



# **PRE-CONTRACTUAL INFORMATION**

## Legal Notice

The websites <https://vti.travel/> and <https://visa-travel-insurance.com/> are edited by: INSURTE – Headquartered at 5 Ter Rue du Magasin à Poudre 14000 Caen (France), A sole-trader limited liability company with a capital of EUR 10,000 registered with the Caen (France) Register of Business and Companies under number 523 065 860.

Insurance Broker registered with ORIAS under number 10 056 187 <https://www.orias.fr/>

INSURTE respects within the meaning of ORIAS the obligations of good repute, professional capacity, and has a financial guarantee and professional liability insurance.

Insurte is subject to the control of the French Prudential and Resolution Supervisory Authority (ACPR), located at 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09 (France) <https://acpr.banque-france.fr/en>

Director of the publication of this website: Mr Stéphane JERSOL, CEO of INSURTE

This website is hosted by SAS OVH – 2 rue Kellermann, BP 80157, 59100 Roubaix <https://www.ovh.com/>

Webmaster contact email for any request: [contact@insurte.com](mailto:contact@insurte.com)

INSURTE, Visa Travel Insurance, vti.travel, and VTI are trademarks of Insuré.

## Terms Of Service

The services offered by INSURTE are subject to the general conditions of use listed below.

Access to and use of the site means that you accept its terms without reservation. Your agreement on its content results from this consultation without you having to affix your handwritten signature on any document.

If you have any further questions, please do not hesitate to contact us: [contact@vti.travel](mailto:contact@vti.travel)  
The use of the site is free. The costs of accessing and using the telecommunications network are, however, borne by the User according to the terms and conditions set by their access providers and telecommunications operators.

**With regard to transactions undertaken on websites hosted in France, the virtual space constituted by the web pages of the sites is deemed to be located in France and the subscriptions made there are therefore located in France.**

INSURTE offers an online panel of travel insurance all compliant especially with Schengen visa requirements “Regulation (EC) No 810/2009 of the European Parliament and of the

Council of 13 July 2009"

<https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32009R0810>

INSURTE bases its proposals on a sufficient analysis of the products offered on the market, allowing Customers a choice most suited to their needs.

The entire purchasing process is online, including your consent. You will not receive a paper version. You must have a valid email and valid payment method with an account sufficiently funded for payment. You certify that you are legally capable of contracting.

INSURTE has no financial ties or any exclusive relationship with an insurance company.

INSURTE works mainly with 3 Insurers:

### **ALLIANZ Travel**

AWP P&C SA with capital of EUR 17,287,285 – 519 490 080 RCS Bobigny (France), Headquartered: 7 rue Dora Maar 93400 Saint-Ouen (France) – Governed by the French Insurance Code.

Subject to the control of the French Prudential and Resolution Supervisory Authority (ACPR), located at 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, (France).

### **AXA Assistance**

INTER PARTNER Assistance

A Belgian-law limited company with a capital of EUR 11,702,613 Euros, a non-life insurance company licensed by the National Bank of Belgium (0487),

The registered office is located at 166 Avenue Louise – 1050 Ixelles – Brussels-Capital (Belgium),

Considered through its French branch governed by the French Insurance Code, registered with the Register of Business and Companies of Nanterre (France) under number 316 136 500, located at 6 rue André Gide – 92320 Chatillon (France), a company acting under the brand name AXA Assistance.

Inter Partner Assistance, as a Belgian-law insurance company, is subject to the prudential supervision of the National Bank of Belgium, located at Boulevard de Berlaimont 14 – 1000 Brussels (Belgium) – VAT BE 0203.201.340 – RPM Brussels ([www.bnb.be](http://www.bnb.be)). The French branch of INTER PARTNER Assistance is subject to the control of the French Prudential and Resolution Supervisory Authority (ACPR), located at 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09 (France).

