of the Contract's guarantees, if the Beneficiary refuses to provide it, AXA may be unable to execute the guarantees or may be obliged to provide a lesser quality of service.

## 12. Lapse of guarantees

Failure by the Beneficiary to comply with his obligations to AXA during the term of the Contract shall result in the forfeiture of his rights under this Contract.

# ASSISTANCE GUARANTEE

## 1. DEFINITIONS

In this manual, the words and phrases with the first letter capitalized and listed below have the following meanings:

**Rental agency:** Agency carrying out a rental or re-rental activity on behalf of members and the sole debtor of the insurance premium.

**Insured/Beneficiary:**

Person referred to in the "Who is covered?" paragraph above.

**Glass Breakage :**

Fracture, breakage or breakage of one or more panes of glass resulting from an involuntary act, an act of vandalism, a Break-in or Attempted Break-in, or a climatic event, so that the panes of glass no longer provide sufficient safety conditions.

**Natural disasters**

Natural disaster means a phenomenon such as an earthquake, volcanic eruption, tidal wave, flood or natural disaster caused by the abnormal intensity of a natural agent and recognized as such by the public authorities.

**Technological disasters**

A technological disaster is defined as an accident (non-nuclear), occurring either in a classified facility (i.e. facilities subject to declaration or authorization and Seveso sites), or in an underground storage of hazardous products, or during the transport of hazardous materials, which has caused damage to a large number of properties, and which is recognized as a technological disaster.

**Emergency repair**

Emergency troubleshooting is the restoration of normal operation of the covered facility or equipment or material covered by repairing or replacing only the damaged section or component of the equipment, material or facility and is not an upgrade of the existing facility.

**Material damage**

Any damage to or destruction of a thing or substance.

**Home**

Real estate owned by the member, served by a road, located in metropolitan France (excluding Corsica and islands not connected to the mainland by a bridge) and designated at the address declared on the special conditions.

- The single-family house is made up of all the rooms intended for the dwelling as well as the buildings dependent on this one (veranda, garage and any other appendix used for domestic purposes).

The private land consists of the garden, the terrace and the adjoining land on which the house is located. is built.

- The apartment is defined as the set of rooms intended for habitation and having the nature of private portions in a condominium, excluding the common portions.

We may be required to intervene under certain warranties herein on your neighbor's property [outside the public domain]. If such an Intervention is necessary for the resolution of the Damage, you must provide us with written authorization from your neighbor, as well as the right of easement related to the object of our Intervention [pipe]. Failing this, no Intervention may be carried out.

Each subscription can only be for one Home and the address cannot be changed.

Unfinished dwellings are not included in the definition of Home.

Timeshares, mobile homes, barges and boats, as well as premises for rental use (except year-round rentals), commercial or professional, and facilities that are part of the public domain as defined in Article L.2111-1 of the General Code of Public Property are not considered as part of the Home.

Uninhabitable home: Situation in which, following the Insured Event, the Beneficiary cannot occupy the Home because it is unsafe or hazardous to their health or safety. Breaking and entering

Breaking, forcing, damaging or destroying any closing device or any kind of fence.

Climatic event

Storm, i.e. the direct action of the wind or the impact of a body overturned or projected by the wind, hail, land subsidence, weight of snow or accumulated ice

Generating event

Event giving rise to a Loss, and listed in the paragraph Generating Events. Intervention

Operation by which an approved Service Provider goes to the Beneficiary's Home address to carry out a diagnosis before proceeding with the repair according to the terms and conditions indicated in the General Conditions of Intervention article of this contract.

Approved service provider

Professional referred and commissioned by AXA to intervene on the Beneficiary's premises because of his ability to repair the equipment or materials designated in the list of covered equipment or materials.

Disaster

A damaging event resulting from a precipitating event, giving rise to its declaration to AXA under one of the coverages of this contract.

Emergency situation: any situation resulting directly from the occurrence of a Generating Event requiring the intervention of an Authorized Service Provider and resulting in the Home becoming uninhabitable.

Attempted break-ins

Acts carried out with the aim of committing a break-in without succeeding due to circumstances beyond the control of the perpetrator.

