

ATTACHMENT 4 – INFORMATION ON THE DISTRIBUTION OF THE NON-IBIP INSURANCE PRODUCT

Before signature of each proposal or, if not applicable, of each insurance contract, the distributor shall give or send the client this document containing information on the distribution model and business, on the advice provided and on the remuneration received

Section I – INFORMATION ON THE INSURANCE INTERMEDIARY'S DISTRIBUTION MODEL

1.1 AGENTS (Individuals included in the RUI - Sect A)

X 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

1.4 The insurance contract of insurance company Nobis Assicurazioni Spa/Allianz Awp P&C s.a./ERGO Reiseversicherung AG/Axa Assistance-Inter Partner Assistance/Europ Assistance spa/Allianz spa **is proposed by our Agency in its capacity as:**

X agent of the insurance company;

Section II – INFORMATION ON THE DISTRIBUTION AND ADVISORY ACTIVITIES

2.1 The intermediary is not subject to contractual obligations requiring him to offer exclusively the products of one or more insurance companies, in accordance with the provisions of Law no 40/2007 (on-life segment).

For pure life risk contracts, the intermediary operates on the following basis: exclusive non-exclusive **product not brokered**

With regard to the proposed contract, our Agency acts in the capacity of agent, or in the role of collaborator of the intermediary indicated at point 1.4.

2.2 The intermediary declares, with regard to advisory activities in terms of Art. 119 iii of the Insurance Code, that:

the advisory activities and the characteristics and content of the services rendered are as described in the documentation prepared in compliance with applicable regulatory procedures;

the intermediary provides the client with advice in terms of Article 119 iii(3) of the Insurance Code;

X the intermediary provides the client with advice based on an impartial and personal analysis in terms of Art. 119 iii(4) of the Insurance Code, as based on analysis of a sufficient number of insurance products available on the market which enables him to make a personalized recommendation in accordance with professional standards, as to the products suited to satisfy the client's requirements;

Section III – INFORMATION ABOUT REMUNERATION

3.1 The intermediary receives compensation in the form of commission included in the insurance premium.

3.2 The amount of the commission recognized by the insurance companies for Car Insurance policies is as follows: **product not brokered**

Note that the Car Insurance commission indicated above is recognized in favor of our Agency in the case of policies issued in the capacity of agent while they are due to the intermediary collaborating with us in the cases of policies issued as a result of that collaboration relationship; see point 1.4.

Section IV – INFORMATION ON PAYMENT OF PREMIUMS

a. X The premiums paid by the client to the intermediary and sums destined as compensation or payments due by the insurance companies, if settled through the intermediary, form autonomous assets, separate from the assets of the intermediary; or

b. The intermediary has arranged a bank guarantee capable of guaranteeing financial capacity equal to 4% of the premiums collected, with a minimum – provided for by European law (Art 64 of IVASS Regulation no. 40/2018) – currently equal to Euro 19,510

a. the permitted methods for payment of premiums are:

1. check, postal check or banker's draft, with a non-assignable clause, payable or transferred to the insurance company or to the intermediary, specifically in that capacity
2. bank transfers, other bank or postal payment methods, including electronic payment instruments, also in online form, where the payee is one of the parties indicated in point 1 above
3. cash, solely for insurance contracts regarding car insurance and related warranties (if and insofar as regarding the same vehicle insured against third party liability), as well as for non-life contracts up to a maximum of seven hundred and fifty Euro a year per contract.

Milan,

Signature of the client in receipt of this document