

TERMS AND CONDITIONS OF USE

IMPORTANT – PLEASE READ THIS DOCUMENT CAREFULLY BEFORE CREATING AN ACCOUNT AND USING THE SERVICES OF THE WEBSITE AND KEEP A COPY OF IT IN THE

PREAMBLEassociation BURDIGALA INTERNATIONAL (the Association) is an association registered with INSEE on 01-10-2006, whose address is 129 Avenue Albert 1er, whose SIREN number is 494 227 176. La mission of the Association is to advise and support its members abroad, for access to social protection by facilitating the coordination of their social security schemes and insurance, in order to enable them to be fully covered in multiple countries. To this end, it assists its members in obtaining information on the national health and social security systems of foreign countries.

It supports them in their choice and subscription to various supplementary insurance policies, in order to allow them to benefit from coverage adapted to their needs. As part of this mission, the Association has developed and makes available to Users a Website at the following address: <https://aci-bil.fr/> Les services of putting subscribers in touch with insurance companies, if applicable, are carried out by the company ASSURANCES CONSEILS INTERNATIONAL, a simplified joint-stock company registered with the Trade and Companies Register of CASTRES under number 493918593 whose registered office is 129 Avenue Albert 1er 81100 CASTRES, a company subject to the provisions of the Insurance Code as an insurance intermediary, whose ORIAS number is 07031857. The purpose of this information is to define the conditions of use of the Services of the Website by Users. The User must, prior to Registration, verify that the Services offered by the Association are suitable for him/her by: ● a complete reading of these General Terms and Conditions; ● the consultation of the information available on the Website. In addition, the User expressly acknowledges having benefited from complete pre-contractual information from the Association, in particular through the prior provision of the General Terms and Conditions, as well as through the communication of contractual documents between the User and the Association (the Contract).

ARTICLE 1. Definitions The terms and expressions referred to below, when preceded by a capital letter, for the purposes of the interpretation and execution of these terms and conditions, are defined as follows:

User: Refers to any visitor to the Website, bound by a contractual relationship with the Association. Account: Refers to the space reserved for the User on the Website. General Conditions: Refers to the general terms and conditions of use that are the subject of these Terms and Conditions. Registration: Refers to the act for a User to register in this capacity on the Website for the purpose of benefiting from the Services. Contract: Refers to all contractual and pre-contractual documents exchanged by the Association and the User, including in

particular the membership form, and its annexes. Association: Refers to BURDIGALA INTERNATIONAL, an association registered with INSEE on 01-10-2006, whose address is 129 Avenue Albert 1er 81100 CASTRES, whose SIREN number is 494 227 176. Parties: Refers to the Association and the User. Services: Refers to the services offered by the Association to Users on the Website Internet. Site Website: Refers to the website accessible at the following URL: <https://aci-bil.fr/> as well as all the functionalities accessible on it.

ARTICLE 2. Scope of application These General Terms and Conditions govern and define the terms and conditions of use of the Services offered by the Association to Users on the Website.

These General Terms and Conditions are accessible at any time on the Website at the following address: <https://www.aci-bil.fr/conditions-generales-utilisation> Lors of the first connection to the Website, the User is invited to read and accept the General Terms and Conditions. Any modification of the General Terms and Conditions will be subject to a new acceptance by the User. The Parties agree that their relations will be governed exclusively by these General Terms and Conditions, as well as by the Contract. Any derogation from the General Terms and Conditions may only be enforceable against the Parties if it has been duly accepted and formalized by a written document signed by the latter. The fact that one of the Parties does not sanction behaviour that derogates from the General Terms and Conditions does not imply acceptance of the derogatory behaviour, nor does it waive the right to prosecute the perpetrator. The General Terms and Conditions may be subject to subsequent changes. The Association reserves the right to modify them at any time. Any modification will be directly enforceable against the User as soon as it is brought to his attention and accepted. The Website is available free of charge on the Internet and is accessible to all provided they have access to the Internet.

Access to the functionalities of the personal space is nevertheless subject to the User's subscription to one of the offers offered by the Association. All costs relating to access to the Website, such as hardware, software or Internet access costs, are the sole responsibility of the Users, who are solely responsible for the proper functioning of their equipment and their access to the Internet. unenforceable or unenforceable by court decision, the other notices will remain in force. The fact that one of the Parties does not avail itself of a commitment by the other Party to any of the obligations referred to in the General Terms and Conditions cannot be interpreted in the future as a waiver of the obligation in question.

ARTICLE 3. How to access the Website
3.1. Purpose of the Website The purpose of the Website is to allow the User to access information relating to his insurance coverage, that of his family, as well as to allow him to contract the Association.

