

INSURANCE GUARANTEE CERTIFICATE ORIA Finance & Patrimoine

❖ Underwriter :

DTB WEALTH MANAGEMENT SARL

❖ Information about the cover taken out :

You have taken out a n **Oria Finance & Patrimoine** insurance policy under the terms of the General Conditions referred to as "**Oria FinancePatrimoine 10.2014**":

Your contract number 2.401.395/ - OC10000625

- **Effective date of your cover: 01/01/2022**

COVERAGE IS SUBJECT TO THE PAYMENT OF THE PREMIUM.

- **Amount of cover:** See attached insurance certificate(s)
- **Amount of the annual premium including VAT: € 1,287.00**
- **SEPA Direct Débit Mandate RUM : CA-00231531**
- **Annual premium paid:** By ANNUAL DEDUCTION
- **First maturity date of your contract: 01/01/2023**
- **Optional guarantees :**

B - Directors' liability guarantee: not subscribed
C - Financial guarantee for real estate activity: not subscribed
D - Financial guarantee for brokerage activity: not subscribed
E - Financial guarantee for IOBSP activity: not subscribed

Postal address: ORIA CONSEILS - 256 rue de l'église, le castel d'Agnetz, 60600 AGNETZ
Telephone: 03.44.50.38.99 - Fax: 03.44.50.18.69 - Email: valerie.gourdou@oria-assurances.com
Head office: 8, place de l'église - 95440 ECOUEN - Telephone: 01.34.04.03.03
S.A.R.L. with a variable capital of 84,449 Euros - NAF/ APE code 7022Z
R.C.S. PONTOISE B 408.641.660 - N ° ORIAS 07.004.642 (www.orias.fr) - CIF approval E003042 member ANACOFI-CIF

Wealth Management Consultancy, Financial Investment Consultancy, Insurance Broker, Banking and
Financial Broker

▪ **Professional Liability: LIMIT OF COVERAGE AND EXEMPTION PER CLAIM**

INDEMNITY" COVER FOR PROFESSIONAL LIABILITY		
LIMIT OF COVERAGE PER PERIOD OF INSURANCE/ EXEMPTION PER CLAIM - Standard cover		
ACTIVITIES COVERED INCLUDING THOSE CARRIED OUT AT THE CLIENT'S HOME	GUARANTEE CEILING per insurance period	FRANCHISE per claim
Financial Investment Advice (FIA), including Wealth Management Advice (WMA) Articles L 541-1 et seq. of the Monetary and Financial Code, and subsequent regulations	150,000 per claim and 150,000 per period of insurance if a natural person or a legal entity employing less than two persons employees	1,500 Euros
Canvassing, including asset management advice (CGP) Articles L 341-1 et seq. of the Monetary and Financial Code, and subsequent regulations	150,000 Euros per claim and 300,000 Euros per insurance period in the case of a legal person	1,500 Euros
Intermediary in Banking and Payment Services (IOBSP), including Wealth Management Consultants (CGP) Articles L519-1 et seq. of the Monetary and Financial Code, and subsequent regulations	500,000 Euros per claim and 800,000 Euros per insurance period	20% of the amount of compensation due from the insurer
Financial canvassing, including asset management advice (CGP) Articles L 341-1 et seq. of the Monetary and Financial Code, and subsequent regulations	300,000 Euros per claim and 600,000 Euros per insurance period in the case of a legal person	1,500 Euros
Insurance intermediation, including asset management advice Articles L 511-1 et seq. of the Insurance Code, as well as the subsequent regulatory texts	1,500,000 Euros per claim and 2,000,000 Euros per insurance period	20% of the amount of the compensation due by the insurer with a maximum of 10,000 Euros
Real estate agent/transaction, including Conseil en Gestion de Patrimoine (CGP) Law No. 70-9 of 2 January 1970 and its subsequent regulatory texts	150,000 Euros per insurance period	10% of the amount of compensation due by the insurer, up to a maximum of 1,500 Euros
Legal advice and the drafting of private deeds as an accessory to the activity of Wealth Management Consultants (CGP) Law No. 71-1130 of 31 December 1971 and its subsequent regulatory texts	70,000 Euros per insurance period	1,500 Euros
-	-	-
-	-	-
-	-	-
-	-	-

