Information notice serving as general terms and conditions of insurance

Cancellation

"MEETCH SEE TICKETS"

This Information Notice constitutes the general terms and conditions of the MEETCH SEE TICKETS Ticket Office cancellation insurance policy, hereinafter referred to as the "Policy", policy number ORD121068S8V1.

This Contract is an insurance contract offered to you when you purchase tickets shows on the SEE TICKETS website or its subsidiaries.

This Contract is insured by:

- **Solucia Service et Protection Juridiques,** a brand of Solucia Protection Juridique (hereinafter referred to as "the Insurer" or "Solucia SPJ"), 111 avenue de France – CS 51519 – 75634 Paris Cedex 13, SA with a management board and supervisory board, with capital of €9,600,000 – RCS Paris no. 481 997 708 – Company governed by the Insurance Code and subject to supervision by the ACPR - 4 Place de Budapest -
  CS 92459- 75436 PARIS CEDEX 09 (www.acpr.fr);

- Which entrusts management, including claims, to **MEETCH**, a brand of **Phenomen**, SASU with capital of €10,000, whose registered office is located at 141 avenue de Wagram 75017 Paris, registered with the Paris Trade and Companies Register under number 833 740 699 and with ORIAS under number 18 000 514 www.orias.fr (hereinafter the "Managing Broker").

- **Phenomen** offers you the "Billetterie MEETCH SEE TICKETS" insurance contract through **SEE TICKETS**, a simplified joint stock company with capital of €290,482.40, whose registered office is located at 10, place de la Joliette, les Docks Atrium 10.5, 13002 Marseille, registered with the Paris Trade and Companies Register under number 453 942 948 and with ORIAS.
  under number 11 063 329 (www.orias.fr), in the name and on behalf of its subsidiaries and acting as an ancillary intermediary in accordance with Article L.513-1 of the Insurance Code or through its network of brands acting as an ancillary intermediary in accordance with Article L.513-1 of the Insurance Code (hereinafter the "Distributor").

Phenomen and Solucia SPJ are companies governed by the Insurance Code and are subject to supervision by the Prudential Control and Resolution Authority, 4 place de Budapest CS 92549-75436 Paris Cedex 09 (www.acpr.fr).

The Managing Broker is appointed by the Insurer to manage the Contract in terms of both Contract membership and Claims.

The Managing Broker can be contacted as follows:

- On the website: www.meetch.io
- By post: 141, avenue de Wagram – 75017 PARIS

1. DEFINITIONS

To help you better understand your ticket cancellation cover, this glossary provides definitions of specific terms used in this policy, unless otherwise stated. These terms begin with a capital letter.

Physical accident: A sudden deterioration in health resulting from a sudden external cause that was not intentional on the part of the victim, as confirmed by a medical authority, leading to the prescription of medication for the patient and requiring the cessation of all professional or other activities.

Member: The natural person of legal age who has purchased an insured Ticket and has adhered to the Contract and
identified as such on the Membership Certificate.

Assault: Any threat or physical violence by a Third Party with the aim of depriving the Policyholder
the insurance or the Insured of the insured Ticket.

Insured: Any person benefiting from an insured Ticket.

Medical authority: Any person holding a valid medical or surgical degree in the country where the serious bodily injury or serious illness is diagnosed and who is authorised to practise in that country.

Insured ticket: Ticket or admission right for a show taking place within the European Economic Area.
Only tickets with a fixed performance date can be insured.

Membership certificate: The document sent by email by the managing broker to the member to confirm their membership under this contract.

Spouse: The Insured's husband or wife, not legally separated, their cohabiting partner or any
A person who has signed a civil partnership agreement (or equivalent) and lives at the Insured Person's Domicile.

Home: The Insured's main and usual place of residence.

Event: the activity, visit, show or cultural, sporting or leisure event covered by the insurance for which the Insured Ticket was purchased by the Member from the Distributor.

Illness: Sudden and unforeseeable deterioration in health ascertained by a medical authority, resulting in the issuance of a prescription for medication for the patient and involving the cessation

temporary or permanent cessation of all professional or other activities.

Family member: The spouse, ascendants or descendants of the Insured or their spouse up to the second degree, as well as the brothers and sisters of the Insured or their Spouse and their children.

Basket: All insured Tickets purchased by the Member.

