



Comfort / Complete comparison

LINDBERGH FORMATION — 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114

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Fictional document — demonstration example

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Item	Comfort	Complete
Annual premium	€1,480	€2,120
Damage to property	Included	Included
Public liability	Included	Included
Water damage	Included	Included
Theft and vandalism	Included	Included
Glass breakage	Included	Included
General excess	€320	€180
Legal expenses	No	Included

LINDBERGH FORMATION — a simplified joint-stock company with share capital of €250,000 · Registered office: 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114 · SIRET 817 946 114 00029 · VAT FR 60 817 946 114 · "Blue Lemon Agent" trade mark · Training-provider registration no. 119 108 635 91 (Île-de-France prefect — this registration does not amount to State approval) · Qualiopi certified, no. 03896, for the "training actions" category · contact@bluelemonagent.ai · dpo@bluelemonagent.ai · Hosted in France.

Item	Comfort	Complete
Home assistance	No	Included
Valuables	No	Included up to €15,000

The three items in bold are the ones that separate the two covers. They are highlighted because they differ, not because they would be desirable. The premium difference — €640 — appears in the first row and not the last, for the same reason.

What the client's file already says

Item	On file
Household	2 adults, 2 children
Current home policy	Comfort, since 2018
Claims	2, of which 1 declined in 2024
Other policy held	Legal expenses cover taken out with a competitor in 2023 — certificate on file

Three things the file does not hold

1 · Value of the valuables held: — without it, the third difference cannot be assessed.

2 · Is the legal expenses policy taken out elsewhere still in force? ☐ yes · ☐ no
· ☐ to check

3 · Has a change of circumstances prompted the question?

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The second question is the most important of the three. If the policy taken out elsewhere is still running, two of Complete's three differences overlap with cover already paid for.

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