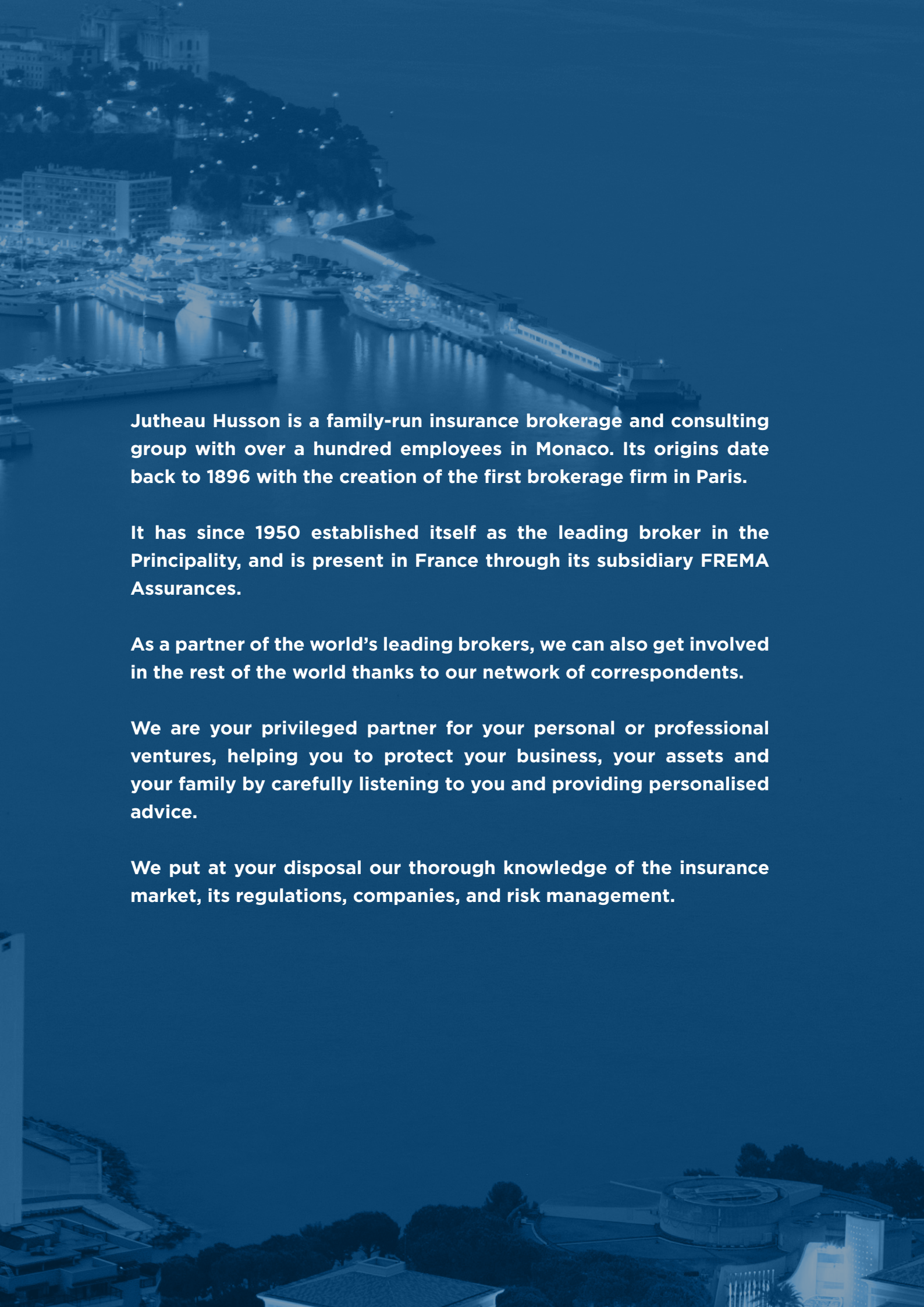


JUTHEAU HUSSON

INSURANCE ADVISOR & BROKER
SINCE 1950



An aerial night photograph of Monaco, showing the harbor with several large yachts and the city lights reflecting on the water. The background shows the city built into the hills.