Significant material damage: Any material damage (fire, burglary, water damage, explosion, collapse) caused to the home of one of the Insured Parties or to the business premises or farm owned, rented or occupied free of charge by that Insured Party, insofar as such damage requires the Insured Party to be present on the premises on the day of the Show in order to take the necessary protective measures.

Claim: An event that may trigger the "Ticket Cancellation Insurance" cover under this Contract.

Show: Any cultural, sporting or leisure event for which the insured Ticket was purchased by the Member on the Distributor's website.

Third party: Any natural person other than the Member, the Insured, their Spouse or any Member of the Insured's family of the Insured.

Theft: Fraudulent dispossession by a third party of the insured ticket through break-in or assault.

Robbery: Theft by means of threats or violence used by a third party against the insured party.

Burglary: Theft by forcing or destroying any locking device on a permanently constructed, enclosed and covered building, dwelling, motor vehicle, caravan, boat or aircraft.

2. TERMS AND CONDITIONS OF MEMBERSHIP

a. Who can sign up for the Contract?

Any natural person of legal age who has purchased one or more Show tickets in France from the Distributor.

b. How to join the Contract?

Any adult who wishes to benefit from the Ticket Cancellation Insurance cover for the Show tickets they purchase must sign up to the Contract by giving their consent to the insurance offer at the same time as purchasing the tickets online on the SEE TICKETS website and after having read the standardised information document, the information and advice sheet, and this information notice, and having accepted the terms thereof.

All the above-mentioned documents, as well as the invoice certifying payment of the purchase price including all taxes

The terms and conditions of the insured Tickets must be kept on a durable medium by the Member.

c. Proof and confirmation of membership

The electronic data stored by the Insurer or any agent of its choice shall be deemed to constitute the Member's signature, shall be binding on the Member and may be accepted as proof of the Member's identity and consent to the insurance offer and the terms of this Information Notice.

The Managing Broker shall send the Member, by email, a Membership Certificate and this Information Notice, as well as, as a reminder, the pre-contractual information documents, which the Member also undertakes to keep on a durable medium.

d. Withdrawal from membership

In the case of online membership, in accordance with Article L.112-2-1 of the Insurance Code, the Member may withdraw from the Contract within 14 (fourteen) days of accepting the contract and receiving the relevant contractual documents, by cancelling their insurance application with the Managing Broker.
The cancellation shall take effect upon notification of the withdrawal.
The Managing Broker, on behalf of and for the account of the Insurer, will then reimburse the Member for the insurance premium
paid at the time of enrolment.

However, **if the Insured requests to benefit from the cover during the withdrawal period, under the conditions set out in the Notice, they may no longer exercise their right of withdrawal, as this declaration constitutes their agreement to the performance of the Contract.**

The right of withdrawal may not be exercised if the term of the Contract is less than one month.

You also have the right to cancel this contract within thirty (30) calendar days of signing up, without incurring any fees or penalties. However, if you are offered one or more insurance contributions, such that you do not have to pay a contribution for one or more months at the start of the contract, this period only begins from the date of payment of all or part of the first contribution.
The exercise of the right of withdrawal is subject to the following four conditions:

1. You have entered into this contract for non-professional purposes;
2. This contract is supplementary to the purchase of goods or services sold by a supplier;
3. The contract you wish to cancel has not been fully performed;
4. You have not reported any claims covered by this contract.

In this situation, you may exercise your right to withdraw from this contract by sending us a letter or any other durable medium. We are required to refund the premium paid within thirty days of your withdrawal.

Furthermore, to avoid multiple insurance coverage, you are advised to check that you are not already covered by insurance for any of the risks covered by the policy you have taken out.

This cancellation is only valid if it is sent within the above-mentioned period, legibly, fully completed and signed. **Furthermore, this right of cancellation can no longer be exercised from the date of the Show or if a Claim has been reported during the cancellation period**.