Attempted theft

Beginning of the execution of a theft. The attempt of theft is characterized as soon as the following are gathered  
serious evidence of material traces.

Vandalism

Voluntary act of destruction, degradation or deterioration of property, or of an element, belonging to the Insured.

Flight

Fraudulent misappropriation of another's property.

A declaration of theft must be made by the Beneficiary to the competent local authorities prior to any request for assistance.

## 2. PRESENTATION OF THE GUARANTEES

TABLE OF GUARANTEES

Guaranteed benefits	Limits	Ceilings (in euros including VAT)
Electrical Assistance	Unlimited	600 €
Assistance Interior piping	Unlimited	600 €
Gas Assistance	Unlimited	600 €
Assistance Boiler Water heater, Bath heater, Heat pump, Air conditioning, Electric radiator	Unlimited	600 €
Glazing Assistance	Unlimited	600 €
Locksmith Assistance	Unlimited	600 €

## 6. ELECTRICAL ASSISTANCE GUARANTEE

### 6.1 WHAT IS INSURED

#### 6.1.1 Repair Parts and Labor

You are covered for any Electrical Breakdown, defined as any sudden and unforeseeable malfunction of your Private Electrical Installation, defined as a permanent electrical supply system installed in the Home and providing electrical power to the Home from the electrical panel to the wall outlets and light fixtures [including low voltage appliances, radio controlled appliances, electric heaters, air conditioners and outdoor electricity], causing an interruption in the electrical supply.

Also covered is the interruption of the operation and/or the unsecured operation, resulting from electrical breakdowns, of electric roller shutters or electric gates installed in the Home, if they are approved in France by the NF standard.



## 6.1.2 Supported parts

The parts taken in charge are exclusively the following:

- ✓ Basic switchgear (any type of control switch),
- ✓ Single-phase outlet(s), three-phase outlet(s) and cables,
- ✓ Circuit breaker, differential circuit breaker or differential switch, micro circuit breaker,
- ✓ Sockets,
- ✓ Day/night contactors,
- ✓ Energy managers,
- ✓ Cables (antenna, telephone, fiber optic).

All other parts are not covered by the Assistance Electricité warranty.

## 6.2 WHAT IS NOT INSURED

In addition to the Common Exclusions in Article 9, the following are not covered

- Any parts, appliances or installations not covered in the "What is insured" section;
- Any event not covered in the "What is insured" or "Generating events" paragraphs;
- All failures resulting directly or indirectly from
- All breakdowns resulting directly or indirectly from the obsolescence of your private electrical installation and / or one of its component parts;
- All breakdowns resulting directly or indirectly from the lack of maintenance of your private electrical installation and/or one of its components
- All requests for devices, parts or machines connected in any way whatsoever or to the private electrical installation.

# 7. INDOOR PLUMBING ASSISTANCE WARRANTY

## 7.1 WHAT IS INSURED

### 7.1.1 Travel, Parts and Labor

You are covered against:

- Any Leak, defined as a constant flow of water resulting from the sudden and unforeseeable action of an external cause independent of the Beneficiary and presenting obvious short-term risks for the Home. It must be visually observable, failing which you can invoke the guarantee Search for water leakage and any blockage, defined as a total obstruction of the drainage of waste water in the indoor plumbing installation, presenting obvious short-term risks for the Home;

occurring on your Indoor Plumbing System, defined as:

- The private water pipes from and downstream of the indoor general shut-off valve. The limit points of this installation are located from and downstream of the indoor general shut-off valve or, if the Home is not equipped with one, from the penetration of the pipe in the exterior wall or façade or from the floor outlet.
- Drainage pipes located in the Home. The limits are at the point of penetration of the drain pipe into the exterior or facade wall or floor.

Our intervention on the pipes located in the crawl space will be conditioned to the safety of the Service Provider (sufficient ventilation) and its accessibility (access hatch with a minimum dimension of 0.60 x 0.60 m and a minimum height of 0.60 m) in order to allow the Service Provider to work under normal conditions.

