Riviera MultiFinance

STANDARDISED INFORMATION SHEET

BORROWER INSURANCE - FIRST SIMULATION

Pre-contractual information document

This sheet is generated at the first simulation stage, using only the information declared in the Riviera MultiFinance simulator.

It is not a quote, an insurance offer or a guaranteed rate. The lender’s requirements and the insurer’s final conditions are reviewed during the personalised analysis.

Document generated on 05/09/2026

DISTRIBUTOR

Information	Details
Name	Riviera MultiFinance
Address	479 Corniche des Primevères, 06210 Mandelieu-la-Napoule, France
SIREN	481 676 625
ORIAS registration	07 004 970
Role	Insurance intermediary. Support and comparison are provided after personalised review.

APPLICANT INFORMATION

At this first simulation stage, no nominative identity information is required to generate the document. The analysis is based on the declared borrower profile below.

Profile	Age	Quota	Insured capital	Smoking / vaping	Professional profile
Insured person 1	To be completed by Riviera MultiFinance during the personalised review	To be completed by Riviera MultiFinance during the personalised review	To be completed by Riviera MultiFinance during the personalised review	To be completed by Riviera MultiFinance during the personalised review	To be completed by Riviera MultiFinance during the personalised review

LOAN CHARACTERISTICS DECLARED

Information	Details
Declared need	To be completed by Riviera MultiFinance during the personalised review
Project	To be completed by Riviera MultiFinance during the personalised review
Loan amount	To be completed by Riviera MultiFinance during the personalised review
Loan term	To be completed by Riviera MultiFinance during the personalised review

MINIMUM GUARANTEES REQUIRED BY THE LENDER

The lender’s minimum guarantee requirements are not communicated through this simulator. They are requested and checked by Riviera MultiFinance during the personalised review before any insurance proposal is presented.

To be completed by Riviera MultiFinance during the personalised review

GUARANTEES CONSIDERED AT SIMULATION STAGE

At this stage, no contractual guarantee is granted. The simulation concerns borrower insurance and may lead to the review of guarantees commonly used for this type of cover: death, total and irreversible loss of autonomy, temporary total incapacity for work, permanent disability and, where relevant, job loss cover.

The guarantees actually proposed depend on the personalised review, the lender’s equivalence requirements and the insurer’s acceptance conditions.

INDICATIVE COST OF INSURANCE

Information	Details
Indicative monthly estimate	To be completed by Riviera MultiFinance during the personalised review
Indicative total cost over the selected term	To be completed by Riviera MultiFinance during the personalised review
Indicative rate - insured person 1	To be completed by Riviera MultiFinance during the personalised review

FREEDOM TO CHOOSE INSURANCE

The borrower may take out insurance with the insurer of their choice, provided that the contract offers a level of cover equivalent to that required by the lender.

PERSONALISED REVIEW

The final price, guarantees, exclusions, waiting periods, medical formalities and acceptance conditions can only be confirmed after a personalised review. Riviera MultiFinance uses this simulation as the starting point for that review.