

ATTACHMENT 3 – SINGLE PRE-CONTRACTUAL FORM (MUP) FOR INSURANCE PRODUCT

The distributor is required to deliver/transmit this form to the policyholder before signing the insurance proposal or contract. The document may be provided in non-paper format if appropriate and if the policyholder consents (Art. 120-quater of the Private Insurance Code).

Section I - General information about the distributor in contact with the policyholder

The identification details and registration of the intermediary can be verified by consulting the Single Register of Intermediaries (RUI) on the IVASS website (www.ivass.it).

Intermediary Identification:

Paolo Affer, registered in the RUI – Section A – Registration No. A000074593 on 22-06-2007 as the person responsible for the insurance intermediation activity of Paffer Assicurazioni e Consulenze s.a.s., registered in the RUI – Section A – Registration No. A000184700 on 12-06-2007.

Legal address: Via Rubens 24, 20148 Milan

Operational address: Via Desenzano 6, 20146 Milan

Contact numbers: +390287072894

Email and PEC addresses: paffer@pec.paffer.it

Website: www.paffer.it www.aroundeasy.com

**The identification details and registration of the intermediary can be verified by consulting the RUI on the IVASS website.
Competent authority for insurance supervision: IVASS – Institute for Insurance Supervision.**

Section II - Information on the distribution model

The following lists are available at the distributor's premises:

In accordance with the above regulatory provision, it is noted that the intermediary has business relationships with the following companies (in case of collaborations A with A, indicate the principals of the issuer)

The intermediary, as an Agent, acts on behalf of the following insurance companies:

Nobis Assicurazioni Spa

Allianz Awp P&C s.a.

Axa Assistance-Inter Partner Assistance

Europ Assistance spa

Allianz spa

Section III – Information on potential conflict of interest situations

a. The intermediary does not hold a direct or indirect participation equal to or greater than 10% of the share capital or voting rights of insurance companies.

b. No insurance company or controlling company of an insurance company holds a direct or indirect participation equal to or greater than 10% of the share capital or voting rights of the brokerage company for which the intermediary operates.

Section IV – Information on distribution and consultancy activities

Regarding the proposed contract, it is declared that:

contracts are distributed without contractual obligations requiring the offering of exclusively the contracts of one or more insurance companies, and no consultancy is provided based on impartial and personal analysis.

The list of companies already mentioned in Section II with which business relationships exist is also available within the intermediary's premises. The policyholder may request the delivery or transmission of the list.

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Section V – Information on remuneration

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

The commission rates recognized by companies for RC Auto policies are as follows: **non-intermediated product**.

It is specified that the RC Auto commissions indicated above are recognized to our Agency in case of policies issued as an Agent. **(Non-intermediated product)**

Section VI – Information on premium payments

Premiums paid by the policyholder to the intermediary and amounts intended for compensation or payments due from companies, if regulated through the intermediary, constitute autonomous and separate assets from the intermediary's own assets. The accepted methods of premium payment are:

Bank, postal, or cashier's checks, marked as non-transferable, payable to or endorsed to the insurance company or the intermediary, explicitly in such capacity.

Bank transfer orders, other banking or postal payment methods, including electronic payment instruments, also online, with the beneficiary being one of the entities indicated in point 1 above.

Cash, exclusively for insurance contracts against damages in the motor vehicle liability branch and related accessory guarantees (if and insofar as they refer to the same vehicle insured for motor vehicle liability), as well as for contracts in other damage branches with a limit of seven hundred and fifty euros per year per contract.

Section VII – Information on policyholder protection tools

a. The distribution activity is guaranteed by a liability insurance contract covering damages caused to policyholders by negligence and professional errors of the intermediary or by negligence, professional errors, and infidelity of employees, collaborators, or persons for whose actions the intermediary is legally responsible.

b. The policyholder, while retaining the possibility of resorting to the Judicial Authority, has the right to submit a written complaint to the intermediary or the principal company, according to the methods indicated in the additional DIP for complaints submitted to the company. The policyholder has the option, if dissatisfied with the outcome of the complaint or in case of no response from the intermediary or the company within the legal deadline, to contact IVASS or Consob as indicated in the additional DIP.

c. The policyholder has the right to appeal to the Insurance Arbitrator, if he or she is not satisfied with the outcome of the complaint to the intermediary and/or the company or in the event of no response within the legal deadline, through the portal available on the latter's website (www.arbitroassicurativo.org), where it is possible to consult the additional eligibility requirements, information on how to submit the appeal and any other information useful or appeal to the different out-of-court dispute resolution system of the network FIN.NET which the intermediary adheres to or is subject pursuant to Article 2, paragraph 3 of the Decree of the Minister of Enterprise and Made in Italy of 6 November 2024, no. 215 use any other alternative dispute resolution systems provided for by the current legislation indicated in the additional DIP.

Section VIII – INFORMATION ON THE RIGHT TO BE FORGOTTEN IN ONCOLOGICAL DISEASE

The intermediary informs the policyholder that: a. he or she may exercise the right to be forgotten in oncological conditions provided for by Article 2 of Law No. 193 of December 7, 2023, specifying its contents and implementation methods, in accordance with Articles 56-bis and 56-ter of IVASS Regulation No. 40/2018, referring the additional DIP to read all relevant information; b. contractual clauses stipulated in conflict with the provisions of Article 2, paragraphs 1 to 5 of Law No. 193 of December 7, 2023, are null and void, without prejudice to the effectiveness and validity of the contract. Nullity operates only to the advantage of the policyholder or the insured and may be ascertained ex officio at any stage and level of the proceedings.

Milano,

Signature of the policyholder for receipt of this document

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