

Issy-les-Moulineaux, 11 June 2024

helios chooses Owen and CNP Assurances to insure its customers' premium accounts

The insurance and assistance cover associated with the helios premium account is accessible via the Owen platform, an insurtech committed to eco-responsible insurance, and supported by the CNP Assurances Group.

With Owen and CNP Assurances, helios has found the customised embedded insurance solution it needed, incorporating cover that is simple to implement, committed and includes a 100% digitalised, seamless service for its customers.

Since the beginning of the month, all helios premium accounts opened automatically include cover to:

- compensate for payment card fraud
- reimburse the excess for any rental vehicle involved in an accident
- compensate for theft of baggage and personal effects during a trip
- cover the costs incurred for treatment and hospitalisation abroad
- provide assistance services in the event of an emergency abroad: repatriation, evacuation.
- refund the costs of all or part of a holiday in the event of delay or cancellation
- protect the insured if he/she incurs civil liability during a stay abroad.

This cover is valid worldwide and is provided by CNP Assurances IARD, CNP Caution and Filassistance, subsidiaries of the CNP Assurances Group, which joined the Owen platform in 2023.

Taking eco-responsibility a little further

With the aim of promoting increasingly responsible consumption, the insurance also includes *Breakage & Theft* cover for all purchases made from retailers in the loyalty programme - [Tous consom'acteurs](#) - accessible with the helios card.

In addition to the cover provided by CNP Assurances, the Owen solution includes all the services necessary to manage customer relations and claims for the card programme.

In the event of a problem, helios customers may:

- make a claim
- follow their case
- contact the Owen teams and its support partner: Filassistance
- be compensated or paid promptly

All this in a single application and with Owen as the only contact throughout the journey!

"This Premium account and the associated services meet the needs of customers whose income and lifestyle require high levels of protection and support, who are highly committed to the environment, and who are not represented in traditional banking services. This is why we have decided to offer cover tailored to the needs of our thousands of users, and we are proud in this to be supported by Owen and its insurance partner CNP Assurances."

Maeva Courtois, co-founder of helios

"Owen is very proud to be working with helios and CNP Assurances to protect premium accounts in a more ethical and transparent manner. Our solution allows helios to expand its range of services and leverage our embedded management tools to support customers. This partnership is fully in line with our ambition to become the European leader in embedded insurance for fintechs."

Thibault Masson, co-founder of Owen

"Insurer and responsible investor, together with our subsidiaries CNP Caution, CNP Assurances IARD and Filassistance, we share the ethical and eco-responsible values of helios and Owen. This new partnership in affinity insurance, alongside two emerging players serving a more socially responsible and committed economy, is part of our ambition to develop our multi-partner model in France and around the world."

Thomas Chardonnel, Head of European Development and Partnerships at CNP Assurances.

About the CNP Assurances Group

The CNP Assurances group is a property and personal insurer with more than 7,000 employees. Its net profit has reached €1,550 billion in 2023 (IFRS 17). A subsidiary of La Banque Postale, the Group is No. 1 in property loan insurance and No. 2 in life insurance in France. It is the 5th largest insurer in Europe and the 3rd largest in Brazil. Its solutions are distributed in 19 countries by various partners and insure more than 36 million people in personal protection and 14 million people in savings and pensions. CNP Assurances is a responsible insurer and investor (€400 billion invested in all sectors of the economy), working to promote an inclusive and sustainable society by providing solutions that protect and facilitate all life journeys.

About Owen

Created in 2021, Owen offers an embedded insurance solution for European marketplaces and fintechs. With more than 110 customer brands and fintechs, Owen has become the benchmark for embedded cover, which is easy to integrate and easy to use in digital interfaces.

Insurtech provides a turnkey solution: design, API integration of offers and sales processes with a truly seamless user experience. To manage the end-of-life of insured items, Owen guarantees them a second life by offering a trade-in and re-use service with an ecosystem of players committed to a more circular economy.

Find out more on the Owen website

About helios

A company with a mission created in Paris and Nantes by Maeva Courtois and Julia Ménayas in March 2020, helios directs its users' money towards environmentally-friendly investment projects. The start-up offers several products, an international payment card, all everyday banking services, savings products and a dedicated advisor, all available from the customer area on smartphones and PCs.

For further information: <https://www.helios.do>

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