

INFORMATION NOTIFICATION ON INTERMEDIARIES CONDUCT OBLIGATIONS TO CONTRACTORS

This communication is available to the public at the premises of the intermediary, including through technological equipment or the intermediary's website.

In the case of an off-site or remote offer, or in the event that the pre-contractual phase is carried out using remote communication techniques, the intermediary will deliver or transmit this communication to the contractor before having a proposal signed or, if not provided, an insurance contract .

Pursuant to the provisions of the Private Insurance Code ("Code") and of IVASS Regulation n. 40 of 2 August 2018, regarding the general rules of conduct that must be observed in carrying out their activity, the intermediary:

- a) prior to the signing the insurance proposal or, if not provided, the contract:
 - i. must deliver or transmit to the contractor a copy of the document (Annex 4 to IVASS Regulation No. 40 dated 2 August 2018) which contains the essential data of the intermediary and information on their activity, on potential situations of conflict of interest and on the forms of protection of the contractor;
 - ii. provide the contractor in a clear and comprehensible form with objective information on the product, illustrating its characteristics, duration, costs and limits of the coverage and any other element useful to enable it to make an informed decision;
- b) is required to propose or recommend contracts consistent with the insurance and social security coverage and requirements of the contractor or the insured; to this end, they acquire all useful information from the contractor himself;
- c) will inform the contractor of the fact that his or her refusal to provide one or more of any of the requested information, affects their ability to identify a contract consistent with the contractor's requests and needs. In the event that the will expressed by the contractor is to acquire an insurance contract considered by the uninformed intermediary, the intermediary will inform the contractor of this circumstance, specifying the reasons, giving evidence of this in a specific declaration, signed by the contractor and the intermediary.
- d) will deliver to the contractor a copy of the pre-contractual and contractual documentation required by the current provisions, a copy of the policy and any other document or documents signed by it;
- e) can receive from the contractor, by way of payment for insurance premiums, the following methods of payment:
 - a. electronic payment instruments, in online form.