



## S2C SUBSCRIPTION HELP - PERSONAL DATA MANAGEMENT - S2C ADVICE

This translation is provided as an indication. Only documents in French are authentic. The certificate given to the insured will be in French only, and the management of the contract (amendments to the contract, cancellation, claims, etc...) will be done in French only.

Access to this contract is strictly reserved to the following persons:

- members of a mutual insurance company partner (indicated on the online application form)
- and / or students enrolled in a higher education institution in metropolitan France on the day of the subscription or at the latest within 60 days following the subscription

**Student status** (valid student card holder) is required only for the subscriber (not for the roommates).

- **If the contract does not exactly meet all expectations of the prospect,**
- **If the risk (housing) is not strictly in accordance with the proposed options and the insurer's requirements,**
- **If the contractual documents (general conditions, subscription form, information notice and IPID form) are not perfectly and completely understood and accepted,**

**THE PROSPECT MUST NOT SUBSCRIBE**



## 1 - TABLE OF GUARANTEED INCIDENTS

All the following incidents are guaranteed, unless otherwise stated in the definition of the form subscribed (see the certificate issued):

GUARANTEED INCIDENTS	GUARANTEES	AMOUNTS up to
FIRE - TERRORIST ATTACKS - EXPLOSIONS - LIGHTNING - ELECTRICAL DAMAGE - FALL OF AIRCRAFT APPARATUS - CLIMATIC EVENTS – NATURAL DISASTERS – TECHNOLOGICAL DISASTERS - DEFENSE REMEDIES - WATER DAMAGE - EMERGENCY RESPONSE -	Personal furniture and embellishments	according to option (see capital for furniture)
	Buildings (including demolition and clearing costs)	rebuild value
	Liability towards the owner (amount not indexed)	20 000 000,00 €
	Liability to tenants, neighbors and third parties:	3 100 x the index
	of which intangible damage limited to:	300 x the index
	Search for leaks (water damage)	5 x the index
	Property damage including temporary closing costs (in case of theft and only for options guaranteeing theft)	6 860,00 €
	Consecutive fees	15% of the indemnity
THEFT / VANDALISM IN CASE OF THEFT	Loss of rents	1 year rent
	rental liability trips (amount not indexed):	20 000 000,00 €
	Broken glass	Replacement value
BROKEN GLASS	Windows of windows, doors and partitions, mirrors and tinted mirrors fixed or hung on the walls	Replacement value
	except stained glass and solar panels: limit fixed at:	15 x the index
CIVIL LIABILITY PRIVATE LIFE AND CIVIL LIABILITY OWNER OF BUILDING	All damage combined (amount not indexed):	20 000 000,00 €
	Of which material and immaterial damage:	see General Conditions

Value of the index for guidance at 01/01/2021: 996.80.

Defense remedy: intervention threshold = € 300, and guarantee ceiling = € 18,000.

**Franchise deductible:** for any loss, except for bodily injury in civil liability, the insured retains a deductible always deducted equal to € 61. Climatic incidents: 228 €. Natural disasters: legal amounts. Technological disasters: 0.



## 2 - WARRANTY CONDITIONS:

- **The insured housing** must be for the exclusive use of a main dwelling (and not a second home), located in metropolitan France in a building not classified by the Historic Monuments, in good state of maintenance and provided with sufficient means of closure: shutters or bars with accessible windows, and access doors provided with at least one lock.

- The member declares to have received a copy of the CG AXA ref 150101N072017 (downloadable on the subscription form online and <https://legals.sud-courtage.fr/mrh/CG-MRH-axa.pdf> ) and to have given up no recourse against any manager or guarantor.

- **Period of inhabitation:** maximum 90 days per year (sum of all periods of vacancy of the premises superior to 3 days).

**This contract can't guarantee a second home.**

**The same person can't subscribe several simultaneous contracts for several different addresses**

- **Cellars and garages** of an area less than 40 m<sup>2</sup> depending on the insured housing are guaranteed, **excluding the theft of the content, provided that they are within a radius of 500 meters around the insured housing.**

- **Period of declaration of loss:** 5 days, except for flights: 48 hours.