The request must be sent to PHENOMEN – 141, avenue de Wagram – 75017 PARIS or by email to contact@meetch.io

To exercise your right of withdrawal, you may complete the following form or write to us on a separate sheet of paper:

WITHDRAWAL FORM
I, the undersigned, hereby declare that I wish to withdraw from offer ORD121068S8V1
Contract signature date:__/__/___
Customer name: _____
Address: _____
Postcode: _____Town: _____
Date: _/____ /_____ Customer signature:

3. SUBJECT AND LIMITS OF THE WARRANTY

a. Purpose of the Warranty

The Insurer shall reimburse the insured Ticket(s) under the conditions set out in the section entitled "Compensation Terms and Conditions" if the Insured Party(ies) is/are unable to attend the Show for one of the following reasons occurring after the date of enrolment in the Contract:

- **Physical accident or illness of one of the Insured Parties**, resulting in their inability to attend the Show;
- **Physical accident, illness or death of a family member** resulting in the inability to attend the Show;
- **Accident, illness or death of the person who was supposed to look after** the Insured's minor children during the Show;
- **Complications with** the Insured's **pregnancy** requiring her to remain in bed on the day of the Event,
  even if the pregnancy was known at the time of taking out the Policy;
- **Birth of a child or grandchild** of the Insured, occurring within 7 days prior to
  the Event;
- **Public transport strike** on the day of the Event, i.e. suspension of the public transport initially planned to travel to the Event as a result of a strike, provided that there is no other means of public transport available to travel to the Event or insofar as any other means of public transport available doubles the initial travel time with a minimum of 30 additional minutes.
  reach the Event, or insofar as any other available means of public transport doubles the initial travel time by a minimum of 30 additional minutes;
- **Significant material damage** occurring after the Contract was taken out, affecting
  the Insured's Home or business premises or farm owned, rented or occupied free of charge by the Insured, insofar as such material damage requires the Insured to be present on the premises on the day of the Event in order to take the necessary protective measures;
- **Summoning of the Insured as a juror or witness** on the day of the Show,
  provided that the Insured was not aware of this summons at the time of signing the Contract;

- **The Insured Party being summoned to a resit examination** on the day of the Show, provided that the failure of the examination and the date of the resit examination were not known to the Insured Party at the time of taking out the Contract;
- **Professional obligation of the Insured**, i.e. business travel by the Insured on the day of the Event more than 150 km from the venue of the Event, or the Insured Party's obligation to be at their place of work or at a business meeting with a supplier or customer at the time of the Event, provided that this professional constraint was not known to the Insured Party at the time of joining the Contract;
- **Theft of identity documents (identity card or passport)** essential for the Insured to travel to the Event venue or to collect their insured Ticket, occurring in the month preceding the insured Event, prior to the purchase of the Ticket and provided that this theft is reported to the competent police authorities;
- **Theft of the** insured **Ticket(s)** committed by burglary or assault, provided that this theft is the subject of a complaint filed with the competent police authorities;
- **Immobilisation of the Insured's vehicle** until the day after the Event, provided that this is the result of a traffic accident or mechanical breakdown (excluding running out of fuel) that occurred within 6 hours prior to the Event and required the intervention of a breakdown service;
- **Any other unforeseen event preventing the Insured from attending the Show,** provided that it results from circumstances that were unintentional on the part of the Insured or a Member of their family, unforeseeable and unknown on the day of joining the Contract, and caused by the action of a cause external to the Insured.

b. Limits of cover

The guarantee is limited to reimbursement of the insured Ticket up to a maximum of €1,000 including VAT per Claim and a maximum of €5,000 including VAT per Basket.

4. EXCLUSIONS

Claims resulting from the following events are excluded:

- **Error in entering the ticket selection and/or error in entering the order, namely: error in the number of tickets, error in the date, error in the location, error in the choice of seat category, duplicate purchase of tickets by the Insured or by a Third Party on behalf of the Insured at the time of booking;**
- **Cancellation of the Show itself or postponement or change in the date, location, schedule, programme or organisation of the Show initially booked;**
- **Malfunctions of the booking platform;**
- **Accidents or illnesses that were first diagnosed, treated, relapsed or required hospitalisation prior to the date of enrolment in the contract;**
- **s or illnesses requiring treatments psychic medication and/or psychotherapeutic treatment, except when they have resulted in hospitalisation for more than 4**

consecutive days, including the date of the Show;

