

## MyMemo GNV Pol 42174Q

**Identification Code: GNVPP + Reservation Number**

### How to request MEDICAL ASSISTANCE

If you need to use the covers provided in the policy, do not go it alone, but contact our Operations Centre in Italy immediately, operating 24 hours a day, 365 days a year

Call **+39. 02.58.24.06.35** from Italy and abroad or go to <https://gnv.quickassistance.it/> and request assistance digitally

### How to request a REFUND

If you need to request a refund go to

<https://sinistrionline.europassistance.it>

If you need support call us at **+39. 02.58.24.52.70**

### To open a claim you need:

- name, surname and address
- telephone number
- identification code: GNVPP + reservation number
- the circumstances of the incident
- the date on which the accident occurred

In case of assistance also:

- reservation number for digital assistance
- type of intervention required
- address of your location

TRAVEL PRODUCT  
QUESTIONNAIRE ON THE CONSISTENCY OF THE PROPOSED CONTRACT

Dear Customer, this questionnaire is intended to acquire, in your interest, useful information to evaluate your requests and needs, in order to identify the insurance products that meet your needs. Failure to respond to the questions in the questionnaire could prevent the distributor from correctly evaluating your needs and therefore from proceeding with an insurance proposal (pursuant to art. 58 of IVASS Regulation no. 40/2018).

Travel/Booking Practice No.

Tour Operator/Policy No.

Grandi Navi Veloci S.p.A.

Travel/Booking Practice Holder Data	
Name/Surname	
Tax ID code	

☐ The trip

What type of risk do you want to protect yourself from by taking out this insurance contract?

- ☐ Travel assistance and/or home and/or family assistance
- ☐ Illness and/or accidents, Medical Expenses
- ☐ Covid 19
- ☐ Property damage (with particular reference to baggage)
- ☐ Economic risks (cancelled trip)
- ☐ Legal assistance in the event of disputes, legal action for claims in tort of third parties, criminal defence
- ☐ Third party liability
- ☐ No answer

(Note: by selecting "No answer" to this question the distributor is not allowed to issue an insurance policy, as per IVASS regulations)

Have you or one of your policyholders in the last 12 months had diagnostic tests, treatments/therapies, hospitalizations, regular medication or knowledge of current illnesses?

- ☐ Yes
- ☐ No
- ☐ No answer

(Note: by selecting "Yes" or "No answer" we invite you to check the policy conditions in the exclusions section, as some guarantees may not be applicable for events related to pre-existing and/or chronic diseases.

What is the duration of your trip?

- ☐ Up to 30 days
- ☐ 30 days to 60 days
- ☐ 61 days to 90 days
- ☐ More than 90 days
- ☐ Not relevant in case of travel cancellation only policies

(Note: check the maximum duration of coverage provided in the policy)

Are the concepts of deductibles, limits of liability, exclusions and the limitations of the proposed product clear to you?

- ☐ Yes
- ☐ No

(Note: by selecting "No" to this question the distributor is not allowed to issue an insurance policy, as per IVASS regulations)

Date

**Note to Distributor:** This questionnaire must be duly retained by the Distributor pursuant to Art 67 of Regulation 40/2018. A copy of the same must be given to the Customer.

# Damage insurance to cover risks for travel-related activities

## DIP – Pre-contractual information document related to the insurance product

### Company: Europ Assistance Italia S.p.A. Product: "Travel Insurance - Mod. TAD478/2"



Complete pre-contractual and contractual information related to the product is provided in other documents.

#### What kind of insurance is it?

This policy insures personal risks while travelling for the purposes of tourism and covers the penalty applied by the Tour Operator.



#### What is insured?

##### ✓ Assistance cover

**TRAVEL ASSISTANCE** even in the event of acts of terrorism

Medical advice, Sending a doctor or ambulance to Italy, Sending a pediatrician in cases of emergency in Italy, Reporting a specialist doctor abroad, Medical repatriation, Return with an insured family member, Return of other insured persons up to Euro 200.00 per insured person, Travel of a family member (100 euros per day for a maximum of 10 days), Accompaniment of minors, Transfer costs in the event of hospitalization of the Insured (300.00 euros), Return of the Convalescent Insured, Extension of stay (100 euros per day for a maximum of 10 days), Information and reporting of corresponding medicines abroad, Interpreter available abroad for a maximum of 8 working hours, Advance payment of essential expenses (8,000.00 euros), Early return, Advance payment of criminal bail (25,000 euros), Legal reporting abroad, Sending urgent messages, Telephone expenses (100.00 euros), Hospitalization monitoring.

**VEHICLE ASSISTANCE** Roadside towing Assistance and Roadside Assistance, Vehicle Replacement, Hotel Expenses (100.00 Euros), Return or Continuation of the Journey (Maximum Ticket Cost 400.00 Euros; Maximum Rental 2 Days, Excess Luggage Cost 150.00 Euros), Vehicle Repatriation and/or Abandonment of the Vehicle; Recovery of the Repaired Vehicle, Driver at Your Disposal (3 Days), Shipping of S.p.A.re Parts Abroad.

**HOME ASSISTANCE FOR FAMILY MEMBERS** Medical advice, Sending a doctor or ambulance to Italy, Sending a nurse to your home (1,000.00 euros), Sending of urgent medicines, Search and booking of medical centres.

**HOME ASSISTANCE IN ITALY**

Sending an electrician for emergency interventions, Sending a plumber for emergency interventions, Sending a locksmith for emergency interventions, Sending a home guard, Early return (500.00 euros)

##### ✓ Medical Expense Guarantee in case of acts of terrorism

If, while you are travelling, you become ill and/or suffer an accident, Europ Assistance will pay on your behalf the urgent and non-deferrable medical/pharmaceutical expenses incurred at the location of the accident, during the duration of the Policy. Europ Assistance pays the expenses on your behalf if the Operations Centre has the technical-practical conditions to proceed. In case this is not possible, Europ Assistance reimburses such expenses under the same conditions, without applying the deductible. Europ Assistance covers or reimburses medical expenses, per Insured and per claim up to the maximum amount of:

- Euro 5,000.00 for accidents occurring in ITALY, EUROPE and WORLD
- Within the maximum amount indicated above, Europ Assistance pays you:
  - the costs of urgent and non-deferrable dental care required following an accident that occurred while travelling, with a limit of Euro 200.00 per insured person;
  - expenses for outpatient medical visits, diagnostic tests and laboratory tests (provided they are relevant to the illness or injury reported) up to a limit of Euro 1,500.00;
  - expenses for medicines prescribed by the local doctor (provided they are relevant to the illness or injury reported) up to a limit of Euro 1,000.00;
  - medical expenses incurred on board a ship up to a limit of Euro 800.00;
  - search and rescue costs, up to Euro 1,500.00 per accident;
  - the costs of transporting you from the place of the accident to the medical facility deemed suitable up to the amount of Euro 5,000.00 per insured person;
  - only in the event of injury, the costs of treatment you receive when you return to your residence, within 30 days of returning to your residence and up to a maximum of Euro 1,000.00.

The Medical Expenses guarantee is valid for a period not exceeding 110 total days of hospitalisation.

Furthermore, Europ Assistance reimburses medical expenses incurred for essential diagnostic tests for your family members who remain at home while you are traveling, up to a maximum of Euro 1,000.00 per Insured Person.

##### ✓ Baggage Guarantee

Europ Assistance compensates for material and direct damage to your baggage, including the clothes you were wearing when you left, caused by:

- theft, snatching, robbery, arson;
- and, in the case of delivery to a carrier only, also loss and damage of the delivered baggage only.

Europ Assistance compensates you the value of the objects that make up your baggage with a limit of 300.00 euros per object, including bags, suitcases and backpacks. Europ Assistance considers bags, suitcases and backpacks as a single object.

Within the maximum limit of 1,500.00 euros, Europ Assistance pays you per claim and per travel period.

Europ Assistance pays you per claim and per duration of the Policy, up to 50% of the maximum amount indicated above, for:

- photo-cinematographic equipment and photosensitive material, radios, televisions, tape recorders, any other electronic equipment, musical instruments, personal defense and/or hunting weapons, diving equipment, eyeglasses or sunglasses. Photo-cinematic equipment (camera, video camera, binoculars, flash, lenses, batteries, bags, etc.) are considered a single item.
- jewelry, gemstones, pearls, watches, gold/silver/platinum objects, furs and other precious objects.

Within the maximum amount indicated above, Europ Assistance will reimburse you:

- up to Euro 300.00 for the costs of redoing the identity card, passport and driving licence/nautical licence,
- up to Euro 300.00 the unexpected expenses you have to make to buy personal hygiene items and/or clothing that are necessary. This only in case of total theft of the baggage or if the carrier delivers it to you at the destination airport of the outbound journey, with more than 12 hours of delay in the case of confirmed scheduled flights and charter flights.

##### ✓ Travel Cancellation Fee Guarantee

You can request this guarantee when you have to cancel the ticket purchased from the Contractor, before departure for one of the causes listed in this document, provided that they are involuntary and unforeseeable, which did not pre-exist at the time of booking the ticket and which prevent you from participating in the Trip:

- illness, injury (for which there are medical certificates and documents demonstrating the impossibility of participating to the trip), or death:
  - yours;
  - of a Travel Companion of yours who must be insured and registered for the trip together and at the same time as you.
  - of a family member of yours or your travel companion;



#### What is not insured?

##### \* Excluded:

- any travel undertaken for the purpose of participating in races/competitions involving extreme activities;
- business trips;
- any trip you make for the purpose of: visits, check-ups, hospitalizations, surgical operations.
- any trip you take for the purpose of treating a medical condition that had manifested itself before departure;
- trips taken against medical advice, or in any case with an acute illness at the time of departure of the trip;
- extreme journeys to remote areas, reachable only with the use of special rescue vehicles.

##### \* Excluded countries

Travel to the following countries is not insured: Antarctica, Afghanistan, Cocos (Keeling) Islands, South Georgia, Heard Island and Mc Donald's Islands, Bouvet Island, Christmas Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Outlying Islands, Micronesia, Nauru, Niue, Palau, Pitcairn Island, Samoa, Solomon Islands, Saint Helena, Somalia, French Southern Territories, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu, Wallis and Futuna Islands and those undertaken in countries at war.

- \* All guarantees exclude damages caused by: fraud or gross negligence except as indicated in the individual guarantees; floods, inundations, volcanic eruptions, earthquakes, atmospheric phenomena with characteristics of natural disasters, phenomena of transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles; war, strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism, epidemics or pandemics as declared by the World Health Organization with the exception of Covid-19; indirect consequences of the Covid 19 epidemic/pandemic.

- \* The following cases are also excluded: failure to comply with the ordinances/regulations imposed by the control bodies/host countries or countries of origin; consequences due to or attributable to quarantines or restrictive measures on freedom of movement decided by the competent authorities that isolate the Municipality/larger territorial areas in which you are during the Trip.

- \* Except as indicated in the individual Guarantees, expenses due to or attributable to/consequent to quarantine or other restrictive measures on freedom of movement, decided by the competent International and/or local Authorities, meaning by Local Authorities any competent authority of the Country of origin or of any Country where you have planned your Trip or through which you are transiting to reach your destination, are not insured.

##### \* Assistance coverage

Furthermore, the following are excluded: accidents dependent on or caused by: car, motorcycle or motorboat races and related tests and training; illnesses with symptoms present on the date of departure of the trip (valid for Personal Assistance services); mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications; illnesses resulting from pregnancy beyond the 26th week of gestation and from the puerperium; accidents occurring before the start of the journey; organ removal and/or transplant; voluntary termination of pregnancy; abuse of alcohol or psychotropic drugs; illnesses/injuries resulting from the HIV virus; use of narcotics and hallucinogens; not being authorized to drive the vehicle in accordance with the provisions of the law in force; attempted suicide or suicide; air sports in general, driving and use of hang gliders and other types of ultralight air vehicles, parachuting, paragliding and similar, sled riding, bobsledding, freestyle skiing, ski or water ski jumping, mountaineering with rock climbing or access to glaciers, free climbing, kite surfing, scuba diving, sports involving the use of motor vehicles and boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, speleology; acts of recklessness; injuries suffered as a result of professional, but not amateur, sports activities (including competitions, trials and training).

Claims occurring in countries where there are no Europ Assistance branches correspondents are excluded.

For individual services see the exclusions reported on the DIP

##### \* Medical expenses insurance

The Policy also excludes accidents due to: car, motorcycle or motorboat races and related tests and training; mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications; illnesses dependent on pregnancy after the 26th week of gestation and the puerperium; illnesses with symptoms in progress on the date of departure of the trip; accidents that occur before the start of the trip; accidents that result from the performance of the following activities: mountaineering with climbing of rocks or access to glaciers, jumping from the trampoline with skis or hydroskis, driving and use of sleds, air sports in general, driving and use of hang gliders and other types of ultralight air vehicles, paragliders and similar, kite surfing, acts of recklessness as well as all injuries suffered as a result of sporting activities carried out on a professional basis but not on an amateur basis (including competitions, tests and training); organ removal and/or transplantation; voluntary termination of pregnancy; abuse of alcohol or psychotropic drugs; illnesses/injuries resulting from the HIV virus; use of narcotics and hallucinogens; Furthermore, Europ Assistance will not pay you: all expenses incurred if you have not reported to Europ Assistance, directly or through third parties; hospitalization or emergency room services; expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, S.p.A. and slimming treatments; expenses for dental treatments following a sudden illness; expenses for the purchase and repair of glasses, contact lenses; expenses for orthopedic and/or prosthetic devices following a sudden illness; expenses for voluntary terminations of pregnancy; expenses for services and therapies relating to fertility and/or sterility and/or impotence

##### \* Baggage guarantee

Furthermore, the following are not insured: damages due to or dependent on: insufficient or inadequate packaging, normal wear and tear, manufacturing defects and atmospheric events; breakages and damages to baggage unless they are the result of theft, robbery, bag snatching or are caused by the carrier; theft of baggage contained inside the vehicle that is not properly locked, as well as the theft of baggage placed on board motorcycles or placed on external luggage racks. Theft is also excluded from 8 p.m. to 7 a.m. if the baggage is not placed on a board a locked vehicle in a guarded parking lot.

Furthermore, the following are not insured: money, cheques, stamps, tickets and travel documents, coins, art objects, collections, samples, catalogues, goods; documents other than an identity card, passport and driving license; goods purchased during the Trip without regular proof of expenditure (invoice, receipt, etc.); goods other than clothing, which have been delivered, even together with the clothes, to a transport company, including the air carrier;

- of the co-owner of your company or of your direct superior;
  - In the event of serious illness or injury of one of the above-mentioned persons, Europ Assistance doctors may carry out a medical check-up;
  - dismissal or rehiring by the employer for which you cannot use the holidays you had at disposal;
  - material damage to your or your family's home, office or business and it is necessary for you to be present and no one can replace you;
  - a natural disaster, declared by the competent authorities, which has occurred in the place where you reside and which prevents you from reaching the place of departure;
  - a breakdown or accident to the means of transport you are using which prevents you from reaching the place of departure;
  - your summons to court or your summons as a people's juries following your ticket booking;
  - theft of documents you need for expatriation. You must demonstrate that you are unable to renew them in time for the departure date;
  - change of date of school exam session or of qualification to practice a professional activity or of participation in a public competition;
- Cancellations by the Insured due to terrorist acts that occurred in the place where the Ship is boarded in the 3 days prior to its departure are also considered included in the guarantee. (maximum 5,000 euros per insured person and 50,000.00 euros per case) considered as the ticket on which the names of more than one Insured Person involved in the accident are listed).

✓ **Daily Hospitalization Insurance in the event of Covid-19**

If you fall ill due to Covid-19 and are hospitalized in a healthcare facility for more than 5 days, Europ Assistance will pay you a daily allowance of Euro 100.00 for each day of hospitalization, up to a maximum of 10 days per claim and per insured person, therefore, the maximum sum for each Insured Person can never exceed Euro 1,000.00.

✓ **Travel Interruption Guarantee in case of Covid-19**

If you, your family members traveling with you or your travel companion registered at the same time are forced into quarantine due to a Covid-19 infection, Europ Assistance will reimburse:

- penalties charged for booked and unused ground services up to a limit of Euro 2,000.00 per Insured;
- the additional costs you pay to change the ticket (transport tickets) or purchase new ones to return to your residence, up to a maximum of Euro 2,000.00 per Insured and net of any refunds received from the carrier;
- any hotel/subsistence expenses you are responsible for the quarantine period up to a maximum of Euro 300.00 per day for a maximum of 14 days, if quarantine cannot take place at the Insured's home.

✓ **Hospitalization Compensation Guarantee in the event of Covid-19**

If you have been hospitalized in an intensive care unit for Covid-19, Europ Assistance will pay you a Compensation of €1,500.00 per Insured, per claim and for the duration of the Guarantee.

✓ **Travel accident insurance**

Europ Assistance guarantees accidents that may happen to you during your trip and that may cause permanent disability or death when you carry out any activity that is not of a professional nature.