- **Furnished rentals:** the furniture belonging to the non-occupying Owner is not guaranteed by this contract (whatever the event causing the disaster: theft, fire, water damage, etc.).

- **VILLEGIATURE / Liability stay trip:** the rental guarantee is extended to the pecuniary consequences of which the insured can be declared responsible during a stay of less than 3 months, in a residential building or in a room of hotel or pension:

- **to the owner of rented or occupied premises:** for the material damage caused to his building and to the furniture of the premises occupied by the insured, for the rents of which the owner is private and the loss of use of the premises which he occupies, for the material damages suffered by the other tenants than the owner is obliged to compensate.

- **To neighbors and third parties:** for the material and immaterial damage they suffer.

**Only damage resulting from incidents guaranteed in the chapters "Fire and related incidents" and "Water damage" of your general conditions are covered under the Travel and Leisure Liability Guarantee.**

- **Privacy Liability Privacy:** the subscriber and the roommates declared on the contract benefit from a civil liability guarantee.

- Excluded from this guarantee are internships and all professional activities.

- No "individual accident" guarantee is provided for in this contract.

- The designated roommates must actually and usually live in the guaranteed dwelling: they must be designated on the lease, or, for a minor child, be a taxable dependent of a designated occupant on the lease and the insurance contract (this point will be verified in the event of loss of liability)

**Home working / telework** teleworking and home work are not activities excluded by this contract.

**However, the contract does not guarantee:**

- Professional Civil Liability

- The reception of customers (there is no guarantee Civil liability exploitation)

- The professional equipment entrusted by the employer



### 3 - HOW TO CHOOSE THE ADAPTED OPTION:

OPTION	HOUSING TYPE	Capital burglary	Capital for furniture
1	ROOM / STUDIO (only 1 room, without kitchen separate from the main room) in University campus (MANAGED BY THE CROUS ONLY)	2 000,00 €	2 000,00 €
2	Apartment (not in a single house) type Studio or T1 (1 main room in addition to bathrooms and kitchen)	3 000,00 €	3 000,00 €
3	Apartment (not in a single house) type T2 (2 main rooms in addition to bathrooms and kitchen)	4 000,00 €	4 000,00 €

More about CROUS : <http://www.etudiant.gouv.fr/pid37092/les-crous.html>

**THE NUMBER OF MAIN ROOMS CONDITIONS THE CHOICE OF THE OPTION:** it is therefore necessary to count rooms of more than 6 m<sup>2</sup> and less than 40 m<sup>2</sup>, other than kitchens, entrances, WC, bathrooms and corridors.

Rooms larger than 40 m<sup>2</sup> are counted for as many rooms as there are slices or fractions of 40 m<sup>2</sup> slices. Example: 1 room of 50 m<sup>2</sup> = 2 rooms.

**Mezzanines:** their surface will be added to that of the room in which they are.

"Room / studio in university campus" option 1 is reserved for housing managed by CROUS. By definition, the studio does not have a kitchen separate from the main room, but a simple kitchen corner in the main room. **If a separate kitchen is present, option 2 "Studio or T1" must be selected.**

#### - FLATSHARING:

- **If the unit is the object of a flatsharing (only 1 lease with several designated tenants),** the option of the contract subscribed must correspond to the whole of the dwelling designated in the lease, and the roommates must be designated on the contract.

- **If each roommate has an individual lease,** each will have to take out a contract taking into account the number of main rooms that he has use (private rooms such as rooms and rooms for common use (living room for example)).

**Apartments and single-family houses > T2 and / or of an area > to 200 m<sup>2</sup> can't be guaranteed by this contract.**

**The formula that defines the bases of the guarantee** is declared by the Insured. If, on the day of the incident, the premises occupied do not correspond to the definition of the formula declared by the Insured, the penalties provided for by the Insurance Code will be applied

### 4 - OPERATION OF THE CONTRACT IN TIME:

**DURATION OF THE GUARANTEE:** firm term (from the effective date to the end date specified on the certificate) without tacit renewal. The contract can only be renewed by a new subscription at the initiative of the insured.