Jutheau Husson is a family-run insurance brokerage and consulting group with over a hundred employees in Monaco. Its origins date back to 1896 with the creation of the first brokerage firm in Paris.

It has since 1950 established itself as the leading broker in the Principality, and is present in France through its subsidiary FREMA Assurances.

As a partner of the world's leading brokers, we can also get involved in the rest of the world thanks to our network of correspondents.

We are your privileged partner for your personal or professional ventures, helping you to protect your business, your assets and your family by carefully listening to you and providing personalised advice.

We put at your disposal our thorough knowledge of the insurance market, its regulations, companies, and risk management.

OUR BUSINESS, OUR OPERATIONS

As an insurance consultant and broker across five generations, we support you in all the changes in your professional and personal life by protecting your interests.

Our operations include:

- › Mapping and auditing your risks
- › Searching for the best cover and negotiating the most advantageous rates with insurers to build a tailor-made solution with you
- › Setting up your insurance policies according to the characteristics of your organisation and needs
- › Managing your claims and reimbursing you as quickly as possible with a fully dedicated department that assists you in examining your files, monitoring expert assessments, and negotiating with insurers



OUR VALUES

Our goal is to build strong, transparent and lasting relationships with our clients and employees by placing our values at the heart of everything we do.

Independence: in our capacity as a broker, we are your single and independent representative in the insurance market, defending your interests against insurance companies and third parties.

Commitment: to our employees, whom we support in their development by enhancing their skills, and to our clients, whom we support in all their endeavours by protecting their family and their assets.

Trust: the bedrock of a constructive exchange, trust cements our relationships, enabling us to provide you with long-term support.

Proximity: because nothing replaces human contact, we want to stay close to you by providing continuous support.

Technical sophistication: thanks to our thorough knowledge of the insurance market and its regulations, our teams of dedicated experts can advise you, defend you and assist you in settling your disputes in the event of a claim.





SOLUTIONS FOR COMPANIES, EMPLOYEES AND MANAGERS

Our Corporate Department assists large international companies, SMEs, and public and international organisations with all their risks.

We provide solutions in all areas of activity

- › Tertiary sector: banking, utilities, telecom, IT – offices
- › Construction and public works sector
- › Industrial sector: factories, agro-food industry, distribution
- › Hotels, hospitals, transport, private aviation, etc.

As a key player and partner of the largest companies, our power and influence in the insurance market increase the effectiveness of our involvement and bolster our negotiating ability.

OUR SPECIALIST SERVICES ARE ORGANISED BY TYPE OF RISK:

Property Damage and Business Interruption (fire, flood, machinery breakdown, etc.)

- › Professional multi-risk, industrial multi-risk, building multi-risk
- › Earthquake and terrorist attack
- › Motor fleets
- › Transported goods

Civil Liability

- › General liability
- › Operating liability
- › Professional liability
- › Director's liability
- › Legal protection

Special Risks

- › Cyber risk and fraud
- › Aviation
- › Exhibitions and artworks
- › Professional athletes, personal accident, events and cancellations
- › Kidnapping and ransom, key person

Construction

- › Activity policy: professional civil liability and construction industry decennial liability
- › Construction site policy:
 - All-risk construction insurance
 - In Monaco: wrap-up insurance
 - In France: dommages-ouvrage (construction defects insurance) and collective decennial liability insurance
 - Financial guarantee of completion

Our Personal Insurance department provides you with special expertise in group insurance for company employees in all sectors of activity:

Personal Group Insurance

- › Occupational accidents and diseases
- › Complementary healthcare costs
- › Provident insurance, work stoppage and death benefits
- › Supplementary pension
- › End-of-career benefits
- › Missions and repatriation

SOLUTIONS FOR INDIVIDUALS

Our Personal Insurance department offers solutions for all life risks for you and your family.

Life events differ from one person to another and your insurance needs are specific. Each of your requests requires an in-depth study. After assessing all your assets and risk exposure, our account managers select the best insurance solutions with specially negotiated terms and coverage.