### **EUROP Assistance**

EUROP ASSISTANCE S.A., a French limited company governed by the French Insurance Code, headquartered at 1, promenade de la Bonnette, 92230 Gennevilliers, France, with a share capital of EUR 46 926 941 registered at the register of trade and companies of Nanterre under the number 451 366 405. EUROP ASSISTANCE S.A. is regulated by the French supervision authority (ACPR), 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France.

Underwriting this insurance Policy through its Irish branch EUROP ASSISTANCE S.A. IRISH BRANCH, whose principal place of business is Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland, and registered with the Irish Companies Registration Office under number 907089. The Irish branch operates in accordance with the Code of Conduct for Insurance Undertakings (code of ethics for insurance companies) released by the Central Bank of Ireland, it is Registered in the Republic of Ireland under number 907089 and is acting as Insurer under the freedom of services regime.

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The 3 insurers are presented in quality of the 3 leaders in medical assistance in the world related to the turnover and/or files processed per year.

The 3 insurers are not the only ones to offer travel insurance and in no case does this represent a form of exhaustiveness.

INSURTE is remunerated by an included commission in the insurance premium when the contract is concluded:

- INSURTE received a commission over the last financial year from AXA Assistance (INTER PARTNER Assistance), which represents more than 33% of our turnover.
- This in no way guides the presentation of options.

INSURTE can work with introducers who have remuneration for this introduction.

INSURTE is a distributor of insurance contracts and offers its prospects and/or customers to subscribe to them.

To present the different available options INSURTE needs personal information about the prospect travelers (for more information on the protection of personal data and cookies, please go to the Privacy Policy and Cookies Policy sections).

The options available depend on different criteria (age, country of departure, nationality, country of arrival, etc.).

You agree to answer all questions completely and accurately and not to impersonate another person.

Any non-disclosure or misrepresentation concerning the elements of risk known to the Policyholder exposes her/him to the penalties provided by the French Insurance Code, namely: reduction of indemnities or nullity of the Subscription to the Policy (Articles L. 113-8 and L.113-9 of the French Insurance Code). Any non-disclosure or misrepresentation concerning the elements of the claim known to the Policyholder, exposes her/him, in case of bad faith, to the following sanction: nullity of the Subscription to the Policy, with paid premiums, then remaining the property of the insurer.

Insurte is not responsible for errors, omissions, inaccuracies that may be made in the information provided by the User. Insurte reserves the right to request any supporting

documents relating to these elements and possibly to suspend the service for the time necessary to provide these supporting documents.

The presentation of the results among available options is in the function of the price from least expensive to most expensive.

Only part of the guarantees and information are presented for simplicity of understanding. The Guarantees and information presented are among the most important.

If the Guarantees are crossed it means that they are not integrated.

You can have messages like the best sales, low prices, etc. They are present for information on concrete data.

In the Results you can download for each insurer and options the Pre-contractual information notice, the IPID and Terms & Conditions for obtaining all information before your choice:

- Pre-contractual information notice
- ALLIANZ Travel
  - Serenity: [IPID and Terms & Conditions](#)
- AXA Assistance
  - Silver: [IPID and Terms & Conditions](#)
  - Gold: [IPID and Terms & Conditions](#)
  - Platinum: [IPID and Terms & Conditions](#)
- EUROP Assistance
  - Essential: [IPID and Terms & Conditions](#)
  - Essential Plus: [IPID and Terms & Conditions](#)

The price is important but not only. Please select the plan that suits you and your travel needs and specifics.

The information provided by INSURTE is for information only and does not exempt the User from the further and personalized analysis.

Our one trip options prices are per day and per traveler with a minimum of 7 days:

- ALLIANZ Travel
  - Serenity: €7/day/traveler

- AXA Assistance
  - Silver: €4,25/day/traveler
  - Gold: €6,35/day/traveler
  
- EUROP Assistance
  - Essential: €3/day/traveler
  - Essential Plus: €5/day/traveler

Our multi-trips (max 120 days per trip) option price is per year and per traveler:

- AXA Assistance
  - Platinum: €350/year/traveler

Platinum option is offered with or without automatic annual renewal.