- **Nervous breakdowns resulting in hospitalisation for more than 4 consecutive days, including the date of the Show;**
- **Suicide, attempted suicide;**
- **Inability to access the Event site due to failure to present a valid health or vaccination pass for each holder of an insured Ticket;**
- **Failure to comply with the health regulations in force put in place by the government for access to shows or any type of venue open to the public;**
- **Loss of insured Tickets;**
- **Loss of identity documents;**
- **The suspension of public transport following a judicial or administrative decision;**
- **Tickets checked by any means by the event organisers at the entrance to the event venue;**
- **Theft of insured tickets committed without breaking and entering or assault;**
- **Cosmetic treatments, cures;**
- **In vitro fertilisation;**
- **Periodic medical examinations for monitoring or observation;**
- **Epidemics, pandemics, as defined by the Ministry of Health or the WHO;**
- **Intentional or fraudulent misconduct committed by the Insured;**
- **Negligence on the part of the Insured;**
- **Reasons known to the Insured at the time of signing the Contract as being likely to affect the Contract;**
- **Criminal proceedings against the Insured;**
- **Failure to present, for any reason whatsoever, one of the documents required to withdraw the insured Ticket(s), except in the case of theft of identity documents;**
- **Acts of war or civil war and similar events, internal unrest, acts of violence for political reasons, attacks or terrorist acts, lockouts and industrial disputes, expropriations or interventions equivalent to expropriation, seizures, withdrawals, decrees or various interventions by a higher authority, as well as damage resulting from natural disasters or nuclear energy;**
- **Pollution, strikes (other than public transport strikes), riots, popular movements;**
- **Any Insured Party listed in any official, governmental or police database of proven or suspected terrorists, any Insured Party who is a member of a terrorist organisation, a drug trafficker, or involved as a supplier in the illegal trade of nuclear, chemical or biological weapons, is excluded from the ticket cancellation guarantee.**

5. PERIOD OF COVERAGE

The "Ticket Cancellation Insurance" cover takes effect on the day of subscription to the Contract on the Distributor's website at the time of purchase of the insured Tickets, subject to payment of the insurance premium.

If the Member has opted to pay for the insured Tickets in instalments, the "Ticket Cancellation Insurance" cover takes effect on the day on which the price of the insured Tickets has been paid in full. The "Cancellation Insurance" cover ceases on the day on which the price of the insured Tickets has been paid in full.

ticket cancellation insurance" cover takes effect on the day on which the price of the insured Tickets has

been paid in full. The "Cancellation Insurance" cover ceases:

- Automatically on the date and time of the reserved Show or, in the case of tickets valid for several days, at the end of the first day of the reserved Show;
- In the event of exercising the withdrawal period under the conditions set out in Article ***d. Withdrawal from membership;***
- In all other cases provided for by the Insurance Code.

6. INSURANCE PREMIUM

The amount of the premium depends on the total amount including VAT of the number of Tickets purchased by the Member. The amount is indicated to the Member before they agree to the membership and then, once the membership has been taken out, on the Membership Certificate.

The insurance premium is paid in full by the Member to the Distributor at the same time as booking the Show. If the Distributor offers payment in instalments, **the total amount of the insurance premium is paid when the first instalment is debited.**

In the event of non-payment of the premium, the Insurer reserves the right to request payment of the total premium from the Member.

7. CLAIM NOTIFICATION AND SUPPORTING DOCUMENTATION

a. How to report a claim?

The Member must report the Claim within a maximum of 5 working days following the date on which it occurred, i.e. from the moment the Insured became aware that they would be unable to attend the Show.

Claims must be submitted to the managing broker in accordance with the following procedures:

- By email to: contact@meetch.io
- Via the online form, the link to which is provided in the membership confirmation email.
- By post, sending your claim to Phenomen / Remboursement Meetch - 141, avenue de Wagram 75017 Paris.

If the Member fails to comply with this deadline for reporting a claim and if the Insurer proves that this delay has caused it harm, the Member will not be covered by the guarantee (Article L 113-2 of the Insurance Code).

In all cases, the Member must provide their membership number for the Contract, the email address provided when ordering the Ticket, and their bank details and/or IBAN to enable the compensation to be transferred.

b. What documents must be provided to complete the claim file?

To obtain compensation for their claim, Members must provide the following supporting documents:

- In all cases: the original insured Ticket(s) (unless the insured Ticket(s) could not be collected and unless the insured Tickets were stolen or are e-tickets) and the Member's bank details (to enable the compensation to be transferred).

