

## **INSURANCE ADVISORY AND MANAGEMENT MANDATE**

Between (Referred to hereafter as "the principal")		
And	Alto Groupe SA Rte de la Gare 36 2012 Auvernier	
	(Referred to hereafter as "the broker")	
In accordance with Articles 394 and following of the Code of Obligations (CO), the principal entrusts the broker with:		
• Exc	clusive management of their insurance portfolio, with the r	ight of substitution
The broker acts in accordance with the general conditions of the ACA (Association des Courtiers en Assurances) that are in force and assumes full responsibility for the insurance contracts under management, as well as for the processing and follow-up of claims. All correspondence and invoices relating to the insurance and pension fund portfolio, including those relating to the handling of claims, 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 current ACA general terms and conditions, our own terms and conditions of remuneration, the provisions relating to our duty to provide information pursuant to Art. 45 of the Insurance Supervision Act (LSA), and our data protection regulations are available on our website https://altogroupe.ch and form an integral part of this agreement (representation).		
Date:		Date:
Signature	of the principal:	Signature of the broker: