

Pacifica launches *Assurance Tous Mobiles*, a single policy to insure all mobile electronic devices

Distributed by Crédit Agricole¹, Pacifica's new *Assurance Tous Mobiles* insurance policy covers all electronic mobile devices owned by a household against theft (including theft of related accessories), accidental breakage, and fraudulent use (for mobile phones).

In France, 92 per cent of the population owns at least one mobile electronic device², and many households have several. These include telephones, computers, games consoles, MP3 players and digital cameras. For just €8 (VAT incl.) per month, Pacifica's new *Assurance Tous Mobiles* policy will provide worldwide coverage for all devices owned by a household, whether new or second-hand, provided they are under five years-old.

An added bonus is that the policy can be taken out at any time, whereas usually this type of insurance is available only at the time of purchase. The guarantee is effective immediately for all mobile devices currently owned by the household, and automatically extends to any new ones bought, whatever the number and without having to declare them to the insurer. In short, a single policy covers all mobile electronic devices.

This offer is built on the same model as *Assurance Tous Portables* proposed by LCL.

Coverage includes:

- **Accidental material damage:** in the event of deterioration, partial or total destruction as a result of an event beyond the policyholders' control.
- **Theft:** whether by mugging or burglary. Any accessories stolen at the same time will also be reimbursed. In both cases, the mobile device will be replaced by a new one, delivered free of charge to the policyholders' home.³
- **Fraudulent use of a mobile phone:** any calls made by a third party following the theft of a mobile phone and before the line is suspended will be refunded. The payment will be made directly to the policyholders' account.

By adding this new, simple, and comprehensive contract to its range in the highly active market for mobile devices, Pacifica is responding to customers' insurance needs, as well as to those of a very broad target range of mobile electronic device users.

¹ Approximately 20 Crédit Agricole Regional Banks currently offer this insurance; country-wide rollout is under way.

² Source: CSA survey – December 2008.

³ Valid only for policyholders in mainland France.

About Crédit Agricole Assurances

Crédit Agricole Assurances is now the European and French leader in bancassurance and handles all the Crédit Agricole Group's French and foreign insurance activities.

Crédit Agricole Assurances was set up in January 2009, and comprises Predica, a life insurer, Pacifica, specialised in non-life insurance, CACI for creditor insurance, the international insurance activity, and Crédit Agricole Assurances Gestion, Informatique et Services (Caagis), formed on 1 January 2010.

Key figures for Crédit Agricole Assurances (at 31 December 2009)

- €25.9 billion in premiums
- €203 billion in underwriting reserves
- €951 million in net income, Group share
- 2,700 employees

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