

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. [REDACTED]

Tour Operator/Policy No. Grandi Navi Veloci S.p.A.

Travel/Booking Practice Holder Data

Name/Surname [REDACTED]

Tax ID code [REDACTED]

Only one coherence questionnaire must be completed per travel application.

**What need do you want to protect by taking out an insurance contract?**

- 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

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

**Have you or any of the insured persons undergone diagnostic tests, treatments/therapies, been hospitalized, are you regularly taking any medications or are you aware of any ongoing illnesses in the last 12 months?**

- Yes  
 No  
 No answer

(Please 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 illnesses).

**How long is 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, maximums, exclusions and limitations of the proposed product clear for you?**

- Yes  
 No

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

Date [REDACTED]

**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 delivered to the Customer.

# Vehicle Damage Insurance covering risks for activities related to travelling with a vehicle

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

Company: Europ Assistance Italia S.p.A. Product: "Vehicle damage insurance" - Form TAD479/2"



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

## What type of insurance is it?

This policy insures vehicle damage during navigation, embarkation and disembarkation operations from vessels owned by the Policyholder.



### What is insured?

#### ✓ Vehicle Damage Cover

You can apply for this guarantee to cover material and direct damage suffered by the following parts of your vehicle:

- body;
- tires;
- glasses;
- external accessories,

Damage must be suffered by your vehicle when it is transported on board GRANDI NAVI VELOCI motor vessels on which you have booked your trip, only during the following phases:

- navigation,
- embarking and disembarking activities.

Europ Assistance will compensate you up to a maximum of Euro 5,000.00 per vehicle.

Please note the provisions of the article Limitations of guarantees in Section II – EXCLUDED RISKS AND LIMITATIONS OF GUARANTEES and Art. Obligations of the Insured in the event of a claim in Section III – OBLIGATIONS OF THE INSURED AND OF EUROP ASSISTANCE.



### What is not insured?

#### \* The Policy excludes claims:

- due to fire of any nature and/or origin;
- due to shipwreck or sinking;
- produced or facilitated by fraud and/or gross negligence of the Insured and/or persons for whom he is responsible;
- occurred as a result of acts of vandalism;
- in relation to which the Insured does not produce an authentic copy of the report filed with the Captain of the vessel and/or the Purser on board and/or the Officer in charge on board during the vehicle's stationary on board the vessel or before disembarking;
- resulting from attempted or committed theft;
- resulting directly or indirectly from acts of terrorism and/or socio-political events and/or strikes.
- resulting from situations of armed conflict, invasion, war and/or civil war (declared or not).
- resulting from acts of terrorism in general, including the use of any type of nuclear or chemical device, ionizing radiation or radioactive contamination developed by nuclear fuels, or resulting from phenomena of transmutation of the atomic nucleus or from radioactive, toxic, explosive properties, or other dangerous characteristics of nuclear equipment and its components;
- resulting from tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, inundations, nuclear explosions and any other natural disaster: pollution of the air, water, soil, subsoil, or any environmental damage;

#### \* Additionally, the following are excluded:

- costs of searching for the insured person at sea;
- use and/or transportation of any kind of explosive substances as well as any kind of weapons (including bladed weapons).

#### \* Additionally, the guarantee is not valid:

- if the Driver of the vehicle is not authorized to drive in accordance with the provisions in force;
- if the Driver of the vehicle is, at the time of the accident, in a state of alcoholic intoxication, drunkenness or mental alteration caused by the abuse of psychotropic drugs or narcotic or hallucinogen substances,
- if the vehicle, at the time of the accident, is not authorized for circulation in accordance with current regulations and/or is not insured for Third Party Liability insurance;
- for indirect damages (e.g. damages caused by objects transported by the wind) and/or non-material damages;
- for damages occurring within the port area (including the embarkation quay) before the start of embarkation activities and/or after the end of disembarkation activities,
- for all vehicles which, at the time of the accident, were registered for the first time more than twenty years ago.



### 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.

#### ! Form of insurance

The Vehicle Damage guarantee operates on a second-risk basis. This means that they guarantee only that part of the damage that is not covered by the guarantees provided for by any other policies you have taken out for the same risks, up to the maximum amount provided for in these Insurance Conditions.

#### ! Catastrophic limit

In case the event affects several persons insured with Europ Assistance for the same risk, the maximum disbursement of the latter may not exceed the total amount of Euro 100,000.00 per event. If the amounts to be paid under the contractual terms are higher than the limit indicated above, the compensation due to each Insured will be reduced proportionally.

#### ! Subscription limits

You cannot purchase this policy after 24 hours from the date of booking the Trip.

Furthermore, you cannot subscribe to multiple Application Forms to increase the maximum coverage and guarantees provided in the policy.



