

## **MyMemo GNV Pol 42174Q**

**Identification Code: GNVPA + 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://sinistronline.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: GNVPA + 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.

# Non-Life Insurance to cover risks for travel-related activities

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

**Company: Europ Assistance Italia S.p.A. - registered in Italy in the IVASS Register of Companies under no. 1.00108, authorized by decree of the Ministry of Industry, Commerce and Handicrafts no. 19569 of 2 June 1993 Product: "Book Worry-Free - Mod. TAD478/2"**



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

### What type of insurance is it?

This policy insures the risks to the person, and their pet, during trips for tourist purposes and to cover the penalty applied by the Tour Operator.



#### What is insured?

##### ✓ Service Cover

TRAVEL ASSISTANCE even in the event of acts of terrorism, Medical advice, Referral of a doctor or an ambulance to Italy, Referral of a pediatrician in cases of urgency to Italy, Referral of a specialist doctor abroad, Medical return, 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, Costs for transfer 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 on basic necessities (8,000.00 euros), Early return, Advance on criminal deposit (25,000 euros), Legal reporting abroad, Sending urgent messages, Telephone expenses (100.00 euros), Monitoring of hospital admission,

VEHICLE ASSISTANCE Roadside Assistance and Breakdown, Replacement car, Hotel expenses (100.00 euros), Return or continuation of the journey (maximum ticket cost 400.00 euros; maximum rental 2 days, excess luggage costs 150.00 euros), Vehicle repatriation and/or Abandonment of the vehicle; Recovery of the repaired vehicle, Driver available (3 days), Sending spare parts abroad.

ASSISTANCE TO FAMILY MEMBERS AT HOME Medical Advice, Sending a doctor or an ambulance to Italy, Sending a nurse to the home (1,000.00 euros), Home delivery of medicines, Search and booking of medical centers.

HOUSING ASSISTANCE IN ITALY

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

##### ✓ Medical Expenses Guarantee even in the case of acts of terrorism

If you have an illness and/or suffer an accident while travelling, Europ Assistance pays for you the urgent and non-postponable pharmaceutical/hospital medical expenses, incurred at the place of the claim, during the duration of the Policy.

Europ Assistance pays the costs on your behalf if the Operations Centre meets the technical and practical conditions to proceed. If this is not possible, Europ Assistance reimburses these 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 of:

- Euro 5,000.00 for claims occurred in ITALY, EUROPE and WORLD

Within the ceiling indicated above, Europ Assistance pays you:

- expenses for urgent and non-postponable dental treatment necessary following an accident that occurred while traveling with a limit of Euro 200.00 per insured person;
- expenses for outpatient medical examinations, diagnostic tests and laboratory tests (provided that they are relevant to the reported illness or accident) within the limit of Euro 1,500.00;
- expenses for medicines prescribed by the attending physician on site (provided that they are relevant to the illness or accident reported) within the limit of Euro 1,000.00;
- medical expenses incurred on board a ship within the limit of Euro 800.00;
- search and rescue costs, up to € 1,500.00 per claim;
- the costs of transporting you from the place of the claim to the health care institution deemed suitable up to the amount of Euro 5,000.00 per insured;
- only in the event of a claim the costs for the treatment you receive when you return to your residence, within 30 days of your return to your residence and up to the maximum of Euro 1,000.00.

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

In addition, Europ Assistance reimburses the medical expenses incurred for basic diagnostic tests of your family members who remained at home while you are traveling, up to a maximum of Euro 1,000.00 per Insured.

##### ✓ Baggage Guarantee

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

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

Europ Assistance indemnifies you. The value of the items that make up your luggage with a limit of €300.00 per item, including bags, suitcases and backpacks. Europ Assistance considers bags, suitcases and backpacks as a single object.

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

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

- photokinetic equipment and photosensitive material, radios, televisions, recorders, any other electronic equipment, musical instruments, personal defense and/or hunting weapons, diving equipment, eyeglasses or sunglasses.
- Photographic equipment (camera, video camera, binoculars, flashlight, lenses, batteries, bags, etc.) are considered a single object.
- jewelry, gemstones, pearls, watches, gold/silver/platinum items, furs, and other precious items.

Within the ceiling indicated above, Europ Assistance reimburses you:

- up to Euro 300.00 the costs to redo the Identity Card, passport and driving license/boat license,
- up to Euro 300.00 the unexpected expenses you have to make to buy personal hygiene items and / or clothing that are necessary. This is only in the event of total theft of the luggage or if the carrier delivers it to you at the destination airport of the outbound journey, more than 12 hours late in the case of confirmed scheduled flights and charter flights.

##### ✓ Travel Cancellation Costs Guarantee

You can request this guarantee when you have to cancel the ticket purchased by the Policyholder, before departure for one of the reasons you find in this list, provided that they are involuntary and unforeseeable, that were not pre-existing at the time of booking the ticket office and that prevent you from participating in the Journey:

- illness, accident (for which there are medical certificates and documents proving that they are unable to participate in the trip), or death;



#### What is not insured?

✗ The following is excluded: any travel undertaken for participation in races/competitions that involve extreme activities; business trips; any trip you make for the purpose of: visits, check-ups, hospitalizations, surgeries; any trip you take with the aim of going to treat a pathology that had manifested itself before departure; trips made against medical advice, or in any case with an acute illness at the time of departure of the trip; extreme journeys in remote areas, which can only be reached with the use of special rescue vehicles.

✗ Excluded countries: Travel to the following countries is not insured: Antarctica, Afghanistan, Cocos, South Georgia, Heard and McDonald, Bouvet Island, Christmas Island, Pitcairn Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Islands, Solomon Islands, Wallis and Futuna Islands, Kiribati, Micronesia, Nauru, Niue, Palau, Western Sahara, Samoa, Saint Helena, Somalia, French Southern Lands, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu and those undertaken in countries in a state of belligerence.

✗ For all guarantees, claims caused by: wilful misconduct or gross negligence are excluded, except as indicated in the individual guarantees; from floods, floods, volcanic eruptions, earthquakes, atmospheric phenomena having the 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 according to what has been 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/rules 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 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 resulting from quarantine or other measures restricting freedom of movement, decided by the competent International and/or Local Authorities, are not insured, meaning 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.

##### ✗ Service Cover

Claims dependent on or caused by: car, motorcycle or motorboat races and related tests and training are also excluded; illnesses with symptoms in progress 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; pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium; claims that occur before the start of the journey; organ harvesting and/or transplantation; voluntary interruption of pregnancy; abuse of alcohol or psychotropic drugs; illnesses/injuries resulting from the HIV virus; use of drugs and hallucinogens; non-qualification 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 aerial vehicles, parachuting, paragliders and similar, sledding, bobsleigh, acrobatic skiing, jumping from the trampoline with skis or hydroskis, 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, caving; acts of recklessness; injuries suffered as a result of sports activities carried out on a professional basis, in any case not amateur (including competitions, trials and training).

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

For individual services, see the exclusions on the DIP

##### ✗ Medical expenses guarantee

Claims due to: car, motorcycle or motorboat races and related tests and training are also excluded; mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications; pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium; diseases with symptoms in progress on the date of departure of the trip; claims that occur before the start of the journey; claims resulting from the performance of the following activities: mountaineering with rock climbing or access to glaciers, jumps from the trampoline with skis or hydroskis, driving and use of sled guides, air sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as all injuries suffered as a result of sports activities carried out on a professional basis in any case not amateur (including competitions, rehearsals and training); organ harvesting and/or transplantation; voluntary interruption of pregnancy; alcohol or psychotropic drug abuse; illnesses/injuries resulting from the HIV virus; use of drugs and hallucinogens;

In addition, Europ Assistance does not pay you: all expenses incurred if you have not reported to Europ Assistance, directly or through third parties; hospitalization or first aid service; expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, spa and slimming treatments; expenses for dental treatment following sudden illness; expenses for the purchase and repair of glasses, contact lenses; expenses for orthopaedic and/or prosthetic appliances following sudden illness; expenses for voluntary interruptions of pregnancy; expenses for services and therapies related to fertility and/or sterility and/or impotence

##### ✗ Baggage Guarantee

In addition, claims due to or dependent on: insufficient or inadequate packaging, normal wear and tear, manufacturing defects and weather events are not insured; breakage and damage to luggage unless it is the result of theft, robbery, mugging or is caused by the carrier; theft of luggage contained inside the vehicle that is not regularly locked as well as theft of luggage placed on board motorcycles or placed on external luggage racks. Theft from 8 p.m. to 7 a.m. is also excluded if the luggage is not placed on board a locked vehicle in a guarded parking lot.

In addition, the following are not insured: money, cheques, stamps, tickets and travel documents, coins, art objects, collections, samples, catalogues, goods; documents other than 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 clothes, to a transport company, including the air carrier;

The following are also excluded: the case of delayed baggage delivery at the airport of the city of departure at the beginning of the trip; all expenses you incur after receipt of your baggage.

##### ✗ Trip Cancellation Fee Guarantee

You are not insured if the cases of cancellation depend on or are caused by: theft, robbery, loss of identification and/or travel documents; mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and their consequences/complications; pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium; diseases with symptoms in progress on the date of booking the trip;

- yours;
- of one of your Travel Companions 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;
- of the co-owner of your company or of your direct superior;

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

- dismissal or new hire by the employer for whom you cannot use the leave you had available;
- material damage to your home, study or business or that of your family members and it is necessary that you are 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 that prevents you from reaching the place of departure;
- your summons to court or your summons as a People's Judge after booking the ticket office;
- theft of the documents you need for expatriation. You must prove that you cannot redo them in time for the departure date;
- change in the date of the school exam session or the qualification to exercise a professional activity or participation in a public competition;

Cancellations by the Insured due to terrorist acts that took place in the place of embarkation of the Ship in the 3 days prior to the departure of the same are also considered included in the guarantee.

(maximum €5,000 per Insured and €50,000.00 per file considered as the ticket on which several Insured Persons involved in the claim are listed by name).

✓ **Daily hospitalization guarantee in case of covid-19**

If you fall ill due to Covid-19 and are hospitalized in a health care institution for more than 5 days, Europ Assistance pays you a daily allowance of €100.00 for each day of hospitalization, up to a maximum of 10 days per claim and per insured, therefore, the maximum sum for each Insured can never exceed €1,000.00.