- If the insured Tickets could not be collected or if they were stolen or are e-tickets: proof of payment (invoice, account statement, etc.).
- In the event of a physical accident or illness: initial medical certificate issued by a medical authority, explicitly stating the date and nature of the physical accident or illness that prevents attendance at the Show.
- In the event of death: a copy of the death certificate.
- In the event of pregnancy complications: medical certificate issued by a medical authority certifying that the Insured must be confined to bed on the day of the Show.
- In the event of birth: a copy of the birth certificate.
- In the event of a public transport strike: proof of address and proof from the public transport company to determine that the initial travel time has doubled, with a minimum of 30 additional minutes.
- In the event of significant material damage: a copy of the claim made to the insurer of the damaged property.
- In the event of a summons to serve as a juror or witness or to take a resit exam: a copy of the official summons.
- In the event of work-related constraints: a copy of the assignment order issued by the employer of the insured person concerned. The assignment order must be issued on company letterhead or by email, including the SIREN number. This assignment order must be dated, stamped and signed by the insured person's employer.
- In the event of a business appointment with a supplier or customer: a copy of the identity documents of the person met.
- In the event of theft of identity documents or theft of the guaranteed ticket(s): a copy of the police report.
- In the event of immobilisation of the Insured's vehicle: a copy of the vehicle breakdown/towing invoice.
- For any other event: all documents requested by the managing broker to establish the nature of the circumstances preventing the Insured from attending the Show, given the nature of the event.

All supporting documents relating to the Claim must be sent to the Managing Broker.

In addition, the Member must provide the Managing Broker with any document that the Insurer deems necessary.
necessary to assess the validity of his claim for compensation.

If deemed necessary, the Insurer may seek the opinion of an expert or investigator to assess the Claim.

If the Insured acts in bad faith, uses inaccurate documents as supporting evidence, uses fraudulent means or makes inaccurate or incomplete statements, the ticket cancellation cover will not be granted to the Member and the insurer will be entitled to retain the premiums paid.
The Insurer reserves the right to take legal action before the criminal courts.

8. COMPENSATION TERMS AND CONDITIONS

The price of the insured Ticket, less any amounts reimbursed by the organiser of the
The cost of the show will be reimbursed in full to the Member by bank transfer within 48 working hours

the date on which the Managing Broker is in possession of all supporting documents relating to the Claim, up to the limit of the "Ticket Cancellation Insurance" cover indicated in Article **3 b**.

If the Member does not provide the supporting documents as specified in Article 7 b, an excess of 30% of the purchase price including VAT of the insured Ticket will remain payable by the Member.

Once compensated, the insured Tickets automatically become the property of the Insurer (Article L121-14 of the Insurance Code).

If the Member has opted for payment in instalments for the price of the insured Tickets, no compensation is possible in the event of a Claim being made before the last instalment of the price of the insured Tickets has been paid, as the cover only takes effect on the day on which the price of the insured Tickets has been paid in full.

9. COMPLAINTS – MEDIATION

In the event of any difficulties relating to the management of their membership, contributions or a Claim, Members may submit their complaint to the Claims Department of the Managing Broker, which can be contacted as follows:

- By e-mail: reclamation@meetch.io
- By post: PHENOMEN – 141, avenue de Wagram – 75017 PARIS.

In the event of persistent dissatisfaction with the response provided, the Member may send the insurer in writing:

- By email: reclamation@soluciaspj.fr
- By post: SOLUCIA SERVICE & PROTECTION JURIDIQUES – Complaints Department - 111 avenue de France - CS 51519 - 75634 Paris Cedex 13.

In all cases, you must submit your complaint in writing so that we can respond to your dissatisfaction in the best possible way.

These services will acknowledge receipt of your complaint within ten (10) working days of the date of dispatch and will examine your request in order to resolve your dissatisfaction.

We will do our utmost to respond to you within ten (10) working days of receiving your written complaint and we undertake to keep you informed of the progress of your complaint if, for reasons beyond our control, this period is extended.

Except in very special cases, you will receive a response no later than two (2) months after the date of submission of your complaint.
If you are not satisfied with the response to your complaint, or if you do not receive a response
If you have not received a response after two (2) months, you may contact the Insurance Mediation Service :

. electronically: http://www.mediation-assurance.org
. by post to the following address:

La Médiation de l'Assurance
LMA - TSA 50110 – 75441 Paris Cedex 09

A free dispute resolution mechanism will then be put in place between you and us with the aim of

reach an amicable solution.

The Ombudsman is an independent authority external to the insurance company, which examines and gives an opinion on the settlement of disputes relating to insurance contracts.

The Mediator may be contacted within two (2) months of sending an initial written complaint, regardless of the contact person or department to which it was addressed and whether or not a response has been received.

