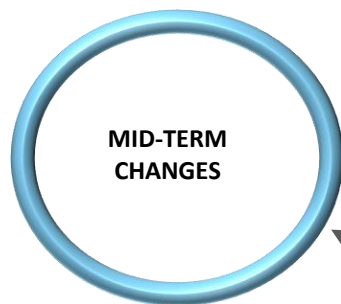
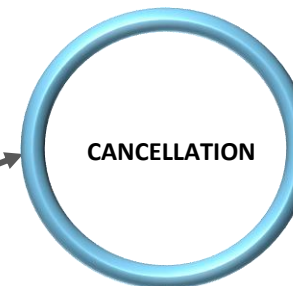


- ✓ A change of address
- ✓ Engagement of additional staff
- ✓ A change of business activities
- ✓ An increase in the value of stock
- ✓ Acquisition



MID-TERM
CHANGES

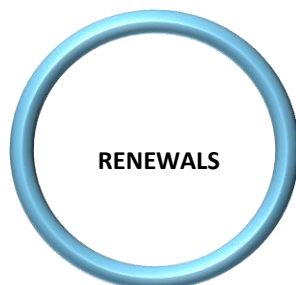


CANCELLATION

- ✓ Insurer's rights detailed in the cancellation conditions
- ✓ Insured's rights to cancel mid-term often come with short-period rate charges
- ✓ Cooling-off rights (14 days)



- ✓ Cost less than acquiring new clients
- ✓ More reliable statistical information for existing clients



RENEWALS