### 7.1.2 Supported parts

The parts taken in charge are exclusively the following:

- ✓ seals
- ✓ standard toilet flushing mechanism,
- ✓ shut-off valve and shut-off valves ;
- ✓ plumbing fixture tap ;
- ✓ Faucet and mixer tap for sink and washbasin.
- ✓ individual heating control,
- ✓ internal water supply and drainage pipes, overflow pipes,
- ✓ interior tub, sink, bidet and sink overflow pipes,
- ✓ interior pipe of individual heating water circuit,
- ✓ hot water tank safety group,
- ✓ siphon,
- ✓ internal pressure reducing valve.

### 7.2 WHAT IS NOT INSURED

In addition to the Common Exclusions in Article 4, the following are not covered

- Any parts or facilities not covered in the What's Covered section;
- Any event not covered under "What is Insured" or "Causing Events";
- Water leaks or blockages in pipes belonging to a condominium, heating system on the ground,
- Water leaks on equipment not listed in the What's Covered section,
- all interventions on heating bodies (radiators), heat pumps, solar heaters, boilers,
- any work on the lift pumps, external pressure reducing valves, etc.
- water softeners, mud filters
- any intervention on the supply and exhaust pipes of air conditioning systems,
- Property damage caused by water,
- Water leaks caused by freezing, except water leaks caused by freezing inside the Home
- any loss or damage resulting from a malfunction, the resolution of which is the responsibility of the water company,

costs incurred after the Beneficiary has been notified by the water company or AXA of the need to carry out permanent repair work in order to avoid the recurrence of situations leading to a breakdown and/or failure,  
the replacement of a pipe that results from a compliance with legal requirements, health or safety, or with the good practices in force,  
costs related to a water leak search  
There is no indemnity for Property Damage to property and facilities.

## 8. GAS ASSISTANCE GUARANTEE

In the event of a suspected gas leak, the Beneficiary must imperatively and immediately involve the gas distribution company or the emergency services, which will proceed with the safety of the installations.

### 8.1 WHAT IS INSURED

#### 8.1.1 Travel, Parts and Labor

You are covered within the limits indicated in the table of guarantees against all gas leaks, defined as any loss of fluid/gas, occurring on one of the elements (pipe, hose, valve) constituting the natural gas Installation, defined as any natural gas supply pipe, intended for private use, and included between the general gas supply meter and the connection joints of the appliances supplied with gas

#### 8.1.2 Supported parts

The parts taken in charge are exclusively the following:

- ✓ supply line and fitting,
- ✓ supply pipe joint,
- ✓ ROAI shut-off valve, connecting hose.

### 8.2 WHAT IS NOT INSURED

In addition to the Exclusions Common to all coverages in Article 9, the following are not covered

Any parts or facilities not covered in the What's Covered section;  
Any event not covered in the "What is insured" or "Causing events" paragraphs  
";  
Gas leaks on pipes that belong to a condominium, underfloor heating,  
Gas leaks on equipment not listed in the What's Covered section,  
hoses that are not in compliance or that have passed their expiration date,  
gas tanks and their pipelines, gas cylinders and regulators,

## 9. HEATING ASSISTANCE (BOILERS /WATER HEATER/ BATH HEATER/ HEAT PUMPS/ AIR CONDITIONING/ ELECTRIC RADIATORS)

### 9.1 WHAT IS INSURED

#### 9.1.1 Devices covered

The following are covered within the limits indicated in the TABLE OF COVERAGES: Heating Appliances (Boilers, including Boilers with integrated hot water tanks, Water Heaters or Bath Heaters for private use, Heat Pumps, Air Conditioning and Electric Radiators), installed in the Home.

- ✓ Boiler: heat-generating element in a heating system using a heat transfer fluid (usually water).
- ✓ Water heater: autonomous device for producing domestic hot water.
- ✓ Bath heater: High-powered instantaneous water heater.
- ✓ Heat pumps: aerothermal (air/air) and geothermal (air/water)
- ✓ Air-conditioning: fixed whose first mandatory inspection (decree of March 31, 2010) has been carried out :
  - within one calendar year of installation,
  - within two (2) years of installation for air conditioners with a refrigerating capacity higher than 100 kW,
  - within three (3) years of installation for air conditioners with a cooling capacity greater than 12 kW.