The maximum amount is Euro 30,000.00 for the case of Death and Euro 30,000.00 for the case of Permanent Disability (not cumulative).

You are also insured for an injury caused by a war or an insurrection that suddenly breaks out in a country you are travelling to, outside of Italian territory.

The insurance is valid for 14 days from the outbreak of war or insurrection.

It is also excluded: the case of delayed delivery of baggage at the airport of the city of departure at the beginning of the trip; all expenses you incur after receiving the baggage.

✗ **Travel Cancellation Cost Guarantee**

You are not insured if the cancellations depend on or are caused by: theft, robbery, loss of identification and/or travel documents; mental illnesses and psychiatric disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and the related consequences/complications; illnesses dependent on pregnancy beyond the 26th week of gestation and the puerperium; illnesses with symptoms in progress on the date of departure of the trip; accident, which occurs before confirmation of the trip; consequences and/or complications of accidents that occurred before confirmation of the trip; bankruptcy of the air carrier or Tour Operator/Travel Agency/Non-hotel accommodation facility; deposits and/or advances not justified by tax documents of penalty; failure to send the communication (referred to in art. "OBLIGATIONS OF THE INSURED PARTY IN THE EVENT OF A CLAIM") by you by the beginning date of the trip/stay, except in cases of cancellation caused by the death or hospitalization of at least 24 consecutive hours (excluding Day Hospital and Emergency Room) of a family member.

✗ **Travel accident insurance**

Furthermore, the following accidents are not insured: caused by driving any motor vehicle or vessel, if the Insured does not have the qualification required by the provisions in force, except in the case of driving with an expired license, but provided that the Insured has, at the time of the accident, the requirements for renewal; caused by the use, even as a passenger, of aircraft, including hang gliders, ultralights, paragliders; caused by the abuse of psychotropic drugs, by the use of narcotics and hallucinogens; caused by surgical operations, tests or medical treatments not made necessary by an accident; caused by mental illnesses and psychiatric disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depressive forms and related consequences/complications; caused by the use of port areas before the start of the cruise or at the end of the cruise. Also excluded are Accidents you suffer when practicing: sports involving the use of motor vehicles and boats; parachuting; the following other sports: boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, speleology, rock or glacier climbing, free climbing, sledding, bobsleigh, freestyle skiing, ski or water ski jumping, scuba diving, kite surfing and professional sports; all activities involving the use of mines, weapons and/or dangerous substances, access to mines, excavations and/or quarries and land and sea mining activities; sports constituting your professional activity, whether principal or secondary.



**Are there any coverage limits?**

! **Effect of International Sanctions on Insurance Coverage** (valid for all Warranties)

Europ Assistance Italia S.p.A. is not required to:

- provide insurance coverage,
- pay the claims

if this exposes it to any sanctions, prohibitions or restrictions that come from "INTERNATIONAL SANCTIONS".

This article shall prevail over any other article contained in the Insurance Conditions.

In any case, check the updated list of sanctioned countries at the link:

<https://www.europassistance.it/contenuti-utili/international-regulatory-information-links>

If you are a "United States Person" and you are in Cuba or Venezuela, to benefit from insurance coverage you must demonstrate to Europ Assistance Italia S.p.A. that you are in Cuba or Venezuela in compliance with US laws.

Without authorization for your stay in Cuba or Venezuela, Europ Assistance Italia S.p.A. cannot provide insurance coverage.

! **Travel restrictions**

You are not covered if you travel to a country, region or geographical area for which the competent government authority in your country of residence or in the destination or host country has advised against travel or residence, even temporarily.

! **Catastrophic limit**

If you are involved in an act of terrorism that also affects other Europ Assistance insured persons, Europ Assistance for the guarantees

- Assistance
- Medical expenses
- Trip Cancellation

overall and for all its insured involved, guarantees a maximum of 10 million Euros per Catastrophic Event.

If this maximum is not sufficient to pay all the insured involved, Europ Assistance reduces the reimbursements of each individual insured taking into account the maximums indicated in their policies. For insured with an unlimited maximum, Europ Assistance reduces the reimbursements taking as a reference maximum 1 million Euro.

The total sum of the costs cannot exceed the maximum amount foreseen.

! **Continuous stay abroad**

You may stay abroad for a maximum of 15 consecutive days during the validity of this Policy. You will not be insured for claims that occur after 15 days.

! **Subscription limits**

You cannot purchase this policy more than 30 days before the departure of your Trip. Furthermore, you cannot subscribe to multiple Application Forms to extend your stay in the place you are travelling to or to increase the maximum coverage and guarantees provided for in the policy.

! **Age limits**

For Accident insurance, this policy insures people up to the age of 75.

If you turn 75 during the policy's term, we still consider you insured until the expiry date.

**Cover Assistance**

! **Intervention limits**

Europ Assistance does not provide you with Services in those countries that are in a state of declared or actual belligerence, including those whose belligerence has been made public. The countries indicated on the website are considered such. <https://www.europassistance.it/paesi-in-stato-di-belligeranza> with a danger level equal to or greater than 4.0. Europ Assistance cannot provide you with Assistance Services in countries where local or international authorities do not allow it to intervene on site even if there is no risk of war.

! **Limits on the provision of benefits**

Assistance benefits are provided up to once per insured person, for each type within the duration of the trip.

! **Limitation of liability**

Europ Assistance is not responsible for damages:

- caused by the intervention of the Authorities of the country in which the assistance is provided,
- resulting from any other fortuitous and unforeseeable circumstance.

It should also be noted that the operation of the services is in any case subject to the limitations and provisions imposed by government, local and health authorities.

#### Medical Expense Reimbursement Guarantee

##### ! Discovery

For claims with an amount exceeding Euro 1,000.00 in the event of failure to authorize the Organizational Structure, a 25% excess of the amount to be reimbursed will be applied, with a minimum of Euro 70.00.

If you do not demonstrate payment by bank transfer or credit card of expenses exceeding Euro 1,000.00, Europ Assistance will not refund you.

#### Baggage Guarantee

##### ! Excess

Europ Assistance applies a 50% excess if:

- if the entire vehicle in which you store your luggage is stolen,
- if the things you store in your tent are stolen. However, you must be in a properly equipped and authorized campsite.

#### Travel Cancellation Fee Guarantee

##### ! Form of insurance

The guarantee of this policy is valid if you subscribe for the entire cost of your trip. In the cost you must include the administrative costs.

If you subscribe to the Policy for only a part of the value of the trip, Europ Assistance will reimburse you the penalty in proportion to the value of the insured trip. (Art. 1907 CC proportional rule).

#### Accident Insurance

##### ! Absolute deductible on permanent disability

Payment of the Permanent Disability benefit will be determined by applying a 5% deductible.

Europ Assistance will not pay you any compensation if the Permanent Disability is equal to or less than 5% of the Total.

If the permanent disability is more than 5% of the total, compensation will be paid only for the excess amount.

In case of permanent disability exceeding 20% of the total, the benefit will be paid in full without any deductible.



#### Where does the coverage apply?

- ✓ Indicates the countries where the accident occurs for which you can request the guarantees except as reported in Art. "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE". They are divided into two groups: A) Italy, Vatican City State and Republic of San Marino; B) all European countries and Mediterranean Basin countries: Albania, Algeria, Andorra, Austria, Belgium, Bosnia Herzegovina, Bulgaria, Cyprus, Croatia, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland, Iceland, Israel, Liechtenstein, Latvia, Lebanon, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldova, Principality of Monaco, Montenegro, Norway, Netherlands, Poland, Portugal, Czech Republic, Romania, Serbia, Slovakia, Slovenia, S.p.A.in, Sweden, Switzerland, Tunisia, Turkey, Ukraine and Hungary.
- ✓ VEHICLE ASSISTANCE SERVICES are provided in: Italy, Republic of San Marino and Vatican City, Albania, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Denmark mainland, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland and Northern Ireland, Iceland, Israel, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Morocco, Moldova, Monaco, Montenegro, Norway, Netherlands, Poland, Portugal mainland, United Kingdom, Czech Republic, Romania, Serbia, Slovakia, Slovenia, S.p.A.in mainland and Mediterranean islands, Sweden, Switzerland, Tunisia, Turkey, Ukraine, Hungary.



#### What are my obligations?

**When you sign the contract:** You are required to make true, accurate and complete statements.

Untrue, inaccurate or uncommunicated declarations may result in the total or partial loss of the right to compensation/reimbursement/provision of assistance benefits, as well as the termination of insurance pursuant to articles 1892, 1893, 1894 of the Civil Code.

**Under contract:** you are required to communicate any changes that lead to an increase of risk. Failure to communicate may result in the total or partial loss of the right to compensation/reimbursement/provision of assistance benefits, as well as the termination of the insurance pursuant to Art. 1898 CC

**In case of accident:** you are obliged to communicate in writing to Europ Assistance Italia S.p.A. the existence of other insurance policies you have subscribed to with the same characteristics as this one (art. 1910 CC) and to respect the terms for reporting the claim.



#### When and how do I pay?

The premium, including taxes, must be paid upon signing the Application Form.



#### When does coverage begin and end?

For the outward Journey, the guarantees start 48 hours before the official boarding time (based on the actual departure time of the ship) and are valid from the moment you begin your journey to reach the port of embarkation and end at midnight on the 15th day following the day of your disembarkation (based on the actual arrival time of the ship).

For the Return Journey, the guarantees start 12 hours before the official boarding time (based on the actual departure time of the ship), are valid from the moment you begin your journey to reach the port of embarkation and end 48 hours after your disembarkation (based on the actual arrival time of the ship).

**The maximum duration of coverage during the validity period of the Insurance is 15 consecutive days.**

The "Travel and Rental Cancellation" Guarantee starts from the date of booking of the Trip and lasts until the date of commencement of the Trip. The commencement of the Trip is understood to be the moment in which you begin to use the first service purchased by the Contractor.



#### How can I cancel the policy?

The policy is short-term and does not automatically renew, therefore cancellation is not possible.

**Damage insurance to cover risks for activities travel related**  
**Additional pre-contractual information document for damage insurance**  
**products**  
**(Additional Damage DIP)**



**Product: "Travel Insurance - Form TAD478/2"**  
**Last update date: 07.04.2025**

**Scope**

This document contains additional and complementary information to that contained in the pre-contractual information document for damage insurance products (DIP Damage), to help potential contractor to understand the product features in more detail, with particular attention to insurance coverage, limitations, exclusions, costs and the financial situation of the company.

**The policyholder must read the insurance conditions before signing the contract.**

**Society**

**Europ Assistance Italia S.p.A.**, Via del Mulino, no 4 – 20057 Assago (MI) - tel. 02.58.38.41 - [www.europassistance.it](http://www.europassistance.it) - e-mail: [servizio.clienti@europassistance.it](mailto:servizio.clienti@europassistance.it) - pec: [EuropAssistanceItaliaS.p.A.@pec.europassistance.it](mailto:EuropAssistanceItaliaS.p.A.@pec.europassistance.it).  
Registered in Section I of the Register of Insurance and Reinsurance Companies at no. 1.00108 - Company belonging to the Generali Group, registered in the Register of Insurance Groups - Company subject to the management and coordination of Assicurazioni Generali S.p.A.  
With reference to the latest financial statement approved at 12/31/2023, the Company's net assets amount to Euro 96,367,818 and the economic result for the period amount to Euro 17,794,765.  
The solvency ratio, referred to the damage management, is 142.5% as reported in the Report on the solvency and financial condition of the company available on the website at the following link: <https://www.europassistance.it/impresa/bilancio>, where it will be possible to consult subsequent updates relating to the financial situation.

The contract is governed by Italian law.

**Product**



**What is insured?**

There is no further information than that provided in the damage DIP



**What is NOT insured?**

**Excluded risks**

In addition to the exclusions of the DIP, the following exclusions also apply to the individual Assistance Services




**Medical Repatriation**

- ✖ The following are excluded:
  - the illness or injury that allows you, according to the assessment of the doctors of the Operations Centre, to continue travelling,
  - the illness or injury that can be treated on site,
  - infectious diseases, when transport does not comply with national or international health regulations,
  - discharge from a medical center or hospital against the advice of your doctors, by your choice or by the choice of your family members.
- ✖ In the event of death, the following are excluded:
  - funeral expenses, search for people, recovery of the body and other expenses not related to transportation.
  - The transport of the body to places that are not accessible by normal means of transport.  
Transport, always in compliance with the laws in force, may be carried out with vehicles suitable for funeral transport (e.g. hearses).
- ✖ Return to your residence is excluded if you are not a resident of Europe and your trip is to a non-European country.

**Towing Roadside Assistance**

- ✖ The Policy excludes:
  - the cost of S.p.A.re parts and all its repair costs;
  - the costs of the intervention of exceptional vehicles, when the exceptional vehicles are necessary for the recovery of the vehicle;
  - towing costs, when the vehicle has suffered an accident or breakdown while it was travelling outside the public road network or in areas similar to it (such as, for example: off-road routes).
- ✖ Flat tire and/or incorrect refueling aren't considered a failure and/or accident.



	<p><b>Roadside Assistance</b></p> <ul style="list-style-type: none"> <li>✗ The Policy excludes: <ul style="list-style-type: none"> <li>- The cost of S.p.A.re parts and all its repair costs;</li> <li>- the costs of the intervention of exceptional vehicles, when the exceptional vehicles are necessary for the recovery of the vehicle;</li> <li>- the costs of the intervention of exceptional vehicles, when the exceptional vehicles are necessary for the recovery of the vehicle;</li> </ul> </li> </ul> <p><b>Sending a Plumber for Emergency Interventions</b></p> <ul style="list-style-type: none"> <li>✗ Claims due to the following are excluded: <ul style="list-style-type: none"> <li>- Interruption of the supply by the provider,</li> <li>- simple tap failure</li> </ul> </li> </ul> <p><b>Sending an Electrician for emergency interventions</b></p> <ul style="list-style-type: none"> <li>✗ Claims due to the following events are excluded: <ul style="list-style-type: none"> <li>- interruption of electricity by the supplier;</li> <li>- faults in the power cable of the rooms of the house upstream and downstream of the meter.</li> </ul> </li> </ul>
	<b>Are there any coverage limits?</b>
	There is no further information than that provided in the damage DIP.
	<b>Who is this product for?</b>
	Policy that offers cancellation, travel assistance, medical expenses while traveling, accidents, baggage coverage, convalescence and Covid allowances to those who purchase a maritime ticket from GNV and want to protect themselves for these risks.
	<b>What costs do I have to bear?</b>
	<b>Brokerage costs:</b> the average share received by the intermediary/s is equal to 48.00%

HOW CAN I SUBMIT COMPLAINTS AND RESOLVE DISPUTES?	
<b>To the insurance company</b>	<p>You can forward any complaints regarding the contractual relationship or the management of claims, including a detailed description of the events, the number of the policy or the claim in question and any information that may help identify the contractor or the insured (such as tax code, name, surname, contact details, etc.), by writing to Europ Assistance Italia S.p.A – c/o Complaints Office by:</p> <ul style="list-style-type: none"> <li>- Post-office: Via del Mulino, 4 – 20057 Assago (MI);</li> <li>- Fax: 02.58.47.71.28</li> <li>- Pec: <a href="mailto:reclami@pec.europassistance.it">reclami@pec.europassistance.it</a></li> <li>- E-mail: <a href="mailto:ufficio.reclami@europassistance.it">ufficio.reclami@europassistance.it</a>.</li> </ul> <p>Europ Assistance Italia S.p.A. will respond to your complaint within 45 days of receipt as required by law.</p>
<b>At IVASS</b>	<p>If you are not satisfied with the outcome of your complaint or if you have not received a response from Europ Assistance Italia S.p.A. within a maximum of forty-five days, you can contact IVASS (Institute for the Supervision of Insurance) - Consumer Protection Service - via del Quirinale, 21 - 00187 Rome, fax 06/42.13.32.06, certified email: <a href="mailto:ivass@pec.ivass.it">ivass@pec.ivass.it</a>, attaching to your request the documentation relating to the complaint handled by Europ Assistance.</p> <p>In the complaint you must indicate:</p> <ul style="list-style-type: none"> <li>• name, surname and address of the complainant, with telephone number if applicable;</li> <li>• identification of the subject or subjects whose actions are being complained about;</li> <li>• brief and exhaustive description of the reason for the complaint;</li> <li>• copy of the complaint submitted to the insurance company and any feedback provided by the latter;</li> <li>• any document useful for describing the relevant circumstances more fully.</li> </ul> <p>You can find the form for submitting the complaint on the IVASS website, at <a href="http://www.ivass.it">www.ivass.it</a>.</p>
<b>BEFORE APPLYING TO THE JUDICIAL AUTHORITY</b> , it is possible to use alternative dispute resolution systems, such as:	
<b>Mediation</b>	By contacting a Mediation Body among those present in the list of the Ministry of Justice, which can be consulted on the website <a href="http://www.giustizia.it">www.giustizia.it</a> (Law 9/8/2013, n. 98).
<b>Assisted Negotiation</b>	By request of your lawyer to Europ Assistance Italia S.p.A.
<b>Other alternative dispute resolution systems</b>	<p><b>Insurance disputes regarding the determination and estimation of damages under insurance policies against the risk of damage (where provided for by the Insurance Conditions).</b></p> <p>In the event of a dispute regarding the determination and assessment of damages, it is necessary to resort to contractual appraisal where provided for in the policy terms to resolve this type of dispute. The request for activation of the contractual appraisal or arbitration must be addressed to: Claims Liquidation Office – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or certified email to <a href="mailto:sinistri@pec.europassistance.it">sinistri@pec.europassistance.it</a>.</p> <p>If the disputes are in the context of damage risk policies for which the contractual appraisal has already been carried out or which are not related to the determination and estimate of damages, the law provides for mandatory mediation, which constitutes a condition of admissibility, with the option of resorting to assisted negotiation beforehand.</p> <p><b>Insurance disputes on medical matters (where provided for in the Insurance Conditions).</b></p> <p>In the event of disputes regarding medical issues related to accident or illness policies, it is necessary to resort to arbitration where provided for in the policy terms to resolve this type of dispute. The request for activation of the contractual assessment or arbitration must be addressed to: Claims Liquidation Office – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or certified email to <a href="mailto:sinistri@pec.europassistance.it">sinistri@pec.europassistance.it</a>.</p> <p>If the disputes are in the context of accident or health insurance policies for which arbitration has already been carried out or which do not concern medical issues, the law provides for mandatory mediation, which constitutes a condition of admissibility, with the option of resorting to assisted negotiation beforehand.</p>