INSURANCE FOR YOUR ASSETS

- › Multi-risk home insurance: main home, secondary home, rental property, etc.
- › Car insurance and all types of vehicles: 2-wheelers, 4-wheelers, utility vehicles, etc.

INSURANCE FOR YOUR FAMILY

- › Supplementary health insurance
- › 1st euro health insurance for those who have no social coverage
- › Individual provident fund, death benefit and income maintenance
- › Supplementary pension
- › Assistance and repatriation for your stays abroad
- › Loan insurance
- › Civil liability and legal protection

INSURANCE FOR EXCEPTIONAL ASSETS

For your most precious assets, our **Jutheau Husson Private Insurance** department offers you a tailor-made insurance.

As owners of outstanding assets and exceptional property, your needs require special attention.

Jutheau Husson Private Insurance guarantees you a personalised relationship, based on confidentiality and discretion. An account manager assesses your property and risks and sets up appropriate cover:

- › Prestigious or residences with character, castles and private mansions
- › Exclusive and collectible vehicles
- › Private planes, jets or helicopters
- › Fine art
- › Jewellery and valuables
- › Private events

Specifically designed with Lloyd's, Valuables by JH guarantees all your valuables and collectibles in a single contract.

LLOYD'S Coverholder

Coverholder acting on behalf of Lloyd's Europe (Lloyd's Insurance Company S.A.), a subsidiary of Lloyd's and authorised by the National Bank of Belgium.



YACHTS AND THE YACHTING INDUSTRY

For these types of risks, our specialist **Jutheau Husson Yachting** subsidiary offers insurance solutions to owners of yachts, superyachts, competition yachts or classic yachts, to crews and to professionals in the yachting industry.

- › **Yacht:** Multi-risk coverage and Hull and Machinery coverage
- › **Sailor:** Social and health protection for crew members
- › **Shipowner:** Civil liability for vessel operations
- › **Yachting professionals:** Professional indemnity

A DEDICATED CLAIMS MANAGEMENT DEPARTMENT

In order to offer you the best possible support in managing your claims, Jutheau Husson has a dedicated department with 25 employees who will ensure that you are fully taken care of.

Our team, specialised by branch, provides you with advice, expertise and assistance at each stage of the examination of your files:

› At the time of the declaration, we validate the correct coverage of the claim in the clauses of your policy

› We assist you in defending your interests against insurance companies and in arranging and monitoring expert appraisals

› Thanks to our negotiating power in the market, we strive to ensure that you get paid out as quickly as possible

In the case of claims that require complex discussions, or where the insurer appears to refuse unreasonably to pay out your compensation, we have set up a network of partner law firms, all specialists in insurance law, which we can quickly call on to assist us in defending your rights. This service is fully covered by Jutheau Husson.

OUR 100% DIGITAL OFFER

Your Client Area: a new tool developed for our clients

- › A simple and intuitive tool that meets your new needs and uses
- › Real-time exchanges that optimise processing times
- › Maximum security and protection of your access, data and exchanges

Are you a company?

Your Client Area simplifies the work of your HR teams. They can:

- › Consult and manage the members of the affiliated staff
- › Declare their payroll and workforce
- › Consult their policies and related useful documents
- › Consult and monitor your contributions
- › Declare and monitor your claims: the electronic signature allows you to send your Workplace Accident and Occupational Disease (AT/MP) declaration directly to the Public Safety
- › Send any type of request

The Jutheau Husson Mobile App makes it easy for your employees to:

- › Consult their reimbursements
- › Send their invoices (photo, pdf, etc.)
- › Request a quote, hospital treatment
- › View their account, policy and user guide
- › Access to their third-party payment card for France and Monaco
- › Send any type of request

Are you an individual?

The Jutheau Husson Mobile App allows you to easily monitor and manage your complementary health insurance: No more paper to send by mail, no more travel: everything is available online.

- › Simple: handle all your formalities from your smartphone or tablet
- › Accessible: anytime, anywhere
- › Economical: thanks to direct exchanges in real time
- › Safe and Secure: your access and data are protected by a confidential code

Download the free Jutheau Husson app available from the App Store and Google Play





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