The customer must be able to prove that the air conditioning unit has been serviced.

- ✓ Electric radiators

#### 9.1.2 Travel, parts and labor

The following incidents or malfunctions are covered, occurring accidentally and causing the interruption and/or the unsecured operation of the devices listed below, subject to :

- That they are less than fifteen (15) years old from the date of manufacture;
- Whether they are approved in France by the NF ;
- That they no longer benefit from any legal and/or contractual guarantee at the date of declaration of the Damage ;
- That they have an exclusively domestic use and are located at the Beneficiary's Home;
- That they use exclusively oil, gas or electric fuels and whose power is greater than 12 kW for air conditioning and less than or equal to 70kW for other appliances (except air conditioning).

For gas or oil-fired installations: The Beneficiary must be able to justify having carried out mandatory annual maintenance in accordance with the AFNOR NF X50-010 or NF X50-011 standard.

For all heat pumps whose power is between 4 and 70 KW: The Beneficiary must be able to justify having a compulsory maintenance contract in accordance with decree N°2020-912 of 18 July 2020.

The [annual] maintenance certificate must be presented to the Authorized Service Provider at any Intervention.

In the absence of one of these conditions, the Beneficiary shall not be insured under this guarantee.

The following equipment is covered within the limits indicated in the Table of Benefits:

- ✓ Electric radiator: a safety device or an electronic and electrical device:
  - on the electronic module,
  - on the power supply board,
  - on the control board,
  - on the power board,
  - on the main board.
  
- ✓ Boiler (gas, oil or electric) / Water heater or gas bath heater :
  - The heating body, the burner, the pilot light, the extractor (if incorporated in the appliance),
  - Of the pump (if incorporated in the device),
  - Controls (if incorporated in the device),
  - The safety of the boiler's controlled mechanical ventilation (if incorporated to the device),
  - Gas flow and regulation,
  - Electrical systems,
  - Safety features of the device.
  
- ✓ Heat pump / Air conditioning :
  - The regulation devices and the hydraulic circuit if they are integrated (4-way valve, thermostat, safety group, pump),
  - Electrical and electronic systems (interior fan motors, Power electronics, power supply, control, main board),
  - Safety features of the device.
  
- ✓ Oil-fired boiler :
  - Of a burner organ,
  - From the nozzle,
  - Oil supply hoses on the boiler side,
  - Safety devices.

### 9.1.3 Supported parts

The parts covered by AXA are those parts listed in the Travel, Parts and Labor paragraph of this warranty, guaranteed by the manufacturer, so that the device remains in compliance with the manufacturer's definition of the product, and provided that the parts are still manufactured by the manufacturer and available.

If any of these conditions are not met, the Parts will not be covered under this guarantee

## 9.2 WHAT IS NOT INSURED

In addition to the Exclusions Common to all coverages in Article 9, the following are not covered:

Any parts or facilities not covered in the What's Covered section;

Any event not covered in the "What is insured" or "Causing events" paragraphs

";

devices for which original service records cannot be produced at the time of the Authorized Service Provider's intervention,

any intervention other than the simple putting in safety of the device whose last visit

The maintenance booklet for the system is not up to date or does not comply with the manufacturer's instructions, or is more than 12 months old, or 24 months old for heat pumps, if the maintenance booklet is not up to date or does not comply with the manufacturer's instructions,

Interventions, other than simply making the appliance safe, when the Authorized Service Provider considers the boiler to be unrepairable, particularly in the event of unavailability of parts,

any intervention that falls under the mandatory annual maintenance according to AFNOR standards NF X50-10 or NF X50-011,

any costs incurred to access the boiler, water or bath heater, heat pump, piping or its surroundings,

sweeping and parts of the flue pipes as well as the purge pot, repair of damage caused by the use of abnormally polluted water, oil or gas, use in abnormally polluted atmosphere (abundant dust, greasy and/or corrosive vapors),

intervention for lack of gas, electricity or water, corrosion or water in the tank, descaling and hot water tanks

any intervention outside the boiler, water heater or heat pump on the hydraulic circuit (leaks, water top-ups) circuit and refrigeration link (outside the heat pump) and on the electrical devices of the installation,

maintenance and troubleshooting of devices external to the heat pump (regulation, pump etc....),

the intervention requiring the draining of the installation and/or the displacement of the boiler or the heat pump,

the intervention requiring the replacement of the hot water tank,

repair of the boiler brickwork,

repair of the fixing points,

any intervention on the tanks and hot water reserve tanks of the cumulus and the appliances,

any intervention on the expansion vessels,

malfunctions resulting from scale build-up.