DEFENCE COSTS" COVER FOR PROFESSIONAL LIABILITY	AMOUNT OF COVER	FRANCHISE
Defence costs incurred as a result of any claim brought against you by a third party, during the period of insurance or the subsequent period, due to any professional misconduct committed by you, your employees or any other person for whom you are responsible, in the course of your insured activities.	100,000 Euros per insurance period	1,500 Euros

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Professional Liability Insurance and Financial Guarantee in accordance with Articles L-512-6 and L-512-7 of the Insurance Code RCP
 Policy and Financial Guarantee CGPA- RCP/ GFI GP3233

▪ **Operating liability**

	Whatever the category corresponding to the subscriber's turnover declared in the subscription form	
	Amount of the guarantees	Franchises
All bodily injury, property damage and consequential loss, including civil defence costs, including :	7,500,000 Euros per claim	NIL for personal injury
1. property damage and consequential damage combined	INCLUDED	750 Euros per claim
2. theft by attendants	50,000 Euros per claim and per insurance period	750 Euros per claim
3. inexcusable fault	1,000,000 Euros per claim and per insurance period	5,000 Euros per victim
4. accidental environmental damage	150,000 Euros per claim and per insurance period	1,500 Euros per claim
5. damage to entrusted property	100,000 Euros per claim	750 Euros per claim

CRIMINAL DEFENCE AND RECOURSE COVER	AMOUNT OF COVER	FRANCHISES
	15,000 Euros per dispute	Criminal defence: NIL Recourse: minimum intervention threshold 750 Euros

Done at Ecoen, on Thursday 2 December 2021 On behalf of the Company,



This policy is underwritten by "AIG Europe S.A., a company registered in Luxembourg RCS n° B 218806. Registered office: 35 D Avenue J.F. KENNEDY, L-1855, LUXEMBOURG. **Branch office for France Tour CBX - 1 passerelle des reflets - CS 60234 - 92913 Paris La Défense Cédex - RCS Nanterre 838 136 463 - Postal address: Tour CBX - 1 passerelle des reflets - CS 60234 - 92913 Paris La Défense Cédex. Telephone: +33 1.49.02.42.22** The personal data transmitted to us is subject to automated processing to ensure the proper management of our activities. The persons concerned may exercise their right of access, rectification, limitation, opposition, deletion or portability by contacting us at the above postal address. Our personal data protection policy is available on our website at the following address: <http://www.aigassurance.fr/protection-des-donnees-personnelles>

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Wealth Management Consultancy, Financial Investment Consultancy, Insurance Broker, Banking and Financial Broker

Professional Liability Insurance and Financial Guarantee in accordance with Articles L-512-6 and L-512-7 of the Insurance Code RCP
 Policy and Financial Guarantee CGPA- RCP/ GFI GP3233

CERTIFICATE OF INSURANCE

**ORIA FINANCE & PATRIMONY PROFESSIONAL
LIABILITY / OPERATIONS**

We, the undersigned, Oria Conseils, duly authorised by **AIG Europe S.A.**, whose branch office for France is located TOUR CBX - 1 passerelle des reflets - CS 60234 - 92913 Paris La Défense Cédex, confirm that the company **DTB WEALTH MANAGEMENT SARL**, hereinafter referred to as the underwriter, located at :

3 RUE DU CLOS DE LA MUSCADELLE
81150 LAGRAVE

has taken out an **ORIA FINANCE & HERITAGE PROFESSIONAL LIABILITY/OPERATIONS GUARANTEE No. 2.401.395/- OC100000625** under the following conditions following:

INSURED: The *policyholder* and/or its *subsidiaries*.

INSURANCE PERIOD: From **01/01/2022 to 01/01/2023**.