3.2. Access to the Website The Association endeavours to allow, but does not guarantee, access to the Website 24 hours a day, 7 days a week, except in the event of force majeure or an event beyond its control, and subject to any maintenance interventions necessary for the proper functioning of the Website and/or interventions for the purpose of improving and/or modifying the Website. the Association will notify the User of any foreseeable interruption twenty-four hours in advance. Under no circumstances may the Association be held liable for

interruptions in access to the Website and their consequences, regardless of their extent, except in the case of gross negligence or fraudulent misconduct on the part of the Association which directly led to the said interruption of access.

3.3. Security and viruses It is the responsibility of the User, and more generally of any person visiting the Website, to take all appropriate measures to protect themselves against the contamination of their data, software or hardware by viruses that may circulate through the Website or the information published on it, and to manage their data backups. It is the responsibility of the User, and more generally of any person visiting the Website, to take all appropriate measures in order not to disseminate viruses through the Website. The User expressly accepts and acknowledges that the use of the Website is carried out under his or her own supervision only, and that he or she is fully responsible for any damage or damage caused to his or her computer system or any terminal accessing the Internet network and any other loss of data that may result from downloading or using the Website.

3.4. Use of the Website

The User undertakes to use the Website in compliance with all the provisions hereof. The User expressly accepts that the use of the Website, the information and tools included in or accessible via the Website is carried out under his or her own responsibility. The User acknowledges that the sharing of information, in particular of a personal nature, as well as the downloading of documents made available by the Association, which he or she carries out through the Website is carried out under his or her own responsibility. The User shall refrain from downloading or operating on the Website, or from engaging in any behaviour of any kind on the Website, which could have the effect of hindering its proper functioning in any way whatsoever. In any event, the User is solely responsible for any damage of any kind that may be caused by his actions on the Website. The User shall refrain from any action likely to damage the reputation of the Website, the Association, or the personality of its managers, employees or partners.

ARTICLE 4. Access to the Services In the context of the use of the Services, the User guarantees that he or she will only provide the Association with truthful, up-to-date information and, more generally, that he or she will behave in good faith.

In particular, the User guarantees that all information provided relating to his or her identity and personal situation is accurate and complete.

4.1. Registration Procedure In order to use the Services, the User must have subscribed to one of the offers offered by the Association. In this case, the Association will proceed with the creation of the User's Account. The Association will then send the User a link to the e-mail address provided by the User when joining. The User will then be able to access his personal space by entering his username provided at the time of registration, on the following page: <https://assure.aci-bil.fr/connexion> , and by clicking on the "login" button. He will then be invited to accept the General Terms and Conditions. In the event of acceptance, he will be able to access all the Services made available by the Association on the Website.

4.2. Updating the User's Account Registration gives the User access to the pages dedicated to his Account on the Website by clicking on the "my account" button, or by going to the following address: <https://assure.aci-bil.fr/connexion> .

The User undertakes to maintain complete and accurate information on his Account at all times, and, consequently, to modify his Account each time his situation changes. The User has the possibility to consult on this page a summary of the information relating to his or her person communicated when he or she joins an offer of the Association, including his or her surname, first name, address and date of birth. This information can be freely modified by contacting the Association via the "My discussions" section. From "my information", the User can modify his reference email registered with the Association by clicking on the "Modify my email" button. In this case, they will be asked to enter a new contact email address, and to verify it. The email address indicated in this field is the main contact address used by the Association for its communications with the User. The User understands and accepts that he or she must only provide a personal, secure address to which he or she has ensured exclusive access. On the login page, the User can also change his or her confidential code (Account password). In this case, they are asked to enter their old password, and to indicate the new password they want to associate with the account, then to verify it by a second entry. To avoid any errors, the User undertakes to enter the new password manually. The Account is strictly personal, and it is the User's responsibility to ensure the use of a secure password. To do this, the Association recommends that the User consult the documentation made available by the CNIL at the following address: <https://www.cnil.fr/fr/les-conseils-de-la-cnil-pour-un-bon-mot-de-passe> . The User's Account is strictly personal, and the User undertakes to keep his password secret and not to disclose it to any third party for any reason whatsoever. Any connection or use of the User's Account by a third party may result in the suspension or deletion of the Account by the Association, at the sole fault of the User, without prejudice to any other recourse that may be exercised by the Association, the CREA company, the insurance companies with which the User has taken out a policy or any interested third party. The User is solely responsible for the consequences of the use of his Account and acknowledges that any connection or transmission of data made using his Account, or the e-mail address provided by him, will be deemed to have been made by him. Through this page, the User can also change his postal address. This address will be used by the Association for all communications with the User for which communication through the email address provided is impossible, for regulatory reasons, or for any other reason. The User undertakes to ensure the veracity of the postal address provided in this field. The User undertakes to update his address in the event of a change in situation. In the event of entering an incorrect address, the Association will not be responsible for sending, if necessary, documents to the address provided.