### Where is the coverage valid?

- ✓ 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". Specifically, these include: Italy, the Vatican City State and the Republic of San Marino, the remaining European countries, Morocco, Tunisia and Albania.



#### What obligations do I have?

**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, as well as the termination of the insurance pursuant to articles 1892, 1893, 1894 of the Civil Code.

You cannot purchase this policy after 24 hours from the date of booking the Trip.

Furthermore, you cannot subscribe to multiple Application Forms to increase the maximum coverage and guarantees provided for in the policy.

**Under contract:** you are required to communicate any changes that lead to an increase in risk. Failure to communicate may result in the total or partial loss of the right to compensation, 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 is paid in full upon signing the Application Form. The premium is inclusive of taxes.



#### When does coverage begin and end?

The policy starts from the moment the embarking operations are carried out and lasts until the end of the disembarkation operations of the vehicle for each insured route.



#### How can I cancel the policy?

The policy does not provide for the possibility of cancellation.

# Damage Insurance covering risks for activities related to travelling with a Vehicle

## Additional pre-contractual information document for Damage Insurance Products (Additional Damage DIP)



Product: ““Vehicle Damage Insurance” - Form TAD479/2”  
Last update date: 10.01.2025

### Scope

This document contains additional and complementary information to those contained in the pre-contractual information document for damage insurance products (DIP Danni), to help the potential contractor understand the features of the product in more detail, with particular regard 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, n.4 – 20057 Assago (MI) - tel. 02.58.38.41 - www.europassistance.it - e-mail: servizio.clienti@europassistance.it - pec: [EuropAssistancelItaliaS.p.A.@pec.europassistance.it](mailto:EuropAssistancelItaliaS.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 - Single-member 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

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



#### Are there any coverage limits?

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



#### What costs do I have to bear?

brokerage costs: the average share received by the intermediary/s is equal to 48.00%

HOW CAN I SUBMIT COMPLAINTS AND RESOLVE DISPUTES?	
<b>To the enterprise insurance agent</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> (enabled to receive messages only from Certified Electronic Mail - PEC boxes)</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, it is possible to use alternative dispute resolution systems, such as:</b>	
<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>Negotiation assisted</b>	By request of your lawyer to Europ Assistance Italia S.p.A.
<b>Other alternative systems for resolving the controversie</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 relating to the determination and estimate of damages, it is necessary to resort to the contractual appraisal where provided for by the policy 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, 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 relating to medical issues related to accident or illness policies, it is necessary to resort to arbitration where provided for by the policy 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, 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>
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 determining your individual income (letter f, paragraph 1, art. 15 TUIR). 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>- General RC (R13): 22.25%</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>



**GNV – Policy 42175Q**  
**“DAMAGE TO THE VEHICLE ON BOARD”**

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 S.p.A.  
(hereinafter for brevity – Europ Assistance)

And

**Contractor:** GRANDI NAVI VELOCI with headquarters in Palermo, Calata Marinai 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 10.01.2025



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

## Insurance Terms and Conditions Form TAD479/2

### **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**

#### **Art. 1. - OTHER INSURANCE**

For the same Risk you can be insured with different insurance companies.

**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. - LIMITATION PERIODS**

**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 in which Europ Assistance received your registered letter with return receipt. In the following fifteen days, Europ Assistance will refund you 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 an accident with the same thirty days' 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.**

## Insurance Terms and Conditions Form TAD479/2

### Art. 6. - PREMIUM

The premium (per route and per vehicle) relating to your Policy is shown on the Application Form and you must pay it when you sign up for the same. It is calculated based on the type of vehicle, for each route and you can find it in the table below:

VEHICLE TYPE	PREMIUM (R13)	TAXES 22.25%
Car/Motorcycle	Euro 7.50	Euro 1,37
Heavy vehicles	Euro 10.00	Euro 1,82

### 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 join 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 WITHDRAWAL

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

As an insured person, you undertake to inform all those subjects whose personal data may be processed by Europ Assistance Italia in compliance with the provisions of the insurance contract, of the content of the Information on data processing, included in these policy conditions.

## SECTION I – DESCRIPTION OF WARRANTIES



### What is insured?

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

#### A) VEHICLE DAMAGE GUARANTEE

You can request this guarantee to cover direct and material damages suffered by the following parts of your vehicle:

- body;
- tires;
- glasses;
- external accessories

Damage must be suffered by your vehicle when it is transported on board GRANDI NAVI VELOCI motor vessels on which you have booked the trip, only during the following phases:

- navigation,
- embarking and disembarking activities.

Europ Assistance will compensate you up to a maximum of Euro 5,000.00 per vehicle.

