

General Conditions of Sale, in force since:26-03-2026

INTRODUCTION

This information is provided for the site www.insurancevalue.eu(**Site**).

Seller's data: Alessandro Di Lorenzo CF: DLRLSN71E28F952Q Piazza Carlo Erba 6 - 20129 Milano – Italia (**Seller** or **Vendor**)

Service sold on the Site: Reporting professional services (**Service**).

Art. 1 Scope

1.1 The General Conditions of Sale apply to all sales made by the Seller on the Site. To finalize the purchase of the Services, you must click on a link that will direct you to an external platform. This being the case, the Seller is the only entity that will provide the Service you have purchased.

1.2 Only Professionals are allowed to purchase Services on the Site. The status of Professional is held by the natural person or legal entity acting in the exercise of its entrepreneurial, commercial, craft or professional activity, or its intermediary. In this document, the term "You" refers to the Professional who purchases the Services sold through this Site and who therefore has the status of "Buyer".

1.3 The terms indicated are intended as working days, therefore excluding Saturdays, Sundays and national holidays. The images and descriptions on the Site are intended as indicative only. The colors may differ from the real ones due to the settings of the computer systems or computers you use to view them.

1.4 The General Conditions of Sale may be modified at any time. Any changes and/or new conditions will be in force from the moment of their publication on the Site. You are therefore invited to regularly access the Site and consult the most up-to-date version of the General Conditions of Sale before making any purchase.

1.5 The applicable General Terms and Conditions of Sale are those in force on the date the purchase order is sent.

1.6 The present General Sale Conditions do not regulate the sale of products and/or services by subjects other than the Seller that may be present on the Site through links, banners or other hypertext links. Before carrying out commercial transactions with such subjects it is necessary to verify their conditions of sale. The Seller is not responsible for the supply of services and/or the sale of products by such subjects.

1.7 The Seller does not control and/or monitor the websites that can be consulted through such links. The Seller is therefore not responsible for the content of such sites or for any errors and/or omissions and/or violations of law by the same.

1.8 You are required to carefully read these General Conditions of Sale as well as all other information that the Seller provides on the Site, including during the purchase process.

1.9 Unless otherwise agreed with the Seller, it is not possible to place orders by email on the Site. The Seller does not accept orders by telephone, unless otherwise agreed with the customer.

1.10 The entirety of any element of the Site is the property of the Seller or a third party. Except with the specific written consent of the Seller, you may not reproduce, in whole or in part and by any process, distribute, publish, transmit, modify or sell all or any part of the content of the Site.

1.11 In no event shall Seller be liable to you or any third party for any indirect, incidental, special or consequential damages. This includes, but is not limited to, any loss of income or other indirect loss resulting from the use of or inability to use the Site. Seller makes no warranty or representation that: (i) the Site is free of viruses or programs that may damage data; (ii) the information contained on the Site is accurate, complete and current.

1.12 This document fully governs the relationship between you and the Seller. In any event, the rights and obligations provided for by the law applicable from time to time are not affected. The Seller may organise competitions and prize operations reserved for users of the Site. The regulations of each contest or prize operation will be available in a special section of the Site. Where the prizes consist of discount vouchers, purchase vouchers or equivalent forms, they may in no case be converted into money.

1.13 – Intellectual Property of Reports: All data, RORAC analysis, charts, and strategic insights contained within the professional reports purchased on the Site remain the exclusive intellectual property of the Seller. The purchase of the Service grants the Buyer a single-user, non-exclusive, non-transferable license for internal professional use only. The Buyer is strictly prohibited from: (i) reselling, sub-licensing, or distributing the report to third parties; (ii) publishing or disclosing any part of the report on public platforms, social media, or corporate websites; (iii) using the data to create competing databases or derivative commercial products. Any breach will result in the immediate termination of the license and potential legal action for damages.

Art. 1-bis – Nature of the Information

The Reporting professional services are based on public Solvency and Financial Condition Reports (SFCR) and other public data. The analysis provided is for informational and educational purposes only. The Seller is not a financial advisor, and the Service does not constitute: (i) a solicitation to invest; (ii) professional financial, legal, or tax advice; (iii) a guarantee of future performance of the analyzed entities. The Buyer is solely responsible for any business decisions made based on the provided reports.

Art. 2 Purchases on the Site

2.1 In order to make purchases on the Site it is necessary to follow the procedure present on the Site itself, inserting the data requested from time to time. The contract of sale is concluded when the order reaches the server of the Seller.

2.2 You agree to inform the Seller immediately if you suspect or become aware of any misuse or improper disclosure of any information you have entered on the Site.

2.3 You warrant that the personal information provided by you is complete and truthful and you agree to indemnify and hold the Seller harmless from any damages, liabilities and/or penalties arising out of and/or in any way connected with the breach of this undertaking. You agree to inform the Seller immediately if you suspect or become aware of any misuse or improper disclosure of your Site access credentials.

2.4 The Seller reserves the right to refuse orders that come from users who have previously violated these General Conditions of Sale or any regulatory provision.

2.5 In order to send a purchase order it is necessary to read and approve these General Conditions of Sale, by checking the appropriate box on the pages of the purchase process. Failure to accept these General Conditions of Sale will make it impossible to make purchases on the Site.

