

INFORMATION PROVIDED TO THE CUSTOMER/CONTRACTOR EITHER PRIOR TO PURCHASE OR AT THE CONCLUSION OF THE INSURANCE PURCHASE

ATTENTION

Under current legislation, the distributor (Intermundial XXI S.L.) is obliged to deliver this document to the contractor. The document contains information on the distributor, on any potential situations of conflicts of interest and on the instruments of protection of the contractor. Failure to comply with the delivery obligation shall be punished with the penalties provided for in article 324 of legislative decree n. 209/2005 Private Insurance Code ("Code").

PART I - INSURANCE AND REINSURANCE INTERMEDIARIES

Section I - General information on the intermediary that comes into contact with the contractor – The intermediary authorised to operate in Italy under the regime of establishment or freedom to provide services

Name Surname/Company name: **Intermundial XXI S.L. Insurance broker**

Member State in which the intermediary is registered: **Spain**

Registered office: **Madrid, Calle Irun 7, 28008**

Secondary office: **Milan, Italy, Via Giuseppe Revere, 16, 20123** - Sig. Miguel Ángel de Alvarado

Start date of the brokerage activity in the territory of the Republic: **12 January 2012**

Business Register and Registration Number: **Madrid M-180294**

VAT number - TAX CODE: **07579270963 - 97601340157**

The insured may consult the register of the Member State of origin in which the intermediary is registered, which can be reached at the following link:

<http://www.dgsfp.mineco.es/es/Distribuidores/PUI/Paginas/pui.aspx>

- Supervisory authority of the Member State of origin: Directorate General of Seguros and Pension Funds - Spain

Registration number to the list of Intermediaries of the EU held by I.V.A.S.S. : **J-1541**

Registration code to the list of Intermediaries of the EU held by the I.V.A.S.S. : **UE00007640**

Intermundial telephone number: **+39 0294753934**

PEC address: **intermundialxxi@pec.it**

Intermundial e-mail address: **info@intermundial.it**

Website: **www.intermundial.it**

The competent institution for supervising the activity carried out is IVASS - Via del Quirinale n. 21 - 00187 Rome (RM)

The identification details of the intermediary can be verified, by consulting the Register on the IVASS website (www.ivass.it)

Section II - Information on the activity carried out by the insurance and reinsurance intermediary

- a. The intermediary acts on behalf of the client.
- b. The intermediary has an ongoing relationship of collaboration with Inter Partner Assistance SA (IPA), with a registered Irish branch located at 10/11 Mary Street, Dublin 1, Ireland (registration number 906006) pursuant to article 22, paragraph 10, of the law decree 18 October 2012, n. 179, converted into law 17 December 2012, n. 221.

With reference to the payment of premium

The premiums paid by the contractor to the intermediary and the sums destined to compensation or payments due by the insurance companies, if regulated through the intermediary, constitute independent assets and separate from the assets of the intermediary itself.

Section III - Information relating to remuneration

The provincial levels recognised to the broker by the Insurance Company or by the intermediary with whom it has business relations are equal to between 30% and 59%.

Commissions in a fixed amount and as a percentage of the gross premium, recognized for the proposed contract, to which this information refers, are instead detectable from the estimate or from the contract itself.

Section IV - Information relating to potential conflict of interest situations

The intermediary is not the holder of a direct or indirect holding of more than 10% of the share capital or voting rights of an insurance company.

No insurance company or the parent company of an insurance company owns or holds an investment.

Intermundial provides advice on the policy based on an objective analysis, issued after the study of a maximum of three products, with total independence.

By virtue of a contractual obligation, Intermundial distributes exclusively, via the Fit 2 Trip website, in accordance with the provisions of Law no. 40/2007, the contracts of an insurance company and, in particular by Inter Partner Assistance SA (IPA), with a registered Irish branch located at 10/11 Mary Street, Dublin 1, Ireland (registration number 906006). IPA is a subsidiary of Inter Partner Assistance SA, a Belgian company located in Avenue Louise, 166 bte1, 1050, Brussels, authorized by the National Bank of Belgium. Some of the services included in this policy will be provided by the IPA delegation, AXA Travel Insurance (registration No. 426087), with the same address in Ireland. All companies are members of the AXA support group.

Section V - Information on the instruments of protection of the contractor

- a. The intermediation activity is guaranteed by a civil liability insurance policy, which covers the damages caused to the contractors by negligence and professional errors of the intermediary or by negligence, professional errors and unfaithfulness of the employees, collaborators or persons whose work the intermediary must respond in accordance with the law.

- b. The contracting party has the right, without prejudice to the possibility of contacting the judicial authority, to submit a written complaint in addition to the company to the intermediary by post or by e-mail, at the following addresses:

INTERMUNDIAL INSURANCE BROKER

Via Giuseppe Revere, 16

20123 Milan (MI), Italy

Telephone: (+39) 02 94753934

E-mail: info@intermundial.it

If you do not agree with the response received or do not receive news within 45 days from the presentation of the complaint, you may forward it to IVASS, attaching the complaint documentation relating to the treatment processed by the company, to the following addresses:

INSTITUTE FOR SUPERVISION OF INSURANCE (IVASS)

Via del Quirinale, 21

00187 Rome (RM), Italy

Telephone: 800 486661 (from Italy)

Telephone: +39 06 42021 095 (from abroad)

Fax: +39 06 42133 745 or +39 06 42133 353

E-mail: ivass@pec.ivass.it

- c. The contractor also has the right to make use of any other out-of-court dispute resolution systems envisaged by current legislation such as:
- for disputes concerning the contract, promote a mediation procedure, consulting a mediation body among those on the list of the Ministry of Justice, which can be consulted on the website www.giustizia.it (pursuant to art. 5 D.Lgs. March 4, 2010, No. 28, as amended by Article 84, paragraph 1 of Legislative Decree No. 69 of June 21, 2013 and converted into Law No. 98 of August 9, 2013).
 - for disputes relating to compensation for damage from circulation of vehicles and boats whose request does not exceed 50,000.00 Euro, start the Assisted Negotiation procedure pursuant to art. 3 of the Legislative Decree 132/2014 converted into Law no. 162/2014;
 - for disputes relating to R.C. claims car, whose request for compensation does not exceed Euro 15,000.00, it is possible to access the Joint Conciliation procedure. Access can be made through one of the consumer associations participating in the system and by sending a specific request for conciliation according to the methods described on the sites: www.ivass.it or www.ania.it

- for the resolution of cross-border disputes, the claimant domiciled in Italy can present the claim to the Ivass or directly to the foreign system responsible for activating the FINNET procedure, by accessing the site <https://ec.europa.eu>
 - in the presence of a specific contractual clause, he may have recourse to arbitration under Article 806 and following of the Code of Civil Procedure.
- d. The insured also has the right to apply to the Guarantee Fund for the activity of insurance and reinsurance brokers set up at Consap, Via Yser n. 14, 001989 Rome (RM), telephone 06.857961, to request, where the conditions and the right to do so exist, compensation for pecuniary damage caused to them by the intermediation activity, which is not compensated by the intermediary