This renewal gives rise, obligatorily, to the delivery of a new certificate.

**Without intervention of the insured, the contract ends automatically on the date of term and is not renewed.**

**TEMPORARY INSURANCE:** if the remaining term of the lease, from the effective date of the contract, is less than or equal to 182 days (6 months), the subscriber must imperatively declare it (temporary contract) and fill in as the date of termination. end of lease date. The premium is then calculated in proportion to the annual premium multiplied by 2.

- **In case of existence of a previous insurance contract, underwritten by another insurer / intermediary:** our contract is part of a collective policy to membership without tacit renewal. As such, the company S2C does not deal with the formalities of termination of the previous contract.

It is the responsibility of the insured to carry out this process and to check, prior to the subscription, that his request for cancellation complies with the contractual conditions (notably the notice) and that it is accepted by the previous insurer. If the insured subscribes to a new contract without having completed these formalities, and if the previous insurer refuses the cancellation, he may eventually



obtain from our services a cancellation at the date of his request (see conditions) but not a cancellation.

**MOVE:** Any change of address or roommate must first and foremost be declared for the establishment of an amendment. The new unit will only be guaranteed from the date on the new certificate.

If a roommate named on the contract continues to occupy this dwelling, it will no longer be guaranteed from the endorsement. The subscriber must imperatively have informed beforehand so that he could subscribe a new contract in his name.

- **From the effective date of the endorsement:** during the 30 days following the date of the declared change, the guarantees acquired will be maintained for both units if the lease of the first unit is not terminated on the date of your departure. **After this period of 30 days, the old housing will no longer benefit from any guarantee under the contract, whether the lease is terminated or not.**

**- TERMINATION (due to moving)**

Requests for cancellation must be sent by registered letter with acknowledgment of receipt only to:  
S2C service cancellations – Buoparc Bât. D – 18, rue Jacques Réattu - 13009 Marseille.  
(gestion@sud-courtage.fr for the recommended electronic ones)

**The request for cancellation can only take place within three months of the date of removal and takes effect one month after receipt of registered mail.**

To obtain a cancellation during the contract (before the term initially foreseen and appearing on the certificate), the Insured must imperatively provide S2C with a copy of the inventory of places of exit, signed by the lessor, or an attestation of end of lease issued by the lessor. The refund is calculated in proportion to the unexpired period, only on the premium (the fees and any endorsement fees paid are not taken into account in this calculation).

**Early cancellation fee** (before the term stipulated in the contract): 10 € (this amount can't however exceed the premium refund amount and will be automatically reduced to avoid that the cancellation generates an amount to be paid by the insured). The law n ° 2014-344 of March 17, 2014 relating to the consumption, known as "law Hamon" concerns only the contracts having at least 12 months of seniority. Our contracts being for a period of 12 months without tacit renewal, they do not fall within the scope of the Law Hamon.

**Temporary contracts (subscribed for less than or equal to 182 days, ie approximately 6 months) can't be terminated before term, and no refund will be made in case of early departure.**

**Warning:** when a claim has been declared and taken over by the insurer, the bringing into play of one or more guarantees of the contract deprives the insured of possibility of reimbursement in case of early termination.



## 5 - WITHDRAWAL :

In the case of distance selling, the insured has a withdrawal period of 14 days from the subscription, provided that the guarantees have not taken effect. The subscriber is informed that the contract can't begin execution before the end of this period without his agreement. In this regard, the subscriber is informed that, if he opts for the effectiveness of guarantees prior to the date of expiry of the period of 14 days following the subscription, he waives the possibility of exercising his right of withdrawal. So, if a withdrawal request is received after the effective date of the contract (even if it occurs within 14 days of the date of registration of the contract), the cancellation will be refused, the insured can't claim the right to retract.