For its operations: insurance mediation, financial investment advice, intermediation in banking and payment services, this certificate is valid from **01/03/2022 to 28/02/2023**

APPLICABILITY OF THE CONTRACT:

The guarantees apply throughout the world, excluding :

- 1.** OF PERMANENT ESTABLISHMENTS OUTSIDE METROPOLITAN FRANCE
- 2.** OF ALL CLAIMS MADE OR JUDGMENTS RENDERED, INCLUDING LEGAL COSTS RELATED THERETO, IN THE UNITED STATES OF AMERICA AND/OR CANADA.

NOTE: FOR DEFENCE AND RECOURSE COVER: METROPOLITAN FRANCE ONLY.

INSURED ACTIVITIES AND LIMITS OF COVERAGE: see following pages

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n° 2.401.395/ - OC10000625- DTB WEALTH MANAGEMENT SARL

PROFESSIONAL LIABILITY INSURANCE		GUARANTEE CEILING per insurance period
ACTIVITIES COVERED INCLUDING THOSE CARRIED OUT AT THE CLIENT'S HOME	LEGAL REFERENCES	
Financial Investment Advice (FIA), including Wealth Management Advice (WMA)	Articles L 541-1 et seq. of the Monetary and Financial Code, as well as the regulatory texts subsequent	150,000 per claim and 150,000 per insurance paid if the person is a natural person or a company. legal entity with less than two employees
Canvassing, including asset management advice (CGP)	Articles L 341-1 et seq. of the Monetary and Financial Code, as well as the regulatory texts subsequent	150,000 Euros per claim and 300,000 Euros per insurance paid in the case of a legal person
Intermediary in Banking and Payment Services (IOBSP), including Wealth Management Consultants (CGP)	Articles L519-1 et seq. of the Monetary and Financial Code, as well as the regulatory texts subsequent	500,000 Euros per claim and 800,000 Euros per insurance paid
Financial canvassing, including asset management advice (CGP)	Articles L 341-1 et seq. of the Monetary and Financial Code, as well as the regulatory texts subsequent	300,000 Euros per claim and 600,000 Euros per insurance paid in the case of a legal person
Insurance intermediation, including asset management advice	Articles L 511-1 et seq. of the Insurance Code, as well as the regulatory texts subsequent	1,500,000 Euros per claim and 2,000,000 Euros per insurance period
Real estate agent/transaction, including Conseil en Gestion de Patrimoine (CGP)	Law No. 70-9 of 2 January 1970 and its subsequent regulatory texts	150,000 Euros per insurance period
Legal advice and the drafting of private deeds as an accessory to the activity of Asset Management Consultant (AMC)	Law No. 71-1130 of 31 December 1971 and its subsequent regulatory texts	70,000 Euros per insurance period
-	-	-
-	-	-
-	-	-

⁽¹⁾ For any damage caused to an entrusted property, a sub-limit of 10% of the guarantee ceiling is applied, which forms an integral part of the said ceiling.

DEFENCE COSTS" COVER FOR PROFESSIONAL LIABILITY	AMOUNT OF COVER	FRANCHISE
Defence costs incurred as a result of any claim brought against you by a third party, during the period of insurance or the subsequent period, due to any professional misconduct committed by you, your employees or any other person for whom you are responsible, in the course of your insured activities.	100,000 Euros per insurance period	1,500 Euros

Period from 01/01/2022 to 01/01/2023

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n° 2.401.395/ - OC10000625 DTB WEALTH MANAGEMENT SARL

OPERATING LIABILITY COVERAGE	<i>Regardless of the category corresponding to the figure the subscriber's business volume as declared in the application form</i>	
	<i>Amount of the guarantees</i>	<i>Franchises</i>
All bodily injury, property damage and consequential loss, including civil defence costs, including :	7,500,000 Euros per claim	NIL for personal injury
1. property damage and consequential damage combined	INCLUDED	750 Euros per claim
2. theft by attendants	50,000 Euros per claim and per insurance period	750 Euros per claim
3. inexcusable fault	1,000,000 Euros per claim and per insurance period	5,000 Euros per victim
4. accidental environmental damage	150,000 Euros per claim and per insurance period	1.500 Euros per claim
5. damage to entrusted property	100,000 Euros per claim	750 Euros per claim