	<p>The right to appeal to the Judicial Authority remains intact.</p> <p><b>To resolve cross-border disputes you can submit a complaint to IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the website <a href="http://ec.europa.eu/internal_market/finnet/index_en.htm">http://ec.europa.eu/internal_market/finnet/index_en.htm</a>).</b></p>
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TAX REGIME	
<b>Tax treatment applicable to the contract</b>	<p>For IRPEF purposes, only in the case of death and/or permanent disability of not less than 5%, the portion of the premium actually paid and not reimbursed relating to the guarantee is deductible from the gross tax at a rate of 19% if not already deductible in the determination of your individual income (letter f, paragraph I, art. 15 TUIR).</p> <p>The tax rates relating to the branches of the Guarantees provided for in the Policy are as follows:</p> <ul style="list-style-type: none"> <li>- Injuries (R01): 2.50%</li> <li>- Disease (R02): 2.50%</li> <li>- Goods transported (R07): 12.50%</li> <li>- Financial losses (R16): 21.25%</li> <li>- Assistance (R18): 10.00%</li> </ul> <p>For the tax treatment applicable to the Policy with Contracting Persons resident in the Vatican City State or the Republic of San Marino, please refer to the tax legislation in force in those territories.</p>





Europ Assistance Italia S.P.A.



**GNV – Policy 42174Q  
“BOOK WORRIE-FREE”**

Europ Assistance Italia SpA with registered office in Via del Mulino n. 4, 20057 Assago (MI) – Company authorized to provide insurance, with decree of the Ministry of Industry, Trade and Crafts n. 19569 of 2 June 1993 (Official Journal of 1 July 1993 n. 152) – Registered in section I of the Register of Insurance and Reinsurance Companies at n. 1.00108 – Insurance Groups – Single-member company subject to the management and coordination of Assicurazioni Generali SpA (hereinafter for brevity – Europ Assistance)

And

Contractor: GRANDI NAVI VELOCI with headquarters in Palermo, Calata Marinali d'Italia – VAT number 13217910150

(hereinafter for brevity – Contractor)

for the benefit of the Contractor's customers (hereinafter referred to as the "Insured") by be understood as Insured pursuant to art. 1891 of the Civil Code

Edition 07.04.2025



**IDENTIFICATION CODE: GNVP + BOOKING NO.**

**Insurance Terms and Conditions Form TAD478/2**

**Complimentary translation.**

*The official version of this policy is the Italian one. All disputes arising therefrom will be conducted exclusively on the bases of the Italian version.*

**GENERAL INSURANCE CONDITIONS FOR THE INSURED PERSON**

**Art. 1. - OTHER INSURANCE**

You may be insured with different insurance companies for the same Risk.

**If a Claim occurs, you must inform all insurance companies with which you are insured for the same Risk and, among these, Europ Assistance, of the existence of other insurance companies that cover the same Risk. In this case, art. 1910 of the Civil Code applies.**

*Article 1910 of the Civil Code aims to avoid the case in which the Insured, who has multiple insurance policies for the same Risk with different insurance companies, receives a total sum greater than the damage suffered. For this reason, the Insured, in the event of a claim, must inform each insurance company of all the insurance policies taken out with the others, for the same Risk.*

**Art. 2. - GOVERNING LAW AND JURISDICTION**

The Policy is governed by Italian law.

For everything that is not provided for in the Policy and for all rules of jurisdiction and/or competence of the judge, Italian law applies.

**Art. 3. - TIME LIMITATION**

**All your rights towards Europ Assistance expire within two years from the date of the Claim. In civil liability insurance, the two years start from the day on which the injured party has requested Compensation from you or has sued you to obtain it. In this case, art. 2952 of the Civil Code applies. For guarantees other than Assistance in the event of a claim being opened and legal proceedings pending, you are required to interrupt the limitation periods in writing.**

**It should be noted that the pendency of legal proceedings is not considered a cause for suspension of the statute of limitations.**

*E.g.: if the Insured reports a Claim after the maximum term of two years established by the Civil Code, he/she will not be entitled to compensation.*

**Art. 4. - PAYMENT CURRENCY**

In Italy you receive the Compensation in Euro. If you request the Compensation for expenses incurred in countries that are not part of the European Union or belonging to the European Union, but that do not have the Euro as their currency, Europ Assistance calculates the Compensation by converting the amount of the expenses you have had into Euros. Europ Assistance calculates the Compensation based on the value of the Euro in relation to the currency of the country in which you incurred the expenses on the day the invoice is issued.

**Art. 5. - WITHDRAWAL IN THE EVENT OF A CLAIM**

After each claim report and up to the 60th day from payment or refusal of payment, you can withdraw from the Policy by writing a registered letter with return receipt to Europ Assistance. The withdrawal is effective 30 days after the day on which Europ Assistance received your registered letter with return receipt. In the following fifteen days, Europ Assistance will reimburse you for the portion of the premium relating to the period of risk not incurred, withholding taxes. Europ Assistance may also exercise the right to withdraw after a claim with the same thirty-day notice. The collection or payment of premiums that have fallen due after you have reported a claim or any other act by you or by Europ Assistance cannot be interpreted as a waiver of the right to withdraw. Europ Assistance undertakes to terminate the management of claims in progress on the effective date of withdrawal and the management of claims that occur before withdrawal and reported after the same provided that this is done within the terms set out in the article "Obligations of the Insured in the event of a claim" of these Insurance Conditions.

**Art. 6. - PREMIUM**

The premium (per route and per insured) for your Policy is shown on the Application Form and you have to pay it when you sign it. It is calculated based on the route and you can find it in the table below:

## Insurance Terms and Conditions Form TAD478/2

TRATTE	Premi lordi	di cui imposte	Garanzia Assistenza R(18)	Imposte 10%	Garanzia Spese Mediche R(2)	Imposte 2,5%	Garanzia Diaria da ricovero per Covid-19 R(2)	Imposte 2,5%	Garanzia Infortuni in Viaggio R(1)	Imposte 2,5%	Garanzia Bagaglio R(7)	Imposte 12,50%	Garanzia Annullamento biglietti R(16)	Imposte 21,25%	Garanzia Indennità da ricovero in caso di Covid-19 R(16)	Imposte 21,25%
GENOVA - PALERMO GENOVA - BARCELLONA GENOVA - TUNISI GENOVA - TANGERI SETE - ALGERI SETE - BEJAIA SETE - NADOR SETE - TANGERI CIVITAVECCHIA - TANGERI GENOVA - TORRES GENOVA - OLBIA CIVITAVECCHIA - TUNISI BARCELLONA - TANGERI BARCELLONA - NADOR CIVITAVECCHIA - T. IMERESE CIVITAVECCHIA - PALERMO CIVITAVECCHIA - OLBIA NAPOLI - PALERMO NAPOLI - TERMINI BARI - DURAZZO PALERMO - TUNISI BARCELLONA - IBIZA BARCELLONA - PALMA BARCELLONA - MAHON VALENCIA - PALMA VALENCIA - IBIZA ALMERIA - NADOR	€ 12,00	€ 1,32	€ 0,84	€ 0,08	€ 4,20	€ 0,10	€ 0,36	€ 0,01	€ 0,36	€ 0,01	€ 0,24	€ 0,03	€ 5,64	€ 1,03	€ 0,36	€ 0,06
GENOVA - PALERMO GENOVA - BARCELLONA GENOVA - TUNISI GENOVA - TANGERI SETE - ALGERI SETE - BEJAIA SETE - NADOR SETE - TANGERI CIVITAVECCHIA - TANGERI GENOVA - TORRES GENOVA - OLBIA CIVITAVECCHIA - TUNISI BARCELLONA - TANGERI BARCELLONA - NADOR CIVITAVECCHIA - T. IMERESE CIVITAVECCHIA - PALERMO CIVITAVECCHIA - OLBIA NAPOLI - PALERMO NAPOLI - TERMINI BARI - DURAZZO PALERMO - TUNISI BARCELLONA - IBIZA BARCELLONA - PALMA BARCELLONA - MAHON VALENCIA - PALMA VALENCIA - IBIZA ALMERIA - NADOR	€ 11,00	€ 1,20	€ 0,77	€ 0,07	€ 3,85	€ 0,09	€ 0,33	€ 0,01	€ 0,33	€ 0,01	€ 0,22	€ 0,02	€ 5,17	€ 0,94	€ 0,33	€ 0,06
GENOVA - PALERMO GENOVA - BARCELLONA GENOVA - TUNISI GENOVA - TANGERI SETE - ALGERI SETE - BEJAIA SETE - NADOR SETE - TANGERI CIVITAVECCHIA - TANGERI GENOVA - TORRES GENOVA - OLBIA CIVITAVECCHIA - TUNISI BARCELLONA - TANGERI BARCELLONA - NADOR CIVITAVECCHIA - T. IMERESE CIVITAVECCHIA - PALERMO CIVITAVECCHIA - OLBIA NAPOLI - PALERMO NAPOLI - TERMINI BARI - DURAZZO PALERMO - TUNISI BARCELLONA - IBIZA BARCELLONA - PALMA BARCELLONA - MAHON VALENCIA - PALMA VALENCIA - IBIZA ALMERIA - NADOR	€ 10,50	€ 1,15	€ 0,73	€ 0,07	€ 3,67	€ 0,09	€ 0,31	€ 0,01	€ 0,32	€ 0,01	€ 0,21	€ 0,02	€ 4,94	€ 0,90	€ 0,32	€ 0,06
GENOVA - PALERMO GENOVA - BARCELLONA GENOVA - TUNISI GENOVA - TANGERI SETE - ALGERI SETE - BEJAIA SETE - NADOR SETE - TANGERI CIVITAVECCHIA - TANGERI GENOVA - TORRES GENOVA - OLBIA CIVITAVECCHIA - TUNISI BARCELLONA - TANGERI BARCELLONA - NADOR CIVITAVECCHIA - T. IMERESE CIVITAVECCHIA - PALERMO CIVITAVECCHIA - OLBIA NAPOLI - PALERMO NAPOLI - TERMINI BARI - DURAZZO PALERMO - TUNISI BARCELLONA - IBIZA BARCELLONA - PALMA BARCELLONA - MAHON VALENCIA - PALMA VALENCIA - IBIZA ALMERIA - NADOR	€ 10,00	€ 1,10	€ 0,70	€ 0,06	€ 3,50	€ 0,09	€ 0,30	€ 0,01	€ 0,30	€ 0,01	€ 0,20	€ 0,02	€ 4,70	€ 0,86	€ 0,30	€ 0,05
GENOVA - PALERMO GENOVA - BARCELLONA GENOVA - TUNISI GENOVA - TANGERI SETE - ALGERI SETE - BEJAIA SETE - NADOR SETE - TANGERI CIVITAVECCHIA - TANGERI GENOVA - TORRES GENOVA - OLBIA CIVITAVECCHIA - TUNISI BARCELLONA - TANGERI BARCELLONA - NADOR CIVITAVECCHIA - T. IMERESE CIVITAVECCHIA - PALERMO CIVITAVECCHIA - OLBIA NAPOLI - PALERMO NAPOLI - TERMINI BARI - DURAZZO PALERMO - TUNISI BARCELLONA - IBIZA BARCELLONA - PALMA BARCELLONA - MAHON VALENCIA - PALMA VALENCIA - IBIZA ALMERIA - NADOR	€ 8,00	€ 0,88	€ 0,56	€ 0,05	€ 2,80	€ 0,07	€ 0,24	€ 0,01	€ 0,24	€ 0,01	€ 0,16	€ 0,02	€ 3,76	€ 0,68	€ 0,24	€ 0,04

	Premi lordi	di cui imposte	Garanzia Assistenza R(18)	Imposte 10%	Garanzia Spese Mediche R(2)	Imposte 2,5%	Garanzia Diaria da ricovero per Covid-19 R(2)	Imposte 2,5%	Garanzia Infortuni in Viaggio R(1)	Imposte 2,5%	Garanzia Bagaglio R(7)	Imposte 12,50%	Garanzia Annullamento biglietti R(16)	Imposte 21,25%	Garanzia Indennità da ricovero in caso di Covid-19 R(16)	Imposte 21,25%
CHILD 2- 15 anni (Tunisia)*	€ 3,00	€ 0,21	€ 0,21	€ 0,02	€ 1,05	€ 0,03	€ 0,09	€ 0,002	€ 0,90	€ 0,02	€ 0,06	€ 0,01	€ 0,65	€ 0,12	€ 0,04	€ 0,01
CHILD 2-12 anni (Marocco e Algeria)*	€ 3,00	€ 0,21	€ 0,21	€ 0,02	€ 1,05	€ 0,03	€ 0,09	€ 0,002	€ 0,90	€ 0,02	€ 0,06	€ 0,01	€ 0,65	€ 0,12	€ 0,04	€ 0,01
CHILD 4-12 anni (Altre tratte)*	€ 3,00	€ 0,21	€ 0,21	€ 0,02	€ 1,05	€ 0,03	€ 0,09	€ 0,002	€ 0,90	€ 0,02	€ 0,06	€ 0,01	€ 0,65	€ 0,12	€ 0,04	€ 0,01

\* Rates are per destination and per age.

Infant customers do not pay the insurance premium and are intended as:

0-2 years for the Tunisia, Morocco a Algeria routes

0-4 years for all other routes

### Art. 7. - TAX CHARGES

The premium also includes taxes that are not dependent on Europ Assistance and that you are required to pay by law.

### Art. 8. - STATEMENTS RELATING TO RISK CIRCUMSTANCES

When you subscribe the Policy you must verify that you have provided true, accurate and complete information. Any significant change in the information provided during the period of validity of the Policy must be immediately communicated to Europ Assistance through the Contractor. If you do not comply with these obligations, you may lose all or part of the right to Indemnity/ compensation/provision of Assistance Benefits.

### Art. 9. - AGGRAVATION OF RISK

You are required to communicate to Europ Assistance, through the Contractor, any changes that lead to an increase in risk. Failure to communicate may result in the total or partial loss of the right to Indemnity/compensation/provision of Assistance Services, as well as the termination of the insurance pursuant to Art. 1898 of the Civil Code.

### Art. 10. - RISK REDUCTION

In the event of a reduction in risk, Europ Assistance is required to reduce the Premium, or the Premium instalment, following your communication and waives the related right of withdrawal.

### Art. 11. - PROFESSIONAL SECRECY

You must release from professional secrecy towards Europ Assistance, the doctors who must examine your claim for which they must evaluate your state of health.

### Art. 12. - RIGHT TO WITHDRAW

If the Policy was placed entirely through a call center or website, you can withdraw within 14 days of the conclusion of the contract. You must send written communication to Europ Assistance Italia S.p.A. by registered letter with acknowledgement of receipt or PEC to the following addresses:

- Europ Assistance Italia S.p.A., Via del Mulino n. 4 – 20057 Assago (MI);
- [EuropAssistanceItaliaS.p.A.@pec.europassistance.it](mailto:EuropAssistanceItaliaS.p.A.@pec.europassistance.it)

Following the communication of reconsideration, the Policy is considered devoid of any effect from the outset, unless in the meantime a Claim has occurred for which you have requested one of the Guarantees provided for by the Policy. In the latter case, the right of reconsideration is excluded. Upon receipt of the request and in the absence of a Claim, Europ Assistance will refund the unused premium, withholding taxes if already paid by Europ Assistance.