ARTICLE 5. SERVICES**5.1. Summary of the User**

's situation The User can access a summary of his or her situation by clicking on the "my contracts" tab in his or her personal space. On this page, they can download a certificate of payment and account status generated by the Association, attesting to the correct payment of their membership fees if applicable, and presenting a summary of the offers to which the User has subscribed with the Association. A reminder of the guarantees subscribed to by the User, including their title, number, effective date, and end date is indicated on the page. A reminder of the contributions, showing the balance of the User's contributions, broken down by quarter,

as well as the annual balance is available to the User on this page. In the event of sums still due by the User, the amount of these sums is also indicated on this page.

5.2. Family situation

The User may, when subscribing to the services offered by the Association, provide information to third-party beneficiaries in the context of the subscribed offers, and in particular members of his or her family. The User can consult the list of third-party beneficiaries by clicking on the "my family" tab in their personal space. The information relating to the third parties displayed has been provided by the User when he or she subscribes to an offer proposed by the Association. The User guarantees that he or she has all the necessary authorizations for the communication of this information to the Association, its partners, and insurance companies in particular. The User undertakes to indemnify the Association, its partners and insurance companies in particular, against any recourse, claim, claim, and generally, any prejudice resulting from the processing of this information by these companies. The User guarantees the accuracy of the information communicated by him or her relating to third parties. In the event of any modification of this information, the User undertakes to contact the Association in order to update it and restore its accuracy. The User can download from this page the guarantee certificates relating to his insurance coverage, and that of each of the declared third parties. The User understands and accepts that reminders of information relating to the personal situation of the holders of guarantee certificates are drawn up by the Association on the basis of the information provided by him. Any error cannot therefore be attributed to the Association, and the User undertakes to contact the Association in order to rectify the erroneous information as soon as it is observed.

5.3. Reimbursements

The User can access information relating to his/her claims declarations, and the reimbursements that have been made by clicking on the "my statements" tab. This page displays the User's bank details, as well as a summary of the latest reimbursements made to the User by the insurance companies with which he has taken out a policy. In the event of an error in any of the information displayed on this page, the User may contact the Association in order to obtain the rectification of the erroneous information.

5.4. Exchanges

5.4.1. Messaging space

The Association provides the User with a message exchange module, allowing him to contact the Association directly. The User understands that this module is the preferred means of contact between the Association and the User. The User understands and accepts that any request to modify the information appearing on the Website, any request relating to the Services, or relating to the documents available through the Website must be made through the messaging module made available in the User's personal space. Any communication made through the messaging module will be deemed to have been made by the User. To start a new exchange with the Association, the User can click on the "New Discussion" button. He is then invited to fill in the service of the Association to which the message is sent, as well as a subject, summarizing the subject of his request. He can then fill in the body of his message. Once the message has been sent, the initial message, as well as any subsequent messages exchanged thereafter, will appear in the "My Discussions" section of the page.

5.4.2. Content of exchanges

The User undertakes during his exchanges to communicate all the useful information in his possession allowing the Association to process his requests. When browsing the Website, in particular during exchanges with the Association, the User undertakes and guarantees that he or she will not infringe any legal or regulatory provision,

and that he or she will not behave in any way contrary to public order and good morals, and in particular: ● encouraging or condoning violence; ● condoning or encouraging any form of discrimination on the basis of race, ethnicity, religion, disability, gender, age, sexual orientation/identity; ● inciting hatred; ● Racist, homophobic or discriminatory; ● constitutes defamation or insult; ● constituting a threat of any kind, in particular against a User (or anyone else); ● constitutes harassment. On the contrary, the User guarantees that he or she will use the tools for putting him or her in contact with the Association in good faith, for the sole purpose of allowing the Services to be carried out, in accordance with these General Terms and Conditions. Failure to comply with the provisions of this article may result in the suspension of the Account, and the termination of the contractual relations between him and the Association at the sole fault of the User, without prejudice to any other damage for which compensation may be sought in court.

ARTICLE 6. Deletion of the User's Account At any time, the User may send a request to the Association to obtain the deletion of his Account.

This request may prevent the Association from providing some of the services provided for in the offers subscribed to by the User. This request may be made by means of a message on the "my discussions" section of the User's personal space. In the event of sending a request by e-mail in the forms prescribed in this article, the Association undertakes to delete the account, and all related information within fifteen days of receipt of the e-mail. Any request to delete the account is final.