✓ **Trip Interruption Guarantee in case of covid-19**

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

- 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 office (tickets) or buy new tickets 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 to be borne by you for the quarantine period within a maximum of Euro 300.00 per day for a maximum of 14 days, if such quarantine cannot take place at the Insured Party's home.

✓ **Hospitalization indemnity guarantee in case of covid-19**

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

✓ **Travel accident insurance**

Europ Assistance guarantees accidents that may occur to you during your trip and that can 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 with each other).

You are also insured for a claim caused by a war or an insurrection that suddenly broke out in a country where you are traveling, outside Italian territory.

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

**Please refer to the Additional DIP for the following PET WARRANTIES:**

- ✓ Pet Assistance Cover
- ✓ Veterinary Expenses Refund Guarantee
- ✓ Civil Liability Guarantee (RC)
- ✓ Pet Travel Cancellation Fee Guarantee

claims, which occurs before the confirmation of the trip; consequences and/or complications of claims that occurred before the travel was confirmed; the bankruptcy of the air carrier or the Tour Operator/Travel Agency/non-hotel accommodation facility; deposits and/or advances not justified by tax documents of penalty; failure to send the communication (pursuant to art. "OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM") on your part by the date of commencement of the trip/stay, except in cases of cancellation caused by the death or hospitalization of at least 24 consecutive hours (Day Hospital and Emergency Room excluded) of a family member.

✗ **Travel accident insurance**

Accidents are also not insured: caused by the driving of any motor vehicle or boat, if the Insured does not have the qualification prescribed 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 claim, the requirements for renewal; caused by the use, including as a passenger, of aircraft, including hang gliders, ultralights, paragliders; occurred in a state of intoxication, caused by the abuse of psychotropic drugs, the use of drugs and hallucinogens; caused by surgery, investigations or medical treatment not made necessary by the accident; caused by mental illness and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications; occurred in port areas before the start of the cruise or at the end of the cruise. Also excluded are the injuries you suffer when you practice: sports involving the use of motor vehicles and boats; parachuting sports; the following other sports: boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, caving, rock or glacier climbing, free climbing, sledding, bobsleigh, acrobatic 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 that constitute your professional activity, main or secondary.

✗ **For the exclusions of the PET WARRANTIES, please refer to the Additional DIP**



**Are there any coverage limits?**

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

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

- provide insurance coverage,
- Pay claims

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

This article shall prevail over any other item that may be contained in the Conditions of Insurance. 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, in order to benefit from the insurance coverage you must prove 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 region for which the relevant government authority in your country of residence or in the country of destination or host has advised against travelling or otherwise residing, even temporarily.

! **Catastrophe limit**

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

- 1. Support
- 2. Medical expenses
- 3. Trip Cancellation

overall and for all its policyholders involved, it guarantees a maximum of 10 million euros per Catastrophe Event.

If this ceiling is not sufficient to pay all the policyholders involved, Europ Assistance reduces the reimbursements of each individual policyholder taking into account the limits indicated in their policies. For policyholders with unlimited limits, Europ Assistance reduces reimbursements by taking 1 million euros as a reference ceiling.

The total sum of the costs may not exceed the ceiling provided.

! **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 claims that happen to you after 15 days.

! **Subscription limits**

You cannot purchase this policy more than 30 days before the departure of the Trip. In addition, you cannot sign up for more Membership Forms to extend your stay in the place where you are traveling or increase the limits and guarantees provided for in the policy.

! **Age Limits**

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

If you turn 75 years old during the policy term, we still consider you insured until the expiration date.

! **Service Cover**

! **Limits of intervention**

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

! **Limits of the provision of benefits**

Assistance services 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,
- consequent to 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 measures imposed by the governmental, local and health authorities.

! **Medical Expense Reimbursement Guarantee**

! **Overdraft**

For claims with an amount greater than Euro 1,000.00, in the event of failure to authorize the Operations Centre, an overdraft of 25% of the amount to be reimbursed will be applied with a minimum of Euro 70.00.

If you do not prove payment by bank transfer or credit card for expenses with amounts exceeding Euro 1,000.00, Europ Assistance will not refund you.

#### Baggage Guarantee

##### Overdraft

Europ Assistance applies a 50% overdraft if:

- if they steal the entire vehicle in which you put your luggage,
- if they steal the things you put in the tent. However, you must be in a regularly equipped and authorized campsite.

#### Travel Cancellation Costs Guarantee

##### Form of insurance

The guarantee of this policy is valid if you subscribe to it for the entire cost of your trip. You must include the costs of practical management in the cost.

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 of the Italian Civil Code, proportional rule).

#### Accident Cover

##### Absolute deductible on permanent disability

The payment of the Permanent Disability allowance 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 greater than 5% of the total, you will only be paid compensation for the excess part.

In the event of permanent disability of more than 20% of the total, the allowance will be paid in full without any deductible.

For coverage limits relating to PET WARRANTIES, please refer to the Additional DIP



## Where is the coverage worth?

- ✓ Indicate the countries where the claim occurs for which you can request 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 the countries of the Mediterranean Basin: Albania, Algeria, Andorra, Austria, Belgium, Bosnia and 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, Spain, 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, Mainland Denmark, 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, mainland Portugal, United Kingdom, Czech Republic, Romania, Serbia, Slovakia, Slovenia, mainland Spain and Mediterranean islands, Sweden, Switzerland, Tunisia, Turkey, Ukraine, Hungary.



## What obligations do I have?

**When you sign the contract:** you have the obligation to make true, exact and complete statements.

Untrue, inaccurate or uncommunicated declarations 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. 1892, 1893, 1894 C.C.

**During the contract:** you are obliged to communicate any changes that involve an increase in risk. Failure to communicate may result in the total or partial loss of the right to compensation/compensation/provision of assistance services, as well as the termination of the insurance pursuant to Art. 1898 of the Italian Civil Code.

**In the event of a Claim:** you are obliged to notify Europ Assistance Italia S.p.A. in writing of the existence of other Insurances you have taken out with the same characteristics as this one (Article 1910 of the Italian Civil Code) and to comply with the terms for reporting the claim.



## When and how do I have to pay?

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



## When does the cover start and when does it end?

For the **outward journey**, the guarantees start 48 hours before the official embarkation time (based on the actual departure time of the ship), are valid from the moment your journey to reach the port of embarkation begins and end at 24 hours on the 15th day following the day of your disembarkation (based on the actual arrival time of the ship).

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

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

The "Trip Cancellation" Guarantee starts from the date of booking the Trip and lasts until the start date of the Trip. The start of the Journey means the moment in which you start using the first service purchased by the Contracting Party.



## How can I cancel the policy?

The policy is short-term without tacit renewal, therefore, cancellation is not provided.

### Distance selling

In the event of distance selling of the insurance contract, you can exercise the right of withdrawal within 14 days from the date of conclusion of the contract, by writing to Europ Assistance a registered letter with return receipt, without prejudice to Europ Assistance's right to retain the premium accrual corresponding to the period in which the contract took effect.

**The withdrawal does not apply to policies with a duration of less than one month.**

### Withdrawal in the event of a claim

You can withdraw from the policy after any claim, reported in the manner indicated in the policy itself and up to the 60th day from the payment or refusal of the same, by writing a registered letter with return receipt to Europ Assistance. The withdrawal will be effective after 30 days from the day of receipt of your communication. In the following fifteen days, Europ Assistance will reimburse you, net of tax, for the part of the premium relating to the period of risk not taken.

Europ Assistance can also exercise the right to withdraw from the policy after a claim with the same thirty days' notice.

**Non-Life Insurance to cover risks for travel-related activities**  
**Additional pre-contractual information document for non-life insurance**  
**products**  
**(Additional DIP Damage)**



**Product: "Book Worry-Free - Mod. TAD478/2"**  
**Additional DIP last updated: 31.12.2025**

**Purpose**

This document contains additional and complementary information to that contained in the pre-contractual information document for non-life insurance products (Non-Life DIPs), to help the potential policyholder to understand in more detail the characteristics of the product, 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.**

**Europ Assistance Italia S.p.A.**, Via del Mulino, n.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: [EuropAssistanceItaliaSpA@pec.europassistance.it](mailto:EuropAssistanceItaliaSpA@pec.europassistance.it). Registered in section I of the Register of Insurance and Reinsurance Companies under 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 last financial statements approved as at 31/12/2024, the Company's shareholders' equity amounted to Euro 95,287,852 and the economic result for the period amounted to Euro 16,670,034.

The solvency ratio, referring to non-life management, is 159.7% 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/azienda/bilancio>, where it will be possible to consult subsequent updates relating to the balance sheet.

Italian law applies to the contract.

**Product**



**What is insured?**

**✓ PET Service Cover**

You can claim each of the Benefits described here up to a maximum of 3 times for each type, per pet travelling with you or staying at home while you are travelling and per insurance year. Veterinary consultancy, Referral of veterinary centers/clinics in Italy, Early return of the Insured.

**✓ Veterinary Expenses Refund Guarantee**

The cover applies to animals:

with a regularly updated health card; subject to vaccinations and related boosters required by law according to local rules or regulations; equipped with a microchip. Surgery and any other therapeutic treatment are reimbursed provided that they are performed or prescribed by a veterinarian authorized to practice his or her profession in accordance with the laws in force.

If, due to an illness or accident affecting your pet while traveling, you have to subject your pet to necessary and non-postponable visits, examinations, analyses, diagnostic tests, emergency interventions, carried out by a veterinarian on site, Europ Assistance will reimburse you for these expenses up to a maximum of Euro 500.00 and the sub-limit of Euro 250.00 for diagnostic costs.

If, due to an illness or accident affecting your pet left at home, you have to subject your pet to necessary and non-postponable visits, examinations, analyses, diagnostic tests, emergency interventions, carried out by a veterinarian on site, Europ Assistance reimburses you for these expenses up to a maximum of Euro 1,000.00 and the sub-limit of Euro 250.00 for diagnostic costs. The ceilings and sub-limits are per Claim and per pet.

Attention! The Guarantee provides for a Deductible.

**✓ Civil Liability Guarantee (RC)**

The Cover is effective on condition that the ownership and/or custody of the animal is conducted in compliance with current regulations.

Europ Assistance, up to the amount of Euro 250,000.00 per Accident and per pet, insures you, your insured Family Members and registered at the same time as you for the damage that you have involuntarily caused to Third Parties and that, as civilly liable under the law, you are required to pay, by way of compensation (capital, interest and expenses) for an accidental event caused by the ownership, possession, use of the pet traveling with you and which has caused: death or personal injury, damage to property.

