



**Making insurance as simple as Frenchly possible**

**Here's how to get in touch:**

**Postal address:**

FAB INSURANCE

1432 route de Bayonne

40230, Benesse-Maremne

**Email and phone details:**

Std.: +33 (0)5 35 65 50 50

Email: [hello@fabfrenchinsurance.com](mailto:hello@fabfrenchinsurance.com)

# Introduction letter

*This is the "Document d'entrée en relation" as per the regulator's directive (ACPR).*

*Your broker is working according to the specifics of [article L.521-2 II b of the insurance code](#)*

## 1. Who is your broker?

FAB FRENCH INSURANCE ([fabfrenchinsurance.com](http://fabfrenchinsurance.com)) is a brand 100% operated and owned by the brokerage agency PEPITE COURTAGE – SAS/LTD with a capital of 5.890 euros, head office is located 1432 route de Bayonne, Benesse-Maremne (40230) and registered under the number 811 441 971 – also registered with the ORIAS ([www.orias.fr](http://www.orias.fr)) – legal database of officially registered brokers – under the category « Courtier d'assurance (COA) » (insurance broker) with the number 15003920 ; Under the authority of the insurance regulator the « [Autorité de Contrôle Prudentiel et de Résolution \(ACPR\)](#) » which is located at: 4 place de Budapest – CS 92459, 75436 Paris Cedex 09.

Your broker is working according to the specifics of [article L.521-2 II b of the insurance code](#): list of our providers available on request (get in touch through [hello@fabfrenchinsurance.com](mailto:hello@fabfrenchinsurance.com) or via postal mail) but the main providers are also listed further down this document.

We are level 1 advisors, which means that we provide advice in an honest, impartial, and professional manner.

Your broker has a public liability & professional indemnity insurance + financial security insurance through the insurance company CGPA (customer name: PEPITE COURTAGE).

## 2. Initial information prior to contract edition

Your broker is not limited to a single insurance company (we're not insurance agents) but the analysis is limited to a set of providers. PEPITE COURTAGE/FAB FRENCH INSURANCE highlight that more than 33% of last year's turnover was made with Allsure Global Insurance Solutions although they don't hold any share or decision power in our business as we're 100% independent. The providers we are working with at the time of the production of this document are:

ENTORIA	MALAKOFF	ADD VALUE	AXA	AIG
ALBINGIA	Abeille (AVIVA)	ALPTIS	NOVELIA	APIVIA
GSC / GAN	CARMINE	SADA	ASSUR TRAVEL	+ SIMPLE
ARCA	CFDP	CARENE	CEGEMA	NETVOX
April Entreprise	April Immobilier	April Marine	April Santé Prévoyance	April International
April Moto	April Partenaires	Le Finistère	SPVIE	METLIFE
SOLLY AZAR	GROUPAMA PJ	TETRIS	GENERALI	HELVETIA
LUXIOR / FFA	IZEHO	SWISSLIFE	Allianz	ZEPHIR
Mutuelle des motards	Europ Assistance	AREAS	Klésia	MMA / Covéa

Please be aware of the risk of double insurance, as overlapping coverage may lead to complications or unnecessary costs.

To provide you with the quoted policy(ies), your broker can be paid through:

	<b>Brokerage fees</b> , which are fees directly paid by you to the broker.
	<b>Commissions</b> , which are already included in the quoted premium
	<b>Other benefits</b> , which can be a commercial incentive or challenge and all kind of benefits we can get from insurance companies
X	<b>A combinaison of all 3 previous options.</b>

**If you want to file a complaint you can send it directly to:** PEPITE COURTAGE – Service Réclamation, 1432 route de Bayonne, 40230 Benesse-Maremne or via email: [reclamation@pepите-courtage.com](mailto:reclamation@pepите-courtage.com)

If we're unable to answer you within 10 days, we'll send you a written confirmation and guarantee a final response within 60 days. If we're unable to meet that timeframe, for whatever reason, we will inform you of the situation and will provide you with the updated delay.

If you are not satisfied with the response you can then forward the complaint to the **Médiateur de l'Assurance** either by postal mail: La Médiation de l'Assurance, Pole CSCA, TSA 50110 75441 Paris Cedex 09, or through email: [le.mediateur@mediation-assurance.org](mailto:le.mediateur@mediation-assurance.org). More on: [www.mediation-assurance.org](http://www.mediation-assurance.org)

The logo consists of the lowercase letters "fab." in a bold, black, sans-serif font, centered within a solid green rectangular background.

### 3. Data protection and GDPR compliance

Your broker is acting as an intermediary on the behalf of an insurance company and/or another company underwritten by an insurance company. In order to meet legal requirements but also to comply to the insurer's guidelines your broker needs to collect some data and/or documentation.

Your broker responsible for the collection and processing of your personal data. This data is requested as part of the mandate you entrust to us, in order to provide you with effective advice regarding your insurance needs, offer you insurance contracts suited to your situation, and manage our relationship on a daily basis.

It is retained until the applicable statutory limitation periods expire, starting from the date of termination of the mandate. In accordance with the principle of data minimization, we only request and process the data necessary for the above-mentioned purposes. For certain operations, such as statistical processing, electronic signature management, automation action tracking, data backup, email sending, security management and customer service, we may share your data with the providers we rely on to perform a set of operations and tasks on our behalf (you can find your Privacy Policy at <https://www.fabfrenchinsurance.com/privacy-policy/>).

Regarding the data we request from you or that you provide to us, you have the right to information, access, and portability, as well as the rights to rectification, erasure, restriction of processing, and objection. For any request to exercise these rights, or for any questions or complaints regarding your data, you may write to **dpo@pepите-courtage.com**. A response will be provided within a maximum period of one month. For any complaints to the **Commission Nationale Informatique et Libertés (CNIL)**, you may write to the following address: **CNIL 3, place de Fontenoy TSA 80715 75334 Paris cedex 07**. In accordance with EU Regulation 2016/679 of April 27, 2016, and in order to maintain an appropriate level of protection for your personal data, our firm has appointed **My DPO** as an external Data Protection Officer (DPO). You can contact our DPO by sending an email to the following address: **dpo@pepите-courtage.com**