**TO BE RECEIVABLE, THE RETRACTION REQUEST MUST BE SENT TO THE MAIL RECOMMENDED WITH ACCUSED RECEIPT TO: S2C - SERVICE RETRACTIONS - BUROPARC BAT. D - 18 RUE JACQUES REATTU - 13009 MARSEILLE.**

## 6 - PAYMENTS, MANAGEMENT FEES AND REFUNDS:

- Refunds are made by crediting the CB used during the subscription, or in the case of an initial payment by check, by means of a check that can be cashed only on bank accounts domiciled in France. No international settlement (neither check nor transfer) will be made, because of the banking costs generated. Same for claims payments.

- The opposition to the payment CB after the purchase constitutes a fraudulent use of a means of payment, resulting in the cancellation of the guarantees, the criminal prosecution, and the recovery of the initial sum increased of 10 euros to cover the expenses engendered.

**For any CANCELLATION accepted outside the legislation on the right of withdrawal, the refund concerns only the premium. Fees are not reimbursed.**

### **OPERATING COSTS OF THE CONTRACT**

These contractual fees are separate from the premium. They are intended to cover the costs generated by certain specific requests requiring the intervention of the managing broker.

**Fees (only collected at subscription): 4,50 €.**

In case of error when subscribing online, the insured is required to contact S2C immediately by mail (by replying to the email of sending the certificate) to request rectification. The insured must not take out a second contract and then ask for the cancellation of the first. In this case, the cancellation of the first contract would generate a reimbursement relating only to the premium, the handling fees remaining for the broker (these expenses are intended in particular to cover the bank charges for payment CB)

**Endowment fee (change of address, change of roommate): 5 €**

However, this amount can not exceed the premium refund amount in the event of an option decline (to a lower option) and will be automatically reduced to prevent the option decline rider from generating an amount to be settled by the insured).

**Early cancellation fee (before the term of the contract): 10 €**

However, this amount can not exceed the premium refund amount, and will be automatically reduced to avoid that the cancellation generates an amount to be paid by the insured).

**Collection fees in case of unpaid (check without provision, use of a credit card without the authorization of the holder, opposition not justified on payment by credit card): 10 €.**

These fees come in addition to the initial amount which remains due in full.

**This contract is governed in particular by the Axa General Conditions "Mutual insurance partner insurance" reference 150101 N 06, downloadable from the link <https://legals.sud-courtage.fr/mrh/CG-MRH-axa.pdf>**

**The Terms and Conditions, by definition, set out all warranties offered by the insurance company. These are not necessarily understood or proposed in this collective agreement. Only the guarantees included in the certificate that act as Special Conditions are acquired (in the table "Guaranteed Incidents" inserted in the certificate issued).**





## 7 - CERTIFICATE :

**- The certificate is sent only by email in pdf format. No hard copies are sent by post.**

The certificate shown below is the only document that can be issued. This document takes the place of special conditions and attestation Civil liability.

**No different certificate can be issued.**

**Legal aid / certificates of non-coverage for legal proceedings to obtain legal aid:** this type of attestation can and must be completed by the insurer when the insured has signed a legal protection contract.

In this case, if the contract excludes certain procedures, the insurer certifies that it will not support a particular procedure.

**Our home insurance policy does not include a legal protection guarantee.**

**We can't therefore complete the Cerfa 15173 "Request for intervention with the insurer".**

Only the Legal Protection insurer can and must do so, but not the insurer of a home, boat or car contract.

## Notice concerning the protection of personal data

The General Data Protection Regulation (Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016, known as the "RGPD"), which entered into force on 25 May 2018, strengthens the protection of the rights and freedoms of European citizens whose personal data are processed by companies.

In application of article 13 of the RGPD, we present in this notice the main information relating to the main data processing carried out by the company UMGF Courtaige.