Europ Assistance compensates for these damages even if you have temporarily handed over your pet to a third party, provided that these people do not carry out animal care and/or management activities as a profession.

Attention! The Guarantee provides for a Deductible.

**✓ Travel Cancellation Fee (PET) Guarantee**

You can request this guarantee when you have to cancel the entire booked trip, before the start of the trip itself due to death in the 15 days before departure; illness or injury to your pet. These events must be documented and must prevent you from leaving on the Journey.

Europ Assistance reimburses the full penalty charged up to the maximum amount provided for in the contract with the Travel Organization or reported by the Tour Operator in its catalogues. The reimbursement can never exceed Euro 5,000.00 per Insured Party.

If several insured persons registered for the trip together and at the same time cancel the trip, Europ Assistance reimburses the penalty up to an amount given by the sum of the insured ceilings for each person, with a total maximum of Euro 50,000.00 per claim.

In the event of simultaneous registration of a pre-established group of participants, the definition "travel companion" may refer to only one person.

Europ Assistance does not reimburse: management costs, agency fees, travel registration fees

Attention! This guarantee includes an Overdraft. Consult art. "Limitations on Warranties" in Section II.

The Overdraft is not applied: in the event of modification and/or forced cancellation of the trip due to hospitalization (excluding Day Hospital and Emergency Room); in the event of death.



**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 Return**

The following are excluded: illness or accident that allows you, according to the assessment of the doctors of the Organisational Structure, to continue travelling, illness or accident that can be treated on the spot; infectious diseases, when transport does not comply with national or international health regulations; discharge from the medical centre or hospital against the advice of 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

<p>body and other expenses that are not related to transport; The transport of the body to places that are not practicable with normal means of transport. Transport, always in compliance with the laws in force, can be done with vehicles suitable for funeral transport (e.g. hearses); The return to residence is excluded if you are not resident in Europe and your trip has a non-European country as its destination.</p> <p><b>x Roadside Assistance</b> The following are excluded: spare parts costs and all repair costs; the expenses for the intervention of exceptional means, when the exceptional means are necessary for the recovery of the vehicle; towing costs, when the vehicle has suffered an accident or breakdown while it was circulating outside the public road network or in areas comparable to it (such as: off-road routes). Punctures of the tyre and incorrect refuelling are not considered to be a fault and/or accident.</p> <p><b>x Depannage</b> The following are excluded: Spare parts costs and all repair costs; the expenses for the intervention of exceptional means, when the exceptional means are necessary for the recovery of the vehicle; towing costs, when the vehicle has suffered an accident or breakdown while it was circulating outside the public road network or in areas comparable to it (such as: off-road routes).</p> <p><b>x Dispatch of a plumber for emergency interventions</b> Accidents due to: interruption of the supply by the service provider; simple failure of taps are excluded</p> <p><b>x Dispatch of an Electrician for emergency interventions</b> Accidents due to: due to the interruption of electricity by the disbursing body; due to faults in the power cable of the rooms of the house upstream and downstream of the meter.</p> <p><b>x GENERAL EXCLUSIONS REGARDING PET WARRANTIES</b> The following breeds of dogs are excluded for all Pet Guarantees: Perro da canapo Majoero, Perro da presa mallorquin, Caucasian Shepherd, Pitbull and related crosses, Rottweiler, Doberman, Dogo, Bull Terrier, American Bulldog, Bull Mastiff, Neapolitan Mastiff. Except as indicated in the individual Guarantees, expenses due to or attributable to/consequent to measures restricting freedom of movement, decided by the competent International and/or Local Authorities, Local Authorities being understood as 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.</p>
<p><b>THE FOLLOWING EXCLUSIONS ARE ALSO PROVIDED FOR INDIVIDUAL PET WARRANTIES:</b></p> <p><b>x For the PET Service Cover</b> Accidents caused or dependent on the following are also excluded: wilful misconduct or gross negligence by you, your family members or any other relative or similar person living with you; wilful misconduct or gross negligence of the persons to whom the pet for which the insurance is provided has been entrusted; wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or exposure to ionizing radiation; participation in hunting activities, sports competitions and similar events, exhibitions, reviews, canine / feline trials and competitions; professional use of the pet (except for guide dogs for the blind); use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows; accidents or illnesses of the pet that occurred before the insurance coverage took effect.</p> <p><b>x For the Travel Veterinary Expenses Reimbursement Guarantee</b> Accidents caused or dependent on the following are excluded: wilful misconduct or gross negligence on your part, your family members or any other relative or similar person living with you; wilful misconduct or gross negligence of the persons to whom the pet for which the insurance is provided has been entrusted; wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or exposure to ionizing radiation; transport that is not carried out by means of wheeled land vehicles and/or trains, ships or aircraft specially equipped and in compliance with the provisions of the law; participation in hunting activities, sports competitions and similar events, exhibitions, reviews, canine / feline trials and competitions; professional use of the pet (except for guide dogs for the blind); use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows; accidents or illnesses of the pet that occurred before the insurance coverage took effect; diseases or physical defects of a congenital nature or in any case referable to hereditary factors, including examinations for the search for the same; hernias in general; services with aesthetic purposes (e.g. ear cutting, tail cutting, etc.) even if performed abroad. This is without prejudice to reconstructive plastic surgery made necessary by an accident. Expenses for therapies of dietary value including medicated foods, tonics and mineral salts, even if prescribed following surgery, are also excluded from the Guarantee; pregnancy or spontaneous and caesarean section, by castration, sterilization and/or any other reproductive need and any type of pathology related to the reproductive system; any type of dental intervention and/or dental hygiene; surgery related to the removal of recurrent neoplasms; surgery carried out following a cruciate ligament injury or rupture; all operations related to patella or patella dislocation, regardless of whether this was caused by genetic malformations or traumatic events; all operations performed on the elbow in dogs, regardless of whether these were necessary due to genetic malformations or traumatic events; suppression and cremation for dangerousness, for post-mortem diagnostic tests, for behavioral problems; diseases that can be avoided with vaccines or preventive prophylaxis; leishmaniasis; surgical interventions and therapeutic treatments not performed or prescribed by a veterinarian authorized to practice his or her profession pursuant to the laws in force; anything not expressly stated in the subject matter of the Cover.</p> <p><b>x For the Civil Liability Guarantee (RC)</b> Damages are excluded: to things that you and your cohabiting Family members have in custody, custody or possession for any reason; deriving from the exercise of hunting activities; caused by animals not registered in the relevant registry; to other animals owned by you or your cohabiting family members; consequent to professional use of the pet (with the exception of guide dogs for the blind); caused by animals during temporary hospitalization in clinics, veterinary clinics, animal boarding houses; caused by the pet when the regulations in force (rules, ordinances, etc.) at the scene of the Pet Accident are not complied with. Damages caused by or dependent on your intent are also excluded, with the exception of the intent of the persons for whom you must answer by law; wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or exposure to ionizing radiation; participation in hunting activities, sports competitions and similar events, exhibitions, reviews, canine / feline trials and competitions; professional use of the pet (except for guide dogs for the blind); use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows; Pet injuries or illnesses that occurred prior to booking the trip; diseases or physical defects of a congenital nature or in any case attributable to hereditary factors; Anything not expressly stated in the subject matter of the Cover is also excluded.</p> <p><b>x For the Travel Cancellation Fee (PET) Guarantee</b> Accidents caused or dependent on the following are excluded: wilful misconduct or gross negligence on your part, your family members or any other relative or similar person living with you; wilful misconduct or gross negligence of the persons to whom the pet for which the insurance is provided has been entrusted; wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or exposure to ionizing radiation; participation in hunting activities, sports competitions and similar events, exhibitions, reviews, canine / feline trials and competitions; professional use of the pet (except for guide dogs for the blind); use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows; Pet injuries or illnesses that occurred prior to booking the trip; diseases or physical defects of a congenital nature or in any case attributable to hereditary factors; Anything not expressly stated in the subject matter of the Cover is also excluded.</p>



## Are there any coverage limits?

### ! TRAVEL VETERINARY EXPENSES REIMBURSEMENT GUARANTEE

DEDUCTIBLE: Europ Assistance reimburses you for the veterinary expenses and diagnostic tests that you incur during the trip for your pet with the application of a deductible of Euro 75.00 per Claim.

### ! CIVIL LIABILITY GUARANTEE (R.C.)

- PERSONS NOT CONSIDERED THIRD PARTIES: The following are not considered third parties: all persons insured with each other; Travel companions insured and registered at the same time as you.

- DEDUCTIBLE: Europ Assistance compensates for any damage caused to third parties by the pet by applying a Deductible of Euro 150.00 per Claim.

### ! TRAVEL CANCELLATION FEE GUARANTEE (PET)

OVERDRAFT: Overdraft of 15% with a minimum of 30.00 Euros except in the event of the death of the pet or in the event that it is hospitalized (in these cases no overdraft is envisaged).



## Who is this product for?

Policy that offers cancellation, travel assistance, medical expenses while traveling, accidents, baggage coverage, pet coverage, convalescence and Covid per diem coverage to those who purchase a maritime ticket from GNV and want to protect themselves for these risks.



