



Automatic renewal — window closed

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

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Fictional document

Fictional document — demonstration example

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Fictional document, produced for demonstration. **The agent does not say the renewal is settled.** There are situations where an automatic renewal clause does not operate as written, and none of them is settled by reading the article.

The clause, quoted

"This contract renews automatically for one year, unless terminated by recorded delivery letter sent at least three months before its expiry."

Contract of 27/08/2021, article 11.2.

Element	Date	Computation
Contract expiry	27/08/2026	Stated at article 2
Notice required	3 months	Article 11.2
Last usable day	27/05/2026	Expiry less 3 months
Today	08/08/2026	—

Element	Date	Computation
Window closed for	73 days	—

What the agent provides beyond the clause: six months of correspondence with this supplier. That is what an adviser asks for first, and assembling it after the fact takes half a day.

The four other auto-renewing contracts

Contract	Expiry	Notice	Window opens	Window closes
A	31/01/2027	3 months	—	31/10/2026
B	15/03/2027	6 months	—	15/09/2026
C	30/06/2027	3 months	—	31/03/2027
D	12/11/2027	2 months	—	12/09/2027

Contracts A and B close their windows in October and September. They are flagged now, that is, while the decision to renew or not can still be prepared.

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