Please note the provisions of the article Limitations of guarantees in Section II – EXCLUDED RISKS AND LIMITATIONS OF GUARANTEES and Art. Obligations of the Insured in the event of a claim in Section III – OBLIGATIONS OF THE INSURED AND OF EUROP ASSISTANCE.

## Insurance Terms and Conditions Form TAD479/2



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"**.

Specifically, this means: **Italy, the Vatican City State and the Republic of San Marino the remaining European countries and Morocco, Tunisia and Albania.**



When does coverage begin and when does it end?

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

The policy starts from the moment the embarking operations are carried out and lasts until the end of the disembarkation operations of the vehicle for each insured route.

## SECTION II – EXCLUSIONS AND LIMITATIONS OF WARRANTIES



What is not insured?

### Art. 17. - EXCLUSIONS

#### • GENERAL EXCLUSIONS APPLYING TO ALL WARRANTIES

The Policy excludes claims:

- a) due to fire of any nature and/or origin;
- b) due to shipwreck or sinking;
- c) produced or facilitated by fraud and/or gross negligence of the Insured and/or persons for whom he is responsible;
- d) occurred as a result of acts of vandalism;
- e) in relation to which the Insured does not produce an authentic copy of the report filed with the Captain of the vessel and/or the Purser on board and/or the officer in charge on board during the vehicle's stationary on board the vessel or before disembarking;
- f) resulting from attempted or committed theft;
- g) resulting directly or indirectly from acts of terrorism and/or socio-political events and/or strikes.
- h) resulting from situations of armed conflict, invasion, war and/or civil war (declared or not).
- i) resulting from acts of terrorism in general, including the use of any type of nuclear or chemical device, ionizing radiation or radioactive contamination developed by nuclear fuels, or resulting from phenomena of transmutation of the atomic nucleus or from radioactive, toxic, explosive properties, or other dangerous characteristics of nuclear equipment and its components;
- j) resulting from tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, inundations, nuclear explosions or any other natural disaster:
  - pollution of the air, water, soil, subsoil, or any environmental damage;

Additionally, the following are excluded:

- k) costs of searching for the insured person at sea;
- l) use and/or transportation of any kind of explosive substances as well as any kind of weapons (including bladed weapons).

Additionally, the guarantee is not valid:

- if the Driver of the vehicle is not authorized to drive in accordance with the provisions in force;
- if the Driver of the vehicle is, at the time of the accident, in a state of alcoholic intoxication, drunkenness or mental alteration caused by the abuse of psychotropic drugs or narcotic or hallucinogen substances,
- if the vehicle, at the time of the accident, is not authorized for circulation in accordance with current regulations and/or is not insured for Third Party Liability insurance;
- for indirect damages (e.g. damages caused by objects transported by the wind) and/or non-material damages;
- for damages occurring within the port area (including the embarkation quay) before the start of embarkation activities and/or after the end of disembarkation activities,
- for all vehicles which, at the time of the accident, were registered for the first time more than twenty years.



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.

## Insurance Terms and Conditions Form TAD479/2

### 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 in the destination or host country has advised against travel or residence, even temporarily.

- **INSURANCE FORM**

The Vehicle Damage guarantee operates on a second-risk basis. This means that only that part of the damage which is not covered by the guarantees provided for by any other policies you have subscribed to is guaranteed, up to the maximum amount set out in these Insurance Conditions.

- **CATASTROPHIC LIMIT**

In case the event affects several persons insured with Europ Assistance for the same risk, the maximum disbursement of the latter may not exceed the total amount of Euro 100,000.00 per event.

If the amounts to be paid under the contractual terms are higher than the limit indicated above, the compensation due to each Insured will be reduced proportionally.

- **SUBSCRIPTION LIMITS**

You cannot purchase this policy after 24 hours from the date of booking the Trip.

Furthermore, you cannot subscribe to multiple Application Forms to increase the maximum coverage and guarantees provided for in the policy.

## Insurance Terms and Conditions Form TAD479/2

### 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

##### ATTENTION!

**YOU WILL BE COMPENSATED ONLY FOR DAMAGES RELATED TO ACCIDENTS THAT YOU REPORTED TO THE CAPTAIN OF THE SHIP AND/OR THE PURSEILER AND/OR THE RESPONSIBLE SHIP OFFICER WHILE THE VEHICLE WAS PARKED ON BOARD THE SHIP OR BEFORE DISEMBARKATION.**

You must report the accident within 5 days of it occurring in the following ways:

- by accessing the portal <https://sinistrionline.europassistance.it> or the website [www.europassistance.it](http://www.europassistance.it) 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;
- your phone number;
- the Europ Assistance identification code + booking number;
- a copy of the vehicle registration document;
- the circumstances of the incident;
- the date of the accident;
- place where you and any witnesses to the accident can be found;
- report made to the ship's commander and/or the ship's purser and/or the ship's officer in charge during the vehicle's stationary on board the ship or before disembarking.