### **Presentation of the controller:**

The Processing Manager is the company: S2C – Europarc Bât. D – 18, rue Jacques Réattu - 13009 Marseille - SARL with capital of 7 622,45 € - 395 214 646 RCS Marseille - APE code 6622 Z - N ° ORIAS: 07 030 727

### **Presentation of the categories of data collected and the purposes of the treatment**

Your data is collected and processed for several purposes:

- For risk assessment purposes
- Your data collected via subscription requests and any additional documents that may be required depending on the type of contract, are recorded and analyzed as part of the "risk assessment" which includes the examination and evaluation of the risk characteristics for determine in particular the frequency, its average cost, the cost of the maximum possible loss, in order to establish a tariff and to verify the insurability of the risk.
- Failing to provide the requested information, you are informed that the Insurer may not be able to correctly assess the risk to be hedged and propose an appropriate pricing, which could lead S2C to be unable to accept the subscription of the insurance contract.
- For the purpose of concluding insurance contracts
- As of risk acceptance, your data is used for issuing all parts
- For the purpose of managing and executing the contracts subscribed
- This covers all the administrative and technical operations performed to update your account and respond to your requests, regardless of the support of the request (phone, mail, mail).
- For the purposes of the management and processing of insurance claims
- For anti-fraud purposes
- For the purposes of complying with the AML / CFT regulations on Anti-Money Laundering and Terrorist Financing
- For the purpose of respecting in a more general way any legal, administrative regulation, French or of another State which would apply to S2C
- For the purpose of performing statistical and actuarial studies

The personal data that is collected depends on the nature of the contract subscribed but can be grouped into the following categories:

- Identification data relating to both the subscriber and the payer if it is different and the beneficiary (s): identity, contact details (postal, mail, telephone), nationality and associated supporting documents (copy ID, RIB, ...)
- Identification data relating to possible third parties to the contracts (lawyers, experts, ...)
- Data relating to the family, economic, patrimonial, tax and financial situation of the subscriber and beneficiaries
- Data relating to the professional situation of the subscriber and the beneficiaries
- Data necessary for the application of the contract, in particular the data relating to methods and means of payment or relating to transactions, unpaid invoices, recovery, debit authorization, the amount of premiums, references of the contributor, co-insurers and reinsurers, duration, guarantees, exclusions
- Data necessary for claims management: the nature of the claim, expert reports, investigation reports, accident reports, disability / disability rate, annuities, death benefit, benefit amounts , taxation, payment methods, reversion, unemployment benefits, ...

**S2C – Sud Courtaige & Conseil. Siège social : Europarc Bât. D – 18, rue Jacques Réattu - 13009 Marseille**

SARL au capital de 7 622,45 € - 395 214 646 RCS Marseille - Code APE 672 Z - Immatriculation ORIAS : 07030727

Stratégies affinitaires d'assurances - conception de contrats groupes - gestion de groupements -

souscription en ligne - administration d'applicatifs réseaux / partage de bases de données.

La société S2C communiquera au prospect ou au client qui le demande la liste des sociétés d'assurances avec lesquelles elle travaille (art. L 5201-II-b du Code des Assurances). [www.sud-courtaige.fr](http://www.sud-courtaige.fr)

[www.sud-courtaige.fr](http://www.sud-courtaige.fr)

V° 01/2021





- Subscribers' lifestyle and hobbies data
- Subscriber health data

#### • Who can your data be transferred to?

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In the different actions we do, your data can be made accessible to the following categories of people:

- personnel responsible for contracting, managing and executing contracts,
- medical consultants and staff with access to health data,
- Management Delegates, Insurance Intermediaries, Mutual Partners,
- service providers and subcontractors,
- insurers, and where appropriate co-insurers and reinsurers
- persons involved in the contract such as lawyers, experts, legal assistants and ministerial officers, curators, tutors, investigators

#### How long are your personal data kept ?

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We will keep your personal data for the longest time necessary in accordance with the applicable legal and regulatory provisions. If you wish to have more information about our archiving policy, you can send a written request as specified in the section "How to contact us? ".