The modification of the premiums is the sole decision of the Broker.

All prices, payments, and reimbursements within the framework of the subscription or a claim are always in euros based on the exchange rate in force on that date. Any exchange-related costs and bank charges will remain at the expense of the Insured.

In case of payment refusal, we can try to collect the payment several times.

All options are not available for all travelers.

You can insure a maximum of 10 beneficiaries in a single contract.

When processing your contract, you must accept this declaration:

**You have declared that you have read, prior to any agreement, the pre-contractual information notice, the insurance product information document (IPID), and the Terms & Conditions. You agree that the entire purchasing process is online, including your consent and that you will not receive a paper version. You have recognized that the guarantees, as described in the Terms & Conditions, constitute a solution adapted to your needs and requirements. You have thus agreed to take out the Visa travel Insurance Contract and to authorize the processing of your personal data.**

It has the same value between the parties as a handwritten signature.

The computerized registers are kept in computer systems as proof of communications between the parties.

To buy and pay you must be of legal age and legally capable of contracting.

A third party can purchase or pay.

Payments are powered by Stripe for bank cards and wallets:

- Visa
- Mastercard
- American Express
- JCB
- Discover
- Diners Club
- Apple Pay
- Google Pay
- Alipay

If your payment does not work, please contact your bank and retry your purchase on the site.

In case of effective payment you receive your contract, the pre-contractual notice, the IPID, the Terms & Conditions, and the Receipt:

- For one trip options: On the confirmation page and by email
- For multi-trips option: By email

If you don't receive it please check your spams.

For any questions, you can contact us by email at [contact@vti.travel](mailto:contact@vti.travel) or by the forms on the site or by chat.

If our agents are offline on the chat, you can send us a ticket and receive the response later.

The site is available in different languages but potentially not all the processes and documents.

We use a professional translation, but some slight differences may appear between languages.

INSURTE cannot assert or guarantee that the information available on its website is exhaustive.

You are informed that despite all the care and diligence, the information and the results are likely to contain errors or approximations.

We present the opinions of some of our customers on the site by choosing different situations to inform and maintain anonymity.

Procedure in case of disputes:

If you are not satisfied with our services, you can contact in the first step our customer service at the following address: [contact@vti.travel](mailto:contact@vti.travel)

If you don't have the result/response needed you can make a complaint against our service:

- By email to us at [reclamation@vti.travel](mailto:reclamation@vti.travel)
- By post to us: INSURTE – Claims Department – 5 Ter Rue du magasin à Poudre – 14000 CAEN – France

We will send you an acknowledgment of receipt of your complaint within 10 days from the date of receipt of your correspondence by our services.

Your request will be processed as soon as possible, and in any case within a maximum of 2 months from the date of receipt of your request by our services.

If your complaint is not directly related to our services (concerning a claim for example), we invite you to contact our Insurers directly by following the indications contained on its Terms & Conditions:

- ALLIANZ Travel
  - Serenity: [Terms & Conditions](#)
- AXA Assistance
  - Silver: [Terms & Conditions](#)
  - Gold: [Terms & Conditions](#)
  - Platinum: [Terms & Conditions](#)
- EUROP Assistance
  - Essential: [Terms & Conditions](#)
  - Essential Plus: [Terms & Conditions](#)

INSURTE does not intervene in the management or settlement of disputes between you and the Insurer.

If you are not satisfied with the processing of your request by INSURTE you can also make a complaint on the European online dispute resolution platform available at the following address: <https://ec.europa.eu/consumers/odr/>

You can also contact the French Prudential and Resolution Supervisory Authority (ACPR), located at 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09 (France) which is the French supervisory body for insurance <https://acpr.banque-france.fr/en>



You can have a right of renunciation. All the provisions relating to the right of renunciation are present in the Terms and Conditions:

