

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

S2C – Sud Courtage & Conseil. Siège social : Buroparc 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-courtage.fr*

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V° 01/2021



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 - THEFT (except option 1) / VANDALISM IN CASE OF THEFT (except option 1) | 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 |
| | Loss of rents | 1 year rent |
| | rental liability trips (amount not indexed): | 20 000 000,00 € |
| 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 m² 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.).

- **VILLEGATURE / 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) <i>Unsecured: theft, vandalism, break-ins and attempted break-in</i> | - € | 2 300,00 € |
| 2 | ROOM / STUDIO (only 1 room, without kitchen separate from the main room) in University campus (MANAGED BY THE CROUS ONLY) | 2 300,00 € | 2 300,00 € |
| 3 | ROOM in the home of a person or in a private residence NOT MANAGED BY THE CROUS (without bathroom or private kitchen) <i>Option 3 only applies to dwellings without kitchen or private washroom (1)</i> | 3 900,00 € | 3 900,00 € |
| 4 | Apartment (not in a single house) type Studio or T1 (1 main room in addition to bathrooms and kitchen) | 3 900,00 € | 3 900,00 € |
| 5 | Apartment (not in a single house) type T2 (2 main rooms in addition to bathrooms and kitchen) | 5 400,00 € | 5 400,00 € |
| 6 | Apartment (not in a single house) type T3 (3 main rooms in addition to bathrooms and kitchen) | 6 100,00 € | 6 100,00 € |
| 7 | Apartment type T4 (4 main rooms in addition to bathrooms and kitchen) or single house (from 1 to max 4 rooms) | 12 200,00 € | 12 200,00 € |

(1): Option 3 (Room in the home of a person or in a private residence not managed by the CROUS) only concerns dwellings without kitchen or private washroom. The room must be either in the home of an individual person or in a private residence not managed by Crous. This option should not be retained if the tenant has a water point or cooking for private use, or in the case of a roommate.

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 m² and less than 40 m², other than kitchens, entrances, WC, bathrooms and corridors.

Rooms larger than 40 m² are counted for as many rooms as there are slices or fractions of 40 m² slices. Example: 1 room of 50 m² = 2 rooms.

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

"Room / studio in university campus" options 1 and 2 are 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 4 "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 > T4 and / or of an area > to 200 m² 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

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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.

7 - OPTIONAL EXTENSION "PACK NOMADES":

The purpose of the warranty is to cover the repair, replacement or compensation of the guaranteed devices as defined below.

The nomadic digital devices under 3 years old are guaranteed:

- Telephony (the device must have a SIM card * on which a mobile number has been allocated): mobile phones, smartphones, tablets
- Computers: micro-laptops, ultra laptops, tablet PCs, tablets, tablets and netbooks

Conditions of guarantee.

The devices must:

- be at most 3 years old on the day of the accident,
- belong to the subscriber or the co-occupant (s) designated on the contract (the invoice must be able to be submitted),
- and have a value greater than 30 €.

Guaranteed incidents:

- accidental breakage
- Accidental oxidation
- Burglary or assault (robbery, pickpocketing, theft) that was the subject of a complaint to the police / gendarmerie

Main exclusions:

- Breakdown
- Loss
- Accessories not sold with the device in the original packaging
- SIM cards
- Losses due to negligence or improper use of the device

Guaranteed capital: within the limit per contract of € 1,400 per year and up to 2 claims per year (with a maximum of 1 replacement in case of theft), and up to:

- Ceilings for repair or replacement in case of breakage / oxidation:
 - o Telephony: 140 € TTC
 - o Laptops: 140 € TTC
 - o Tablets 160 € All tax included
- Replacement in case of theft:
 - o 300 € maximum per telephone device
 - o 700 € maximum by laptop

Obsolescence: 1% per month of device age

Loan device (in case of breakage, oxidation or theft): free for 30 days

Organization of repairs (breakage or oxidation): Axa takes care of the formalities with an authorized repairer

This information is only a summary intended to summarize the guarantees. Only the General Conditions govern the operation of the contract in case of disaster.

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).

8 - 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.

