

BROKER'S CHARTER

Broker, to be **as close as possible to our clients**,
Wholesaler, to offer **the most competitive rates** to members,
Mutual, because our profession **is to protect**.

OUR ACTION IS BASED ON LOCAL, COMPETENT, ETHICAL, AND HONEST BROKERS, whose profession is to anticipate and determine your needs, to find among the existing solutions those that are suitable for optimal protection of your children and your family.

For Praeconis, protecting you also involves rights and duties that each of our partner brokers respects.



DUTY OF EMPATHY OF THE BROKER

The primary duty of the broker is **to listen to and understand** you and your family. What are your plans, what are the desires of your family, at what stage of life are you? A good broker takes the time to listen to you.



ETHICAL DUTY OF THE BROKER

The broker is not a sales representative. They are not here to sell a solution, but to act in the best interest of their clients and their families. The broker **must offer you the best protection at a fair price**, considering the risks you face.



RIGHT TO CREATIVITY OF THE BROKER

Our partner brokers have the right to be creative in adapting existing solutions to your specific situation and to provide you, your children, and your family with **the best possible protection at a fair price**.



DUTY OF EXEMPLARY CONDUCT OF THE BROKER

Our brokers adhere to the laws, including those regarding the protection of your data (GDPR) and those regarding telephone solicitation. We provide training to elevate our partner brokers to the highest standards of excellence.



DUTY OF ADVISEMENT OF THE BROKER

Brokerage is not limited to the village square anymore. Our partners, because they know you, have the duty to alert you to the frequent risks that you and your family may face at different stages of life and in various professions or activities. Illness, dependency, savings, funeral expenses, as well as enjoyable moments that may require a change of lifestyle... **the broker has the duty to help you anticipate**.



DUTY OF GOOD FAITH OF THE BROKER

The broker must tell the truth: every solution has its limits and may not cover all cases. The broker does not prioritize the cheapest solution but the most suitable one. They must inform you of the reality of the protection they propose.