ARTICLE 7. General provisions
7.1. Intellectual property All intellectual property rights, in particular copyrights, registered trademarks, image rights and related rights relating to the general structure of the Website as well as to the texts, logos, and any other element making up the Website, belonging to the Association remain the exclusive property of the Association or their respective owners.

Any exploitation, commercial or not, in particular any downloading, copying, reproduction, distribution, transmission, broadcasting, adaptation, translation or representation, in whole or in part, of the Website, and in particular its general structure or its logo, of the illustrations present on the Website, by any current or future means and process, on any current or future medium, without the prior written authorisation of the Association or their respective owners is prohibited and is likely to give rise to legal proceedings, in particular for counterfeiting. In general, any total or partial reproduction, modification or use of these trademarks, illustrations, images and logos, etc. for any reason and on any medium whatsoever, without the express prior consent of the Association, or their owners, is strictly prohibited. The same applies to any combination or conjunction with any other trademark, symbol, logotype and, more generally, any distinctive sign intended to form a composite logo. The same applies to all copyrights, drawings, Users and patents that are the property of the Association. The databases appearing on the Website are protected by the provisions of Articles L341-1 et seq. of the Intellectual Property Code. In particular, the extraction and reuse, quantitatively or qualitatively substantial, of the content of the databases contained on the Website is prohibited. Any offender is subject to the penalties referred to in Articles L 343-1 et seq. of

the Intellectual Property Code. It is strictly forbidden to use any program designed to suck up the content of the Website, with the exception of robots used by companies operating search engines.

ARTICLE 8. Personal data

The Association, in the context of the Services, is required to collect a certain amount of personal data from Users, necessary for the proper functioning of the Website and the performance of the Services. The User acknowledges that he or she has read the personal data management charter available at the following address, and that he or she has been informed of his or her rights, as well as the terms and conditions of their exercise set out therein: <https://www.aci-bil.fr/charte-protection-donnees-personnelles> The User is informed and acknowledges that each time personal data concerning him or her has been collected, he or she has been informed by the Association. By joining one of the Association's offers, the User accepts that the personal data he or she communicates will be subject to the processing necessary for the implementation of the Services in accordance with the applicable laws, regulations and other mandatory provisions. The Association does not transmit this personal data to any third party, except with the express consent of the User. The personal data collected by the Association is neither sold nor communicated to third parties except under the conditions provided for in this article, and the article relating to the User's promotion to the Association's partners. The User's personal data will only be used for commercial prospecting purposes with his explicit consent. In accordance with the French Data Protection Act of 6 January 1978, and Regulation (EU) 2016/679 "GDPR", the User has the right to access, query, modify, rectify and delete personal data concerning him or her at any time. If the User wishes to no longer receive email communications from the Association, other than the information necessary for the use of the Services, he may: ● click on the unsubscribe link at the bottom of these emails; ● or, if they prefer, notify the Association at any time by e-mail, it being understood that the processing time is longer by this means than by the unsubscribe link. The Association keeps the personal information for five years from the end of the contractual relationship with the User, then proceeds to delete it. Personal data whose retention is mandatory (accounting documents, etc.) will be kept in the form of archives for the entire mandatory period under the applicable regime. All rights relating to personal data can be exercised with the Association: ● By post: Association B.I.L., 129 Avenue Albert 1er 81100 CASTRES

ARTICLE 9. Cookies For the proper operation of the Website, the Association may be required to deposit cookies in the User's browser. For statistical purposes, the Association may be required to collect browsing information through the use of cookies. The User is free to accept or refuse cookies by configuring their browser (disabling all or some cookies – see web browser manual or help function). Disabling cookies may result in the unavailability of certain Services on the Site. The User may, in addition, at any time delete the storage of cookies, or cookies already saved on his computer, by configuring the privacy protection options of his Internet browser (for example: Tools > Erase my traces > Cookies, on Mozilla

Firefox and Tools > Delete browsing history > Delete cookies, on Microsoft Internet Explorer). The CNIL's website also indicates the procedure to follow to manage and delete cookies on your browser. These explanations are available at the following address: <https://www.cnil.fr/fr/cookies-les-outils-pour-les-maitriser>. Les cookies deposited, if applicable, have an active duration of thirteen (13) months at most.

ARTICLE 10. Applicable law and competent jurisdiction These General Terms and Conditions are drafted in French and the resulting transactions are governed by and subject to French law.

The competent courts for any dispute arising from the interpretation of these terms and conditions, or from the use of the Website, are the French courts. The competent courts are the courts within the jurisdiction of the Court of Appeal of LYON, subject to the application of mandatory legal provisions to the contrary. In the event that these terms and conditions are translated into one or more foreign languages, only the French text shall prevail in the event of a dispute. In the event of a dispute, the Parties undertake, before any referral to a court, to try to reach an amicable agreement.