Attestation page 1

Attestation page 2

| | | | |
|--|--|--|--|
| | | ATTESTATION D'ASSURANCE MULTIRISQUES HABITATION Contrat collectif AXA XXXXXXXX - EXCLUSIVEMENT RESERVE AUX ETUDIANTS ADHESION N° : _____ Date d'édition de l'attestation (valant conditions particulières) : jj/mm/aaaa | |
| Nom et prénom de l'assuré : _____ Adresse du logement assuré : _____ Type de logement déclaré : _____ Date d'effet : _____ Date de terme (contrat sans tacite reconduction) : _____ Adresse Email : _____ Noms et prénoms des co-occupants : _____ | | Pour demander une modification de votre contrat : gestion@sud-courtaje.fr EN CAS DE CHANGEMENT D'ADRESSE : pendant les 30 jours suivant la date de changement déclarée, les garanties acquises seront maintenues pour les deux logements. Déclaration préalable impérative à Sud Courtaje et Conseil. Pour déclarer un sinistre par email : service.multirisques@assurancesaxa.fr Adresse postale : Gestion Sinistres IARD - Région Ile De France TSA 86500 - 93301 Cergy - Pontoise Cedex Prime encasée : XX.XX € (Carte bancaire Sud Courtaje ref XXXXX) | |

| | | | |
|--|--|---|--|
| | | ATTESTATION D'ASSURANCE MULTIRISQUES HABITATION Contrat collectif AXA XXXXXXXX - EXCLUSIVEMENT RESERVE AUX ETUDIANTS ADHESION N° : _____ Date d'édition de l'attestation (valant conditions particulières) : jj/mm/aaaa | |
| CONDITIONS DE GARANTIE : Le local assuré est à usage exclusif d'habitation principale, situé en France métropolitaine dans un bâtiment non classé par les Monuments Historiques, en bon état d'entretien et muni de moyens de fermeture suffisants, volés ou barreaux aux fenêtres accessibles, et portes charnières munies au moins d'une serrure. L'adhérent déclare être inscrit dans un établissement d'enseignement supérieur en France au jour de la souscription ou au plus tard dans les 90 jours qui suivent la souscription, n'avoir renoncé à aucun recours contre tout responsable ou garant et avoir reçu un exemplaire des CG AXA ref 150101N06. Les Conditions générales énoncent toutes les garanties proposées par l'Assureur. Seules sont acquises les garanties reprises dans l'attestation (dans le tableau "Evénements garantis"). L'attestation est envoyée uniquement par mail au format pdf. Aucune édition papier n'est expédiée. Pièces principales : les pièces d'habitation de plus de 6 m ² et de moins de 40 m ² , autres que les cuisines, entrées, sanitaires, salles de bains et couloirs. Les pièces de plus de 40 m ² sont comprises pour autant de pièces ou fractions de pièces de moins de 40 m ² . Exemple : 1 pièce de 50 m ² + 2 pièces. Mezzanine : leur surface sans additionner à celle de la pièce dans laquelle elles se trouvent. L'option 3 ne concerne que les logements sans cuisine ni salle d'eau à usage privatif. Les appartements et maisons individuelles > 74 m ² d'une superficie > à 200 m ² ne peuvent être garantis par cette police. Période d'habitation : maximum 90 jours par an (nombre de toutes les périodes d'occupation des locaux supérieures à 3 jours). Les caves et garages d'une superficie inférieure à 40 m ² dépendant du logement assuré sont garantis, à l'exclusion du vol du contenu, à condition qu'ils se situent dans un rayon de 500 m autour du logement assuré. Tout changement d'adresse ou de co-occupant devra préalablement être déclaré par établissement d'un avenant. Délai de déclaration de sinistre : 5 jours, sauf en matière de vol : 48 heures. Locations meublées : le mobilier appartenant au Propriétaire non occupant n'est pas garanti contre le vol. RC séjour voyage (uniquement pour les dommages résultant d'un incendie ou Déclat des eaux) : sont couvertes les conséquences pécuniaires dont l'assuré serait déclaré responsable au cours d'un séjour de moins de 3 mois dans un bâtiment d'habitation ou dans une chambre d'hôtel, vis-à-vis du propriétaire des locaux loués (dommages matériels causés à son immeuble et au mobilier des locaux que l'assuré occupe), ainsi que vis-à-vis des voisins et des tiers (dommages matériels et immatériels). TELETRAVAIL : les garanties couvrent, à l'exclusion des biens à usage professionnel et de la RC professionnelle, les risques liés au bien immobilier lors de l'activité de télétravail (sans réception de clientèle). PACK NOMADES (OPTION) : dans la limite par contrat de 1 400 € par an et 2 sinistres maximum par an (avec au maximum 1 remplacement en cas de vol). Profondeurs de réparation ou remplacement en cas de casse / oxydation : Téléphonie : 140 € TTC - Ordinateurs portables : 140 € TTC - Tablettes : 100 € TTC. Remplacement en cas de vol (vol à l'étranger, vol à la tire, vol à la sauvette) : 300 € maximum par appareil de téléphonie, 300 € maximum par ordinateur portable, Vélo(s) : 1% par mois d'ancienneté de l'appareil. Contrat à durée ferme (de la date d'effet à la date de terme), SANS TACITE RECONDUCTION. Le contrat ne pourra être renouvelé que par une nouvelle souscription à l'initiative de l'assuré. La demande de réalisation en cours de contrat ne peut intervenir que dans les trois mois suivant la date de déménagement et prend effet un mois après la réception du courrier. L'Assuré doit impérativement fournir une copie de l'état des lieux de sortie ou une attestation de fin de bail délivrée par le bailleur et informer préalablement d'éventuels co-occupants. Frais de fonctionnement du contrat : destinés à couvrir les frais facturés par les prestataires externes (commissions bancaires de paiement en ligne, coût de signature électronique) et ceux engendrés par certaines demandes spécifiques nécessitant une intervention supplémentaire du courtier gestionnaire. Frais de dossier perçus lors de la souscription (non remboursés en cas de réalisation ou d'annulation) : 4,50 € Frais d'envoi / changement d'adresse, changement de co-occupant : 5 € Frais de réalisation antivol : 10 € Frais de recouvrement en cas d'impayé : 10 € (en supplément du montant initial qui reste intégralement dû). Conditions générales : https://legalsud-courtaje.fr/mr/cg-mrh-aaa.pdf Notice d'information et d'aide à la souscription | | | |