#### Art. 13. - PROCESSING OF PERSONAL DATA

When Europ Assistance provides you with the Guarantees, it may become aware of and use the personal data of other people. By subscribing the Policy, you undertake to inform these people of the Information on data processing and to obtain their written consent to the processing of their health data for insurance purposes. You can use the following consent formula: "I have read the Information on data processing and I consent to the processing of my personal health data necessary for the management of the policy by Europ Assistance Italia and the subjects indicated in the information."

#### SECTION I – DESCRIPTION OF WARRANTIES



#### What is insured?

#### Art. 14. - SUBJECT OF THE INSURANCE

##### A) ASSISTANCE COVER

##### TRAVEL ASSISTANCE

You can request the following services from Europ Assistance in the event of injury, illness or Covid-19 that directly affects you, a family member or a travel companion, provided they are insured and traveling with you.

The causes indicated must occur during the Trip.

##### INTERVENTION IN CASE OF TERRORISM

Europ Assistance also assists you when acts of terrorism strike you directly in the place where you are travelling.

Europ Assistance provides all services when:

- political or military events or local authorities allow it
- The activated operators can work without risks to their person
- the intervention complies with international and local laws and/or regulations

##### • MEDICAL CONSULTATION

If you have an illness and/or injury while traveling, you can ask for a medical opinion by phone.

Doctors use the information you give them to evaluate your health status.

**This opinion is not a diagnosis.**

You can request this service 24 hours a day, 7 days a week.

##### • SENDING A DOCTOR OR AN AMBULANCE IN ITALY

You can request this benefit only if you are traveling and after having had a MEDICAL CONSULTATION.

If you are in Italy and need a medical visit or an ambulance, the Operations Centre sends a chosen and approved doctor to the place where you are during the trip.

When no doctor can intervene personally, the Operations Centre transports you by ambulance to the nearest and most specialized medical center.

**This is not an emergency service, in this case call 118.**

The timetable for the provision of the service is as follows:

- Monday to Friday, from 8pm to 8am,
- Saturdays, Sundays and public holidays, 24 hours a day.

##### • SENDING A PEDIATRICIAN IN EMERGENCY CASES IN ITALY

You can request this benefit only after having had a MEDICAL CONSULTATION.

If you are in Italy and you need a pediatrician and you cannot find one, the Operations Centre sends a pediatrician to the home of the place where you are on your Trip to Italy.

When no doctor can intervene personally, the Operations Centre transports you by ambulance to the nearest and most specialized medical center.

**This is not an emergency service, in this case call 118.**

##### • REFERRAL OF A SPECIALIST DOCTOR ABROAD

You can request this benefit only if you are traveling and after having had a MEDICAL CONSULTATION.

If you are abroad and want to know which is the nearest doctor for a specialist visit, the Operations Centre will indicate the name of the doctor, compatible with local availability.

##### • MEDICAL REPATRIATION

You can request Medical Repatriation, when after an injury and/or a sudden illness, the doctors of the Operations Centre together with the doctors on site, decide that you can be transferred

- in an equipped healthcare facility in the place where you are,
- or
- in an equipped health facility in the place where you reside
- or
- to your residence.

## Insurance Terms and Conditions Form TAD478/2

**The final decision is however the one taken by the doctors of the Operations Centre.**

Europ Assistance organizes and pays for your medical repatriation at the times and with the means most suitable to the situation. The means of transport are:

- air ambulance; which is used, when available, only and exclusively if you reside in Italy and when the accident occurs in one of the European countries or in the Mediterranean Basin countries.
- economy class airliner, even with S.p.A.ce for a stretcher if you need to lie down;
- first class train and, if necessary, sleeping car;
- ambulance.

The Operations Centre also provides medical or nursing assistance during the return journey if your doctors deem it necessary.

You can request a transfer to the nearest Health Institute, or a transfer to a Health Institute suitable for the treatment of your illness, when you are hospitalized in a local facility that is not suitable for the treatment of your illness; the Operations Centre will organize the transfer, with the means and at the times deemed most suitable by the doctors of the Operations Centre after consulting them with the attending physician on site.

Europ Assistance may ask you for the return ticket that you do not use.

In the event of death, the Operations Centre will organize the transportation of the body to the place of burial in the country of residence or to the nearest international airport.

**The final decision is in any case that taken by the Operations Centre.**

**Europ Assistance only pays the costs of transporting the body.**

• **RETURN WITH AN INSURED FAMILY MEMBER**

When during the organization of the "Medical Repatriation" service, the doctors of the Operations Centre do not deem the Insured Person's health care necessary during the trip, and an insured family member wishes to accompany you to the place of hospitalization or to your residence, the Operations Centre will arrange for the family member to return with the same means of transport used for you. Europ Assistance may request any unused travel ticket for the family member's return.

• **RETURN OF OTHER INSURED PERSONS**

You can request the return of other Insured Persons only following the "MEDICAL REPATRIATION"

If the other insured persons travelling with you are objectively unable to return home with the means of transport planned and/ or used at the start of the trip, the Operations Centre books a ticket for them to return to their residence. Europ Assistance pays the costs of a first-class train ticket or an economy class flight ticket on your behalf.

**Europ Assistance may ask you for the return trip ticket that other insured persons do not use.**

• **FAMILY MEMBER'S TRIP**

You can request a family member or a person of your choice to join you if, during the trip, you are hospitalized in a healthcare institution for more than 5 days and you need their help.

The Operations Centre books a ticket for your family member residing in Italy to reach you, and a place to stay so that he or she can stay with you.

Europ Assistance pays on your behalf the costs of a first-class train ticket or an economy class flight ticket and overnight accommodation expenses up to a maximum of €100.00 per day and for a maximum of 10 days.

• **ACCOMPANIMENT OF MINORS**

You can request the accompaniment of minors traveling with you if you have an injury or illness or when for a reason beyond your control you are unable to take care of them.

The Operations Centre books a return ticket for a family member. This return ticket is used to reach the minors and bring them back to their residence.

**Europ Assistance pays the costs of a first-class train ticket or an economy class flight ticket on your behalf.**

• **TRANSFER EXPENSES IN THE EVENT OF HOSPITALISATION OF THE INSURED**

If a family member or travel companion, who is also insured, must come to you while you are hospitalized in a health facility, the Operations Centre will arrange for their transfer from the Hotel to the health facility where you are hospitalized and vice versa.

Europ Assistance will pay the transfer costs on your behalf within maximum of Euro 300.00.

• **RETURN OF THE CONVALESCENT INSURED**

You can request to return to your residence if you are convalescing after an illness or injury and cannot use the means of transport initially planned for the return from the trip.

The Operations Centre books a ticket for you, for a Family Member or Travel Companion, provided they are insured.

Europ Assistance pays the costs of a first-class train ticket or an economy class flight ticket on your behalf. Europ Assistance may ask you for the return ticket that you have not used.

• **EXTENSION OF STAY**

You can request to extend your stay if a medical certificate confirms that the illness or injury prevents you from returning home on the date you had planned. In this case, the Operations Centre will book a hotel for you, a Family Member or a Travel Companion, as long as they are insured.

**Europ Assistance pays only the costs for the room and breakfast for a maximum of 10 days and up to a maximum of Euro 100.00 per day.**

• **INFORMATION AND REFERRAL OF CORRESPONDING MEDICINES ABROAD**

**(the service is valid only for residents in Italy)**

You can request information on medicines when you are abroad, you have an illness and/or you have been injured, and you need to receive information on medicinal specialties regularly registered in Italy; in this case the Operations Centre will inform you of the corresponding medicines, if any, available on site.

• **INTERPRETER AVAILABLE ABROAD**

You can request an Interpreter if you are hospitalized in a healthcare facility abroad or in the event of legal proceedings and you have difficulty communicating because you do not know the local language.

The Operations Centre provides you with an interpreter if there are Europ Assistance Branches or Correspondents.

**Europ Assistance pays the cost of the Interpreter for a maximum of Euro 1,000.00.**

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### • ADVANCE OF ESSENTIAL EXPENSES

You can get an advance for essential expenses if you have had:

- an injury
- a disease,
- theft, robbery, bag snatching or failure to deliver your luggage

and you have unexpected expenses that you cannot pay.

The Operations Centre advances invoices on your behalf, on-site, **up to a maximum amount of Euro 8,000.00.**

**The benefit will be operative when you can provide a economic guarantee.**

The Operations Centre guarantees you the Advance of essential expenses if:

- the money transfer complies with the rules or regulations in Italy or the country you are in
- you demonstrate that you are able to repay the sum of money
- in the country where you are located there are Europ Assistance branches or correspondents where you can make the advance payment.

#### Attention:

*Within one month from the date of the advance, you will have to repay the advance amount.*

*If you do not do so, you will also pay interest according to the current legal rate.*

### • EARLY RETURN

You, your family members and a Travelling Companion who are also insured and travelling with you may be forced to return home earlier than expected:

- due to the death or hospitalization with imminent danger of life of a Family Member. The date of death must appear on the death certificate issued by the registry office.
- due to material damage to your primary or secondary residence, your professional office or your business which makes your presence indispensable and undeferrable.

**Europ Assistance pays for you a first-class train ticket or an economy class plane ticket to allow you to reach the burial site or the place where your family member is hospitalized.**

**If you are travelling with a minor,** the Operations Centre will allow both of you to return as long as the minor is also insured.

**If you are travelling with a vehicle** and you cannot use it to the scope, the Operations Centre also provides you with a ticket to travel back and collect it later.

*Within 15 days of the event that forced you to return home early, you must send Europ Assistance the death certificate or documents demonstrating the hospitalization of the family member and the danger to his or her life.*

### • ADVANCE PAYMENT OF BAIL ABROAD

You can apply for advance bail if you have been arrested or are threatened with arrest abroad and must pay bail to be released.

**The Operations Centre advances the criminal bail on your behalf, directly on site up to a maximum total amount of Euro 25,000.00.**

The benefit will be operational when you can provide a economic guarantee. The Operations Centre guarantees you the Advance of Criminal Bail if:

- the transfer of money complies with the rules or regulations in Italy or the country you are in you demonstrate that you are able to repay the sum of money
- in the country where you are located there are Europ Assistance branches or correspondents where you can make the advance payment

#### Attention:

*Within one month from the date of the advance, you must repay the advance amount.*

*If you do not do so, you will pay additional interest at the current legal rate.*

### • LEGAL REFERRAL ABROAD

You can ask for a lawyer referral if you are abroad and you are arrested or at risk of being arrested.

The Operations Centre will advise you of the lawyer based on local rules and availability. This occurs in countries where there are branches or correspondents of Europ Assistance.

**This is just a referral and you will be responsible for the legal costs.**

### • SEND URGENT MESSAGES

You can request the sending of messages when due to illness and/or injury, you are unable to send urgent messages to people residing in Italy, the Operations Centre will take care of communicating the message to the recipient.

The Operations Centre is not responsible for the messages transmitted.

### • TELEPHONE EXPENSES

If you have contacted the Operations Centre for assistance and have incurred telephone costs, Europ Assistance will cover these costs **up to a maximum of Euro 100.00.** If you have already paid them, you can also request a refund within the deadline.

To obtain reimbursement you must demonstrate the expenses through bills or other documentation that Europ Assistance may request.

### • MONITORING OF HOSPITALIZATION

If you are hospitalized, the Medical Service of the Operations Centre is available, as a point of reference, for any communications and updates on the clinical progress to give to your family members.

## VEHICLE ASSISTANCE

### • TOWING ROADSIDE ASSISTANCE

If during the trip, the vehicle you are travelling with stops due to a breakdown and/or accident, and is no longer in a condition to move, call the Organizational Structure.

The Operations Centre will send you a roadside assistance vehicle where you stopped.

The tow truck will transport the vehicle from the place of immobilization:

- to the nearest Europ Assistance authorized service centre,
- to the nearest service point of the manufacturer or to the nearest mechanical workshop,

**Europ Assistance pays for you the costs of roadside assistance up to the destinations listed above and within the expected mileage, per accident.**

**Attention! A flat tire and incorrect refueling are not considered a breakdown and/or accident.**

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### • ROADSIDE ASSISTANCE

If during the journey, the vehicle you are travelling with cannot restart:

- due to battery drain or failure to start in general
- if you have lost your keys or they are broken
- for a flat tire

**you must call the Operations Centre.**

The Operations Centre sends you a roadside assistance vehicle. The assistance vehicle repairs the vehicle on site, if possible. **Europ Assistance pays the expenses for you relating to the rescue, provided that the supplier is located within 20 km from the place where the vehicle is stopped. Otherwise, the "Towing Roadside Assistance" service intervenes.**

### • CAR REPLACEMENT

If after the "Roadside Assistance" the vehicle must remain stationary in the workshop for more than 3 working days of labor, certified by the workshop according to the Manufacturer's timetable and in compliance with the timetable of the National Association of Insurance Companies (ANIA), you must call the Operations Centre which will provide you with a replacement car, for private use, without driver, with a displacement of 1,200 cc to reach the destination of the Trip.

This car will be available at a partner rental station, subject to availability and terms and conditions applied by the same and during normal opening hours.

**Europ Assistance covers the costs of renting the car, with unlimited mileage, until the repair is completed and in any case for a maximum of 2 days.**

**Attention! The following are not considered as accidents:**

- cases of trailer immobilization;
- cases of immobilization of the insured vehicle due to the execution of periodic services required by the manufacturer.
- ordinary maintenance operations, the repair times of which cannot be cumulated with those relating to the damage to be repaired.

### • HOTEL EXPENSES

If during the journey the vehicle stops due to a breakdown and/or accident and must remain in the workshop for one or more nights for repairs, call the Operations Centre.

The Operations Centre takes care of booking an accommodation for you and the passengers travelling with you in an hotel.

Europ Assistance pays on your behalf only the overnight stay and breakfast expenses **up to Euro 100.00 per person.**

### • RETURN OR CONTINUED TRAVEL

If during the journey the vehicle suffers:

- a breakdown, accident, fire or partial theft for which you must remain stationary in the workshop **for more than 72 hours**
- theft or robbery

call the Operations Centre.

The Operations Centre provides you and the passengers traveling with you, to return you to your residence or to continue your journey:

- a first-class train ticket or an economy class flight ticket  
or
  - a replacement car and/or a taxi. The replacement car is for private use, without a driver, with a displacement of 1,200 cc. This car will be available at an affiliated rental station, subject to availability and according to the terms and conditions applied by the same and during normal opening hours.
- Europ Assistance pays for you:
- the cost of tickets up to a **maximum amount of Euro 400.00;**
  - the cost of renting a car, with unlimited mileage, **for up to two days;**
  - the return of any baggage exceeding the limits permitted by public transport or not transportable in the rental car, **up to a maximum of Euro 150.00 in total per accident.**

### • VEHICLE REPATRIATION and/or VEHICLE ABANDONMENT

If the Vehicle is immobilized due to a breakdown, accident, or finding after theft, for which it would be necessary a stop for repairs for more than five working days at a workshop of the manufacturer, or it is not repairable at the local workshops, the Operations Centre, with specially equipped vehicles, will transport the Vehicle from the place of immobilization to the place chosen by you in Italy.

Europ Assistance will cover the transportation costs up to the amount corresponding to the value of the Vehicle after the accident. Europ Assistance will pay the costs of custody of the Vehicle on your behalf from the time of the accident until the return of the vehicle itself, up to a maximum of Euro 50.00 per accident.

If the estimated repair costs are uneconomical or higher than the value of the Vehicle after the accident, the Operations Centre will not carry out the Repatriation and will bear the legal abandonment costs.

The commercial value of the Vehicle will be estimated on the basis of the Quattroruote/Eurotax price list. Any excess will be at your expense.

### • RECOVERY OF THE REPAIRED VEHICLE

If following Towing Roadside Assistance the vehicle has to remain in the workshop for one or more days for repairs, the Operations Centre will provide you with a first class train ticket or an economy class flight ticket to allow you to recover the Vehicle.

**Europ Assistance pays the ticket costs on your behalf.**

### • DRIVER AT YOUR DISPOSAL

If you are unable to drive your vehicle back to the residence and none of the other passengers can do it in your place, the Operations Centre will provide you with a driver.

The driver is available for **up to three days** to deliver your Vehicle to the first original destination of the Trip or at your residence in the shortest possible time.

### • SENDING S.P.A.RE PARTS ABROAD

If you are abroad and need S.p.A.re parts essentials for the repair and operation of the Vehicle immobilized due to a breakdown, but these are not available locally, the Operations Centre will take care of finding and sending them.

The shipment will be made to the customs clearance point closest to the location where the Vehicle is immobilized. The costs for S.p.A.re parts and shipping are always at your expense.

Europ Assistance assumes no responsibility for any delays due to unavailability of the requested parts.



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### Obligations of the Insured

The Insured must communicate the brand, type, model, engine capacity, chassis and/or engine number and year of construction of the Vehicle and specify the exact name of the necessary parts and the reference number of the manufacturer shown on each S.p.A.re part. The Operations Centre will promptly communicate the information relating to the forwarding of the parts themselves to their destination and give the appropriate instructions if necessary.