- ALLIANZ Travel
  - Serenity: [Terms & Conditions](#)
- AXA Assistance
  - Silver: [Terms & Conditions](#)
  - Gold: [Terms & Conditions](#)
  - Platinum: [Terms & Conditions](#)
- EUROP Assistance
  - Essential: [Terms & Conditions](#)
  - Essential Plus: [Terms & Conditions](#)

In case of visa refusal, you have 14 days from the official notification to request your cancellation and refund by email (please attach the official proof of refusal from the Consulate/Embassy): [contact@vti.travel](mailto:contact@vti.travel)

In all cases of medical incident, your Insurer must be informed in advance by telephone 24/7 and have given its express agreement for any request of assistance (check your contract to have the name of your Insurer):

- ALLIANZ Travel: + 33 1 42 99 02 02
- AXA Assistance : + 33 1 55 92 19 05
- EUROP Assistance: +33 1 86 99 56 28

Consulates and embassies can check the validity of INSURTE travel insurance using the forms on the website or by email: [contact@vti.travel](mailto:contact@vti.travel)

The Frequently Asked Questions (FAQ) page is informative and not exhaustive. It does not replace:

- [Legal Notice](#)
- [Terms of Service](#)
- [Privacy Policy](#)
- [Cookies Policy](#)
- Pre-contractual information notice
- ALLIANZ Travel
  - Serenity: [IPID and Terms & Conditions](#)
- AXA Assistance
  - Silver: [IPID and Terms & Conditions](#)

- Gold: [IPID and Terms & Conditions](#)
- Platinum: [IPID and Terms & Conditions](#)
- EUROP Assistance
  - Essential: [IPID and Terms & Conditions](#)
  - Essential Plus: [IPID and Terms & Conditions](#)

Please check the answer to your questions by different searches on different media and websites.

The About Us page present quickly INSURTE and we are talking about:

- The visa travel insurance specialist in the world because of our knowledge, our visa travel insurance dedicate solution with the presence of the 3 leaders in medical assistance in the world is unique
- 10 years of experience because INSURTE was created in 2010
- 5 continents because our solutions are available for travelers from the 5 continents
- protect tens of thousands of travelers because it's the reality since our creation
- we have been working with the different insurers since different durations
- the 3 insurers are presented in quality of the 3 leaders in medical assistance in the world related to the turnover and/or files processed per year
- the dream team is made up INSURTE's, the Insurers and all Partners
- 365 trees planted per year because we began in 2020 this operation with Reforestation <https://www.reforestaction.com/en>

We reserve the right to modify, at our sole discretion and without notice, the Terms of Services and all the sites. In this case, the new version will be published on the website. After entry into force of the modifications, a renewed use of the site will confirm that you accept these new conditions.

INSURTE reserves the right to make changes to the site, in particular by providing new functionalities or by modifying and / or deleting functionalities to date offered to the User from the site.

We strive to allow 24/7 access to the site, except in cases of force majeure, an event beyond our control, breakdowns, and maintenance interventions necessary for the proper functioning of the site and services.

INSURTE cannot guarantee the availability of the site and services or performance in terms of response time or quality.

INSURTE may interrupt the site or part of the services at any time without notice, all without the right to compensation.

No technical assistance is planned for the user.

INSURTE cannot be held liable in the event of the impossibility of access to the site and/or services.

Any fraudulent access to the site is prohibited and penalized.

The User agrees to take all appropriate measures to protect his own data and / or software from contamination by possible viruses on the Internet network.

Watch out for phishing! Phishing is a scam consisting of usurping the identity of a trustworthy third party in order to obtain confidential data, in particular banking data, in order to make fraudulent use of it. In case of doubt or questions, contact INSURTE: [contact@vti.travel](mailto:contact@vti.travel)

### **Conflict of Interest**

INSURTE pays special attention to avoid conflicts of interest.

### **Site Ownership**

All of the elements making up the site are either the property of INSURTE or the property of third parties who have given their consent to reproduction.

The reproduction, total or partial of this site, by any process whatsoever, and/or of the elements appearing there, without the express prior authorization of INSURTE is prohibited.

