

I) DEFINITIONS

Hyphen Mobility/Us/We: Means HMF Courtage S.A.S.

You/Your/Referrer: Means the person that refers.

Friend/Friends/Referred: Means the person referred.

Referral Premium: Amount paid by us to the referrer and to the referred.

II) GENERAL TERMS AND CONDITIONS

1) Eligibility

1-1 Eligibility of referrer

To be “Eligible,” a referrer must:

- Be at least 18 years old.

1-2 Eligibility of the referred

To be “Eligible,” a referred must:

- Be at least 18 years old.
- Be a legal resident, non-resident of the United States of America or a person that plans to expatriate himself legally to the United States of America.

1-3 No part of this referral program is directed to persons under the age of 18. If you are under 18 years, you can NOT participate in this program at any time or in any manner.

2) Description of the Referred Program

2-1 This referral program involves promoting the International Private Medical Insurance (IPMI) of the partners of HMF Courtage doing business as Hyphen Mobility, a brokerage company, by using referrals from our customers and contacts.

2-2 Health Insurance Plan Concerned:

This referral program concerns only International Private Medical Insurance plans distributed by HMF Courtage-Hyphen Mobility with a period of coverage minimum of twelve (12) months.

3) Geographic Area

This referral program is only valid in the United States of America.

4) Duration of the Referral Program

From June 15th, 2023, to December 31st, 2023

5) Payment of the Referral Premium

5-1 Payment of the referral premium is done once to the referrer and the referred.

5-2 Referral premium is paid to the referrer and the referred in US dollars to a U.S. account by ACH payment.

5-3 Once the enrollment of your friend is approved by the insurer and the premium is paid, you and your friend will receive the one hundred (\$100) USD, ten (10) business days after the effective date of your friend's health insurance policy.

5-4 Referral premium is not recurrent at the moment of the renewal date.

6) Applicable Law; Arbitration; Class Waiver; and Waiver of Jury Trial

Any and all disputes, claims and causes of action arising out of or related to this referral program or any reward or other prize awarded pursuant to the referral program or to this agreement shall be resolved in Paris, under the French law (without reference to its conflicts of laws principles).

For further information, please contact our Customer Service at: customer.care@hyphen-mobility.com

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