ANNEX 3 – SINGLE PRE-CONTRACTUAL FORM (MUP) FOR INSURANCE PRODUCTS

In accordance with current legislation, the distributor is obliged to provide this Form to the policyholder prior to the signing of the application or insurance contract. The document may be provided in a non-paper format where appropriate in view of the method of distribution of the insurance product, subject to the policyholder's authorisation,

SECTION I

General information about the intermediary who is in contact with the policyholder

Surname and First Name	
RUI section number	
Date of registration	
Address	
Email	
In the capacity of	
ACTIVITIES CARRIED OUT ON BEHALF OF	
Company name	CFP Associati srl
RUI section number	B000701844
Date of registration	11/02/2022
Registered office and place of business	Registered office Via Boccaccio 15 Milan Operational headquarters Via Oldofredi 41 Milan
Telephone and fax	0291550498
Email	Email: info@cfp-associati.com PEC: cfpassociatisrl@legalmail.it

The intermediary's identification and registration details provided above can be verified by consulting the Single Register of Insurance Intermediaries (RUI) on the IVASS website: www.ivass.it - Competent Supervisory Authority: IVASS – Via del Quirinale 21 – 00187 Rome.

SECTION II

Information on the distribution model

a) The activities of Broker CFP Associati S.r.l. are carried out on behalf of the client

b) The contract is distributed:

☒The distribution of this contract **is not carried out** in horizontal collaboration with other intermediaries pursuant to Article 22 of Law 221/2012

☐ The distribution of this contract **is carried out** in horizontal collaboration with another intermediary pursuant to Article 22 of Law 221/2012; below is the information regarding the other intermediary:

Intermediary pursuant to Article 22 of Law 221/2012: ______________________________
Section____________ RUI number: ______________________
Role: ☐Issuer ☐Placer

SECTION III

Information regarding potential conflicts of interest

The person who comes into contact with the client and the Broker declare that:

- does not hold a direct or indirect stake equal to or exceeding 10% of the share capital or voting rights of an insurance undertaking.
- no insurance undertaking and no parent undertaking of an insurance undertaking holds a direct or indirect stake equal to or greater than 10% of the share capital or voting rights of the intermediary firm for which the intermediary operates.

SECTION IV

Information on distribution and advisory activities

With regard to the proposed contract, the broker CFP Associati srl declares that (tick ***the applicable option***):

a) ☐provides advice pursuant to Article 119-ter(3) of the Private Insurance Code, namely a personalised recommendation setting out the reasons why a particular contract is considered best suited to meet the policyholder’s requests and needs;

b) ☐provides advice based on an impartial and personal analysis in accordance with Article 119-ter(4) of the Private Insurance Code, in that it is based on the analysis of a sufficient number of insurance products available on the market to enable the broker to formulate a personalised recommendation in accordance with professional criteria regarding the product best suited to meet the client’s needs;

c) ☐proposes contracts without any contractual obligations requiring it to offer exclusively the contracts of one or more insurance companies and does not provide advice based on an impartial and personalised analysis.

The Policyholder is hereby informed that the list of companies with which CFP Associati srl has business relations is displayed on the premises of the intermediary; however, the Policyholder is entitled to request the handover or transmission of the list of companies and any other relevant information.

d)☐provides the information necessary to ensure compliance with the transparency rules set out in Article *119-bis*, paragraph 7 of the Private Insurance Code:
____
____

SECTION V

Information on remuneration

The remuneration for the intermediary's activities in connection with the distribution of this contract consists of:

☐a commission included in the insurance premium

☐a fee paid directly by the customer amounting to €__________

☐other types of remuneration, including financial benefits of any kind offered or received by virtue of the intermediation carried out;

☐a combination of the various types of remuneration listed above.

☐in the case of motor third-party liability policies, the amount of commission received based on the table (Annex A) specifying the recognised commission levels.

SECTION VI

Information on the payment of premiums

CFP Associati srl hereby informs you that:
a) Pursuant to Article 117(3-bis) of Legislative Decree 209/05, premiums paid by the policyholder to intermediaries and sums intended for claims settlements or payments due to insurers, if settled through the intermediary, constitute separate assets distinct from the intermediary's own assets
b) The permitted methods of premium payment are as follows:

1. bank, postal or crossed cheques, bearing a non-transferability clause, made out to or endorsed to the insurance company or to the intermediary, expressly in that capacity;
2. bank transfer orders, other means of bank or postal payment, including electronic payment instruments, including online forms, where the beneficiary is one of the parties referred to in point 1 above;
3. cash, exclusively for motor third-party liability insurance policies and related ancillary cover (provided they relate to the same vehicle insured for motor third-party liability) within the limits of current legislation, as well as for policies in other non-life insurance classes, subject to a limit of €750.00 per year for each policy.