Any hypertext link referring to the site is strictly prohibited (using the “framing” or “in-line linking” technique too).

### **Prevailing Language & Notices**

Any formal proceeding and legal action have to take place in writing and in French.

### **Governing law and court**

This website is governed by the laws of the Republic of France. French Courts have exclusive jurisdiction to settle any dispute relating to or in connection with this website, regardless of where the user lives and/or where they connect to the Internet.

## **Privacy Policy**

The purpose of this privacy policy is to help you understand how we collect, use, protect your personal data, and your rights in relation.

INSURTE is responsible for processing personal data concerning you, collected via our websites.

INSURTE, undertake to ensure that your personal data is processed in accordance with European and French regulations when applicable to them, in particular Law No. 78-17 of

January 6, 1978 as amended, and the General Data Protection Regulation 2016/679 “GDPR” of the European Parliament and of the Council of 27 April 2016.

By providing your personal data to the websites <https://vti.travel/> and <https://visa-travel-insurance.com/>, you consent to their use as described below.

When you provide us with the personal data of third parties, you confirm that you have previously obtained their consent.

We do not collect or process personal information unnecessarily and we do not solicit or receive information from children.

INSURTE is an insurance broker and offers an online panel of travel insurance. The entire purchasing process is online, including consent.

INSURTE may collect, process, check, and store personal information during:

- Insurance quote Form
- Insurance contract Form
- Other Forms
- Navigation
- Use Service
- Personal space (creation, modification, etc.)
- Customer service (Live Chat, telephone, text message, email, etc.)
- All exchanges (claims, disputes, etc.)
- Etc.

The majority of the personal data that we process comes from the data entered by the user when requesting a quote and contract.

## **WHAT DO WE DO WITH YOUR INFORMATION?**

The data collected have different purposes:

- Obtain quotes
- Subscribe to contract
- Pre-contractual and contractual obligations
- Comply with certain legal obligations (Anti-money laundering, counter-terrorist financing, etc.)
- Manage your Contract (send you notifications, reminders, renewal, etc.)
- Answer to you (questions, claims, disputes, etc.)
- Personalize your experience
- Send you and remind your free additional services
- Creation and management of your personal space
- Analyze and optimize our services
- Check the quality of our services
- Formation

- Send you our communications (newsletter, etc.) and advertising
- Send you communications and advertising of our Partners
- Marketing actions (retargeting, etc.)
- Perform statistics and reporting for us and our Partners
- Etc.

Below are the main personal data collected when you fill out one of our forms:

- Country of Departure
- First travel Country
- Date of departure
- Return date
- Age
- Other travel Countries
- Plan
- First Name (all Travelers)
- Last Name (all Travelers)
- City (Address)
- Country (Address)
- Date of Birth (all Travelers)
- Nationality (all Travelers)
- Passport Number (all Travelers)
- Phone number
- Email
- Alternate Email
- Administrative Code
- Number of Travelers
- Cardholder First Name
- Cardholder Last Name
- Bank Card Secured Numbers
- Bank Card Expiration date
- Wallets Secured Numbers
- Wallets Expiration date
- Subject
- Message
- Login
- Password
- Embassy/Consulate Nationality and country
- Visa Travel Insurance contract Number
- Policyholder Name
- IP address of the computer
- Browser
- Etc.

We collect data from your use of the websites and our services, based on your actions.

INSURTE collects some of this data using cookies, pixels, etc. on our websites.

We use Google Analytics the navigation data analysis service provided by Google Inc. to understand the use that internet users make of our site.

This allows us, in particular, to provide you with a service tailored to your needs and to improve the quality of our Services.