| OPTION | TYPE DE LOGEMENT | Capacité vol | Capacité incendie | Soins d'urgence |
|--------|--|--------------|-------------------|---|
| 1 | Chambre / studio (sans cuisine séparée de la pièce principale) en cité Universitaire (CROUS UNIQUMENT) | 2 300,00 € | 2 300,00 € | Prime : XX € dont frais de dossier : XX € |
| 2 | Chambre / studio (sans cuisine séparée de la pièce principale) en cité Universitaire (CROUS UNIQUMENT) | 2 300,00 € | 2 300,00 € | Prime : XX € dont frais de dossier : XX € |
| 3 | Chambre / studio (sans cuisine séparée de la pièce principale) en cité Universitaire (CROUS UNIQUMENT) - L'option 3 ne concerne que les logements sans cuisine ni salle d'eau à usage privatif | 3 900,00 € | 3 900,00 € | Prime : XX € dont frais de dossier : XX € |
| 4 | Appartement (non maison individuelle) de type Studio ou T1 (1 seule pièce principale en plus des salles d'eau et cuisine) | 3 900,00 € | 3 900,00 € | Prime : XX € dont frais de dossier : XX € |
| 5 | Appartement (non maison individuelle) de type T2 (2 pièces principales en plus des salles d'eau et cuisine) | 5 400,00 € | 5 400,00 € | Prime : XX € dont frais de dossier : XX € |
| 6 | Appartement (non maison individuelle) de type T3 (3 pièces principales en plus des salles d'eau et cuisine) | 6 800,00 € | 6 800,00 € | Prime : XX € dont frais de dossier : XX € |
| 7 | Appartement de type T4 (4 pièces principales en plus des salles d'eau et cuisine) ou maison individuelle (hors T4) | 12 200,00 € | 12 200,00 € | Prime : XX € dont frais de dossier : XX € |

| GARANTIES COMPLEMENTAIRES OPTIONNELLES (seules les options cochées sont acquises) | | | | |
|---|--|--|--|---|
| MRH Ext. D | MRH Ext. D (majoration de 26,52 €) si cette option est souscrite, votre capital mobilier garanti est majoré de 3000 € | | | Prime : XX € dont frais de dossier : XX € |
| MRH ext FN | Mrs ext FN (majoration de 96,20 €) La garantie a pour objet de couvrir la réparation, le remplacement ou l'indemnisation des appareils numériques nomades âgés de moins de 3 ans suivants : TELEPHONE MOBILE (téléphones mobiles, smartphones, tablettes) et INFORMATIQUE (micro-ordinateurs portables, ultra portables, tablettes PC, tablettes tactiles, tablettes graphiques et netbooks) | | | Prime : XX € dont frais de dossier : XX € |