## What costs do I have to bear?

**Intermediation costs:** the average share received by the intermediary(s) is 48 %

## HOW DO I FILE COMPLAINTS AND RESOLVE DISPUTES?

<b>To the insurance company</b>	<p>You can submit 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 policyholder or the insured (such as tax code, name, surname, contact details, etc.), by writing to Europ Assistance Italia S.p.A. – c.a. Ufficio Reclami 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>To IVASS</b>	<p>If you are not satisfied with the outcome of the 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) – Servizio Tutela del Consumatore - 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 your complaint you must indicate:</p> <ul style="list-style-type: none"> <li>• name, surname and domicile of the complainant, with any telephone number;</li> <li>• identification of the person or persons whose work is complained of;</li> <li>• brief and exhaustive description of the reason for complaint;</li> <li>• a copy of the complaint submitted to the insurance undertaking and any response provided by the same;</li> <li>• any document useful for describing the relevant circumstances more fully.</li> </ul> <p>You can find the complaint form on the IVASS website, at <a href="http://www.ivass.it">www.ivass.it</a>.</p>
<b>BEFORE GOING TO COURT, ALTERNATIVE DISPUTE RESOLUTION SYSTEMS CAN BE USED, SUCH AS:</b>	
<b>Insurance Arbitrator</b> (Effective from 15.01.2026)	By submitting an appeal to the Insurance Arbitrator through the portal available on the Insurance Arbitrator's website ( <a href="http://www.arbitroassicurativo.org">www.arbitroassicurativo.org</a> ) where it is possible to consult the eligibility requirements, other information relating to the submission of the appeal itself and any other useful information.
<b>Mediation</b>	By contacting a Mediation Body among those on the list of the Ministry of Justice, available on the <a href="http://www.giustizia.it">www.giustizia.it</a> website (Law 9/6/2013, no. 98).
<b>Negotiation assisted</b>	By request of your lawyer to Europ Assistance Italia S.p.A.
<b>Other alternative dispute resolution systems</b>	<p><b>Insurance disputes on the determination and estimation of damages in the context of 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 estimation of damages, it is necessary to resort to the contractual expertise where provided for by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual or arbitration expertise must be addressed to: Ufficio Liquidazione Sinistri – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or certified email to the address <a href="mailto:sinistri@pec.europassistance.it">sinistri@pec.europassistance.it</a>.</p> <p>In the case of disputes in the context of policies against the risk of damage in which the contractual expertise has already been carried out or not related to the determination and estimate of damages, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.</p> <p><b>Insurance disputes on medical matters (where provided for in the Conditions of Insurance).</b></p> <p>In the event of disputes relating to medical matters relating to accident or health policies, arbitration is necessary where provided for by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual or arbitration expertise must be addressed to: Ufficio Liquidazione Sinistri – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or certified email to the address <a href="mailto:sinistri@pec.europassistance.it">sinistri@pec.europassistance.it</a>.</p> <p>In the case of disputes in the context of accident or illness policies in which arbitration has already been carried out or not relating to medical issues, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.</p> <p>The right to appeal to the Judicial Authority remains unaffected.</p> <p><b>For the resolution of cross-border disputes, you can lodge a complaint with IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the <a href="https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_it">https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_it</a> website).</b></p>

## TAX REGIME

<b>Tax treatment applicable to the contract</b>	<p>For IRPEF purposes, only in the event of death and/or permanent disability of not less than 5%, the part of the premium actually incurred and not reimbursed relating to the guarantee is deductible from gross tax to the extent 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>- Accidents (R01): 2.50%</li> <li>- Disease (R02): 2.50%</li> <li>- Goods transported (R07): 12.50%</li> <li>- Pecuniary losses (R16): 21.25%</li> <li>- Service (R18): 10.00%</li> </ul> <p>For the tax treatment applicable to the Policy with Policyholders residing in the Vatican City State or in the Republic of San Marino, please refer to the tax legislation in force in those territories.</p>
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Europ Assistance Italia S.p.A.

GNV Policy 421274Q  
"BOOK WORRY-FREE"  
Insurance Conditions relating to the Agreement stipulated  
between

Europ Assistance Italia S.p.A. with registered office in Via del Mulino no. 4  
– 20057 Assago (MI) Company authorised to carry out insurance, by decree  
of the Ministry of Industry, Commerce and Handicrafts no. 19569 of 2 June  
1993 (Official Gazette no. 152 of 1 July 1993) – Registered in section I of the  
Register of Insurance and Reinsurance Companies under 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.

(hereinafter for the sake of brevity – Europ Assistance)

and

GRANDI NAVI VELOCI S.p.A. with registered office and general management  
in Calata Marinai d'Italia - 90139 Palermo – VAT 13217910150  
(hereinafter for the sake of brevity – Policyholder)



YOU CAN VOLUNTARILY ADHERE TO THE GUARANTEES DESCRIBED  
IN THE INSURANCE CONDITIONS IF YOU SIGN THE MEMBERSHIP  
FORM.

Edition 31.12.2025

## IDENTIFICATION CODE: GNVPP + BOOKING NR

### Insurance Terms and Conditions Mod. 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

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

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

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

*Art. 1910 of the Civil Code wants to avoid the case in which the Insured, who has several insurances for the same Risk with different insurance companies, receives a total sum greater than the damage they have suffered. For this reason, the Insured, in the event of a claim, must inform each insurance company of all the insurances 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 by the Policy and for all the rules of jurisdiction and/or competence of the judge, Italian law applies.

##### Art. 3. - TERMS OF PRESCRIPTIONS

Any of your rights against Europ Assistance are time-barred within two years from the day of the Claim. In civil liability insurance, the two years run from the day on which the injured person asked you for compensation or sued you to obtain it. In this case, art. 2952 of the Civil Code.

For covers other than Assistance in the event of the opening of the claim and pending legal proceedings, you are obliged to interrupt the statute of limitations in writing.

It should be noted that the pendency of judicial 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, they will not be entitled to compensation.*

##### Art. 4. - PAYMENT CURRENCY

In Italy you receive the Compensation in Euros. If you claim Compensation for expenses incurred in countries that are not part of the European Union or belonging to the European Union, but which do not have the Euro as their currency, Europ Assistance calculates the Compensation by converting the amount of the expenses you have incurred 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 was 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 to Europ Assistance a registered letter with return receipt or communication via certified email. The withdrawal is effective thirty days after Europ Assistance received the communication. Europ Assistance, in the following fifteen days, will refund you the part of the premium relating to the period of risk not taken, withholding taxes.

Europ Assistance, with the same thirty days' notice, may also exercise the right to withdraw from the Agreement after a claim by registered letter with return receipt, communication via certified email or through any other method that offers proof of delivery of the communication itself.

The collection or payment of premiums due after you have reported a claim or any other act of yours or Europ Assistance cannot be interpreted as a waiver of the right of withdrawal.

Europ Assistance undertakes to terminate the management of claims in progress on the effective date of the withdrawal and the management of claims that occur before the withdrawal and reported after the withdrawal, provided that they are within the time limits set out in the article "Obligations of the Insured in the event of a claim" of these Conditions of Insurance.

## Conditions of Insurance Mod. TAD478/2

### Art. 6. - PREMIUM

The premium (per route and per policyholder) relating to your Policy is shown on the Application Form and you must pay it when signing it.

It is calculated on a route basis and you can find it in the table below:

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 biglietteria R(16)	Imposte 21,25%	Garanzia Indennità da ricovero in caso di Covid- 19 R(16)	Imposte 21,25%
ALMERIA-NADOR BARCELLONA-IBIZA BARCELLONA-MAHON BARCELLONA-PALMA de MAIORCA VALENCIA-IBIZA VALENCIA-PALMA de MAIORCA	7,50 €	0,79 €	0,53 €	0,05 €	2,62 €	0,06 €	0,23 €	0,01 €	0,23 €	0,01 €	0,15 €	0,02 €	3,52 €	0,62 €	0,22 €	0,04 €
BARI-DURAZZO	8,50 €	0,90 €	0,60 €	0,05 €	2,97 €	0,07 €	0,26 €	0,01 €	0,26 €	0,01 €	0,17 €	0,02 €	4,00 €	0,70 €	0,26 €	0,04 €
PALERMO-TUNISI	9,00 €	0,97 €	0,63 €	0,06 €	3,15 €	0,08 €	0,27 €	0,01 €	0,27 €	0,01 €	0,18 €	0,02 €	4,23 €	0,76 €	0,27 €	0,05 €
CIVITAVECCHIA-OLBIA CIVITAVECCHIA-PALERMO NAPOLI-TIMERESE	10,00 €	1,06 €	0,70 €	0,06 €	3,50 €	0,09 €	0,30 €	0,01 €	0,30 €	0,01 €	0,20 €	0,02 €	4,70 €	0,82 €	0,30 €	0,05 €
CIVITAVECCHIA-TANGERI CIVITAVECCHIA-TIMERESE NAPOLI-PALERMO	11,00 €	1,17 €	0,77 €	0,07 €	3,85 €	0,09 €	0,33 €	0,01 €	0,33 €	0,01 €	0,22 €	0,02 €	5,17 €	0,91 €	0,33 €	0,06 €
BARCELLONA-NADOR BARCELLONA-TANGERI CIVITAVECCHIA-TUNISI GENOVA-OLBIA GENOVA-PORTO TORRES	12,00 €	1,28 €	0,84 €	0,08 €	4,20 €	0,10 €	0,36 €	0,01 €	0,36 €	0,01 €	0,24 €	0,03 €	5,64 €	0,99 €	0,36 €	0,06 €
GENOVA-BARCELLONA	13,50 €	1,44 €	0,95 €	0,09 €	4,72 €	0,12 €	0,41 €	0,01 €	0,41 €	0,01 €	0,27 €	0,04 €	6,35 €	1,11 €	0,41 €	0,07 €
GENOVA-PALERMO GENOVA-TANGERI GENOVA-TUNISI SETE-NADOR SETE-TANGERI	14,00 €	1,48 €	0,98 €	0,08 €	4,90 €	0,12 €	0,42 €	0,01 €	0,42 €	0,01 €	0,28 €	0,03 €	6,58 €	1,15 €	0,42 €	0,07 €
SETE-ALGERI SETE-BEJAIA	15,00 €	1,60 €	1,05 €	0,10 €	5,25 €	0,13 €	0,45 €	0,01 €	0,45 €	0,01 €	0,30 €	0,03 €	7,05 €	1,24 €	0,45 €	0,09 €

	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 biglietteria 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 policy premium and are to be understood:

0-2 years for the Tunisia, Morocco and 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 REGARDING THE CIRCUMSTANCES OF THE RISK

When you subscribe to 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 Policyholder. If you fail to comply with these obligations, you may lose all or part of your right to Compensation/Compensation/Assistance Services.

### Art. 9. - AGGRAVATION OF THE RISK

You are obliged to notify Europ Assistance, through the Policyholder, of any changes that involve an increase in the 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 decrease in risk, Europ Assistance is required to reduce the Premium, or the instalment of the Premium, following your communication and waives the relevant right of withdrawal.