The Insured must carry with him the vehicle registration document, passport and damaged parts; this measure may in many cases avoid paying customs charges.

### ASSISTANCE TO FAMILY MEMBERS LEFT AT HOME IN ITALY

#### • MEDICAL CONSULTATION

When one of your family members, who has remained at home, has become ill or injured, and needs to assess his or her health status, he or she can call the doctors of the Operations Centre and request a telephone consultation.

The Family Member must communicate to the Operations Centre the reason for his/her request and his/her telephone number.

**This opinion is not a diagnosis.**

#### • SENDING A DOCTOR OR AN AMBULANCE IN ITALY

You can request this benefit only after a MEDICAL CONSULTATION has been requested for your family member.

If you are in Italy and a family member needs a medical visit or an ambulance, the Operations Centre sends a selected and approved doctor to his/her home. When no doctor can intervene personally, the Operations Centre transports you by ambulance to the nearest and most specialized medical center.

**This is not an emergency service, in this case call 118.**

The timetable for the provision of the service is as follows:

- Monday to Friday, from 8pm to 8am,
- Saturdays, Sundays and public holidays, 24 hours a day.

#### • SENDING A NURSE TO YOUR HOME

If a family member needs a nurse, the Operations Centre will send them one at a controlled rate.

After calling the Operations Centre, your family member will have to send you the medical certificate that reports the pathology he suffers from and the treatments he needs to undergo.

**Europ Assistance pays the costs of the nurse on your behalf up to a maximum of Euro 1,000.00.**

#### • HOME DELIVERY OF MEDICINES

If a family member needs medicine, but on the certification of his/her doctor cannot leave the house, you can contact the Operations Centre. The Operations Centre, after having collected the relative prescription, arranges the delivery of what is prescribed by the doctor. **Your family member will be responsible for the cost of the delivered medicine.**

#### • MEDICAL CENTERS SEARCH AND BOOKING

If a family member needs to undergo a medical examination or a test, they can call the Operations Centre. The Operations Centre, after analyzing their case and possibly consulting their doctor, finds the Medical Center in Italy that best suits their needs and books appointments according to their availability and that of the Center itself.

### HOUSING ASSISTANCE IN ITALY

**You can request the following services while you are traveling and only once per type.**

#### • SENDING AN ELECTRICIAN FOR EMERGENCY INTERVENTIONS

In case you need an electrician due to a lack of electricity in all the rooms of your home due to faults in the ignition switches, sockets or internal distribution systems, the Operations Centre will send you an electrician, 24 hours a day, including holidays.

Europ Assistance pays on your behalf only the costs of the exit, labor and material necessary to repair the damage.

#### • SENDING A PLUMBER FOR EMERGENCY INTERVENTIONS

In case you need a plumber due to flooding, infiltration, lack of water or failure to drain sewage due to breakage, blockage, failure of fixed pipes of the plumbing system, the Operations Centre will send you an electrician, 24 hours a day, including holidays.

Europ Assistance pays on your behalf only the costs of the exit, labor and material necessary to repair the damage.

#### • SENDING A LOCKSMITH FOR EMERGENCY INTERVENTIONS

In case you need a locksmith for theft or attempted theft, loss or breakage of keys, failure of the entrance lock, which make it impossible to access the home or which have compromised the functionality of the door in such a way as to not guarantee the safety of the premises, the Operations Centre will send a locksmith, 24 hours a day, including holidays.

Europ Assistance pays on your behalf only the costs of the exit, labor and material necessary to repair the damage.

#### • SENDING A HOME GUARD

If, following one of the events for which you requested one of the services "SENDING AN ELECTRICIAN FOR EMERGENCY INTERVENTIONS", "SENDING A PLUMBER FOR EMERGENCY INTERVENTIONS", "SENDING A LOCKSMITH FOR EMERGENCY INTERVENTIONS" your home is no longer safe, the Operations Centre, upon your request, will contact a security company that will send a person to ensure the safety of your home.

#### • EARLY RETURN

If, following one of the events for which you requested one of the services "SENDING AN ELECTRICIAN FOR EMERGENCY INTERVENTIONS", "SENDING A PLUMBER FOR EMERGENCY INTERVENTIONS", "SENDING A LOCKSMITH FOR EMERGENCY INTERVENTIONS", your Home is damaged while you are Travelling and you are forced to return before the scheduled date, the Operation Centre will provide you with a first class train ticket or an economy class flight ticket to allow you to return.

The Insured must subsequently document, upon request of the Operations Centre, the causes of the accident.

Europ Assistance will bear the costs **up to a maximum of Euro 500.00 per accident.**

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### B) MEDICAL EXPENSES GUARANTEE

If, while travelling, you have an illness and/or suffer an accident, Europ Assistance will pay on your behalf the urgent and non-deferrable medical/pharmaceutical expenses incurred at the location of the accident, during the term of the Policy. **Europ Assistance pays the expenses on your behalf if the Operations Centre has the technical-practical conditions to proceed. If this is not possible, Europ Assistance reimburses such expenses under the same conditions.**

Europ Assistance covers or reimburses medical expenses, **per Insured and per claim up to a maximum of Euro 5,000.00 for claims occurring in ITALY, EUROPE and WORLD.**

The Medical Expenses guarantee is valid for a period not exceeding 110 days of hospital stay in total.

#### If you have been hospitalized

- until your discharge from the Care Facility,  
or
- until such time as Europ Assistance doctors believe you can return to Italy.

#### If you have not been hospitalized

- **only the expenses you have incurred during the policy term and that the Operations Centre has authorized for you.**

Within the maximum amount indicated above, Europ Assistance pays you:

- expenses for urgent and necessary non-deferrable dental care following an injury which occurred while **traveling with a limit of Euro 200.00 per insured person;**
- expenses for outpatient medical visits, diagnostic tests and laboratory tests (provided they are relevant to the illness or injury reported) within the limit of **Euro 1,500.00;**
- expenses for the medicines prescribed by your doctor on site (provided they are relevant to the illness or injury reported) within the limit of **Euro 1,000.00;**
- medical expenses supported on board a ship within the limit of **Euro 800.00;**
- search and rescue costs, up to **Euro 1,500.00 per accident;**
- the transportation expenses to move you from the place of the accident to the medical facility deemed suitable until the amount of Euro 5,000.00 per insured person;
- Only in the event of an accident, the costs of treatment you receive when you return to your residence, within 30 days of your return to your residence and **up to a maximum of Euro 1,000.00.**

Furthermore, Europ Assistance reimburses medical expenses incurred **for diagnostic tests** of first necessity of your family members left at home while you are on the road, **up to a maximum of Euro 1,000.00 per Insured.**

#### WHAT HAPPENS IN THE EVENT OF TERRORISM?

If an act of terrorism occurs at your location while you are traveling and you are directly affected, you can request the Medical Expenses guarantee. Europ Assistance pays the expenses directly. If this is not technically possible, Europ Assistance will reimburse you, without applying the deductible.

### C) LUGGAGE GUARANTEE

#### 1. BAGGAGE AND PERSONAL EFFECTS

Europ Assistance compensates for material and direct damage to your baggage, including the clothes you were wearing when you left, caused by:

- theft, snatching, robbery, arson;

and, only in case of delivery to a carrier, also loss and damage of only the delivered baggage.

Europ Assistance indemnifies the value of the items that make up your baggage with a **limit of Euro 300.00 per item, including bags, suitcases and backpacks, and within an overall maximum of Euro 1,500.00 per incident and per duration of the Trip.**

**Europ Assistance considers suitcases and backpacks as a single object. Europ**

**Assistance pays you up to 50% of the maximum indicated above, For:**

- photo-cinematographic equipment and photosensitive material, radios, televisions, tape recorders, any other electronic equipment, musical instruments, personal defense and/or hunting weapons, diving equipment, eyeglasses or sunglasses.  
The photo-cineoptical kits (camera, video camera, binoculars, flash, lenses, batteries, bags, etc.) are considered as a single object.
- jewelry, precious stones, pearls, watches, gold/silver/platinum objects, furs and other precious objects, Within

**the maximum indicated above, Europ Assistance will reimburse you:**

- up to **Euro 300.00** the costs of re-issuing the identity card, passport and driving licence/boat licence,
- up to **Euro 300.00** the unexpected expenses you have to make to buy personal hygiene items and/or clothing that are necessary. This only in case of total theft of the baggage or if the carrier delivers it to you at the destination airport of the outward journey, with more than 12 hours delay in the case of confirmed scheduled flights and charter flights.

### D) TRAVEL CANCELLATION COSTS GUARANTEE

You can request this guarantee when you need to cancel the ticket **purchased by the Contractor**, before leaving for one of the reasons you find in this list, provided that involuntary and unpredictable, which did not pre-exist at the time of booking the ticket and that prevent you from participating in the Trip:

a. illness, injury (for which there are medical certificates and documents demonstrating the impossibility of participating in the trip), or death:

- yours;
- of a Travel Companion of yours who must be insured and registered for the trip together and at the same time as you;
- of one of your family member or your travel companion;
- of the co-owner of your company or of your direct superior;

**In the event of serious illness or injury of one of the above-mentioned persons, Europ Assistance doctors may carry out a medical check-up.**

b. dismissal or rehiring by the employer for which you cannot use the holidays you had at your disposal;

c. material damage to your or your family members' home, office or business and it is necessary for you to be present and no one can replace you;

d. a natural disaster, declared by the competent authorities, which has occurred in the place where you reside and which prevents you from reaching the place of departure;

e. a breakdown or accident to the means of transport you are using which prevents you from reaching the place of departure;

f. your summons to court or your summons as a people's juror following your ticket booking;

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g. theft of documents that you need for expatriation. You must demonstrate that you are unable to renew them in time for the departure date;  
h. change of date of school exam session or of qualification to practice a professional activity or of participation in a public competition;  
Cancellations by the Insured due to terrorist acts that occurred in the place where the Ship is boarded in the 3 days prior to its departure are also considered included in the guarantee.

Europ Assistance compensates the penalty, contractually applied by the Contractor or the Tour Operator:

- you
- and if insured and registered on the same practice as you:
- your family members;
- one of your travel companions.

In the event of multiple insured persons registering for the trip together and at the same time, in the absence of other persons from your same family unit, you must indicate only one person as your "travel companion".

Europ Assistance will fully reimburse the penalty charged up to a maximum of Euro 5,000.00 per insured person and Euro 50,000.00 per claim (considered as the ticket on which the names of more than one Insured Person involved in the accident are listed).

**Europ Assistance does not reimburse:**

- costs of practice management,
- agency fees,
- travel registration fees

### Attention!

**This guarantee includes a Deductible. See the article "Limitations of Guarantees" of Section II. The Deductible does not apply:**

- in the event of a change and/or forced cancellation of the trip due to hospitalization (excluding Day Hospital and Emergency Room)
- in the event of death.

### E) COVID-19 TRAVEL INTERRUPTION GUARANTEE

If you, your family members traveling with you or your travel companion registered at the same time are forced into quarantine due to a Covid-19 infection, **Europ Assistance reimburses:**

- The penalties charged for ground services booked and not used within the limit of Euro 2,000.00 per Insured;
- The additional costs you pay to change the ticket (transport tickets) or buy a new one to return to your residence, up to a maximum of Euro 2,000.00 per Insured and net of any refunds received from the carrier;
- any hotel/accommodation expenses payable by you for the quarantine period up to a maximum of EUR 300.00 per day for a maximum of 14 days, if the quarantine cannot take place at the Insured Person's home

### F) DAILY HOSPITALIZATION ALLOWANCE GUARANTEE IN CASE OF COVID-19

If you fall ill due to Covid-19 and are hospitalized in a healthcare facility for more than 5 days, Europ Assistance will pay you a daily allowance of Euro 100.00 for each day of hospitalization, **up to a maximum of 10 days per accident and per insured person, therefore, the maximum sum for each Insured person may never exceed Euro 1,000.00.**

### G) HOSPITALIZATION COMPENSATION GUARANTEE IN CASE OF COVID-19

If you have been hospitalized in an intensive care unit for Covid-19, Europ Assistance will pay you a Compensation of **Euro 1,500.00 per incident and for the duration of the Guarantee.**

### H) TRAVEL ACCIDENT INSURANCE

Europ Assistance guarantees accidents that may happen to you during your trip and that may cause permanent disability or death when you carry out any activity that is not of a professional nature.

**The maximum amount is Euro 30,000.00 for the case of Death and Euro 30,000.00 for the case of Permanent Disability (not cumulative).** The cover also covers injuries caused by:

1. use and driving of all motor vehicles and watercraft;
2. non-morbid asphyxia;
3. acute poisoning by ingestion or absorption of substances;
4. drowning;
5. lightning strike;
6. frostbite or frostbite;
7. sunstroke, heatstroke or coldstroke;
8. infections and poisonings resulting from injuries, animal bites and insect stings;
9. injuries sustained while ill, unconscious or as a result of falling asleep;
10. incompetence, imprudence or negligence, even gross;
11. strain-induced injuries, including muscle strains and subcutaneous rupture of the Achilles tendon,
12. popular riots or acts of terrorism, vandalism, attacks, provided that the Insured did not take an active part in them.

#### 1. PERMANENT DISABILITY

The compensation for Permanent Disability is calculated on the insured sum, in proportion to the degree of disability certified by a medical examiner according to the criteria and percentages provided for in the "Table of assessments of the degree of Permanent Disability for industry" attached to the Consolidated Law on Compulsory Insurance for Accidents at Work dated 30 June 1965 n. 1124 and subsequent amendments made up to the date of stipulation of this policy.

**If the injury results in a disability, rather than total loss (anatomical or functional), the percentages indicated above are reduced in proportion to the lost functionality.**

In cases of Permanent Disability not specified in the table above, the compensation is established taking into account the decreased general working capacity, regardless of your profession. The total loss (anatomical or functional) of a limb/organ or of more limbs/organs entails the application of a percentage of disability equal to the sum of the individual percentages due for each injury, with a maximum of 100%.

If you are left-handed, the work ability reduction percentages established for the right upper limb or right hand are intended to be applied to the left upper limb and left hand and vice versa.

In the event of Death from causes other than those that caused the permanent disability, before Europ Assistance has been able to make the necessary investigations, your heirs will be entitled to the liquidation that would have been due to you only by demonstrating the existence of the right to compensation by delivering to Europ Assistance the documentation that demonstrates the stabilization of the after-effects.

#### Attention!

**This cover includes a Deductible. See the "Limitations of Warranties" article in Section II.**

#### 1. DEATH

If the accident results in death, the compensation is paid to your heirs by dividing it into equal parts. The compensation for death cannot be added to that for Permanent Disability.

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If within two years of the date of the accident you were to die as a result of the accident for which you received the Permanent Disability Compensation payment, your heirs do not have to return any reimbursement to Europ Assistance.

If the sum insured for the death event is higher than the sum already paid for Permanent Disability, your heirs are entitled to receive the difference between the compensation for the death capital and that for permanent disability.

### 2. PRESUMED DEATH

If, following an accident eligible for compensation under the Policy, your body is not found and you are presumed dead, Europ Assistance will pay your heirs the sum insured for the event of death.

The payment of the compensation will take place after one year has passed from the presentation of the application for the declaration of presumed death, pursuant to articles 60 and 62 of the Civil Code.

If after the payment of the compensation your existence is proven to be alive, Europ Assistance has the right to take action both against your heirs and against you for the return of the amount paid. Once the return has been made you will be able to assert your rights for any residual permanent disability.

### 3. INJURIES CAUSED BY WAR AND INSURRECTION

You are also insured for an injury caused by a war or an insurrection that suddenly breaks out in a country you are travelling to, outside of Italian territory.

**The insurance is valid for 14 days from the outbreak of war or insurrection.**



#### Where do the guarantees apply?

#### Art. 15. - TERRITORIAL EXTENSION

Indicate the countries where the accident occurs for which you can request **the guarantees except as provided in Art. "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE"**.

They are divided into three groups:

A) Italy, Vatican City State and the Republic of San Marino;

B) all the European countries and the Mediterranean Basin countries: Albania, Algeria, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Latvia, Lebanon, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, S.p.A.in, Sweden, Switzerland, Tunisia, Turkey and Ukraine.

VEHICLE ASSISTANCE SERVICES are provided in:

Italy, Republic of San Marino and Vatican City, Albania, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Denmark mainland, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland and Northern Ireland, Hungary, Iceland, Israel, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Morocco, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal mainland, Romania, Serbia, Slovakia, Slovenia, S.p.A.in mainland and Mediterranean islands, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom.

**Attention!**

**The guarantees are not valid in the countries listed in Art. "Exclusions".**



#### When does coverage begin and when does it end?

#### Art. 16. - EFFECTIVE DATE AND DURATION

For outward journey the guarantees start 48 hours before the official boarding time (based on the actual departure time of the ship), are valid from the moment you begin your journey to reach the port of embarkation and end at midnight on the 15th day following the day of your disembarkation (based on the actual arrival time of the ship).