#### What are your rights ?

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In accordance with the applicable regulations, you have different rights, namely:

- Right of access: You can obtain information concerning the processing of your personal data as well as a copy of this personal data.
- Right of rectification: If you believe that your personal data are inaccurate or incomplete, you may require that such personal data be modified accordingly.
- Right to erasure: you may require the erasure of your personal data, to the extent permitted by law.
- Right to limit processing: you can request the limitation of the processing of your personal data.
- Right of opposition: You can oppose the processing of your personal data, for reasons related to your particular situation. You have the absolute right to oppose the processing of your personal data for direct marketing purposes, including profiling related to direct marketing.
- Right to withdraw your consent: if you have given your consent (this right only applies to treatments based on the legal basis of consent) to the processing of your personal data, you have the right to withdraw that consent to any time.
- Right to the portability of your data: when this right is applicable, you have the right to have the personal data you have provided to you returned or, where technically possible, to transfer it to a third party.

If you wish to exercise the rights listed above, you can send a written request as specified in the section "How to contact us? ". All requests must be addressed with proof of your identity (copy of your identity card for example).

In accordance with the applicable regulations, in addition to your aforementioned rights, you are also entitled to file a complaint with the CNIL - <https://www.cnil.fr>.

#### How to contact us ?

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If you have any questions regarding the use of your personal data in connection with this Privacy Notice, you may contact our data protection officer by mail addressed to: S2C - At the attention of the data controller – Euro Parc Bât. D – 18, rue Jacques Réattu - 13009 Marseille. [gestion@sud-courtois.fr](mailto:gestion@sud-courtois.fr)

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## REFERENCES OF THE CONTRACT

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#### Collective Agreement subscribed:

- through S2C (Euro Parc Bât. D – 18, rue Jacques Réattu - 13009 Marseille - SARL with capital of € 7,622.45 - 395 214 646 RCS Marseille - APE Code 6622 Z - Immatriculation ORIAS : 07030727)
- from AXA France IARD (313, Terrasses de l'Arche 92727 Nanterre Cedex - SA with a share capital of 214,799,030 - 722,057,460 RCS Nanterre VAT intracommunity FR No. 14,722,057,460 - Company governed by the Insurance Code ).



**S2C – Sud Courtois & Conseil. Siège social : Euro Parc Bât. D – 18, rue Jacques Réattu - 13009 Marseille**

SARL au capital de 7 622,45 € - 395 214 646 RCS Marseille - Code APE 672 Z - Immatriculation ORIAS : 07030727

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souscription en ligne - administration d'applicatifs réseaux / partage de bases de données.

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V° 01/2021







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## COMPLAINTS

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Policyholders can contact the claims department at the following address:

S2C Complaints Department - Buroparc Bât. D - 18, rue Jacques Réattu - 13009 Marseille

By email: [gestion@sud-courtage.fr](mailto:gestion@sud-courtage.fr)

The processing time is a maximum of 5 working days.

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## ADVICE BOOKLET

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The company S2C, which is not linked to any exclusive distribution channel, offers you the insurance product mentioned above according to your situation. The name of the insurance companies with which S2C works is available on request. S2C is neither owned nor a shareholder of an insurance company.

When subscribing online, the prospect provides information prior to the subscription of this contract corresponding to his personal situation.

The prospect is fully informed to the extent that he has access, prior to the subscription:

- the general conditions
- the table of guarantees
- the conditions of guarantee
- the information notice
- the IPID document

**By subscribing, the prospect:**

- recognizes that the proposed contract fits perfectly with its objectives, needs and requirements
- declares that the statements or answers on which the contract was based are sincere, accurate and in line with its expectations
- hereby certify that the guarantees of the proposed contract are subject to compensation and deductible limits as specified in the general and specific provisions.

**- If the contract does not respond exactly to one or more expectations of the prospect,  
- If the risk is not strictly in accordance with the proposed options and the insurer's requirements,  
- If the contractual documents (general conditions, subscription form, information notice and IPID form) are not perfectly and completely understood,**

**THE PROSPECT MUST NOT SUBSCRIBE AND CONTACT US**

In case of modification of the elements which served as basis for the establishment of the contract or modifications of the needs of the insured, he must imperatively inform S2C as soon as he knows about it.