##### 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's Assistance cover, 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".**

##### • DAMAGE ASSESSMENT PROCEDURE

The amount of damage is agreed directly between you and Europ Assistance. If you do not agree, **both parties appoint and pay one expert.**

The two experts must appoint a third expert if they do not agree among themselves or, even before, if one of them requests it.

The third expert intervenes only in case of disagreement and decisions on controversial points are taken by majority vote.

**The costs of the third expert are split equally between you and Europ Assistance.**

Each expert may be assisted and helped by other persons. These persons may intervene in the expert operations but have no deliberative vote.

If you or Europ Assistance do not appoint your expert or if the experts cannot agree on the appointment of the third party, these appointments, even at the request of only one of you, are delegated to the President of the Court in whose jurisdiction the accident occurred.

## Insurance Terms and Conditions Form TAD479/2

### • EXPERTS' MANDATE

The Experts must:

- investigate the circumstances, nature, cause and manner of the accident;
- verify the accuracy of the descriptions and declarations that appear in the documents and report whether at the time of the Claim there were circumstances that had aggravated the risk and had not been communicated, as well as verify that you have fulfilled your obligations in the event of a Claim;
- verify the existence, quality and quantity of the damaged goods, determining their value at the time of the accident;
- proceed with the estimate and liquidation of the damage in accordance with the contractual provisions.

The results of the expert operations must be collected in a specific report (with detailed estimates attached) to be drawn up in duplicate, one for each party.

**The results of the assessments referred to in points c. and d. are binding for both you and Europ Assistance. Except in the case of fraud, error, violence or violation of contractual agreements, both you and Europ Assistance hereby waive any appeal, without prejudice in any case to any action and exception relating to the compensability of damages.**

The collegial appraisal is valid even if one expert refuses to sign it; such refusal must be certified by the other experts in the final appraisal report. The Experts are exempted from observing any formality.

### • RECOURSE

Any recourse, pursuant to art. 1916 of the Civil Code, against third parties responsible or other obligated parties will be exercised by the company for the same reason as the compensation paid, it being understood that the recourse action will not be exercised against the transported and against all the companies of the Onorato S.r.l. Group.

### 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))

Europ Assistance Italia S.p.A.

Sede Legale: Via del Mulino n. 4 - 20057 Assago (MI) - tel. 02 58 47 71 - [www.europassistance.it](http://www.europassistance.it). Indirizzo di posta elettronica certificata (PEC): [europassistanceitalia@pec.europassistance.it](mailto:europassistanceitalia@pec.europassistance.it). Capitale Sociale Euro 10.000.000 i.v. - IFA "Dacia" - Pratica IVA (gruppo) - Reg. Imp. Milano e CF Bologna - Impresa aderente all'elenco delle associazioni con decreto del Ministero dell'Industria, del Commercio e dell'Artigianato n. 9076 del 20/02/1993 (Riscossa Ufficio del Registro n. 22) - iscritta alla sezione dell'Albo delle Imprese di Assicurazione e Riassicurazione al n. 10008 - Società appartenente al Gruppo Generali, iscritto al numero cod dell'Albo dei Gruppi Assicurativi - Società impegnata soggetta alle direttive e al coordinamento di Assicurazioni Generali S.p.A.

[www.europassistance.it](http://www.europassistance.it)



## 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)

**The 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 it

Europ Assistance Italia uses your personal data for the following purposes: *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 could also be related to Your position (glocalization), are processed for contractual fulfilment; in the process of online quotation and purchase of some Policies and in some processes of management of SERVICES and GUARANTEES, they 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 is 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 is processed to comply with the law or regulations.

If you do not provide your personal data, 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 with the appropriate and adequate guarantees based on the applicable law. You have the right to obtain information relating to 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.

<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

- 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 signed the policy in Italy or through the Italian website of the Contractor. The Insured must be the driver of the vehicle; his/her data and those of the vehicle must be reported on the Agreement Adhesion Form.

**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

**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..

**Event:** the occurrence of the harmful event that determines one or more accidents.

**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, brothers-in-law.

**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.

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

**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.

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

**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.

**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.

**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 corporations incorporated in the United States of America and their branches wherever located, which must act in full compliance with United States 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:** cars, campers, trailers, heavy vehicles, rolling stock (tractors, motor vehicles, semi-trailers, articulated lorries, etc.) and motorcycles, no more than 20 years old from the date of first registration, the data of which are reported on the Application Form.

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

**Voyage:** the journey that begins when you carry out the embarking operations and ends with the disembarkation operations of the Insured himself for the return journey; within a maximum of 30 consecutive days.