Ce contrat garantit les conséquences pécuniaires dont l'assuré peut être, en sa qualité de locataire ou propriétaire occupant, déclaré responsable à la suite d'un sinistre incendie, explosion ou dégât des eaux.
 L'assuré a déclaré lors de la souscription que le bail d'habitation prévoit, à compter de la date d'effet du contrat, une durée restante : _____ mois / _____ jours / _____ jours.
 Indivisibilité ou égale à 182 jours / Supérieure à 182 jours
 L'ASSUREMENT (Signature électronique par l'assuré ou signature manuscrite précédée de la mention "lu et approuvé") _____ le ____ / ____ / 202__

La présente attestation ne peut engager l'Assureur en dehors des limites prévues par les clauses et conditions du contrat auxquelles elle se réfère. Les pages 2 (conditions de garantie) et 3 (tableau de garanties) font partie intégrante de la présente attestation. Toute adjonction manuscrite est nulle.



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 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.
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Attestation page 3

Attestation page 4



ATTESTATION D'ASSURANCE MULTIRISQUES HABITATION
Contrat collectif AXA XXXXXXXX – EXCLUSIVEMENT RESERVE AUX ETUDIANTS
ADHESION N° :
Date d'édition de l'attestation (valant conditions particulières) : //mm/aaaa

TABLEAU DES GARANTIES

| EVENEMENTS GARANTIS | GARANTIES | MONTANTS à concurrence de |
|--|---|--|
| INCENDIE - ATTENTATS - EXPLOSIONS - FOUDRE - DOMMAGES ELECTRIQUES - CHUTE D'APPAREILS AERIENS - EVENEMENTS CLIMATIQUES - DEFENSE RECOURS - DEGATS DES EAUX - INTERVENTION DES SECOURS VOL / VANDALISME EN CAS DE VOL (sauf option 1) | Mobilier personnel et embellissements | Selon option (voir capitaux mobiliers) |
| | Bâtiments (y compris frais de démolition et déblaiement) | Valeur de reconstruction à neuf |
| | Responsabilité civile vis-à-vis du propriétaire (montant non indexé) | 20 000 000,00 € |
| | Responsabilité civile vis-à-vis des locataires, des voisins et des tiers : | 3 100 x l'indice |
| | Dont dommages immatériels limités à : | 300 x l'indice |
| | Frais de recherche des fuites (dégâts des eaux) | 5 x l'indice |
| | Détériorations immobilières y compris frais de clôture provisoire (en cas de vol et seulement pour les options garantissant le vol) | 6 860,00 € |
| | Frais consécutifs | 15 % de l'indemnité |
| | Perte de loyers | 1 an de loyer |
| | Responsabilité locative séjours voyages (montant non indexé) : | 20 000 000,00 € |
| BRIS DE GLACES | Vitre des fenêtres, portes et cloisons, miroirs et glaces étamées fixés ou accrochés aux murs | Valeur de remplacement |
| | Sauf vitraux et panneaux solaires : limite fixée à : | 15 x l'indice |
| RESPONSABILITE CIVILE VIE PRIVEE ET RESPONSABILITE CIVILE PROPRIETAIRE D'IMMEUBLE (pour le propriétaire occupant uniquement) | Tous dommages confondus (montant non indexé) : | 20 000 000,00 € |
| | Dont dommages matériels et immatériels : | Voir Conditions Générales |

FRANCHISE ABSOLUE : pour tout sinistre, à l'exception des dommages corporels en Responsabilité Civile, l'assuré conserve à sa charge une franchise toujours déduite égale à 61 €, Evénements climatiques : 228 €, Catastrophes naturelles : franchise légale.

Les options « Chambre / studio en cité universitaire » sont réservées aux logements gérés par le CROUS. Par définition, le studio ne bénéficie pas d'une cuisine séparée de la pièce principale, mais d'un simple coin cuisine aménagé dans la pièce principale. Si une cuisine séparée est présente, l'option 4 « Studio ou T1 » doit être retenue.