For return journey the guarantees start 12 hours before the official boarding time (based on the actual departure time of the ship), are valid from the moment you begin your journey to reach the port of embarkation and end 48 hours after your disembarkation (based on the actual arrival time of the ship).

**The maximum duration of coverage during the validity period of the Insurance is 15 consecutive days.**

The "Travel and Rental Cancellation" Guarantee runs from the date of booking of the Trip and lasts until the beginning date of the Trip. The beginning of the Trip is the moment in which you begin to use the first service purchased by the Contractor.

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### SECTION II – EXCLUSIONS AND LIMITATIONS OF WARRANTIES



#### What is not insured?

#### Art. 17. - EXCLUSIONS

##### • GENERAL EXCLUSIONS APPLYING TO ALL WARRANTIES

All guarantees exclude damages caused by:

- a. fraud or gross negligence except as indicated in the individual guarantees;
- b. floods, inundations, volcanic eruptions, earthquakes, atmospheric phenomena having the characteristics of natural disasters, transmutation of the atomic nucleus phenomena, radiation caused by the artificial acceleration of atomic particles;
- c. war and insurrection (except as provided in the individual Guarantees);
- d. strikes, revolutions, riots or popular movements, looting, acts of terrorism (except as provided in the individual Guarantees) and vandalism.
- e. activities involving the direct use of explosives or firearms;
- f. epidemics or pandemics as declared by the World Health Organization with the exception of Covid-19;
- g. indirect consequences of the Covid 19 epidemic/pandemic.

The following cases are also excluded:

- failure to comply with ordinances/regulations imposed by the control bodies/host countries or countries of origin;
- the consequences due to or attributable to quarantines or restrictive measures on freedom of movement decided by the competent authorities which isolate the Municipality/larger territorial areas in which you find yourself during the Trip.

Except as indicated in the individual Guarantees, expenses due to or attributable to or consequent to quarantine or other restrictive measures on freedom of movement, decided by the competent International and/or local Authorities, meaning by Local Authorities any competent authority of the Country of origin or of any Country where you have planned your Trip or through which you are transiting to reach your destination, are not insured.

Also excluded are:

- any travel undertaken for the purpose of participating in races/competitions involving extreme activities;
- business trips;
- any trip you make with the purpose of: visits, check-ups, hospitalizations, surgical operations.
- any trip you take with the purpose of treating a medical condition that had manifested itself before departure;
- trips taken against medical advice, or in any case with an acute illness at the time of departure of the trip;
- extreme journeys to remote areas, reachable only with the use of special rescue vehicles.

#### EXCLUDED COUNTRIES

Travel to the following countries is not insured: Antarctica, Afghanistan, Cocos, South Georgia, Heard and Mc Donald, Bouvet Island, Christmas Island, Pitcairn Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Outlying Islands, Solomon Islands, Wallis and Futuna Islands, Kiribati, Micronesia, Nauru, Niue, Palau, Western Sahara, Samoa, St. Helena, Somalia, French Southern Territories, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu.

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### • EXCLUSIONS RELATING TO INDIVIDUAL WARRANTIES

#### A) ASSISTANCE COVER

Furthermore, the Policy excludes damages caused by or dependent on:

- a. car, motorcycle or motorboat races and related tests and training;
- b. illnesses with symptoms present on the date of departure of the trip (valid for Personal Assistance benefits)
- c. mental illnesses and psychiatric disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications;
- d. diseases caused by pregnancy beyond the 26th week of gestation and by the puerperium;
- e. accidents that occur before the start of the journey;
- f. organ removal and/or transplantation;
- g. voluntary termination of pregnancy;
- h. abuse of alcohol or psychotropic drugs;
- i. illnesses/injuries resulting from the HIV virus;
- a. use of narcotics and hallucinogens;
- j. non qualification to drive the vehicle in accordance with the provisions of the law in force;
- k. attempted suicide or suicide;
- l. air sports in general, driving and use of hang gliders and other types of ultra-light air vehicles, parachuting, paragliding and similar, sled riding, bobsleighbing, freestyle skiing, ski or water ski jumping, mountaineering with rock climbing or access to glaciers, free climbing, kite surfing, scuba diving, sports involving the use of motor vehicles and boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, speleology,
- m. acts of recklessness,
- n. injuries suffered as a result of sporting activities carried out on a professional basis, but not on an amateur basis (including competitions, trials and training).

Claims occurring in countries where there are no Europ Assistance Branches or Correspondents are excluded.

IN ADDITION, THE FOLLOWING EXCLUSIONS APPLY TO INDIVIDUAL SERVICES:

#### • MEDICAL REPATRIATION

The following are excluded:

- illness or injury that allows you, according to the assessment of the doctors of the Operations Centre, to continue travelling,
- illness or injury that can be treated on site,
- infectious diseases, when transport does not comply with national or international health regulations,
- discharge from a medical center or hospital against your doctors advice, by your choice or by the choice of your family members.

In the event of death, the following are excluded:

- funeral expenses, people's research, recovery of the body and other expenses not related to transportation.
- the body transportation to places that are not accessible by normal means of transport.

Transport, always in compliance with the laws in force, may be carried out with vehicles suitable for funeral transport (e.g. hearses),

Return to your residence is excluded if you are not a resident of Europe and your trip is to a non-European country.

#### • TOWING ROADSIDE ASSISTANCE

The following are excluded:

- cost of S.p.A.re parts and all repair costs;
- costs of the intervention of exceptional vehicles, when the exceptional vehicles are necessary for the recovery of the vehicle;
- towing costs, when the vehicle has suffered an accident or breakdown while it was travelling outside the public road network or in similar areas (such as, for example: off-road routes).

Flat tires and incorrect refueling are not considered breakdowns and/or accidents.

#### • ROADSIDE ASSISTANCE

The following are excluded:

- The cost of S.p.A.re parts and all repair costs;
- the costs of the intervention of exceptional vehicles, when the exceptional vehicles are necessary for the recovery of the vehicle;
- towing costs, when the vehicle has suffered an accident or breakdown while it was travelling outside the public road network or in areas similar to it (such as, for example: off-road routes).

#### • SENDING A PLUMBER FOR EMERGENCY INTERVENTIONS

Damages due to the following are excluded:

- interruption of supply by the supplier,
- simple tap failure

#### • SENDING AN ELECTRICIAN FOR EMERGENCY INTERVENTIONS Damages due to the following are excluded:

- interruption of electricity by the supplier;
- faults in the power cable of the rooms of the house upstream and downstream of the meter.

#### B) MEDICAL EXPENSES GUARANTEE

Claims due to the following reasons are also excluded:

- a. car, motorcycle or motorboat races and related tests and training;
- b. mental illnesses and psychiatric disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications;
- c. diseases caused by pregnancy beyond the 26th week of gestation and by the puerperium;
- d. illnesses with symptoms present on the date of departure of the trip
- e. accidents that occur before the start of the journey;
- f. injuries resulting from the performance of the following activities: mountaineering with rock climbing or access to glaciers, ski or water ski jumps, driving and use of sleds, air sports in general, driving and use of hang gliders and other types of ultra-light aircraft, paragliders and similar, kite surfing, acts of recklessness as well as all injuries suffered as a consequence of sporting activities carried out on a professional basis but not on an amateur basis (including competitions, trials and training);
- g. organ removal and/or transplant;
- h. voluntary termination of pregnancy;



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- i. abuse of alcohol or psychotropic drugs;
- j. illnesses/injuries resulting from the HIV virus;
- k. use of narcotics and hallucinogens;

Furthermore, Europ Assistance does not pay:

- all expenses incurred if you have not reported to Europ Assistance, directly or through third parties; the hospitalization or emergency room service;
- expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, S.p.A. and slimming treatments;
- dental care expenses following sudden illness;
- expenses for the purchase and repair of glasses and contact lenses;
- expenses for orthopedic and/or prosthetic devices following sudden illness;
- expenses for voluntary terminations of pregnancy
- expenses for services and therapies relating to fertility and/or sterility and/or impotence.

### C) LUGGAGE GUARANTEE

Furthermore, claims due to or dependent on:

- a. insufficient or inadequate packaging, normal wear and tear, manufacturing defects and atmospheric events;
- b. breakages and damages to baggage unless they are the result of theft, robbery, mugging or are caused by the carrier;
- c. theft of luggage contained inside the vehicle which is not properly locked, as well as the theft of luggage placed on board motorcycles or placed on external luggage racks. Theft is also excluded from the hours of 8 pm to 7 am if the luggage is not placed on board a locked vehicle in a guarded parking lot.

Furthermore, the following are not insured:

- d. money, cheques, stamps, tickets and travel documents, coins, art objects, collections, samples, catalogues, goods;
- e. documents other than identity card, passport and driving licence;
- f. goods purchased during the Trip without regular proof of expenditure (invoice, receipt, etc.);
- g. goods other than clothing items, which have been delivered, even together with the clothing, to a transport company, including the air carrier;

The Policy also excludes:

- h. the case of delayed delivery of baggage which occurred at the airport of the city of departure at the beginning of the journey;
- i. all expenses you incur after receiving your baggage.

### D) TRAVEL CANCELLATION COSTS GUARANTEE

You are not insured if the cancellation cases depend on or are caused by:

- a. theft, robbery, loss of identification and/or travel documents;
- b. mental illnesses and psychiatric disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications;
- c. diseases caused by pregnancy beyond the 26th week of gestation and by the puerperium;
- d. illnesses with symptoms present on the date of departure of the trip
- e. injury, which occurs before the travel is confirmed;
- f. consequences and/or complications of injuries that occurred prior to confirmation of the trip;
- g. the bankruptcy of the air carrier or the Tour Operator/Travel Agency/non-hotel accommodation facility;
- h. deposits and/or advances not justified by tax documents of penalty;
- i. failure to send the communication (referred to in art. "OBLIGATIONS OF THE INSURED PARTY IN THE EVENT OF A CLAIM") by the beginning date of the trip/stay, except in cases of cancellation caused by the death or hospitalization of at least 24 consecutive hours (excluding Day Hospital and Emergency Room) of a family member.

### E) TRAVEL ACCIDENT INSURANCE

Furthermore, accidents caused by the following events are not insured:

- a. driving any motor vehicle or vessel, if the Insured does not have the qualification required by the provisions in force, except in the case of driving with an expired license, but provided that the Insured has, at the time of the accident, the requirements for renewal;
- b. use, even as a passenger, of aircraft, including hang gliders, microlights, paragliders;
- c. occurred while under the influence of alcohol, caused by the abuse of psychotropic drugs, the use of narcotics and hallucinogens;
- d. surgical operations, examinations or medical treatments not made necessary by accident;
- e. mental illnesses and psychiatric disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications;
- f. occurred in port areas before the start of the cruise or at the end of it.

The Policy also excludes injuries you suffer when practicing:

- g. sports involving the use of motor vehicles and boats;
- h. parachuting sport;
- i. following other sports: boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, speleology, rock or glacier climbing, free climbing, sled riding, bobsleighbing, freestyle skiing, ski or water ski jumping, scuba diving, kite surfing and professional sports;
- j. all activities involving the use of mines, weapons and/or dangerous substances, access to mines, excavations and/or quarries and land and sea extraction activities;
- k. sports constituting your professional activity, main or secondary.

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Are there any coverage limits?

### Art. 18. - EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE

Europ Assistance Italia S.p.A. is not required to:

- provide insurance coverage,
- pay the claims

if this exposes it to any sanctions, prohibitions or restrictions that come from "INTERNATIONAL SANCTIONS".

This article will prevail over any other article that may be contained in these Insurance Conditions. In any case, check the updated list of sanctioned countries at the link:

"INTERNATIONAL SANCTIONS" are restrictive measures, i.e. limitations or prohibitions imposed by national and/or international provisions. They are applicable to individuals, groups or entities. By way of example and not limited to, international sanctions may be adopted by the UN, the European Union, the United States of America, the United Kingdom, and individual nations.

<https://www.europassistance.it/contenuti-utili/international-regulatory-information-links>

If you are a "United States Person" and you are in Cuba or Venezuela, to benefit from the insurance coverage you must demonstrate to Europ Assistance Italia S.p.A. to be in Cuba or Venezuela in compliance with US laws.

Without authorization for your stay in Cuba or Venezuela, Europ Assistance Italia S.p.A cannot provide insurance coverage.

### Art. 19. - LIMITATIONS OF WARRANTIES

#### • TRAVEL RESTRICTIONS

You are not covered if you travel to a country, region or geographical area for which the competent government authority in your country of residence or destination or host country has advised against travel or residence, even temporarily.

#### • CATASTROPHIC LIMIT

If you are involved in an act of terrorism that also affects other Europ Assistance insured persons, Europ Assistance for the guarantees

- 1. Assistance
- 2. Medical expenses

overall and for all its insured involved, it guarantees a maximum of 10 million Euros per Catastrophic Event.

If this maximum is not sufficient to pay all the insured involved, Europ Assistance reduces the reimbursements of each individual insured taking into account the maximums indicated in their policies. For insured with an unlimited maximum, Europ Assistance reduces the reimbursements taking as a reference maximum 1 million Euro. The total sum of the costs cannot exceed the maximum amount foreseen.

#### • CONTINUED STAY ABROAD

You can stay abroad for a maximum of 15 consecutive days during the validity of this Policy. You will not be insured for any claims that occur after 15 days.

#### • SUBSCRIPTION LIMITS

You cannot purchase this policy more than 30 days before the departure of your Trip.

Furthermore, you cannot subscribe to multiple Application Forms to extend your stay in the place you are travelling to or to increase the maximum coverage and guarantees provided for in the policy.

#### • AGE LIMITS

For Accident insurance, this policy insures people up to the age of 75.

If you turn 75 during the policy's term, we still consider you insured until the expiry date.

### A) ASSISTANCE COVER

#### • INTERVENTION LIMITS

Europ Assistance does not provide you with Services in those countries that are in a state of declared or actual belligerence, including those whose belligerence has been made public. The countries indicated on the website <https://www.europassistance.it/paesi-in-stato-di-belligeranza> are considered such with a danger level equal to or greater than 4.0. Europ Assistance cannot provide you with Assistance Services in countries where local or international authorities do not allow to intervene on site even if there is no risk of war.

#### • LIMITS ON THE DELIVERY OF SERVICES

Assistance benefits are provided up to once per insured person, for each type within the duration of the trip.

#### • LIMITATION OF LIABILITY

Europ Assistance is not responsible for damages:

- caused by the intervention of the Authorities of the country in which the assistance is provided,
- resulting from any other fortuitous and unforeseeable circumstance.

It should also be noted that the operation of the services is in any case subject to the limitations and provisions imposed by government, local and health authorities.

### B) MEDICAL EXPENSES REIMBURSEMENT GUARANTEE

#### • EXCESS

For accidents with amount exceeding Euro 1,000.00 in case of failure to authorize of the Operations Centre, excess of 25% will be applied on the amount to be refunded with a minimum of Euro 70.00.

Payment by bank transfer or credit card of expenses exceeding Euro 1,000.00 must be demonstrated, Otherwise no refund by Europ Assistance will take place.

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### C) LUGGAGE GUARANTEE

#### • DISCOVERY

Europ Assistance applies a 50% deductible if:

- if the entire vehicle in which you stored your luggage is stolen,
- if the items stored in your tent are stolen. However, you must be in a properly equipped and authorized campsite.

### D) TRAVEL OR RENTAL CANCELLATION COSTS GUARANTEE

#### • INSURANCE FORM

The guarantee of this policy is valid if you subscribe for the entire cost of your trip. Administrative costs must be included

If you subscribe to the Policy for only a part of the of the trip value, Europ Assistance will reimburse you the penalty in proportion to the value of the insured trip. (Art. 1907 CC proportional rule).

### E) ACCIDENT INSURANCE

#### • ABSOLUTE FRANCHISE ON PERMANENT DISABILITY

Payment of the indemnity for Permanent Disability will be determined by applying a 5% deductible.

**Europ Assistance will not pay any indemnity if the Permanent Disability is equal to or less than 5% of the total.**

**If the permanent disability is greater than 5% of the total, indemnity will be paid only for the excess.**

**If the permanent disability is more than 20% of the Total, the indemnity will be paid in full without any deductible**

#### Example:

If you have a Permanent Disability of 7% - the deductible is 5%, Europ Assistance pays compensation equal to 2% of the insured maximum.

If you have a Permanent Disability of 3% - the deductible is 5% Europ Assistance does not pay any compensation.

If you have a Permanent Disability of 5% - the deductible is 5% Europ Assistance does not pay any compensation.

#### Deductible example:

if the agreed deductible is equal to a fixed sum of Euro 50.00: expenses

lower than Euro 50.00 will not be compensated/reimbursed

expenses exceeding Euro 50.00 will be reimbursed with a deduction of Euro 50.00 (within the limits of the maximum amounts provided).