### Art. 11. - PROFESSIONAL SECRECY

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

### Art. 12. - RIGHT TO CHANGE YOUR MIND

## Conditions of Insurance Mod. TAD478/2

If the Policy has been placed entirely through the call center or website, **you can withdraw within 14 days of the conclusion of the contract**. You must send written notice to Europ Assistance Italia S.p.A. by registered letter with acknowledgment of receipt or certified email to the following addresses:

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

Following the notice of change of mind, the Policy is considered to have no effect from the outset, provided that in the meantime there has not been a Claim for which you have requested one of the Covers provided for by the Policy. In the latter case, the right to change your mind is excluded.

Upon receipt of the request and in the absence of a Claim, Europ Assistance will refund you the unused premium by deducting taxes, if already paid by Europ Assistance.

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

When Europ Assistance provides you with the Covers, it may become aware of and use the personal data of other people. By joining the Policy, you undertake to make these people aware of the Information on the processing of data and to give you their written consent to the processing of their data relating to health for insurance purposes. You can use the following consent form: "I have read the Data Processing Policy and I consent to the processing of my personal data relating to health necessary for the management of the policy by Europ Assistance Italia and the subjects indicated in the policy."

## SECTION I – DESCRIPTION OF WARRANTIES

### What is insured?



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

#### A) SERVICE COVER

### TRAVEL ASSISTANCE

You can request the following benefits from Europ Assistance in the event of an accident, illness or in the event of Covid-19 that must directly affect you, a family member or a travel companion, as long as they are insured and traveling with you. The causes indicated must occur in Travel.

#### INTERVENTION IN THE EVENT OF TERRORISM

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

Europ Assistance provides all benefits when:

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

#### • MEDICAL CONSULTATION

If you have an illness and/or accident while traveling, you can seek medical consultation by phone. Doctors use the information you give them to assess your health.

**This opinion is not a diagnosis.**

You can request this service 24/7.

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

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

If you are in Italy and need a medical examination or an ambulance, the Operations Centre sends a chosen and affiliated 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 time for the provision of the service is as follows:*

- Monday to Friday, from 8 p.m. to 8 a.m.,
- on Saturdays, Sundays and public holidays, 24 hours a day.

#### • REFERRAL OF A PEDIATRICIAN IN URGENT CASES IN ITALY

You can only request this benefit 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 traveling 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.**

## Conditions of Insurance Mod. TAD478/2

- **REFERRAL OF A SPECIALIST DOCTOR ABROAD**

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

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

- **MEDICAL RETURN**

You can request the Medical Return, 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 a well-equipped health care institution in the place where you are,

or

- in a well-equipped care institution in the place where you have your residence

or

- to your residence.

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

Europ Assistance organizes and pays for your medical return in the time and with the most suitable means for 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 claim occurs in one of the European countries or in the countries of the Mediterranean Basin.

- airliner in economy class, also with room for a stretcher if you have to lie down;

- train in first class and, if necessary, with sleeping car;

- ambulance.

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

You can request a transfer to the nearest health care institution, or transfer to a health care institution suitable for the treatment of your disease, when you are hospitalized in a local facility that is not suitable for the treatment of your disease; the Operations Centre will organize the transfer, by the means and at the time deemed most suitable by the doctors of the Operations Centre after consultation of the latter with the attending physician on site.

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

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

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

**Europ Assistance only pays the costs for the transport of the body.**

- **RETURN WITH AN INSURED FAMILY MEMBER**

When, during the organization of the "Medical Return" service, the doctors of the Operations Centre do not consider it necessary to provide health care to the Insured during the trip, and one of your insured family members wishes to accompany you to the place of hospitalization or to your residence, the Operations Centre will also arrange for the return of the family member by the same means used for you. Europ Assistance may request any unused travel ticket for the return to the family member.

- **RETURN OF OTHER INSURED PERSONS**

You can request the return of other insured persons only after the "MEDICAL RETURN"

If the other insured persons travelling with you are objectively unable to return home by the means of transport provided and/or used at the beginning of the journey, the Operations Centre will book a ticket for them to return to their residence.

**Europ Assistance pays for you for a first-class train ticket or an economy class flight ticket.**

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

- **A FAMILY MEMBER'S TRIP**

You can request that a family member or a person you choose join you if you are hospitalized in a nursing home for more than 5 days during the trip and need their help.

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

**Europ Assistance pays for you the costs for a first class train ticket or an economy class flight ticket and accommodation costs 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 travelling with you if you have an accident or illness or if you are unable to take care of them for reasons beyond your control.

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

**Europ Assistance pays for you for a first-class train ticket or an economy class flight ticket.**

- **COSTS FOR RELOCATION IN THE EVENT OF HOSPITALIZATION OF THE INSURED PERSON**

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

Europ Assistance pays the transfer costs on your behalf up to a **maximum of Euro 300.00**.

## Conditions of Insurance Mod. TAD478/2

- **RETURN OF THE CONVALESCENT INSURED**

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

The Operations Centre books a ticket for you, for one of your Family Members or Travel Companions, as long as they are insured.

**Europ Assistance pays the costs for the first class train ticket or an economy class flight ticket for you.**

Europ Assistance can ask you for the return ticket that you have not used.

- **EXTENSION OF STAY**

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

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

- **INFORMATION AND REPORTING OF CORRESPONDING MEDICINAL PRODUCTS ABROAD**

(the service is valid only for residents in Italy)

You can request information on medicines when you are abroad, have an illness and/or have been injured, and need to receive information on medicinal products regularly registered in Italy; in this case, the Operations Centre will notify 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 institution abroad or in case of court proceedings and 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.**

- **ADVANCE ON BASIC NECESSITIES**

You can have an advance on your essentials if you had:

- an injury
- a disease,
- theft, robbery, mugging or non-delivery of luggage

And you have unexpected expenses that you can't pay.

The Operations Centre advances invoices for you, on site, **up to a maximum amount of Euro 8,000.00.**

**The benefit will be operational when you can provide an economic cover.**

The Operations Centre covers you the Advance Expenses of Basic Necessity if:

- the money transfer complies with the rules or regulations in the United Kingdom or the country you are in
- proves that you are able to return the amount of money
- in the countries where you are located, there are Europ Assistance Branches or Correspondents to be able to make the Advance.

**Caution:**

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

*If you don't, you'll pay extra interest at the current legal rate.*

- **EARLY REPATRIATION**

You, your family members and a Travel Companion who are also insured and who are traveling with you, may be forced to return home earlier than planned:

- due to the death or hospitalization with imminent danger to the life of one of your Family Members. The date of death must appear on the death certificate issued by the registry office.
- due to material damage to your main or secondary home, your professional studio or your company that makes your presence indispensable and undeferrable.

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

**If you are traveling with a minor**, the Operations Centre will allow you both to be included as long as the minor is also insured.

**If you are travelling with a vehicle** and cannot use it to return earlier, the Operations Centre also provides you with a ticket so that you can later go and retrieve it.

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

- **ADVANCE PAYMENT OF CRIMINAL BAIL ABROAD**

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

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

**The benefit will be operational when you can provide an economic cover.**

The Operations Centre covers you the Advance Criminal Bail if:

## Conditions of Insurance Mod. TAD478/2

- the money transfer complies with the rules or regulations in the United Kingdom or the country you are in
- proves that you are able to return the amount of money
- in the countries where you are located, there are Europ Assistance Branches or Correspondents to be able to make the Advance.

**Caution:**

*Within one month of the date of the advance, you will have to repay the advance amount.  
If you don't, you'll pay extra interest at the current legal rate.*

- **LEGAL REPORTING ABROAD**

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

The Operations Centre indicates the legal advisor based on local rules and availability. This happens in countries where there are branches or correspondents of Europ Assistance.

**This is only a report and the costs of the lawyer remain at your expense.**

- **SENDING URGENT MESSAGES**

You can request messages to be sent when, due to illness and/or injury, you are unable to send urgent messages to people residing in Italy, the Operations Centre will communicate 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 had telephone costs, Europ Assistance will bear these costs **up to a maximum of Euro 100.00**. If you have already incurred them, you can also request a refund within the limit.

To get the refund you must prove the expenses through the bills or other documentation that Europ Assistance may ask you for.

- **MONITORING OF HOSPITAL ADMISSION**

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 course to be given to your family members.

### VEHICLE ASSISTANCE

- **ROADSIDE ASSISTANCE**

If during the journey, the vehicle you are travelling with stops due to a breakdown and/or accident, and is no longer in a condition to move, please call the Operations Centre.

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

The tow truck transports the vehicle from the place of immobilization:

- to the nearest authorized Europ Assistance service center,
- to the nearest manufacturer's service point or to the nearest mechanical workshop,

**Europ Assistance pays the costs of roadside assistance on your behalf to the destinations listed above and within the expected mileage, per claim.**

**Attention! Punctures of the tyre and incorrect refuelling are not considered to be a fault and/or accident.**

- **DEPANNAGE**

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

- due to battery depletion or failure to start typically
- if you have lost your keys or they are broken
- for a puncture of the tires,

you must call the Operations Centre.

The Operations Centre sends you a roadside assistance vehicle. The rescue vehicle repairs the vehicle on the spot, if possible.

**Europ Assistance pays the costs related to the rescue on your behalf as long as the supplier is within 20 km of the place where the vehicle is stationary. Otherwise, the "Roadside Assistance" service intervenes.**

- **REPLACEMENT CAR**

If, after the "Roadside Assistance", the vehicle has to remain stationary in the workshop for more than 3 working days of labour certified by the workshop according to the manufacturer's schedules and in accordance with the schedules 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, of 1,200 cc of displacement to reach the place of destination of the Journey.

This car will be available at an affiliated rental station, subject to availability and in the manner applied by the same and during normal opening hours.

