

## **ATTACHMENT 4 TER – LIST OF RULES OF CONDUCT OF THE DISTRIBUTOR**

The distributor is required to make this document available to the public at its premises, also using electronic equipment, or to publish it on its internet site if used for the promotion and placement of insurance products, providing notice of publication at its premises. In case of **cold calling** or where the pre-contract phase takes place using **remote communication methods**, the distributor shall give or send the client this document prior to signature of the proposal or, if there is no proposal, prior to signature of the insurance contract.

### **DETAILS OF THE INTERMEDIARY:**

Paolo Affer, included in the RUI – Sect. A – Registration No A000074593 as person in charge of the insurance brokerage activities of Paffer assicurazioni e consulenze s.a.s., included in the RUI – Section A – Registration No A000184700

### **Section I – General rules for the distribution of insurance products**

- a. obligation to give the client Attachment 3 to IVASS Regulation no 40 of 2 August 2018, before signature of the first proposal or, where not applicable, the first insurance contract, and to make it available to the public at the distributor's premises, also using electronic equipment, and to publish it on the internet site, where applicable
- b. obligation to give the client Attachment 4 to IVASS regulation no 40 of 2 August 2018, before signature of the first insurance proposal or, where not applicable, the insurance contract
- c. obligation to provide a copy of the precontractual documentation and contractual documentation required by applicable regulations, as well as a copy of the policy and any other deed or document signed by the client
- d. obligation to propose or recommend contracts compatible with the client's requests and insurance requirements, obtaining all information of use for that purpose
- e. if the insurance product fulfils requests and requirements, obligation to inform the client of this fact, highlighting it in a specific statement. Without such a statement, the insurance product may not be distributed
- f. obligation to assess whether the client forms part of the target market identified for the insurance contract proposed and does not belong to categories of clients for whom the product is not appropriate, as well as the obligation to adopt measures to adopt from insurers the information in terms of Article 30 x(5) of the Code and to understand the characteristics and target market identified for each product
- g. obligation to provide objective information on the product in a clear and comprehensible form, highlighting the characteristics, duration, costs and limits of the cover, as well as all other factors of use in enabling the client to make an informed decision

### **Section II – Supplementary rules for the distribution of insurance investment products**

- a. before signature of each insurance proposal or, where not applicable, of the contract, obligation to give or send the client a copy of Attachment 4-bis to IVASS Regulation no 40 of 2 August 2018
- b. obligation to assess the suitability or the appropriateness of the insurance investment product proposed
- c. in case of a sale with advisory services, obligation to inform the client if the product is suitable, explaining the reasons and providing evidence in a specific statement. Without such a statement, the insurance product may not be sold with advisory services
- d. in case of the sale of an insurance investment product without advisory services, obligation to inform the client if the product is inappropriate, explaining this in a specific statement
- e. in case of the sale of an insurance investment product without advisory services, obligation to inform the client of the circumstances in which his/her refusal to provide one or more of the pieces of information requested may affect the ability to assess the appropriateness of the product proposed; in case of the express desire of the client to purchase the product in any case, obligation to inform him/her of the matter, specifying the reasons and highlighting them in a specific statement
- f. obligation to provide the information required by Article 121 vi(1)and(2) of the Code