## 10. ASSISTANCE IN GLAZING

### 10.1 WHAT IS INSURED

#### 10.1.1 Travel, parts and labor

Are exclusively covered, within the limits indicated in the TABLE OF COVERAGES, the glass breakage of the Home affecting the glazing elements of the doors, windows, French windows giving on the outside of the Home, resulting from :

- ✓ An involuntary act,
- ✓ An act of vandalism,
- ✓ A Break-in or Attempted Break-in,
- ✓ From a climatic event.

And no longer allowing the Home to ensure sufficient safety conditions

#### 10.2.1 Supported parts

The parts that can be replaced as part of the breakdown service are exclusively those that make up the covered items.

### 10.2 WHAT IS NOT INSURED

In addition to the Exclusions Common to all coverages in Article 9, the following are not covered

- All parts or installations not covered in the paragraph "What is insured" or "Generating events";
- Any event not covered in the What's Covered section;
- Interventions on elements located outside the Home;
- carpentry work, repair of the armor or consolidation of the door, window door and / or window,
- any masonry and/or painting repairs resulting from the intervention,
- interior and exterior blackout systems, whether electric or not, such as shutters, blinds and roller shutters, blinds, shades,
- the cellar or veranda not communicating with the Home.

## 11. LOCKSMITH ASSISTANCE

### 11.1 WHAT IS INSURED

#### 11.1.1 Displacement parts and labor

If you are unable to access your Home due to the loss or theft of your keys, AXA will organize and pay for the intervention of an approved Service Provider within the limits indicated in the TABLE OF COVERAGES.

#### 11.1.2 Supported parts

The parts that can be replaced as part of the repair are exclusively the locks, cylinders and latches of the following elements of your Home:

- The main access door to your Home,
- The garage door if it is your only point of entry to your Home,

- of the entrance doors,
- window doors.

## 11.2 WHAT IS NOT INSURED

In addition to the Exclusions Common to all coverages in Article 9, the following are not covered

- All parts or installations not covered in the paragraph "What is insured" or "Generating events";
- Any event not covered in the "What's Covered" section;
- interventions on elements located outside the Home;
- any intervention on the garage doors, box, automatic gate or not, if it does not is not your only point of entry to the Home;
- carpentry work, repair of the armor or consolidation of the door;
- any masonry and/or painting repairs resulting from the intervention ;
- interior and exterior blackout systems, electric or not, such as shutters, roller shutters, blinds, cellar or veranda not communicating with the Home.

## 12. EXCLUSIONS COMMON TO ALL BENEFITS

In addition to the exclusions specified in the texts of this contract, the following are excluded and cannot give rise to

AXA's intervention, nor be the object of an indemnity in any capacity whatsoever:

- any event occurring as a result of a circumstance known prior to the effective date of your subscription contract;
- any event occurring in a Home that has been unoccupied for more than 60 consecutive days;
- the consequences of climatic events, storms, lightning, frost, storms, breakdowns and malfunctions caused by a natural disaster covered by the procedure referred to in Law No. 82-600 of July 13, 1982, and / or by a technological disaster ;
- the consequences of radioactive nuclear effects;
- All losses resulting from civil or foreign war, acts of terrorism, riots, strikes, insurrections, acts of sabotage or civil commotion;
- all claims covered under the compulsory construction insurance (law of January 4, 1978).
- Amenities and embellishments
- the repair of any flooring or ornamentation where removal is necessary to access the equipment or facility and make the repair;
- any dismantling/reassembling of embedded parts of furniture or other elements.
- Accessibility and safety
- all or part of the Covered Facility, the Covered Rooms whose access does not guarantee the safety of the Approved Service Provider, and/or the exercise of its profession in normal safety conditions;
- repair or replacement costs if the Authorized Service Provider is unable to repair the Covered Facilities, Covered Parts due to age and/or wear and tear;
- any Generating Event resulting directly or indirectly from the obsolescence of your Private electrical installation and / or one of the rooms composing it;



all Interventions and / or Supports following damage or rust caused by improper use of maintenance materials, or any substances whatsoever, by the Beneficiary.