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

**Attention! The following are not considered claims:**

- cases of immobilization of the trailer;
- cases of immobilization of the insured vehicle due to the execution of the periodic coupons provided for by the manufacturer;

## Conditions of Insurance Mod. TAD478/2

- ordinary maintenance operations, the repair times of which cannot be combined 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 for repair it must remain stationary in the workshop for one or more nights, call the Operations Centre.  
The Operations Centre provides for the booking and accommodation of you and the passengers travelling with you at the hotel.  
Europ Assistance pays only the costs of bed and breakfast on your behalf **up to Euro 100.00 per person**.
- **RETURN OR CONTINUATION OF THE JOURNEY**  
If during the journey the vehicle suffers a:
  - breakdown, accident, fire or partial theft for which it must **remain stationary in the workshop for more than 72 hours**.
  - theft or robberycalls the Operations Centre.  
The Operations Centre provides you and passengers travelling with you, to return you to your residence or to onward 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 in the manner 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 the car, with unlimited mileage, **for a maximum of two days**;
  - the return of any baggage exceeding the limits allowed by public transport or not transportable on the rental car, **up to a maximum of Euro 150.00 in total per claim**.
- **REPATRIATION OF THE VEHICLE AND/OR ABANDONMENT OF THE VEHICLE**  
If the Vehicle remains immobilized due to a Breakdown, Accident, or discovery after Theft, for which a stoppage for repair of more than five working days is required at a workshop of the manufacturer or cannot be repaired 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 bear the transport costs up to the amount corresponding to the value of the Vehicle after the accident.  
Europ Assistance pays the costs of keeping the Vehicle on your behalf from the time of the claim until the return of the vehicle, up to a maximum of Euro 50.00 per claim.  
If the estimated costs for the repair are uneconomic or higher than the value of the Vehicle after the claim, the Operations Centre will not carry out the Repatriation and will bear the costs of legal abandonment.  
The commercial value of the Vehicle will be estimated on the basis of the Quattroruote/Eurotax price list  
Any excess remains at your expense.
- **RECOVERY OF THE REPAIRED VEHICLE**  
If, following Roadside Assistance, the vehicle has to be stationary in the workshop for one or more days for repair, the Operations Centre provides 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 for you.**
- **DRIVER AVAILABLE**  
If you cannot drive your vehicle back to the residence and none of the other passengers can do so for you, the Operations Centre provides you with a driver.  
The **driver** is available **for a maximum of three days** to take your Vehicle to the first original destination of the Trip or to your residence as soon as possible.
- **SENDING SPARE PARTS ABROAD**  
If you are abroad and need spare parts essential for the repair and operation of the Vehicle immobilized due to Breakdown, but these are not available on site, the Operations Centre will search for them and send them.  
The shipment will be made to the customs clearance location closest to the location where the Vehicle is immobilized. You are always responsible for the costs of spare parts and shipping.  
Europ Assistance does not assume responsibility for any delays due to the unavailability of the requested parts.  
*Obligations of the Insured*  
*The Insured Party must communicate the make, type, model, displacement, chassis and/or engine number and year of construction of the Vehicle and specify the exact name of the parts required and the manufacturer's reference number shown on each spare part.*  
*The Operations Centre will promptly communicate the information relating to the forwarding of the pieces to their destination and give the appropriate instructions if necessary.*  
*The Insured must bring with them the vehicle registration document, passport and damaged parts; this precaution can in many cases avoid the payment of customs fees.*

## Conditions of Insurance Mod. TAD478/2

### ASSISTANCE TO FAMILY MEMBERS WHO HAVE REMAINED AT HOME IN ITALY

- **MEDICAL CONSULTATION**

When a family member who has stayed at home has fallen ill or injured, and needs to assess his or her state of health, he or she can call the doctors of the Operations Centre and ask for a telephone consultation.  
The Family Member must communicate to the Operations Centre the reason for his request and his telephone number.  
**This opinion is not a diagnosis.**

- **SENDING A DOCTOR OR AN AMBULANCE TO 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 examination or an ambulance, the Operations Centre sends a chosen and affiliated doctor to his or 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 time for the provision of the service is as follows:*

- Monday to Friday, from 8 p.m. to 8 a.m.,
- on 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 must send her the medical certificate stating the pathology they suffers from and the treatment they must do.

**Europ Assistance pays the costs for 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 cannot leave the home on certification from their doctor, you can contact the Operations Centre.  
The Operations Centre, after collecting the relevant prescription, organises the delivery of what is prescribed by the attending physician.  
**The costs of the medication delivered remain the responsibility of your family member.**

- **SEARCH AND BOOKING MEDICAL CENTERS**

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

### ASSISTANCE TO THE HOME IN ITALY

You can request the following services while you are traveling and only 1 time per type.

- **DISPATCH AN ELECTRICIAN FOR EMERGENCY WORK**

In the event that you need an electrician due to a lack of electricity in all the rooms of your home due to failures in the ignition switches, power sockets or internal distribution systems, the Operations Centre will send you an electrician, 24 hours a day, including holidays.  
Europ Assistance pays for you only the costs for the exit, the labor and the material necessary to repair the damage.

- **DISPATCH OF A PLUMBER FOR EMERGENCY INTERVENTIONS**

In the event that you need a plumber as a result of flooding, infiltration, lack of water or failure to drain black water due to breakage, clogging, failure of fixed plumbing pipes, the Operations Centre will send you an electrician, 24 hours a day, including holidays.  
Europ Assistance pays for you only the costs for the exit, the labor and the material necessary to repair the damage.

- **DISPATCH OF A LOCKSMITH FOR EMERGENCY INTERVENTIONS**

In the event that 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 not to cover the security of the premises, the Operations Centre will send a locksmith, 24 hours a day, including public holidays.  
Europ Assistance pays for you only the costs for the exit, the labor and the material necessary to repair the damage.

- **SENDING AN OVERSEER**

If, following one of the events for which you have requested one of the services "DISPATCH OF AN ELECTRICIAN FOR EMERGENCY INTERVENTIONS", "DISPATCH OF A PLUMBER FOR EMERGENCY INTERVENTIONS", "DISPATCH OF A LOCKSMITH FOR EMERGENCY INTERVENTIONS", your Home is no longer safe, the Operations Centre at your request will contact a security company which will send a person in order to cover the safety of the home.

- **EARLY REPATRIATION**

If, following one of the events for which you have requested one of the services "DISPATCH OF AN ELECTRICIAN FOR EMERGENCY INTERVENTIONS", "DISPATCH OF A PLUMBER FOR EMERGENCY INTERVENTIONS", "DISPATCH OF A LOCKSMITH FOR

## Conditions of Insurance Mod. TAD478/2

EMERGENCY INTERVENTIONS" your Home is damaged while you are traveling and you are forced to return before the scheduled date. The Operations Centre provides you with a first-class train ticket or an economy class flight ticket to allow you to return.

*The Insured Party must subsequently document, at the request of the Operations Centre, the causes of the claim.*

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

### B) MEDICAL EXPENSES COVER

If you have an illness and/or suffer an accident while travelling, Europ Assistance pays for you the urgent and non-postponable pharmaceutical/hospital medical expenses, incurred at the place of the accident, during the duration of the Policy.

**Europ Assistance pays the costs on your behalf if the Operations Centre meets the technical and practical conditions to proceed. If this is not possible, Europ Assistance reimburses these 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 cover is valid for a period not exceeding 110 days of hospital stay.**

#### If you have been hospitalized

- until your resignation from the Care Institute,
- or
- until the doctors of Europ Assistance believe that you can return to Italy.

#### If you have not been hospitalized

- **only the expenses that you have made during the duration of the policy and that the Operations Centre has authorized you.**

**Within the ceiling indicated above, Europ Assistance pays you:**

- expenses for urgent and non-postponable dental treatment necessary **following an accident** that occurred while traveling with a **limit of Euro 200.00 per insured person**;
- **expenses for outpatient medical examinations, diagnostic tests and laboratory tests** (provided that they are relevant to the reported illness or accident) within the **limit of Euro 1,500.00**;
- expenses for medicines **prescribed by the attending physician** on site (provided that they are relevant to the illness or accident reported) within the **limit of Euro 1,000.00**;
- **medical expenses** incurred on board a **ship** within the **limit of Euro 800.00**;
- search and rescue costs, **up to € 1,500.00 per claim**;
- the costs of **transporting you from the place of the claim to the health care institution deemed suitable** up to the amount of **Euro 5,000.00 per insured**;
- **only in the event of a claim** the costs for the treatment you receive when you return to your residence, **within 30 days of your return to your residence and up to the maximum of Euro 1,000.00**.

In addition, Europ Assistance reimburses the medical expenses incurred for **basic diagnostic tests** of your **family members who remained at home** while you are traveling, **up to a maximum of Euro 1,000.00 per Insured**.

### WHAT HAPPENS IN THE EVENT OF TERRORISM?

If an act of terrorism occurs where you are while traveling and you are directly affected, you can apply for the Medical Expenses cover. Europ Assistance pays the costs directly. If this is not technically possible, Europ Assistance will reimburse you, without applying the excess.

### C) BAGGAGE COVER

#### 1. BAGGAGE AND PERSONAL EFFECTS

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

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

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

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

**Europ Assistance pays you up to 50% of the above maximum amount**, for:

- photokinetic equipment and photosensitive material, radios, televisions, recorders, any other electronic equipment, musical instruments, personal defense and/or hunting weapons, diving equipment, eyeglasses or sunglasses.
- Photokinetic equipment** (camera, video camera, binoculars, flashlight, lenses, batteries, bags, etc.) **are considered a single object.**
- jewelry, gemstones, pearls, watches, gold/silver/platinum items, furs and other precious items,

**Within the ceiling indicated above**, Europ Assistance reimburses you:

- up to **Euro 300.00** the costs to redo the Identity Card, passport and driving license/boat license,
- up to **Euro 300.00** the unexpected expenses you have to make to buy personal hygiene items and / or clothing that are necessary.

This is only in the event of total theft of the luggage or if the carrier delivers it to you at the **destination airport of the outbound journey**, more than 12 hours late in the case of confirmed scheduled flights and charter flights.

### D) TRAVEL CANCELLATION FEE COVER

## Conditions of Insurance Mod. TAD478/2

You can request this cover when you have to cancel the **ticket purchased by the Policyholder**, before departure for one of the reasons you find in this list, provided that they are **involuntary and unforeseeable**, that were not pre-existing at the time of booking the ticket office **and that prevent you from participating in the Journey**:

- a. illness, accident (for which there are medical certificates and documents proving that they are unable to participate in the trip), or death:
  - yours;
  - of one of your Travel Companions 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;
  - of the co-owner of your company or of your direct superior;
- In the event of serious illness or accident of one of the above-mentioned persons, Europ Assistance doctors may carry out a medical check-up;**
- b. dismissal or new hire by the employer for whom you cannot use the leave you had available;
- c. material damage to your home, study or business or that of your family members and it is necessary that you are 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 that prevents you from reaching the place of departure;
- f. your summons to court or your summons as a People's Judge after booking the ticket office;
- g. theft of the documents you need for expatriation. You must prove that you cannot redo them in time for the departure date;
- h. change in the date of the school exam session or the qualification to exercise a professional activity or participation in a public competition;

Cancellations by the Insured due to terrorist acts that took place in the place of embarkation of the Ship in the 3 days prior to the departure of the same are also considered included in the cover.