When you take out your travel insurance on our website, your personal information is sent to your insurer. In this case and for your possible claims or contacts with this insurer, its confidentiality policy is applicable. Please refer to its terms and conditions below:

- ALLIANZ Travel
  - Serenity: [Terms & Conditions](#)
- AXA Assistance
  - Silver: [Terms & Conditions](#)
  - Gold: [Terms & Conditions](#)
  - Platinum: [Terms & Conditions](#)
- EUROP Assistance
  - Essential: [Terms & Conditions](#)
  - Essential Plus: [Terms & Conditions](#)

INSURTE may be required to work with subcontractors who may process personal information on our behalf (for example IT providers). The subcontractors are contractually subject to the same confidentiality and security obligations.

The data collected may be communicated to other entities, for example:

- Mediator
- Competent authority following a complaint
- Competent authority within the framework of a legal obligation
- In case of reorganization or sale of INSURTE (in this case you agree that all your personal data held by our company will be transferred to the now competent organization)
- Consulates and Embassies in case of verification of the validity of insurance purchased on our site
- Etc.

INSURTE may receive your personal information from one of his Partners/Introducers if you ask this one to be linked/contacted by us.

Our Partners/Introducers have their own privacy policy and can too use cookies, pixels, trackers, retargeting, etc. We encourage you to carefully read their privacy policies.

Our Introducers do not receive back personally identifiable information for monitoring our Partnership.

If you agree to receive commercial information from one of our Partners and his Partners, you may find yourself in contact with us.

We may use e-mailing, telephone campaigns, text messages, marketing direct, retargeting, and other actions/advertising in accordance with the laws.

When processing your contract, if you accept this declaration, your personal data may be transferred and you may receive commercial communications from us and our partners:

**I accept that Insurte and its partners use my personal data to send me, especially by email, information on their products and services.**

If you refuse INSURTE will still be able to communicate with you as part of your Insurance.

You can modify or withdraw your consent at any time by email: [dpo@insurte.com](mailto:dpo@insurte.com)

If you no longer wish to receive our communications or Partners communications, you can:

- Click on the unsubscribe link at the bottom of the emails, etc.
- Send a STOP message in case of SMS
- Write to us at [dpo@insurte.com](mailto:dpo@insurte.com)

In accordance with articles 12 to 23 of the general regulation (EU) on data protection n° 2016/679 of April 27, 2016 and the modified Data Protection Act n° 78-17 of January 6, 1978, you benefit in particular from a right of access, rectification, erasure and the right to file a complaint with the French Data Protection Authority (CNIL) for the data concerning you.

What are your rights?:

- Be informed of how your data is processed
- Access your Data
- Correct or update Data that is incorrect
- Delete the Data if applicable
- Restrict the processing of Data if applicable
- Data Portability (request a printable copy of the Data you have provided)
- Object to the Processing of your Data, in particular in cases where your Data is used for commercial prospecting purposes
- Not be subject to a decision based exclusively on automated processing

For use your rights, you can contact the data protection officer of INSURTE: [dpo@insurte.com](mailto:dpo@insurte.com)

For information, we can have an internal or external data protection officer.

To this end, we ensure that the personnel in charge of data protection is trained and able to recognize and respond to a request for the exercise of Customers and Users rights.

To exercise your rights of access and rectification, you must be able to prove your identity.

We will send you an acknowledgment of receipt of your request within 10 days from the date of receipt of your correspondence by our services.

Your request will be processed as soon as possible, and in any case within a maximum of 1 month from the date of receipt of your request by our services.

If you don't have the result/response needed you can make a complaint against our service:

- By email to us at [reclamation@vti.travel](mailto:reclamation@vti.travel)
- By post to us: INSURTE – Claims Department – 5 Ter Rue du magasin à Poudre – 14000 CAEN – France

We will send you an acknowledgment of receipt of your complaint within 10 days from the date of receipt of your correspondence by our services.

Your request will be processed as soon as possible, and in any case within a maximum of 2 months from the date of receipt of your request by our services.

If you are not satisfied with the processing of your request by INSURTE you can also make a complaint with the French Data Protection Authority (CNIL): <https://www.cnil.fr/en/plaintes>

In accordance with law 2014-344 of March 17, 2014 relating to the consumption, you also have the right to object to door-to-door marketing by subscribing free of charge on the Bloctel opposition list: <https://conso.bloctel.fr/>

### **Data Retention**

INSURTE undertakes to store your personal data for a period not exceeding that necessary for the purposes for which they are processed and the legal provisions. This can vary especially for renewable contracts.