Pursuant to Article 2238 of the Civil Code, recourse to mediation suspends the limitation period for legal action.
The suspension temporarily halts the limitation period, but does not erase the period that has already elapsed (Article 2230 of the Civil Code). The limitation period only begins to run again, for a minimum period of six months, from the date on which the mediation procedure is declared to be complete.

If this process fails, you naturally retain all your rights to take legal action. Any dispute relating to the application of this guarantee falls within the sole jurisdiction of the French courts.

10. MISCELLANEOUS PROVISIONS

Territoriality: The guarantee is acquired by the Member for Claims occurring worldwide. Compensation will be paid exclusively at the Member's place of residence.

It is hereby reiterated that none of the guarantees in this Contract may apply if they relate to a risk whose insurability would be contrary to public policy, or when the Insurer is prohibited from providing an insurance contract or service due to a sanction, restriction, prohibition or embargo imposed by the laws or regulations of the United States of America, the Grand Duchy of Luxembourg or any other State, or by any decision of the United Nations or the European Union.

Multiple insurance policies: In accordance with the provisions of Article L121-4 of the Insurance Code, when several insurance policies are taken out without fraud, each of them shall be effective within the limits of the cover provided by each contract and in accordance with the provisions of Article L121-1 of the Insurance Code. The Member must inform the Insurer no later than when reporting the Claim.

Subrogation: In accordance with Article L121-12 of the Insurance Code, the Insurer may take action against the person responsible for the Claim in order to obtain reimbursement of the compensation paid to the Member. The Insurer is released from its guarantee to the Member insofar as this subrogation can no longer be exercised in its favour due to the latter's actions. The Insurer has the right to take action against the Member for reimbursement.

Applicable law and language used: the Contract is governed by French law. The language applicable to the Contract is French. The language used throughout the membership period is French, which prevails over any other language into which the Information Notice may have been translated.
In the event of a dispute, the competent courts shall be the French courts.

False declaration: Any false declaration or omission made by the Member in the event of a Claim

exposes them, if their bad faith is proven, to the nullity of their membership and therefore to the loss of their right to implement the contract, with the insurance premium being retained by the Insurer in accordance with the provisions of Article L113-8 of the Insurance Code.
Where bad faith is not established and the false declaration or omission is discovered after the Claim, the compensation shall be reduced in proportion to the rate of premiums paid in relation to the rate of premiums that would have been due if the risks had been declared completely and accurately (Article L.113-9 of the Insurance Code).

Termination: As this is a fixed-term contract, termination by the Insured is not possible.

Limitation period: Any action arising from your contract is inadmissible after a period of two (2) years from the event that gave rise to it, in accordance with the provisions of Articles L. 114-1, L. 114-2 and L. 114-3 of the Insurance Code, which provide:

Article L. 114-1 – "*All actions arising from an insurance contract are time-barred two years after the event that gave rise to them.*
[...]
However, this period shall not run:
1° In the event of concealment, omission, false or inaccurate declaration regarding the risk incurred, only from the date on which the insurer became aware of it;
2° In the event of a claim, only from the date on which the interested parties became aware of it, if they can prove that they were unaware of it until then.

When the insured party's action against the insurer is based on a third party claim, the limitation period shall only commence on the date on which the third party brought legal proceedings against the insured party or was compensated by the latter.

The limitation period is extended to ten years in life insurance contracts where the beneficiary is a person other than the policyholder and, in personal accident insurance contracts, where the beneficiaries are the dependants of the deceased insured person.

Article L. 114-2 – "*The limitation period shall be interrupted by one of the ordinary causes of interruption of the limitation period and by the appointment of experts following an accident. The limitation period for legal action may also be interrupted by the sending of a registered letter or registered electronic message, with acknowledgement of receipt, addressed by the insurer to the insured party in relation to the action for payment of the premium and by the insured party to the insurer in relation to the payment of compensation*."

Article L. 114-3 – "*Notwithstanding Article 2254 of the Civil Code, the parties to the insurance contract may not, even by mutual agreement, modify the duration of the limitation period or add to the causes for its suspension or interruption*."