Europ Assistance indemnifies the penalty, contractually applied by the Policyholder or the Tour Operator:

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

In the case of several insured persons registered for the trip together and at the same time, in the absence of other people from the same family unit, you must indicate only one person as a "travel companion".

Europ Assistance reimburses the full penalty charged up to a maximum of Euro 5,000.00 per Insured and Euro 50,000.00 per file (considered as the ticket on which several Insured Persons involved in the claim are listed by name).

**Europ Assistance does not reimburse:**

- the costs of practical management,
- agency fees,
- the registration fees for the trip.

### Attention!

This cover includes an Overdraft. Consult art. "Limitations on Warranties" in Section II.

The Overdraft is not applied:

- 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) TRAVEL INTERRUPTION COVER IN CASE OF COVID-19

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

- 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 office (tickets) or buy new tickets** 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** to be borne by you for the quarantine period within a **maximum of Euro 300.00 per day for a maximum of 14 days**, if such quarantine cannot take place at the Insured Party's home.

### F) DAILY HOSPITALIZATION COVER IN CASE OF COVID-19

If due to Covid-19 you fall ill and are hospitalized in a health care institution for more than 5 days, Europ Assistance pays 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**, therefore, the maximum sum for each Insured can never be more than Euro 1,000.00.

### G) HOSPITALIZATION INDEMNITY COVER IN CASE OF COVID-19

If you have been hospitalized in an intensive care unit for Covid-19, Europ Assistance pays you an indemnity of **Euro 1,500.00 per claim and for the duration of the Cover**.

### H) TRAVEL ACCIDENT COVER

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

## Conditions of Insurance Mod. TAD478/2

**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 with each other).**

Accidents caused by:

1. use and driving of all motor vehicles and boats;
2. asphyxiation not of morbid origin;
3. acute poisoning from ingestion or absorption of substances;
4. drowning;
5. electrocution;
6. frostbite or frostbite;
7. sunstroke, heat or cold;
8. infections and poisonings resulting from injuries, animal bites and insect bites;
9. accidents suffered in a state of illness, unconsciousness or as a result of falling asleep;
10. inexperience, imprudence or negligence, even serious;
11. strain injuries, including muscle tears and subcutaneous Achilles tendon rupture,
12. popular riots or acts of terrorism, vandalism, attacks, provided that the Insured has not taken an active part in them.

### 1. PERMANENT DISABILITY

Compensation for Permanent Disability is calculated on the sum insured, in proportion to the degree of disability ascertained by a forensic doctor 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 30 June 1965 no. 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 above percentages are reduced in proportion to the lost function.**

In cases of Permanent Disability not specified in the table above, 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 several limbs/organs involves 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 percentages of reduced work aptitude established for the right upper limb or right hand are intended to apply to the left upper limb and left hand and vice versa.

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

**Attention!**

**This cover includes a Deductible. Consult art. "Limitations on Warranties" in Section II**

### 2. DEATH

If the accident results in death, compensation is paid to your heirs in equal parts.

Compensation for death cannot be added to that for permanent disability.

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

If the sum insured for death is higher than that 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.

### 3. PRESUMED DEATH

If your body is not found as a result of an accident that can be compensated under the Policy, and you are presumed to be dead, Europ Assistance pays your heirs the sum insured in the event of death.

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

If, after payment of the compensation, it is proven that you existed in life, Europ Assistance has the right to take action both against your heirs and against you for the refund of the amount paid. Once the refund has been made, you can assert your rights for any remaining permanent disability.

### 4. INJURIES CAUSED BY WAR AND INSURRECTION

You are also insured for an accident caused by a war or an insurrection that suddenly broke out in a country where you are traveling, outside Italian territory.

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

#### I) COVER PET ASSISTANCE

You can claim each of the Benefits described here **up to a maximum of 3 times for each type, per pet travelling with you or staying at home while you are travelling and per insurance year.**

##### 1. VETERINARY ADVICE

*You can request this Service 24/7.*

If you need veterinary advice due to an illness or injury to your pet, the Operations Centre will provide you with the requested information by phone.

This opinion is not a diagnosis.

**Veterinary advice does not count as a diagnosis and is provided on the basis of the information you have acquired.**

## Conditions of Insurance Mod. TAD478/2

### 2. REFERRAL OF VETERINARY CENTERS/CLINICS IN ITALY

You can request this service from Monday to Friday from 9.00 a.m. to 6.00 p.m., excluding midweek holidays.

If, due to an illness or injury of your pet, you need information about clinics or veterinary centers in Italy (including the Republic of San Marino and Vatican City State), the Operations Centre will indicate the center closest to your location.

### 3. EARLY REPATRIATION OF THE INSURED

You can request to return to your residence earlier than you had planned, in the event of death or imminent danger to the life of the pet left at home as attested by the attending veterinarian.

Europ Assistance will bear the costs for the first class train ticket or an economy class ticket.

If you have to organize your early repatriation without calling the Operations Centre, Europ Assistance will reimburse you up to the maximum of Euro 1,000.00 per claim.

### J) VETERINARY EXPENSES REIMBURSEMENT COVER WHILE TRAVELING

The cover applies to animals:

- with a regularly updated health card;
- subject to vaccinations and related boosters required by law according to local rules or regulations;
- equipped with a microchip.

Surgery and any other therapeutic treatment are reimbursed provided that they are performed or prescribed by a veterinarian authorized to practice his or her profession in accordance with the laws in force.

If:

- for an illness or accident that affects the pet while traveling, you must subject your pet to necessary and non-postponable visits, examinations, analyses, diagnostic tests, emergency interventions, carried out by a veterinarian on site, Europ Assistance reimburses you for these expenses up to a maximum of Euro 500.00 and the sub-limit of Euro 250.00 for diagnostic costs. **The ceilings and sub-limits are per Claim and per pet.**
- for an illness or accident that affects the pet left at home, you must subject your pet to visits, examinations, analyses, diagnostic tests, necessary and non-postponable emergency interventions, carried out by a veterinarian on site, Europ Assistance reimburses you for these expenses up to a maximum of Euro 1,000.00 and the sub-limit of Euro 250.00 for diagnostic costs. **The ceilings and sub-limits are per Claim and per pet.**

Attention!

The Cover provides for a Deductible. Consult art. "Limitation of Warranties" in Section II.

### K) CIVIL LIABILITY COVER (R.C.)

The Cover is effective on condition that the ownership and/or custody of the animal is conducted in compliance with current regulations.

Europ Assistance, up to the amount of Euro 250,000.00 per claim and per pet, insures you, your insured Family Members and registered at the same time as you for the damage that you have involuntarily caused to Third Parties and that, as civilly liable under the law, you are required to pay, by way of compensation (capital, interest and expenses) for an accidental event caused by the ownership, possession, use of the pet traveling with you and which has caused:

- death or personal injury,
- damage to property.

Europ Assistance compensates for these damages even if you have temporarily handed over your pet to a third party, provided that these people do not carry out animal care and/or management activities as a profession.

Attention!

The Cover provides for a Deductible. Consult art. "Limitation of Warranties" in Section II.

### L) TRAVEL CANCELLATION FEE COVER (PET)

You can claim this cover when you need to cancel your entire booked trip, before the start of the trip in order to:

- death within 15 days before departure
- illness or injury of your pet.

These events must be documented and must prevent you from leaving on the Journey.

Europ Assistance reimburses the full penalty charged up to the maximum amount provided for in the contract with the Travel Organization or reported by the Tour Operator in its catalogues. The reimbursement can never exceed Euro 5,000.00 per Insured.

If several insured persons registered for the trip together and at the same time cancel the trip, Europ Assistance reimburses the penalty up to an amount given by the sum of the insured ceilings for each person, with a total maximum of Euro 50,000.00 per claim.

In the event of simultaneous registration of a pre-established group of participants, the definition "travel companion" may refer to only one person.

**Europ Assistance does not reimburse:**

- the costs of practical management,
- agency fees,
- Travel registration fees

Attention!

## Conditions of Insurance Mod. TAD478/2

This cover includes an Overdraft. Consult art. "Limitations on Warranties" in Section II.

The Overdraft is not applied:

- 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.

### Where are the covers valid?



#### Art. 15. - TERRITORIAL EXTENSION

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

They are divided into three groups:

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

B) all **European countries and the countries of the Mediterranean Basin**: Albania, Algeria, Andorra, Austria, Belgium, Bosnia and 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, Spain, 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, mainland Spain and Mediterranean islands, Sweden, Switzerland, Tunisia, Turkey, Ukraine, Hungary.

### Attention!

The covers do not apply in the countries listed in Art. "Exclusions".

### When do the covers start and when do they end?



#### Art. 16. - COMMENCEMENT AND DURATION

For the **outward journey**, the covers start 48 hours before the official embarkation time (based on the actual departure time of the ship), are valid from the moment your journey to reach the port of embarkation begins and end at 24 hours on the 15th day following the day of your disembarkation (based on the actual arrival time of the ship).

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

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

The **"Trip Cancellation" Cover** starts from the date of booking the Trip and lasts until the start date of the Trip. The start of the Journey means the moment in which you start using the first service purchased by the Contracting Party.

#### • TEMPORAL EFFECTIVENESS OF THE CIVIL LIABILITY COVER

The Cover operates for claims that have arrived for the first time during the period of effectiveness of the Policy provided that they are due to events that occurred during the same while you are traveling and reported within two years of the occurrence of the event that generated it, provided that such event occurred during the period of validity of this Policy.

If the claim occurs through several successive acts, it is considered to have occurred at the time when the first act was carried out.

If this Policy replaces another one stipulated with Europ Assistance for the same risk and with the same discipline of the temporal effectiveness of the cover, without interruption, the cover will be effective for claims for compensation, which have arrived to you for the first time during the period of effectiveness of the Policy, even if they originate from events that occurred during the period of effectiveness of the replaced policy.