Lack of maintenance or fault

any Generating Event, as well as their consequences, caused by :

Compliance

any defect, damage or disabling of the installation caused by the modification of the installation in non-conformity with the recommendations of the profession or the manufacturer's instructions;

all Interventions and takeovers resulting from a compliance with the prescriptions legal, health or safety requirements, or with current good practices;

all repair work [apart from the intervention of our approved Service Provider], renewal or upgrading of the Parts taken in charge and Installations covered under each of the guarantees;

all damages and/or generating events resulting directly or indirectly from the guarantee of perfect completion [article 1792-6, paragraph 2 of the Civil Code], the ten-year guarantee and the guarantee of good functioning [Art. 1792, 1792-2 and 1792-4 of the Civil Code];

Any damage and/or event resulting directly or indirectly from the work in progress started before the Service Provider's Intervention;

all requests for the compliance of the equipment, installations and parts covered by one of the guarantees of this contract;

all Parts and Facilities covered under each of the warranties, covered by a legal and/or contractual warranty in force at the time of the loss.

non-compliance with recommendations

Generating Events caused by a failure to restore the installation following an initial AXA Intervention;

damage resulting from commercial, professional or collective use

;

costs and damages incurred while the Beneficiary has been warned by the gas or electricity distribution company, or by AXA, of the need to carry out definitive repair work in order to avoid the repetition of situations leading to a breakdown and/or failure;

interruptions in the supply of electricity, water or gas due to non-payment of bills to the distribution company;

any damage directly and/or indirectly attributable to a failure of the networks of distribution and/or transport of electricity, water and/or gas.

In addition, the following are not covered or reimbursed

expenses not supported by original documents;

the costs incurred by the Beneficiary for the issuance of any official document.

## 13. GENERAL

Penalties for making a false declaration

### 13.1 Misrepresentation of the elements constituting the risk

Any concealment or misrepresentation concerning the elements constituting the risk known to the Member exposes him/her to the penalties provided for by the Insurance Code, i.e.: reduction of compensation or nullity of the Contract (Articles L.113-8 and L.113-9 of the Insurance Code).

### 13.2 Misrepresentation of the elements constituting the loss

Any concealment or misrepresentation concerning the elements constituting the loss (date, nature, cause, circumstances or consequences) known to the Member exposes him/her, in the event of bad faith, to forfeiture of coverage.

### 13.3 Limitation of liability

AXA's commitment is based on an obligation of means and not of result.

AXA cannot be held responsible for any damage of a professional or commercial nature suffered by a Beneficiary as a result of an incident requiring the intervention of the assistance services.

AXA cannot substitute itself for local or national emergency rescue or search organizations and does not pay for expenses incurred as a result of their intervention unless otherwise stipulated in the contract.

### 13.4 Subrogation in the rights and actions of the Insured

AXA is subrogated to the rights and actions of the Beneficiary against any third party responsible for the event that triggered its intervention and/or compensation, up to the amount of the expenses incurred and/or the compensation paid under the Contract.

### 13.5 Protection of personal data

As data controller, information concerning the Insured is collected, used and stored by AXA and Pinkassur for the purposes of subscribing to, concluding, managing and executing this Contract, in accordance with the provisions of the applicable regulations on the protection of personal data and in accordance with its personal data protection policy as published on its website.