The ordinary causes of limitation provided for in the Civil Code are:
- Recognition by the debtor of the right of the person against whom he was prescribing (Article 2240 of the Civil Code),
- Legal proceedings (Articles 2241 to 2243 of the Civil Code),
- A protective measure taken pursuant to the Code of Civil Enforcement Procedures or an act of enforcement (Article 2244 of the Civil Code),
- A demand made to one of the jointly and severally liable debtors by means of a legal action or an act of

enforcement or the debtor's acknowledgement of the right of the person against whom he was prescribing (Article 2245 of the Civil Code),

- Interpellation made to the principal debtor or his acknowledgement in cases of limitation applicable to guarantors (Article 2246 of the Civil Code).

Combating money laundering and terrorist financing: Pursuant to the provisions of Articles L. 561-1 et seq. of the French Monetary and Financial Code, SOLUCIA SERVICE ET PROTECTION JURIDIQUES is required, as part of its obligations concerning the fight against money laundering and terrorist financing, to identify its customers and, where applicable, the beneficial owners of transactions, and to exercise constant vigilance with regard to its customers throughout
the duration of the business relationship (amount and nature of transactions, origin and destination of funds,
monitoring of the client's professional, economic and financial situation, etc.).

In accordance with the above provisions, SOLUCIA SERVICE ET PROTECTION JURIDIQUES is also required to report in particular:

- The sums recorded in its books and transactions involving sums that could originate from an offence punishable by one (1) year's imprisonment or that could contribute to the financing of terrorism;
- Transactions for which the identity of the originator or beneficial owner of the transaction remains unclear despite the due diligence carried out in accordance with its identity verification obligations.

SOLUCIA SERVICE ET PROTECTION JURIDIQUES is also required to collect information from its policyholders for transactions that it considers unusual, particularly due to their terms, amount or exceptional nature compared to those processed previously.

In this regard, you undertake to SOLUCIA SERVICE ET PROTECTION JURIDIQUES, throughout the term of the agreement:

. To notify it of any transaction that is exceptional in relation to usual transactions and to provide it, upon request, with any information or documents required;

. To keep it informed without delay of any changes in your professional, financial or personal circumstances.

To provide it, upon first request, with any information, document or record relating to its professional, financial or personal situation or to the terms and conditions of an unusual transaction initiated for its benefit or for the benefit of a third party.

SOLUCIA SERVICE ET PROTECTION JURIDIQUES may be required to seek authorisation from the state authorities before proceeding with a transaction, due to the laws and regulations in force relating to the fight against money laundering or terrorist financing.

SOLUCIA SERVICE ET PROTECTION JURIDIQUES, due to the obligations imposed on it by the public authorities in relation to the fight against money laundering and terrorist financing, may be required to take any measures, including the freezing of assets, that may lead to delays or refusals to execute related to these obligations.

Anti-fraud measures: SOLUCIA SERVICE ET PROTECTION JURIDIQUES has implemented a system for detect and combat insurance fraud.
Fraud is defined by ALFA, the French agency for combating insurance fraud, as a "deliberate act or omission enabling someone to derive unlawful profit from an insurance contract".

Any attempted or proven fraud on the part of an Insured Party may result in the contract being declared null and void, in accordance with Article L113-8 of the French Insurance Code, and may give rise to legal proceedings, in particular for the recovery of any benefits unduly paid.

Protection of personal data: The purpose of this paragraph is to inform you about how your personal information is collected and processed by SOLUCIA SERVICE ET PROTECTION JURIDIQUES, as data controller, and by its delegate PHENOMEN, acting as data processor on behalf of SOLUCIA SERVICE ET PROTECTION JURIDIQUES.

- **Purposes of processing**

In the context of the performance of your contract, the personal data we collect is necessary for:

- The conclusion, management and execution of your insurance contracts,
- The fulfilment of legal, regulatory and administrative provisions in force,
- Combat money laundering and terrorist financing,
- Operations relating to customer management and commercial prospecting,
- Statistical studies, surveys and polls,
- Improving customer service by offering products or services that reduce claims or offering a contract,
- Combating fraud.

The mandatory or optional nature of certain personal data requested and the possible consequences for you of not responding are specified at the time of collection.

- **Legal basis**

The processing operations listed below are based on at least one of the following bases:

- The performance of a contract to which you are a party or the performance of pre-contractual measures taken at your request;
- Compliance with legal, regulatory and administrative provisions, or;
- The legitimate interest pursued by the data controller or by its partners or intermediaries in the fight against fraud;

Where the processing is not based on any of the above elements, specific consent to the processing will be requested from you.