2.6 After each order on the Site, you will receive an order confirmation email. The order confirmation email shall contain at least the following information: (i) Seller's data; (ii) characteristics of the Service purchased; (iii) purchase price and any taxes; (iv) any additional cost; (v) right of withdrawal or its exclusion; (vi) means of payment used.

2.7 Payment of a deposit is not required to use the services offered for sale on the Site.

Art. 3 Prices

3.1 On the Site prices do not include VAT.

3.2 The Seller reserves the right to change the price of the Services, at any time, without notice, it being understood that the price charged to you will be the one indicated on the Site at the time of placing the order and that no account will be taken of any variations (upwards or downwards) subsequent to the transmission of the same.

3.3 The purchase contract is resolutely conditional on non-payment of the Total Amount Due. Unless otherwise agreed with you in writing, the order will be cancelled accordingly.

3.4 The prices published on the Site have not been personalised on the basis of automated decisions.

3.5 On the occasion of a price reduction, for technical reasons the Site is not able to indicate the lowest price applied to the general public during the 30 days preceding the application of the price reduction. For further information on price modification policies, you are invited to contact the Seller at the references indicated in Article 1 of these General Terms and Conditions of Sale.

Art. 4 Means of payments

4.1 This article describes the payment methods available on the Site. The user may in any case contact the Seller for further information.

4.2 Payments on the Site can be made using major credit and debit cards through the Stripe payment gateway. By choosing this method, you will process the transaction on Stripe's secure platform. The Seller does not store or have access to your full card details.

4.3 All transactions are encrypted and processed according to the security standards provided by Stripe. The Seller shall not be held liable for any issues, malfunctions, or unauthorized use arising from the payment process handled by Stripe.

4.4 Payment by bank transfer is not possible on the Site.

4.4 You cannot make purchases on the Site using coupons, vouchers or discount vouchers.

4.5 On the Site you can make purchases through the payment solution PayPal. If you choose PayPal as a means of payment, you will be redirected to the site www.paypal.it where you will make the payment according to the procedure provided and regulated by PayPal and the terms and conditions agreed between you and PayPal. The data entered on the PayPal site will be processed directly by PayPal and will not be transmitted or shared with the Seller. The Seller is therefore not able to know and does not store in any way the data of the payment card connected to your PayPal account or the data of any other payment instrument connected to that account.

Art. 5 Right of withdrawal

5.1 As the purchase is made by a Professional (B2B), the right of withdrawal does not apply. Furthermore, pursuant to Art. 59 of the Italian Consumer Code and EU Directive 2011/83/EU, the Buyer expressly acknowledges and agrees that the right of withdrawal is waived for the supply of digital content (Reports) once the download has begun or the service has been fully performed.

Art. 6 Legal Warranty of Conformity

6.1 The Services provided are subject to the legal guarantee of conformity provided for by the Civil Code. The Vendor guarantees that the Services shall conform to the specifications indicated and that they shall be performed with the required diligence and expertise. In the event that the Services do not conform to the specifications or have defects that impair their use, the Customer shall be entitled to demand repair, replacement or reimbursement of the non-conforming Services, as provided by law. The Customer shall be obliged to report any defects or non-conformities to the Seller within the statutory time limits. This clause does not exclude or limit the Customer's rights under the legal warranty of conformity provided by the Civil Code.

Art. 7 Severability Clause and Supplement to the Agreement

7.1 If any provision of these General Terms and Conditions of Sale is held by a court of competent jurisdiction to be invalid, illegal or unenforceable, such provision shall be modified to the extent necessary to make it valid, legal and enforceable, while retaining its original intent. In the event of any conflict or inconsistency between these General Terms and Conditions of Sale and any prior agreement or communication, these General Terms and Conditions of Sale shall prevail and constitute the entire agreement between the Parties.

Art. 8 Customer service

8.1 It is possible to ask for information, send communications, request assistance or forward complaints by contacting the Seller at the addresses indicated in the Foreword, or by using the contact form eventually present on the Site.

8.2 The Seller shall answer in an approximate time of 5 working days.

Art. 9 Miscellaneous. Content Published on the Website. Reviews. Use of Artificial Intelligence Systems

9.1 Any material published on the Site is protected by copyright law no. 633 of 1941 as amended. Without authorisation from the Seller or the third party copyright holder, it is forbidden to copy, publish, modify or use in any way and for any purpose any material published on the Site.

9.2 Pursuant to the provisions of Legislative Decree No. 26 of 7 March 2023, the Site informs you that no tool is implemented on the Site that allows users to publish reviews.

9.3 You are, however, invited to access this article on the occasion of future purchases to check whether a tool has been implemented on the Site that allows users to post their own reviews related to shopping experiences on the Site.

9.4 The Seller may use Artificial Intelligence (AI) tools to assist in data analysis, content generation, or website optimization. However, the final Reporting professional services are curated and verified by the Seller to ensure professional standards. The Buyer acknowledges that AI-assisted insights are provided for analytical purposes and the Seller maintains full authorship and responsibility over the final service output.

Art. 10. Applicable law. Jurisdiction

10.1 Purchase agreements concluded through the Site are governed by Italian law.

10.2 All disputes relating to the application, execution and interpretation of this document shall be settled by the Court where the Seller has its registered office pursuant to the provisions set forth in the Preamble.