c) the intermediary:

☐is authorised to collect payments in accordance with the agreement signed or ratified by the company, and that payment of premiums made to the intermediary or one of their associates constitutes full discharge of the obligation pursuant to Article 118 of the Private Insurance Code

☐is not authorised to collect premiums under the agreement signed or ratified by the company, and that the payment of premiums made to the intermediary or to one of their associates does not constitute discharge of liability under Article 118 of the Private Insurance Code

SECTION VII

Information on the policyholder's protection mechanisms

It is hereby declared that:

a) The distribution activity is covered by a civil liability insurance policy that covers damage caused by the Intermediary's negligence and professional errors or by the negligence, professional errors and dishonesty of employees, associates or persons for whose actions the Intermediary is liable under the law.
b) The policyholder and the insured, without prejudice to the right to bring the matter before the courts, are entitled to submit a written complaint to the Intermediary or the Insurer, specifying the procedures and contact details, including by reference to the supplementary DIP for complaints submitted to the Insurer, as well as the option for the policyholder, should they not be satisfied with the outcome of the complaint or in the absence of a response from the Intermediary or the Insurer within the limits of the law, to refer the matter to IVASS in accordance with the provisions of the supplementary DIPs.
c) The policyholder has the right to lodge an appeal with the Insurance Arbitrator, should they not be satisfied with the outcome of the complaint to the Intermediary and/or the Company or in the absence of a response within the statutory time limits, via the portal available on the Insurance Arbitrator's website (www.arbitroassicurativo.org), where it is possible to consult the further eligibility requirements, information on how to lodge an appeal and any other relevant documentation.
d) the policyholder may contact the Guarantee Fund for the activities of insurance and reinsurance brokers, established at Consap, Via Yser 14, 00198 Rome, telephone 06/85796538, email: fondobrokers@consap.it to claim compensation for financial loss caused to them by the exercise of the intermediation activity, which has not been compensated by the intermediary themselves or has not been covered by the policy referred to in point (a).

SECTION VIII

Information on the right to be forgotten in relation to cancer

CFP Associati s.r.l. hereby informs the policyholder that:
a) they have the right to invoke the right to be forgotten in relation to cancer, as provided for in Article 2 of Law No. 193 of 7 December 2023. This right, including its contents and the procedures for exercising it, is governed by Articles 56-bis and 56-ter of IVASS Regulation No. 40/2018. The policyholder is invited to consult the supplementary DIP, which contains all relevant information;
b) any contractual clauses entered into in contravention of the provisions of Article 2, paragraphs 1 to 5, of Law No. 193 of 7 December 2023 shall be null and void, without prejudice to the effectiveness

and validity of the contract. The nullity applies solely to the benefit of the policyholder or the insured, does not affect the overall validity of the contract, and may be raised ex officio at any stage of the proceedings.

CFP ASSOCIATI S.r.l.

FOR INFORMATION

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THE CONTRACTING PARTY

CFP Associati s.r.l.
Sede legale: Via G. Boccaccio, 15 20123 Milano (MI)
Sede operativa: Via E. Oldofredi, 41 20124 Milano (MI)
Codice Fiscale e Partita IVA: IT12144410961
Iscrizione RUI: B000701844
SDI: T9K4ZHO
e-mail: info@cfp-associati.com
pec: cfpassociatisrl@legalmail.it
Tel. + 39 02 91550498
cell: + 39 3932706785
www.cfp-associati.com

CFP Associati Insurance Broker

INFORMATION REGARDING THE CALCULATION OF COMMISSIONS PAID TO CFP FOR MOTOR VEHICLE LIABILITY INSURANCE POLICIES

Table prepared in accordance with the provisions of Article 131 of the Insurance Code and Article 9 of Implementing Regulation 23/2008 issued by ISVAP (now IVASS), which govern the transparency of premiums and the terms and conditions of compulsory motor and watercraft insurance contracts

ALIQUOTA PROVVIGIONALE MEDIA ESPRESSA IN PERCENTUALE RICONOSCIUTE AL BROKER DALLE IMPRESE DI ASSICURAZIONE/AGENZIE DI ASSICURAZIONE/BROKER						
	Settore di riferimento					
Impresa/Agenzia	AUTOVETTURE	AUTOCARRI AUTOBUS	MOTOVEICOLI	MACCHINE AGRICOLE	NATANTI	LIBRO MATRICOLA
ASSIFIN SNC DI TASSINARI	8%	6%	8%	8%	8%	
ITALNEXT SRL	9%	7%	9%	9%	9%	