



INSURANCE ADVISORY AND MANAGEMENT AGREEMENT

Between

(Hereinafter referred to as «the Principal»)

And

Alto Groupe SA

Rte de la Gare 36

2012 Auvernier

(Hereinafter referred to as « the Broker»)

In accordance with Articles 394 and following of the Swiss Code of Obligations (CO), the principal entrusts the broker with:

- The exclusive management of its insurance portfolio, with the right of substitution

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The broker acts in accordance with the general conditions of the ACA (Association of Insurance Brokers) in force and assumes full responsibility for its mandate concerning managed insurance contracts, as well as for the handling and follow-up of claims. All correspondence and billing relating to the insurance portfolio and pension fund, including claims management, must be addressed to the broker.

This mandate is concluded with immediate effect for an indefinite period. It may be terminated by either party at any time, without notice.

The ACA general conditions in force, our remuneration conditions, the provisions regarding our duty of information under Article 45 of the Insurance Supervision Act (LSA), and our data protection policy are available on our website <https://altogroupe.ch> and form an integral part of this agreement (power of attorney).

Date:

Date:

Signature of the Principal:

Signature of the Broker:

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