### **Security Measures**

We are constantly working to protect your data from unauthorized access or unauthorized modification, disclosure, or destruction of the information we hold.



We use various data security measures to guarantee the confidentiality and integrity of your personal information (and require our hosting partners to use the same standard of care):

- SSL encryption
- Information collection, storage, and processing practices, including physical security measures, to prevent unauthorized access to systems
- Limitation of access to personal information to employees, subcontractors, etc. who need to know this information to process it and who are subject to strict contractual confidentiality obligations
- Etc.

Unfortunately, despite our best effort to protect personal information, the transmission of information via the internet is not completely secure.

Warning: Keep your Account secure. Don't reply to any email, live chat, telephone, text message, etc., that asks for your personal information.

### **Data Transfer Outside the EEA**

You are expressly informed that your personal data may be transferred to companies located in countries outside the European Union, for the processing and for the purposes described in this personal data protection policy. The transfer of personal data is carried out in compliance with the applicable regulatory provisions.

Prior to the transfer, and in accordance with the Applicable Regulations, INSURTE implements the procedures required to obtain the guarantees necessary for securing such transfers, in countries which do not present an adequate level of protection, such as contractual clauses.

For more information on the supervision of cross-border flows, the User can contact the data protection officer at [dpo@insurte.com](mailto:dpo@insurte.com)

### **Updating Privacy Policy**

Our privacy policy may change. We will not reduce your rights under this privacy policy without your express consent. We will post any privacy policy changes on this page and, if the changes are material, we will provide previous notice (including, email notification).

### **Contact**

If you have questions about our privacy policy, please contact the INSURTE Data Protection Officer – 5 Ter Rue du Magasin à Poudre 14000 CAEN or [dpo@insurte.com](mailto:dpo@insurte.com)

## **Cookies Policy**

The purpose of this cookies policy is to help you understand how we use cookies and your rights in relation.

You consent to our cookies if you continue to use our website. This consent is valid for a period of 12 months.

We can only store cookies on your device if they are strictly necessary for the operation of this site. For all other types of cookies, we need your permission. In this case, you can accept or refuse cookies.

You can modify or withdraw your consent at any time by email: [dpo@insurte.com](mailto:dpo@insurte.com)

### **What are cookies**

A cookie is a small text store on your computer or mobile device when you use the site.

#### Their purpose is to:

- Collect information relating to your navigation
- Send you services adapted to your terminal
- Personalize content and ads
- Analyze information
- etc.

We can share information about the use of our site with our partners.

Some cookies are placed by third-party services that appear on our pages.

### **Types of cookie**

- Session cookies which disappear as soon as you leave the site
- Permanent cookies which remain on your device until the end of their lifespan or until you delete them using the functions of your browser
- Mandatories
  - Technical (remember your preferences, etc.)
  - Performance (analytics data, etc.)
- Optional
  - Marketing (advertising internal or external, social networks, retargeting, etc.)

Cookies have different storage durations.

#### You can also deactivate cookies:

- On your Internet browser
- Via a specialized online platform

If cookies are refused, your browsing may be modified.

If you use anti-spam, add the address [contact@vti.travel](mailto:contact@vti.travel) to your contacts to be sure you receive all our emails.

**More information from the French Data Protection Authority (CNIL)**

<https://www.cnil.fr/fr/cookies-les-outils-pour-les-maitriser>

**Updating Cookies Policy**

Our cookies policy may change. We will post any cookies policy changes on this page and, if the changes are material, we will provide previous notice (including, email notification).

**Contact**

If you have questions about our cookies policy, please contact the INSURTE Data Protection Officer – 5 Ter Rue du Magasin à Poudre 14000 CAEN or [dpo@insurte.com](mailto:dpo@insurte.com)