- **Data Protection Officer**

SOLUCIA SERVICE ET PROTECTION JURIDIQUES has appointed a data protection officer who can be contacted at the following address:

by email:dpo.solucia@soluciaspj.fr , or

by post to: Data Protection Officer – SOLUCIA SERVICE ET PROTECTION JURIDIQUES – 111 avenue de France – CS 51519 – 75634 Paris Cedex 13

Our delegate **PHENOMEN** has appointed a personal data protection officer who can be contacted at the following address:

by email:dpo@meetch.io , or

by post to: **PHENOMEN** – Data Protection Officer – 141 Avenue

de Wagram – 75017 Paris

- **Recipients of the data**

Your personal data is intended, within the limits of their responsibilities, for our departments in charge of commercial management or contract management and execution, permanent controllers, auditors, our insurance intermediaries, management delegates, our partners, our subcontractors, or our parent company in the course of their duties.
It may also be transmitted, where applicable, to lawyers, experts, court officials, ministerial officers, curators, guardians, investigators and health professionals, authorised professional bodies and legally authorised authorities (auditors, ombudsmen, Tracfin, ACPR, DGCCRF, etc.).
As part of contract and claims management, SOLUCIA SERVICE ET PROTECTION JURIDIQUES may be required to process data classified as sensitive, particularly relating to personal health. Such processing is carried out in accordance with medical confidentiality and professional secrecy requirements, through the implementation of technical and organisational security measures appropriate to the sensitivity of such data. You will be asked for your specific and explicit consent for the collection and processing of this personal data for these specific purposes.

- **Transfers of your personal data**

Your data is processed by us and our subcontractors within the European Union. However, it may be transferred outside the European Union. These transfers are governed by data protection and security rules, which can be sent to you on request by our Data Protection Officer.

- **Retention period**

Your data will be kept for the time necessary for these various operations, or for the period specifically stipulated by the French Data Protection Authority (CNIL) (standards for the insurance sector) or by law (legal requirements).

- **Individual rights**

You have the right to:

- Access (the right to request whether and what information we hold about you),
- Rectification (the right to request the rectification of inaccurate information concerning you),
- Erasure (of inaccurate, incomplete, ambiguous, outdated data or data whose processing would be unlawful),
- Restriction of processing (in cases provided for by law),
- The portability of your data (in cases provided for by law).

You may also:

- Define guidelines for the storage, deletion and communication of your personal data after your death,

- Withdraw your consent if the processing of your data is based solely on this consent, on the understanding that such withdrawal may make it impossible for SOLUCIA SERVICE ET PROTECTION JURIDIQUES to provide or perform the product or service requested or subscribed to.

You have the right to object to:

- For reasons relating to your particular situation, to prevent personal data concerning you from being processed by us. In this case, the particular nature of your situation must be clearly explained.
- Without having to justify your request, to prevent your data from being used or transmitted to third parties for commercial prospecting purposes.

Finally, you may object to commercial prospecting at any time and at no cost.

To exercise these rights, you may send us a letter or email accompanied by a copy
both sides of proof of identity to:

PHENOMEN
141 Avenue de Wagram
75017 Paris

In order to enable us to process your request efficiently, please clearly indicate the right you wish to exercise and any information that will help us identify you (insurance number, contract number).

- **Right to lodge a complaint with the CNIL**

If you consider that the processing of your personal data constitutes a violation of the regulations on the protection of personal data, you have the right to lodge a complaint with the CNIL on its website: www.cnil.fr or by post at the following address:

Commission Nationale Informatique et Libertés
TSA 80715
3 Place de Fontenoy
75334 PARIS CEDEX 07

- **Right to object to telemarketing**

You can register on the "BLOCTEL" telephone marketing opt-out list
" on the website www.bloctel.gouv.fr or by post at the following address:

Société WORLDLINE
Service Bloctel
Immeuble River Ouest
80 quai Voltaire
95870 Bezons

You will no longer receive telephone marketing calls from SOLUCIA SERVICE ET PROTECTION JURIDIQUES or any of its partners, except in the case of pre-existing contractual relationships.

Insurer: Solucia Protection Juridique – 111 avenue de France – CS 51519 – 75634 Paris Cedex 13, SA with a management board and supervisory board, with capital of €9,600,000 – RCS Paris no. 481 997 708 – Company governed by the French Insurance Code and subject to supervision by the ACPR - 4 Place de Budapest - CS 92459 - 75436 PARIS CEDEX 09.