CRIMINAL DEFENCE AND RECOURSE COVER	AMOUNT OF COVER	FRANCHISES
	15,000 Euros per dispute	Criminal defence: NIL Recourse: minimum intervention threshold 750 Euros

THE GUARANTEES OF THE CONTRACT IN REFERENCE ARE SUBJECT TO THE CONDITION THAT THE *INSURED* FULFILS THE LEGAL AND/OR REGULATORY REQUIREMENTS TO CARRY OUT THE ACTIVITIES REFERRED TO ABOVE.

Period from 01/01/2022 to 01/01/2023

This certificate only implies a presumption of cover on the part of the insurer. The guarantee applies exclusively under the terms and conditions of contract **No. 2.401.395/- OC10000625** and subject to payment of the premium.

Done at Ecoen, on Thursday 2 December 2021 On behalf of the Company,



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**CERTIFICATE OF PROFESSIONAL
INDEMNITY INSURANCE
FINANCIAL INVESTMENT ADVISERS (FIA)**
(Article L.541-1 and following of the Monetary and Financial Code)

Name of the issuing body: **AIG Europe S.A.,**
Address: Tour CBX
1 passerelle des reflets - CS 60234
92913 Paris La Défense Cédex
Siren number : 838 136 463
Represented by :ZANIEWSKI Christophe
Quality :Responsable in France

Attests that :

**DTB WEALTH MANAGEMENT SARL
3 RUE DU CLOS DE LA MUSCADELLE
81150 LAGRAVE**

Siren number of the intermediary: 839728094

Registration number in the register of insurance intermediaries: 18004310

Has taken out an insurance policy covering its Professional Civil Liability in accordance with Articles L.541-1 et seq. of the Monetary and Financial Code.

For an amount of : 150,000 Euros per claim and 150,000 Euros per insurance ~~paid~~

For its activity as a Financial Investment Advisor (Article L.541-1 et seq. of the French Monetary and Financial Code, as well as its subsequent regulations).

ORIA Finance & Patrimoine policy no: **2 401.395 /- OC100000625**

This certificate is valid from **01/03/2022 to 28/02/2023**.

This certificate is issued to serve and be worth what is right and implies only a presumption of guarantee on the part of the Insurer. This certificate, issued for the period from **01/03/2022 to 28/02/2023**, does not commit the Insurer beyond the clauses and conditions of the contract to which reference should always be made.

Done at Ecoen, on Thursday 2 December

2021 On behalf of the Company,



Postal address: ORIA CONSEILS - 256 rue de l'église, le castel d'Agnetz, 60600 AGNETZ
Telephone: 03.44.50.38.99 - Fax: 03.44.50.18.69 - Email: valerie.gourdou@oria-assurances.com
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Wealth Management Consultancy, Financial Investment Consultancy, Insurance Broker, Banking and
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**CERTIFICATE OF PROFESSIONAL
INDEMNITY INSURANCE
INTERMEDIARY IN BANKING AND PAYMENT
SERVICES (IOBSP)**

(Article L.519-1 and following of the Monetary and Financial Code)

Name of the issuing body: **AIG Europe S.A.,**
Address: Tour CBX
1 passerelle des reflets - CS 60234
92913 Paris La Défense Cédex
Siren number : 838 136 463
Represented by :ZANIEWSKI Christophe
Quality :Responsable in France

Attests that :

**DTB WEALTH MANAGEMENT SARL
3 RUE DU CLOS DE LA MUSCADELLE
81150 LAGRAVE**

Siren number of the intermediary: 839728094

Registration number in the register of insurance intermediaries: 18004310

Has taken out an insurance policy covering its Professional Civil Liability in accordance with Articles L.519-1 et seq. of the Monetary and Financial Code.