Thus, within the framework of its activities, AXA will be able to:

To use the Insured's information or that of persons covered by the benefits, in order to provide the services described in this Notice. By using AXA's services, the Insured agrees that AXA may use his or her data for this purpose;

To transmit the Insured's personal data and the data relating to his or her Contract to the entities of the AXA Group, to AXA's service providers, to AXA's personnel, and to all persons likely to intervene within the limits of their respective attributions, in order to manage the Insured's claim file, to provide him or her with the coverages due to him or her under his or her Contract, to proceed with payments, and to transmit this data in the cases where the law requires or allows it;

Listening to and/or recording the Insured's telephone calls in order to improve and monitor the quality of the services provided;

Carry out statistical and actuarial studies as well as customer satisfaction analyses in order to better adapt our products to market needs;

Obtain and retain all relevant and appropriate photographic documentation of the Insured's property in order to provide the services offered under the assistance contract and to validate the request; and

Conducting quality surveys (in the form of return requests or polls) regarding AXA's services and other customer service communications.

To use personal data in the framework of a treatment of fight against fraud; this treatment can lead, if necessary, to an inscription on a list of people presenting a risk of fraud.

AXA is subject to the legal obligations arising mainly from the Monetary and Financial Code in terms of the fight against money laundering and the financing of terrorism and, in this respect, AXA implements a contract monitoring process that may lead to the drafting of a declaration of suspicion in accordance with the provisions of the Law in this area.

The data collected may be communicated to other companies of the AXA Group or to a third party partner, including for use in commercial prospecting. If the Insured does not wish his/her data to be transmitted to companies of the AXA Group or to a third party for use in commercial prospecting, he/she may object by writing to :

AXA Data Protection Officer  
6, rue André Gide 92320 Châtillon  
Email : [dpo.axapartnersfrance@axa-assistance.com](mailto:dpo.axapartnersfrance@axa-assistance.com)

For any use of the Insured's personal data for other purposes or where required by law, AXA will seek the Insured's consent.

The Insured may withdraw his or her consent at any time.

By subscribing to this contract and using its services, the Insured acknowledges that AXA may use his/her personal data and consents to AXA using the sensitive data described above. In the event that the Insured provides AXA with information about third parties, the Insured agrees to inform them of the use of their data as defined above and in the privacy policy of the AXA website (see below).

The Insured may obtain, upon request, a copy of the information concerning him/her. He/she has the right to be informed of the use made of his/her data (as indicated in the confidentiality policy of the AXA site - see below) and the right to rectify any errors.

If the Insured wishes to know what information AXA holds about him or her, or if he or she has any other requests concerning the use of his or her data, he or she may write to the address of the Data Protection Officer mentioned above.

Our complete privacy policy is available on the website: [axa-assistance.com](http://axa-assistance.com) or in hard copy on request.

#### 11.1 Complaints and mediation

If you have a complaint about the contract, you can contact your contact person at your rental agency or AXA at the addresses below.

In order to facilitate the processing of the request, we invite you to give

preference to: For requests related to :

- underwriting and management of the contract :

Pinkassur - Claims service  
63 rue Lanvaux - 77 700 - Magny-le-Hongre

Or on the website from the "Contact" section: <https://www.pinkassur.net/contact/>

- The provision of services and the content of the contractual documents:

AXA - Service Gestion Relation  
Clientèle 6, rue André Gide -  
92320 CHATILLON.

Or on the website from the "contact" section: [www.axa-assistance.fr/contact](http://www.axa-assistance.fr/contact)

AXA and Pinkassur undertake to acknowledge receipt within ten (10) working days, unless a response is within this period. A reply will be sent within a maximum of two (2) months.

After two (2) months from the first written complaint, you may appeal to the Ombudsman, independent personality by writing to the following address

Insurance Mediation  
TSA 50110 - 75441 Paris Cedex 09

Or by completing the referral form directly on the website: [www.mediation-assurance.org](http://www.mediation-assurance.org)

This recourse is free of charge. The opinion of the Mediator is not binding and will leave the Insured free to bring the matter before the competent French court. The Mediator will formulate an opinion within ninety (90) days of receipt of the complete file.

## 14. Controlling authority

AXA ASSISTANCE FRANCE ASSURANCE is subject to the control of the Autorité de Contrôle Prudenciel et de Résolution (ACPR), located at 4 Place de Budapest - CS 92459 - 75436 Paris Cedex 09.

## 15. Applicable law - Jurisdiction

Any dispute arising from the execution, non-execution or interpretation of the Contract shall be subject to the jurisdiction of the French courts.