**Specialist visit                      Euro 150,00**

**Franchise                              Euro 50,00**

**Reimbursement                    Euro 100,00**

#### Excess example:

Estimated amount of damage                      Euro 100,00

Excess 20%    Euro 20.00

Compensable/refundable damage within the limits of the maximum      Euro 80.00 (Euro 100.00 – Euro 20.00)

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### SECTION III – OBLIGATIONS OF THE INSURED AND OF EUROP ASSISTANCE



What obligations do you have and what obligations does the company have?

#### Art. 20. - OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM

##### FOR ALL WARRANTIES OTHER THAN ASSISTANCE

You will need to report the accident in the following ways:

- by accessing the portal <https://sinistrionline.europassistance.it> or the site [www.europassistance.it](http://www.europassistance.it) going to the CLAIMS section. You must follow the instructions
- or
- by writing a registered letter with return receipt to Europ Assistance - Claims Settlement Office (indicating the guarantee for which you are reporting the claim) Via del Mulino n. 4 – 20057 Assago (MI).

You must provide the following data/documents:

- your name, surname and address
- the name of all insured persons listed on the purchased ticket
- your phone number;
- Europ Assistance identification code + booking number;
- the circumstances of the event;
- the date of the event;
- place where you or the person(s) who caused the event can be found.

**The times for reporting the claim are indicated in the individual guarantees.**

IN ADDITION TO THIS, FOR EACH COVER YOU MUST GIVE US OTHER INFORMATION/DOCUMENTS, AS INDICATED BELOW:

#### A) ASSISTANCE COVER

Immediately and always call the Europ Assistance Operations Centre at the number:

+ 39 0258240635 from Italy or abroad or

- by clicking on the [link](https://gnv.quickassistance.it/)

<https://gnv.quickassistance.it/> or

- using the QR code found in the "How to contact Europ Assistance" box. The Operations Centre is active 365 days a year, 24 hours a day.

**Do nothing without first contacting the Operations Centre.**

**In case of emergency, call the Emergency Service.**

**If you do not contact Europ Assistance, services will not be guaranteed. Article 1915 of the Civil Code applies.**

#### B) MEDICAL EXPENSES GUARANTEE

In case of a Claim, you must immediately call the Operations Centre at the following number:

**+39 02.58.24.06.35 from Italy or abroad.**

You need to file a complaint **no later than sixty days from the date your event occurred.**

You must send the following data/documents:

- the Emergency Room certificate written at the scene of the accident indicating the pathology suffered or the medical diagnosis certifying the type of injury suffered and how it happened;
- a certified copy of your medical records, if you have been hospitalized;
- original invoices, receipts or tax receipts for expenses incurred, complete with the tax data (VAT number or tax code) of the issuers and holders of the receipts themselves;
- medical prescription for the purchase of medicines with the original receipts of the purchased medicines;
- Covid-19 positivity test report (swab and/or serological test).

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### C) LUGGAGE GUARANTEE

#### WHAT SHOULD YOU DO IN CASE OF PROBLEMS WITH YOUR LUGGAGE?

Please remember:

- in the event of theft/loss, immediately report the incident to the competent authorities in the place where the accident occurred and keep an authenticated copy for Europ Assistance;
- send a written complaint to the hotelier or carrier or other person responsible for the damage;
- in case of carrier liability, file a complaint according to the procedures indicated by the carrier itself at the time of the accident;
- within 60 days of the accident occurring, send a report of the accident to Europ Assistance by accessing the portal <https://sinistronline.europassistance.it> or with the methods listed below

It is important to keep all documents to be presented to Europ Assistance together with the claim report and to carefully read the procedures listed below.

*You must report the accident **within sixty days of when you suffered it**. Send the following data/documents:*

*For "Baggage" guarantee you must send the following data/documents:*

- copy of travel tickets or details of stay;
- certified copy of the report with the stamp of the Police Authority of the place where the incident occurred;
- the circumstances of the incident;
- the list of lost or stolen items, their value and date of purchase;
- the names of the Insured who suffered the damage;
- copy of the complaint letter submitted to the hotelier or carrier responsible;
- supporting documents for expenses incurred for re-producing documents, if incurred;
- copies of invoices, receipts or tax receipts, complete with the tax data (VAT number or Fiscal Code) of the issuers and holders of the receipts themselves, proving the value of the damaged or stolen goods and their date of purchase;
- repair invoice or declaration of irreparability of the damaged or stolen goods drawn up on headed paper by a dealer or a specialist in the sector.

*Only in the case of non-delivery and/or damage to the entire baggage, or part of it, delivered to the carrier, you must attach to the refund request:*

- copy of the complaint made immediately to the Office specifically assigned to complaints for lost baggage;
- copy of the complaint letter sent to the carrier with the request for compensation and the response letter from the carrier itself. In case of delayed delivery of the Baggage you must send the following data/documents:
- a declaration from the airport management company or the carrier certifying that the baggage was delivered late by more than 12 hours and the time of delivery;
- copies of invoices, receipts or tax receipts, complete with the tax data (VAT number or Tax Code) of the issuers and holders of the receipts themselves, proving the value of the goods purchased;
- copy of the complaint letter sent to the carrier with the request for compensation and the response letter from the carrier itself.

### D) TRAVEL CANCELLATION COSTS GUARANTEE

*In the event of an accident, you must inform the travel organization or agency or the carrier of your formal cancellation of the trip and **you must make a complaint within and no later than 5 days from when the cause of the cancellation occurred and in any case by the start date of the trip if the 5-day deadline falls after the start date of the Trip**.*

*If the cancellation and/or modification to the trip is due to illness and/or injury, the report must also include:*

- the type of pathology;
  - the beginning and end of the pathology.
- Within 15 days of the above notification, you must send the following documents to Europ Assistance Italia S.p.A.:*
- copy of the Europ Assistance card;
  - documentation objectively proving the reason for the waiver/modification, in original;
  - documentation certifying the relationship between you and any other person who caused the renunciation;
  - in case of illness or injury, medical certificate attesting the date of the injury or onset of the illness, the specific diagnosis and the days of prognosis;
  - in case of hospitalization, a certified copy of the original medical record;
  - in case of death, the death certificate;
  - travel registration form or similar document;
  - receipts (deposit, balance, penalty) for payment of the trip or rental;
  - confirmation statement issued by the Organization;
  - invoice relating to the penalty charged issued by the Contractor and the Organization;
  - copy of the cancelled ticket;
  - travel program and regulations;
  - travel documents (visas, etc.);
  - travel confirmation contract.
- In case of penalty charged by the airline/shipping company:*
- confirmation of purchase of the ticket or similar document or receipt of payment for the same;
  - copy of the cancelled flight/ship ticket certifying the amounts charged to the customer.
- In case of cancellation due to Covid-19:*
- Covid-19 positivity test report (swab and/or serological test);
  - certificate from the hospital where you were admitted for Covid-19.

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### E) COVID-19 TRAVEL INTERRUPTION GUARANTEE

You need to file a complaint **no later than sixty days from when you had the accident.**

You must submit the following documentation:

- documentation certifying the quarantine ordered by local authorities;
- travel contract/booking statement;
- any re-routing tickets with evidence of the additional cost paid;
- declaration of not flown, issued by the air carrier;
- Penalty account statements of lost service fees
- expense invoices relating to forced residence;
- documentation certifying any reimbursements recognized by suppliers.

### F) DAILY HOSPITALIZATION ALLOWANCE GUARANTEE IN CASE OF COVID-19

You need to file a complaint **no later than sixty days from when you had the accident.**

You must submit the following documentation:

- medical record or discharge certificate from the healthcare facility where you were hospitalized for Covid-19, reporting the reason and duration of the hospitalization.

### G) HOSPITALIZATION COMPENSATION GUARANTEE IN CASE OF COVID-19

You must file a report no later than sixty days after you had the accident. You must send the following documentation:

- discharge certificate from the healthcare facility where you were hospitalized for Covid-19 and its variants, reporting the reason and duration of the hospitalization.

### H) ACCIDENT INSURANCE

You must file a report **within 3 days of the accident and send the following documentation:**

- medical certificate drawn up on site;
- medical certificates documenting the course of the injuries, until complete recovery or stabilization of the consequences produced by the accident.

**You or, in the event of death, the beneficiaries, must allow Europ Assistance to carry out the necessary investigations, assessments and checks, to be carried out in Italy.**

#### For claims management of all guarantees:

Europ Assistance may ask you for other documents necessary to evaluate the claim. You are obliged to provide them.

**If you do not comply with your obligations in the event of a claim, Europ Assistance may decide not to reimburse you. This is established by the Civil Code in art. 1915.**

**Art. 1915 Italian Civil Code:** the article explains what happens to the Insured if he does not report the accident to his insurer within the time frame requested.

The insurer is required to compensate the Insured for an amount equal to the damage suffered by the Insured.

If the Insured intentionally acts in a way that causes or aggravates the damage, the insurer may not pay. If the Insured unintentionally causes or aggravates the damage, the insurer may pay less.

### Art. 21. CRITERIA FOR THE EVALUATION AND LIQUIDATION OF DAMAGES

#### • PAYMENT OF COMPENSATION

For all Guarantees with the exception of Europ Assistance, after having received the necessary documentation from you, after having verified the operability of the Guarantee and after having carried out the necessary checks, it establishes the Compensation/Daily Allowance/refund that is due to you and communicates it to you.

**Europ Assistance will pay you within 20 days of this communication.**

**In the event of death before Europ Assistance has paid you the compensation/Daily Allowance/refund, your heirs will be entitled to the settlement that would have been due to you only by demonstrating the existence of the right to the compensation/Daily Allowance/refund by delivering to Europ Assistance the documentation requested in the art. "Obligations of the Insured in the event of a Claim".**

### C) LUGGAGE GUARANTEE

#### • CRITERIA

In the event of damage to your baggage delivered to a carrier/hotelier, Europ Assistance will pay you, up to the maximum amount set out in the Policy, integrating the part already reimbursed by the carrier/hotelier responsible for the event.

#### Attention!

**Europ Assistance reimburses only the insured person whose name is shown on the PIR within the maximum amount provided for the insured person alone.**

In case of items purchased no more than three months before the accident occurred, the refund will be made based on purchase value, if proven by the relevant documentation.

**In case of items purchased more than three months before the accident, the deterioration caused by their use will be taken into account.**

In case of damage to your luggage, the cost of repair will be refunded upon presentation of an invoice.

**In no case will so-called emotional values be taken into account.**



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### D) TRAVEL OR RENTAL CANCELLATION COSTS GUARANTEE

- **CRITERIA**

The calculation of the penalty reimbursement will be equivalent to the percentages existing on the date on which the accident occurred (art. 1914 CC). Therefore, in the event that the stay is cancelled after the accident, any additional penalty remains the responsibility of the insured person.

### E) ACCIDENT INSURANCE

- **COMPENSATION CRITERIA**

Europ Assistance pays you compensation for the direct, exclusive and objectively verifiable consequences of the accident. If at the time of the accident you are not physically intact and healthy, Europ Assistance only compensates you for the consequences that would have occurred if the accident had affected a physically intact and healthy person.

In the event of anatomical loss or functional reduction of an organ or limb already impaired, the percentages referred to in the Art "SUBJECT OF THE INSURANCE" point "Permanent Disability" of the Travel Accident Guarantee are reduced taking into account the degree of pre-existing disability.

- **WAIVER OF THE RIGHT OF SUBROGATION (ART. 1916 OF THE CIVIL CODE)**

Europ Assistance waives the right to claim from the person who caused the accident the amount that Europ Assistance paid you.

- **DAMAGE ASSESSMENT – IRRITUAL ARBITRATION**

In the event of disagreement between you and Europ Assistance regarding the compensability of the claim, the Parties may delegate the resolution of the Dispute in writing to two doctors, one appointed by each party, who meet in the Municipality where the Legal Medicine Institute is located closest to the Insured's place of residence.

Such doctors, in the event of disagreement on the above, shall form a Medical Board composed of themselves and a third doctor appointed by them or, in the event of disagreement, by the Council of the Medical Association having jurisdiction in the place where the Medical Board is to meet. The third doctor thus appointed shall act as President of the Board. The Medical Board shall reside in the municipality closest to the Insured's place of residence, seat of the Institute of Forensic Medicine. Each of the Parties shall bear its own expenses and remunerate the doctor designated by it, contributing half of the expenses and fees for the third doctor.

The decisions of the Medical Board are taken by majority vote, with exemption from any legal formality, and are binding for the Parties who hereby waive any appeal, except in cases of violence, fraud, error or violation of contractual agreements.

The results of the arbitration operations must be recorded in a specific report, to be drawn up in duplicate, one for each of the Parties.

The decisions of the Medical Board are binding on the Parties even if one of the doctors refuses to sign the relevant minutes; such refusal must be certified by the arbitrators in the final minutes.

However, you retain the right to contact the Judicial Authority.

The day of interruption of the trip and the day of return scheduled at the beginning of the trip are considered as a single day.

### HOW TO CONTACT EUROP ASSISTANCE

To receive Assistance services or in the event of Medical Expenses Guarantee, you can contact the Europ Assistance Operations Centre which is operational 24 hours a day. The Operations Centre will give you all the information to intervene or will indicate the most suitable procedures to resolve any type of problem in the best way as well as authorizing any expenses.

**IMPORTANT:** Do not take any initiative without first contacting the Operations Centre at the following number:

**+39 02.58.24.06.35 from Italy or abroad**

You can also contact Europ Assistance by clicking on the link: <https://qnv.quickassistance.it>



If you cannot call the Operations Centre, you can send: a fax to the number 02.58477201.

The Europ Assistance Operations Centre is available 24 hours a day to answer your phone calls, to help you or to tell you what to do to best resolve any type of problem, as well as to authorize any expenses.

In order to provide the Guarantees provided for in the Insurance Conditions, Europ Assistance must process your personal data and, as stated in EU Regulation 2016/679 on the protection of personal data, it needs your consent to process your health-related data. By calling or writing or by having Europ Assistance call or write, you freely provide your consent to the processing of your personal health-related data as indicated in the Information on data processing that you have received.

To obtain information on the Policy you can call the toll-free number 800-013529 from Italy from Monday to Saturday excluding holidays, from 8.00 to 20.00

## Insurance Terms and Conditions Form TAD478/2

### COMPLAINTS

Any complaints regarding the contractual relationship or the management of claims must be submitted in writing, including a detailed description of the events, the number of the policy or the claim in question and any information that may help identify the contractor or the insured (such as tax code, name, surname, contact details, etc.) to: Europ Assistance Italia S.p.A. – Complaints Office – Via del Mulino, 4 – 20057 Assago (MI); fax: 02.58. 47.71. 28 – pec: [reclami@pec.europassistance.it](mailto:reclami@pec.europassistance.it) (enabled to receive messages only from Certified Electronic Mail - PEC boxes) - e-mail: [ufficio.reclami@europassistance.it](mailto:ufficio.reclami@europassistance.it).

If you are not satisfied with the outcome of your complaint or if you do not receive a response within a maximum of forty-five days, you can contact IVASS (Institute for the Supervision of Insurance) - Consumer Protection Service - via del Quirinale, 21 - 00187 Rome, fax: 06.42.13.32.06, certified email: [ivass@pec.ivass.it](mailto:ivass@pec.ivass.it), attaching the complaint documentation relating to the complaint handled by Europ Assistance. In these cases and for complaints regarding compliance with sector regulations to be submitted directly to IVASS, you must indicate in the complaint:

- name, surname and address of the complainant, with telephone number if applicable;
- identification of the subject or subjects whose actions are being complained about;
- brief and exhaustive description of the reason for the complaint;
- copy of the complaint submitted to Europ Assistance Italia and any response provided by the latter;
- any document useful for describing the relevant circumstances more fully.

The form for submitting a complaint to IVASS can be downloaded from the website [www.ivass.it](http://www.ivass.it).

Before involving the judicial authorities, you can turn to alternative dispute resolution systems provided for by law or convention.

- **Mediation:** by contacting a Mediation Body among those present in the list of the Ministry of Justice, which can be consulted on the website [www.giustizia.it](http://www.giustizia.it) (Law 9/8/2013 n. 98);
- **Assisted negotiation:** by request of your lawyer to Europ Assistance Italia S.p.A.

Insurance disputes regarding the determination and estimation of damages under insurance policies against the risk of damage (where provided for by the Insurance Conditions).

In the event of disputes relating to the determination and estimate of damages, it is necessary to resort to the contractual appraisal where provided for by the Insurance Conditions for the resolution of this type of dispute. The request for activation of the contractual appraisal or arbitration must be addressed to: Claims Liquidation Office – Via del Mulino n. 4 – 20057 Assago (MI), by registered mail with return receipt or certified email: to the address [sinistri@pec.europassistance.it](mailto:sinistri@pec.europassistance.it).

If the disputes are in the context of damage risk policies for which the contractual appraisal has already been carried out or which are not related to the determination and estimate of damages, the law provides for mandatory mediation, which constitutes a condition of admissibility, with the option of resorting to assisted negotiation beforehand.