For an amount of : 500,000 Euros per claim and 800,000 Euros per insurance paid

For its activity as a banking and payment services intermediary (IOBSP).

ORIA Finance & Patrimoine policy no: **2 401.395 / - OC100000625**

This certificate is valid from **01/03/2022 to 28/02/2023**.

This certificate is issued to serve and be worth what is right and implies only a presumption of guarantee on the part of the Insurer. This certificate, issued for the period from **01/03/2022 to 28/02/2023**, does not commit the Insurer beyond the clauses and conditions of the contract to which reference should always be made.

Done at Ecoen, on Thursday 2 December 2021 On behalf of the Company,



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**CERTIFICATE OF PROFESSIONAL INDEMNITY
INSURANCE FOR INSURANCE
INTERMEDIARIES (IAS)
(Article R 512-14 of the Insurance Code)**

Name of the issuing body: **AIG Europe S.A.,**
Address :TourCBX
1 passerelle des reflets - CS 60234
92913 Paris La Défense Cédex
Siren number : 838 136 463
Represented by :ZANIEWSKIChristophe
Quality :Responsablein France

Attests that :

**DTB WEALTH MANAGEMENT SARL
3 RUE DU CLOS DE LA MUSCADELLE
81150 LAGRAVE**

Siren number of the intermediary: 839728094

Registration number in the register of insurance intermediaries: 18004310

Has taken out an insurance contract covering its Professional Civil Liability in accordance with Articles L 512-6, R 512-14 and A 512-4 of the Insurance Code.

For an amount of : 1,500,000 Euros per claim and 2,000,000 Euros per policy period.

For its insurance mediation operations.

ORIA Finance & Patrimoine policy no: **2 401.395 / - OC100000625**

This certificate is valid from **01/03/2022 to 28/02/2023.**

This certificate is issued to serve and be worth what is right and implies only a presumption of guarantee on the part of the Insurer. This certificate, issued subject to payment of the premium for the period from **01/03/2022 to 28/02/2023**, does not commit the Insurer beyond the clauses and conditions of the contract to which reference should always be made.

Done at Ecoen, on Thursday 2 December 2021 On behalf of the Company,



Postal address: ORIA CONSEILS - 256 rue de l'église, le castel d'Agnetz, 60600 AGNETZ
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ATTESTATION OF PROFESSIONAL LIABILITY INSURANCE FOR REAL ESTATE TRANSACTIONS

(Law n°70-9 of 2 January 1970 and Decree n°72-678 of 20 July 1972)

We, the undersigned, Oria Conseils, duly authorised by **AIG Europe S.A., Branch for France**, whose registered office is located at: TOUR CBX - 1 passerelle des reflets - CS 60234 - 92913 Paris La Défense Cédex, hereby certify that the insured named below has taken out an insurance policy on his behalf which includes cover at least equivalent to that provided for by the decree of 1^{er} September 1972.

Insured :

- Company name: **DTB WEALTH MANAGEMENT SARL**
- Registered office : **3 RUE DU CLOS DE LA MUSCADELLE
81150 LAGRAVE**
- Legal form : **SARL**
- Surname, first name and capacity of the legal representative(s) :

Mr.DANIELBUTCHERGERANT

Holder of the professional card n°CPI 8101 2018 000 032 896, issued by the CCI TARN, on 10/07/2018.

Guaranteed professional activity: **REAL ESTATE TRANSACTION**

ORIA Finance & Patrimoine policy no.: **2.401.395/ - OC100000625**

This certificate is issued to serve and be worth what is right for the period from **01/01/2022** to **31/12/2022**, and implies only a presumption of guarantee for the Insurer.

This certificate, issued subject to the payment of the premium, does not bind the Insurer beyond the terms and conditions of the contract to which reference should always be made.

Done at Ecoen, on Thursday 2 December 2021 On behalf of the Company,



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