L'option 3 « chambre chez l'habitant ou foyer privé » ne concerne que les logements sans cuisine ni salle d'eau à usage privatif. La chambre doit se trouver soit chez un particulier (à son domicile), soit dans un foyer privé non géré par le Crous. Cette option ne doit pas être retenue si le locataire dispose d'un point d'eau ou de cuisson à usage privatif, ni dans le cas d'une colocation.

CO-LOCATION

- Si le logement est l'objet d'une colocation (1 seul bail avec plusieurs locataires désignés), l'option du contrat souscrit doit correspondre à l'ensemble du logement désigné dans le bail, et les co-occupants doivent être désignés sur le contrat.
- Si chaque co-occupant a un bail individuel, chacun devra souscrire un contrat en prenant en compte le nombre de pièces principales dont il a l'usage (pièces privatives telles que les chambres + pièces à usage commun (salle de séjour par exemple)).



Contrat collectif XXXXXXXX souscrit par l'intermédiaire de S2C (Bouparc Bât. D - 18, rue Jacques Réattu - 13009 Marseille - SARL de courtage d'assurances au capital de 7 622,45 € - 395 214 646 RCS Marseille - Code APE 6622 Z - Immatriculation ORIAS : 07 030 727) auprès d'AXA France IARD (313, Terrasses de l'Arche 92727 Nanterre Cedex - SA au capital de 214 799 030 - 722 057 460 RCS Nanterre - TVA Intracommunautaire n° FR 14 722 057 460 - Entreprise régie par le Code des Assurances).



ATTESTATION D'ASSURANCE MULTIRISQUES HABITATION
Contrat collectif AXA XXXXXXXX – EXCLUSIVEMENT RESERVE AUX ETUDIANTS
ADHESION N° :
Date d'édition de l'attestation (valant conditions particulières) : //mm/aaaa

ATTESTATION D'ASSURANCE RESPONSABILITE CIVILE VIE PRIVEE

Assureur : Axa France IARD, S.A. au capital de 214 799 030 €. 722 057 460 RCS Nanterre.
Siège social : 313, Terrasses de l'Arche – 92727 Nanterre Cedex. Entreprise régie par le Code des Assurances.

Nom et prénom de l'assuré : XXXXX Date de naissance : XXXXXX

Co-occupants désignés garantis :

« nom prénom » né(e) le « date de naissance »

Période de validité : du « date d'effet » au « date de terme »

La société S2C certifie que les assurés désignés ci-dessus bénéficient d'une garantie :

RESPONSABILITE CIVILE VIE PRIVEE (activités SCOLAIRES / UNIVERSITAIRES comprises)

La présente attestation ne peut engager l'Assureur en dehors des limites prévues par les clauses et conditions du contrat auxquelles elle se réfère (sont notamment exclus de cette garantie les stages en entreprises et toutes activités professionnelles).

Aucune garantie « Individuelle accident » ni « Protection juridique » n'est prévue dans ce contrat.



Contrat collectif XXXXXXXX souscrit par l'intermédiaire de S2C (Bouparc Bât. D - 18, rue Jacques Réattu - 13009 Marseille - SARL de courtage d'assurances au capital de 7 622,45 € - 395 214 646 RCS Marseille - Code APE 6622 Z - Immatriculation ORIAS : 07 030 727) auprès d'AXA France IARD (313, Terrasses de l'Arche 92727 Nanterre Cedex - SA au capital de 214 799 030 - 722 057 460 RCS Nanterre - TVA Intracommunautaire n° FR 14 722 057 460 - Entreprise régie par le Code des Assurances).



S2C – Sud Courtage & Conseil. Siège social : Bouparc Bât. D - 18, rue Jacques Réattu - 13009 Marseille

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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 UMGP Courtage.

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, ...
- Subscribers' lifestyle and hobbies data
- Subscriber health data

• Who can your data be transferred to?

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

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*La société S2C communiquera au prospect ou au client qui le demande la liste des sociétés d'assurances
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How long are your personal data kept ?

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 ?

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 ?

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 – 18, rue Jacques Réattu – Europarc Bât. D – 13009 Marseille.

REFERENCES OF THE CONTRACT

Collective Agreement subscribed:

- through S2C (Buroparc 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).

COMPLAINTS

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

The processing time is a maximum of 5 working days.

ADVICE BOOKLET

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 document IPID (DIPA)

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.

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