Insurance disputes on medical matters (where provided for in the Insurance Conditions).

In the event of disputes relating to medical issues related to accident or illness policies, it is necessary to resort to arbitration where provided for by the Insurance Conditions for the resolution of this type of dispute. The request for activation of the contractual assessment or arbitration must be addressed to: Claims Liquidation Office – Via del Mulino n. 4 – 20057 Assago (MI), by registered mail with return receipt or certified email: to the address [sinistri@pec.europassistance.it](mailto:sinistri@pec.europassistance.it). The arbitration will take place at the seat of the Institute of Forensic Medicine closest to your place of residence.

If the disputes are in the context of accident or health insurance policies for which arbitration has already been carried out or which do not concern medical issues, the law provides for mandatory mediation, which constitutes a condition of admissibility, with the option of resorting to assisted negotiation beforehand.

The right to appeal to the Judicial Authority remains intact.

To resolve cross-border disputes you can submit a complaint to IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the website [http://ec.europa.eu/internal\\_market/finnet/index\\_en.htm](http://ec.europa.eu/internal_market/finnet/index_en.htm)).

## PRIVACY NOTICE

### WHAT ARE PERSONAL DATA AND HOW ARE THEY USED BY EUROP ASSISTANCE ITALIA S.P.A.

#### Information on data processing for insurance purposes

(pursuant to articles 13 and 14 of the European Regulation on the protection of personal data)

Personal data are information that relate to a person and that allow them to be recognized among other people. Personal Data are, for example, the name and surname, the identity card or passport number, information relating to the state of health, such as illness or injury, information relating to crimes and criminal convictions.

There are rules<sup>1</sup> that protect Personal Data to protect them from incorrect use. Europ Assistance Italia, as Data Controller, respects these rules and, also for this reason, wishes to inform you about what it does with your Personal Data.

If what is described in this Notice is not sufficient or you wish to assert a right provided by the legislation, you can write to Data Protection Officer at Europ Assistance Italia - Data Protection Office – Via del Mulino, 4 - 20057 Assago (MI) or by email to [ufficioprotezionedati@europassistance.it](mailto:ufficioprotezionedati@europassistance.it)

#### Why Europ Assistance Italia uses your personal data and what happens if you do not provide them or do not authorize their use

Europ Assistance Italia uses your personal data, if necessary for the management of the SERVICES and GUARANTEES, including those relating to your state of health or relating to crimes and criminal convictions, for the following *insurance purposes*:

- carry out the activity that is envisaged by the Agreement or to provide the SERVICES and GUARANTEES; carry out the insurance activity or for example propose and manage the Agreement, collect premiums, reinsure, carry out control and statistical activities: Your common Data, which may also be related to Your position (geolocalization), are processed for contractual fulfillment; to process, where necessary, Your Data relating to the state of health, You will have to provide Your consent; in the process of online quotation and purchase of some Policies and in some processes of management of SERVICES and GUARANTEES, personal data are used *automated decision-making processes*<sup>2</sup>.
- carry out insurance activities, prevent and detect fraud, take legal action and report possible crimes to the Authorities, recover credits, carry out intra-group communications, protect the security of company assets (e.g. buildings and IT tools), develop IT solutions, processes and products: Your Data, including those relating to the state of health for which you have given consent or relating to crimes and criminal convictions, are processed for the legitimate interest of the company and third parties;
- carry out the activity that is provided for by law, such as for example the preservation of policy and accident documents; respond to requests from authorities, such as for example of the Carabinieri, of the Institute for Insurance Supervision (IVASS): Your Data, including those relating to your health or relating to crimes and criminal convictions, are processed to comply with the law or regulations.

If you do not provide your personal data and/or do not consent to their use, Europ Assistance Italia will not be able to carry out the activity for *the insurance purposes* and therefore will not even be able to provide the SERVICES and WARRANTIES.

#### How Europ Assistance Italia uses your personal data and to whom it communicates them

Europ Assistance Italia, through its employees, collaborators and also external subjects/companies,<sup>3</sup> uses the Personal Data it has obtained from you or other persons (such as, for example, the Contracting Party to the Agreement, a relative of yours or the doctor who treated you, a travel companion or a supplier) either on paper or with the computer or app.

For the *insurance purposes* Europ Assistance Italia may communicate your personal data, if necessary, to private and public entities operating in the insurance sector and other entities involved in the management of existing relationships with you or who carry out tasks of a technical, organizational, operational nature.<sup>4</sup>

Europ Assistance Italia, based on the activity it must carry out, may use your Personal Data in Italy and abroad and also communicate them to subjects based in States that are outside the European Union and that may not guarantee an adequate level of protection according to the European Commission. In these cases, the transfer of your Personal Data to subjects outside the European Union will take place

<sup>1</sup>The European Regulation on the Processing of Personal Data EU 2016/679 (hereinafter Privacy Regulation) and the primary and secondary Italian legislation

<sup>2</sup>Automated decision-making means that management process that does not require the intervention of an operator: this process has shorter management times. If

If you want to request the intervention of an operator in relation to the purchase of policies, you can call or write to Customer Service, in relation to the Services you can call the Operations Centre and for the Guarantees you can write to the Claims Settlement at the contacts on the site [www.europassistance.it](http://www.europassistance.it) and on the Policy.

<sup>3</sup>These subjects, pursuant to the Privacy Regulation, are designated as Managers and/or persons authorized to process data, or operate as independent Controllers or Joint Controllers, and carry out tasks of a technical, organizational and operational nature. They are for example: agents, subagents and other agency collaborators, producers, insurance brokers, banks, SIM and other acquisition channels; insurers, co-insurers and reinsurers, pension funds, actuaries, lawyers and medical trustees, technical consultants, roadside assistance, experts, garages, vehicle demolition centres, healthcare facilities, claims settlement companies and other contracted service providers, Generali Group companies and other companies that provide contract and performance management services, IT, telematics, financial, administrative, archiving, correspondence management, accounting auditing and balance sheet certification services, as well as companies specializing in market research and surveys on the quality of services.

<sup>4</sup>To the Contracting Party of the Agreement, other branches of Europ Assistance, Generali Group Companies and other entities such as for example insurance intermediaries (agents, brokers, subagents, banks); co-insurance or reinsurance companies; lawyers, doctors, consultants and other professionals; suppliers such as body shops, rescuers, demolition contractors, healthcare facilities, companies that manage claims, other companies that provide IT, telematics, financial, administrative, archiving, mailing, profiling services and that detect the degree of customer satisfaction. The information on the processing of data of private and public entities operating in the insurance sector and of other entities that perform technical, organizational, operational tasks that act as Data Controllers are located at the same (e.g. at the suppliers) and/or on [www.europassistance.it](http://www.europassistance.it)

## PRIVACY NOTICE

with the appropriate and adequate guarantees under applicable law. You have the right to obtain information regarding the transfer of your Personal

Data outside the European Union by contacting the Data Protection Office.

Europ Assistance Italia will not make your Personal Data accessible to the public.

How long does Europ Assistance Italia retain your personal data?

Europ Assistance Italia retains your Personal Data for the entire time necessary to manage the purposes indicated above in accordance with the provisions of the law or, if missing, based on the times reported below.

- Personal data contained in insurance contracts, insurance treaties and co-insurance contracts, claims and litigation files are retained for 10 years from the last registration pursuant to the provisions of the Civil Code or for a further 5 years pursuant to the insurance regulatory provisions.
- Common personal data collected on any occasion (for example, taking out a policy, requesting a quote, etc.) accompanied by consent/ refusal of consent for commercial promotions and profiling are retained without expiry, as well as evidence of the related changes made by you over time to the consent/refusal. Your right to object at any time to such processing and to request the deletion of your data remains intact where there are no contractual or regulatory conditions that provide for the necessary retention.
- Personal data collected following the exercise of the rights of the interested parties are retained for 10 years from the last registration in accordance with the provisions of the Civil Code
- Personal data of individuals who have defrauded or attempted to defraud are retained even beyond the 10-year period.

In general, for anything not expressly specified, the ten-year retention period provided for by Article 2220 of the Civil Code or another specific period provided for by the legislation in force applies.

What are your rights to protect your personal data?

In relation to the processing of your Personal Data, you have the following rights: access, rectification, erasure, limitation, portability, revocation, opposition that you can assert in the manner indicated in the following paragraph "How you can assert your rights to protect your personal data". You have the right to lodge a complaint with the Guarantor for the Protection of Personal Data and you can find more information on the website [www.garanteprivacy.it](http://www.garanteprivacy.it).

How you can exercise your rights to protect your personal data

- To find out which of your Personal Data is used by Europ Assistance Italia (right of access);
- to ask to rectify (update, modify) or, if possible, delete, limit and exercise the right of portability on your Personal Data processed by Europ Assistance Italia;
- to object to the processing of your Personal Data based on the legitimate interest of the owner or a third party unless the owner or the third party demonstrates the prevalence of such legitimate interests over yours or such processing is necessary for the establishment, exercise or defense of a right in court; to object to the processing of your Personal Data for direct marketing purposes
- if the processing carried out by the Data Controller is based on your consent, to revoke the consent given, without prejudice to the fact that the revocation of the consent previously given does not deprive the processing carried out before the revocation of its lawfulness , you can write to:

Data Protection Office - Europ Assistance Italia S.p.A. – Via del Mulino, 4 – 20057 Assago (MI), also by email:

[ufficioprotezionedati@europassistance.it](mailto:ufficioprotezionedati@europassistance.it)

### Changes and updates to the Policy

Also in consideration of future changes that may occur in the applicable privacy legislation, Europ Assistance Italia may integrate and/or update, in whole or in part, this Information. It is understood that any modification, integration or update will be communicated in compliance with the legislation in force also by means of publication on the website [www.europassistance.it](http://www.europassistance.it) where you can also find more information on the personal data protection policies adopted by Europ Assistance Italia.

## ANNEX A - GLOSSARY

### ANNEX A – GLOSSARY

**Insured:** the natural person to whom we address using the informal you, who is a passenger on a ship, as per the booking made through the Contractor, as resulting from the travel documents issued, and has subscribed to the policy in Italy or through the Italian website of the Contractor. The name must be reported on the Application Form and you must have paid the relevant premium.

**Acts of Terrorism/Terrorism:** is considered as terrorism, any act of violence or threat of violence directed at an indeterminate community of people and perpetrated for political, religious, ethnic, ideological and similar reasons. The act of violence or threat of violence is such as to spread panic, terror, insecurity in the population or in part of it and to exert influence on a government or state institutions to force those in power to make decisions to make or tolerate solutions that they would not have accepted under normal conditions. Internal disorders are not considered as terrorism. As such, violence against people or things committed during gatherings, riots or tumults as well as damage due to looting in direct relation to internal disorders are considered as such.

**Failure:** It is the damage of the baggage during navigation or flight.

**Luggage:** the suitcase, bag and backpack you take with you on your trip and what they contain.

**Travel companion:** the person traveling with you and is insured under this policy.

**Insurance Conditions:** clauses of the Policy containing: General Insurance Conditions for the Insured, the description of the Guarantees, the excluded risks and the limitations of the Guarantees, and the obligations of the insured and of Europ Assistance.

**Contractor:** GRANDI NAVI VELOCI S.P.A. with registered office and general management in Calata Marinali d'Italia - 90146 (PA) – VAT number 13217910150

**Indirect consequence:** any situation not attributable to a positive outcome of Covid-19 that affects you and/or your family members/travel companions.

**Day Hospital:** day hospitalization with a bed without an overnight stay, for medical services which are:

- referring to therapies (excluding tests for diagnostic purposes, including preventive ones);
- documented by medical records;
- practiced in a hospital, clinical institution or nursing home.

**Europ Assistance:** The insurance company, i.e. Europ Assistance Italia S.p.A. in Via del Mulino no. 4 - 20057 Assago (MI), authorised by decree of the Ministry of Industry and Trade no. 19569 of 2 June 1993 (Gazzetta Ufficiale of 1 July 1993 no. 152) and registered in section I of the Register of Insurance and Reinsurance Companies under no. 1.00108. Europ Assistance is a Generali Group company, registered in the Register of Insurance Groups, single-member Company managed and coordinated by Assicurazioni Generali S.p.A..

**Catastrophic event:** the accident involving multiple people/entities at the same time and insured for the same risks. For acts of terrorism the event must have occurred within 168 hours. For epidemics/pandemics, a single event is considered to be one involving multiple people in different territories/continents.

**Family member(s):** spouse/common-law partner, parents, brothers, sisters, children, parents-in-law, sons-in-law, daughters-in-law, grandparents, uncles and nieces up to the 3rd degree of kinship, cousins up to the 1st degree of kinship, brothers-in-law.

**Franchise:** is the amount that remains your responsibility at the time of settlement of the claim.

**Cover:** insurance that is different from assistance insurance and for which, in the event of an accident, Europ Assistance recognizes compensation.

**Broken down:** the damage suffered by the vehicle due to wear, defect, breakage, failure of its parts to function such as to make it impossible for you to use it under normal conditions.

**Compensation/Reimbursement:** the amount that Europ Assistance pays you in the event of a claim.

**Injury:** the event due to a fortuitous, violent and external cause that causes objectively verifiable physical injuries that can result in death, permanent disability or a temporary inability to carry out your normal daily activities.

**Care Institute:** the public hospital, clinic or nursing home, whether contracted with the National Health Service or private, regularly authorized to provide hospital care. Thermal establishments, convalescent and residential homes, and clinics with dietetic and aesthetic purposes are not considered Health Institutions.

**Rules governing the Convention in general:** Clauses of the Convention which regulate the obligations of the Policyholder and Europ Assistance.

**Illness:** any alteration in the state of health not dependent on injury.

**Sudden illness:** acute onset illness of which the Insured was unaware and which in any case is not a manifestation, even if sudden, of a pathology known to the Insured and which arose before the start of the trip.

**Maximum/Insured Sum:** the maximum amount paid by Europ Assistance in the event of a claim.

**Application Form:** the document signed by the Insured and containing his/her personal data, the amount of the premium owed by him/her and the duration of the Policy.

**Policy:** the document consisting of the Insurance Conditions and the Application Form.

**Prize:** the amount owed to Europ Assistance.

**Performance:** assistance provided in kind, i.e. the help that must be provided to the Insured, in times of need, by Europ Assistance through the Operations Centre.

**Residence:** the place where you live as shown on your registry certificate.

**Hospitalization:** staying in a healthcare facility for at least one night.

**Risk:** the probability that the accident will occur.

**Left:** the occurrence of the damaging event for which the insurance benefit/guarantee is recognized.

**Discovery:** the part of the amount of the damage, which is declared as a percentage and which remains obligatorily your responsibility with a minimum expressed in absolute value.

## ANNEX A - GLOSSARY

**Medical/Pharmaceutical/Hospital Expenses:** are to be understood as the costs of surgery (fees of the surgeon, assistant, assistant, anesthetist, operating room fees and surgical material) and health costs (hospitalization fees, specialist medical consultations, medicines, tests and diagnostic tests). Hospitalization fees indicate the cost of the day of hospitalization in a health institution. The cost also includes medical/nursing assistance.

**Operations Centre:** the structure of Europ Assistance Italia S.p.A. - Via del Mulino n. 4 – 20057 Assago (MI), made up of managers, personnel (doctors, technicians, operators), equipment and devices (centralized and otherwise) operating 24 hours a day, every day of the year, which provides telephone contact with the Insured, and the organization and provision of the assistance services provided for in the Insurance Conditions.

**Terrorism:** is considered as terrorism, any act of violence or threat of violence directed at an indeterminate community of people and perpetrated for political, religious, ethnic, ideological and similar reasons. The act of violence or threat of violence is such as to spread panic, terror, insecurity in the population or in part of it and to exert influence on a government or state institutions to force those in power to make decisions to make or tolerate solutions that they would not have accepted under normal conditions. Internal disorders are not considered as terrorism. As such, violence against people or things committed during gatherings, riots or tumults as well as damage due to looting in direct relation to internal disorders are considered as such.

**United States Person:** means:

- U.S. citizens and permanent residents, regardless of where they are located,
- all persons and corporations within the United States of America,
- all companies incorporated in the United States of America and their subsidiaries wherever located; which must act in full compliance with United States of America financial sanctions.

It should be noted that foreign subsidiaries owned or controlled by U.S. companies and foreigners in possession of U.S.-origin assets must also comply with U.S. sanctions in some cases.

**Vehicle:** pursuant to articles 47 and following of the New Highway Code, a vehicle is defined as a vehicle for personal use with a total weight when fully loaded of up to 3.5 tonnes with an Italian license plate less than 8 years old from first registration

and in particular:

- car
- trailers (trailer trailer; caravan) towed by cars;
- camper vans and motorhomes that require a B driving licence;
- motorcycle.

**Vector:** plane, tour bus, train, ship.

**Voyage:** the route indicated in the maritime transport ticket that you purchased directly from the Contractor or through intermediaries.