## SECTION II – DISCLAIMERS AND LIMITATIONS OF WARRANTIES



### What is not insured?

#### Art. 17. - EXCLUSIONS

##### • GENERAL EXCLUSIONS APPLY TO ALL WARRANTIES

For all covers, claims caused by:

- wilful misconduct or gross negligence except as indicated in the individual covers;
- from floods, floods, volcanic eruptions, earthquakes, atmospheric phenomena having the characteristics of natural disasters, phenomena of transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles;
- war and insurrections (except as provided for in the individual Covers);
- strikes, revolutions, riots or popular movements, looting, acts of terrorism (except as provided for in the individual Covers)

## Conditions of Insurance Mod. TAD478/2

and vandalism.

- e. activities involving the direct use of explosives or firearms;
- f. epidemics or pandemics according to what has been 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 the ordinances/rules 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 that isolate the Municipality/larger territorial areas in which you are during the Trip.

Except as indicated in the individual Covers, expenses due to or attributable to/resulting from quarantine or other measures restricting freedom of movement, decided by the competent International and/or Local Authorities, are not insured, meaning 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.

It is also excluded:

- any travel undertaken for participation in races/competitions involving extreme activities;
- business trips;
- any trip you make for the purpose of carrying out: visits, check-ups, hospitalizations, surgeries.
- any trip you take with the aim of going to treat a pathology that had manifested itself before departure;
- trips made against medical consultation, or in any case with an acute illness at the time of departure of the trip;
- extreme journeys in remote areas, which can only be reached 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 Isles, 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.

### • EXCLUSIONS RELATING TO INDIVIDUAL COVERS RELATING TO PERSON

#### A) SERVICE COVER

Claims dependent on or caused by:

- a. car, motorcycle or motorboat races and related tests and training;
- b. illnesses with symptoms in progress on the date of departure of the trip (valid for Personal Assistance services)
- c. mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications;
- d. pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium;
- e. claims that occur before the start of the journey;
- f. organ harvesting and/or transplantation;
- g. voluntary interruption of pregnancy;
- h. abuse of alcohol or psychotropic drugs;
- i. illnesses/injuries resulting from the HIV virus;
- a. use of drugs 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 ultralight aerial vehicles, parachuting, paragliders and similar, sledding, bobsleigh, acrobatic skiing, jumping from the trampoline with skis or hydroskis, 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, caving,
- m. acts of recklessness,
- n. injuries suffered as a result of sports activities carried out on a professional basis, in any case not amateur (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 RETURN

The following are excluded:

- the illness or accident that allows you, according to the assessment of the doctors of the Operations Centre, to continue travelling,
- the illness or accident that can be treated on the spot,
- infectious diseases, when transport does not comply with national or international health regulations,
- discharge from the medical center or hospital against the advice of the 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 that are not related to transport.
- The transport of the body to places that are not practicable with normal means of transport.

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

The return to residence is excluded if you are not resident in Europe and your trip has a non-European country as its destination.

## Conditions of Insurance Mod. TAD478/2

- **ROADSIDE ASSISTANCE**

The following are excluded:

- the costs for spare parts and all repair costs;
- the expenses for the intervention of exceptional means, when the exceptional means are necessary for the recovery of the vehicle;
- towing costs, when the vehicle has suffered an accident or breakdown while it was circulating outside the public road network or in areas comparable to it (such as: off-road routes).

Punctures of the tyre and incorrect refuelling are not considered to be a fault and/or accident.

- **DEPANNAGE**

The following are excluded:

- Expenses for spare parts and all repair costs;
- the expenses for the intervention of exceptional means, when the exceptional means are necessary for the recovery of the vehicle;
- towing costs, when the vehicle has suffered an accident or breakdown while it was circulating outside the public road network or in areas comparable to it (such as: off-road routes).

- **DISPATCH OF A PLUMBER FOR EMERGENCY INTERVENTIONS**

Claims due to:

- interruption of supply by the provider;
- simple failure of taps.

- **DISPATCH AN ELECTRICIAN FOR EMERGENCY WORK**

Claims due to:

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

### **B) MEDICAL EXPENSES COVER**

Claims 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;
- pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium;
- diseases with symptoms in progress on the date of departure of the trip;
- claims that occur before the start of the journey;
- claims resulting from the performance of the following activities: mountaineering with rock climbing or access to glaciers, jumps from the trampoline with skis or hydroskis, driving and use of sled guides, air sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as all injuries suffered as a result of sports activities carried out on a professional basis in any case not amateur (including competitions, rehearsals and training);
- organ harvesting and/or transplantation;
- voluntary interruption of pregnancy;
- alcohol or psychotropic drug abuse;
- illnesses/injuries resulting from the HIV virus;
- use of drugs and hallucinogens;

In addition, Europ Assistance does not pay you:

- all expenses incurred if you have not reported to Europ Assistance, directly or through third parties; hospitalization or first aid service;
- expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, spa and slimming treatments;
- expenses for dental treatment following sudden illness;
- expenses for the purchase and repair of glasses, contact lenses;
- expenses for orthopaedic and/or prosthetic appliances following sudden illness;
- expenses for voluntary interruptions of pregnancy
- expenses for services and therapies related to fertility and/or sterility and/or impotence

### **C) BAGGAGE COVER**

In addition, claims due to or dependent on the following are not insured:

- insufficient or inadequate packaging, normal wear and tear, manufacturing defects and weather events;
- breakage and damage to luggage unless it is the result of theft, robbery, mugging or is caused by the carrier;
- theft of luggage contained inside the vehicle that is not closed; regularly locked as well as the theft of luggage placed on board motorcycles or placed on external luggage racks. Theft from 8 p.m. to 7 a.m. is also excluded if the luggage is not placed on board a locked vehicle in a guarded parking lot.

In addition, the following are not insured:

- money, cheques, stamps, tickets and travel documents, coins, art objects, collections, samples, catalogues, goods;
- documents other than 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 clothes, to a transport company, including the air carrier;

## Conditions of Insurance Mod. TAD478/2

The following are also excluded:

- h. the case of delayed baggage delivery at the airport of the city of departure at the beginning of the trip;
- i. all expenses you incur after receipt of your baggage.

### D) TRAVEL CANCELLATION FEE COVER

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 psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and their consequences/complications;
- c. pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium;
- d. diseases with symptoms in progress on the date of booking the trip;
- e. claims, which occurs before the confirmation of the trip;
- f. consequences and/or complications of claims that occurred before the travel was confirmed;
- 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 (pursuant to art. "OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM") on your part by the date of commencement of the trip/stay, except in cases of cancellation caused by the death or hospitalization of at least 24 consecutive hours (Day Hospital and Emergency Room excluded) of a family member.

### H) TRAVEL ACCIDENT INSURANCE

Accidents are also not insured:

- a. caused by the driving of any motor vehicle or boat, if the Insured does not have the qualification prescribed 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 claim, the requirements for renewal;
- b. caused by the use, including as a passenger, of aircraft, including hang gliders, ultralights, paragliders;
- c. occurred in a state of intoxication, caused by the abuse of psychotropic drugs, the use of drugs and hallucinogens;
- d. caused by surgery, investigations or medical treatment not made necessary by the accident;
- e. caused by mental illness and psychic 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 the cruise.

Also excluded are Injuries you suffer when you practice:

- g. sports involving the use of motor vehicles and boats;
- h. parachuting sports;
- i. the following other sports: boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, caving, rock or glacier climbing, free climbing, sledding, bobsleigh, acrobatic 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 mining activities;
- k. sports that constitute your professional activity, main or secondary.

### • GENERAL EXCLUSIONS RELATING TO PET WARRANTIES

The following breeds of dogs are excluded for all warranties: Perro da canapo Majoero, Perro da presa mallorquin, Caucasian Shepherd, Pitbull and related crosses, Rottweiler, Doberman, Dogo, Bull Terrier, American Bulldog, Bull Mastiff, Neapolitan Mastiff.

Except as indicated in the individual Covers, expenses due to or attributable to/consequent to measures restricting freedom of movement, decided by the competent International and/or Local Authorities, Local Authorities being understood as 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.

THE FOLLOWING EXCLUSIONS ARE ALSO PROVIDED FOR THE INDIVIDUAL COVERS:

### I) PET SERVICE COVER

Claims caused by or dependent on the following are also excluded:

- a. wilful misconduct or gross negligence of you, your family members or any other relative or similar person living with you;
- b. wilful misconduct or gross negligence of the persons to whom the pet for which the insurance is provided has been entrusted;
- c. wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or exposure to ionizing radiation;
- d. participation in hunting activities, sports competitions and similar events, exhibitions, reviews, canine / feline trials and competitions;
- e. professional use of the pet (except for guide dogs for the blind);
- f. use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows;
- g. accidents or illnesses of the pet that occurred before the insurance coverage took effect.

### J) COVER FOR REIMBURSEMENT OF VETERINARY EXPENSES WHILE TRAVELING

Claims caused by or dependent on the following are also excluded:

- a. wilful misconduct or gross negligence of you, your family members or any other relative or similar person living with you;

## Conditions of Insurance Mod. TAD478/2

- b. wilful misconduct or gross negligence of the persons to whom the pet for which the insurance is provided has been entrusted;
- c. wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or exposure to ionizing radiation;
- d. transport that is not carried out by means of wheeled land vehicles and/or trains, ships or aircraft specially equipped and in compliance with the provisions of the law;
- e. participation in hunting activities, sports competitions and similar events, exhibitions, reviews, canine / feline trials and competitions;
- f. professional use of the pet (except for guide dogs for the blind);
- g. use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows;
- h. accidents or illnesses of the pet that occurred before the insurance coverage took effect;
- i. diseases or physical defects of a congenital nature or in any case referable to hereditary factors, including examinations for the search for the same;
- j. hernias in general;
- k. services with aesthetic purposes (e.g. ear cutting, tail cutting, etc.) even if performed abroad. This is without prejudice to reconstructive plastic surgery made necessary by an accident.

Expenses for the following are also excluded from the Cover:

- l. therapies of dietary value including medicated foods, tonics and mineral salts, even if prescribed following surgery;
- m. pregnancy or spontaneous and caesarean section, by castration, sterilization and/or any other reproductive need and any type of pathology related to the reproductive system;
- n. any type of dental intervention and/or dental hygiene;
- o. surgery related to the removal of recurrent neoplasms;
- p. surgery carried out following a cruciate ligament injury or rupture;
- q. all operations related to patella or patella dislocation, regardless of whether this was caused by genetic malformations or traumatic events;
- r. all operations performed on the elbow in dogs, regardless of whether these were necessary due to genetic malformations or traumatic events;
- s. suppression and cremation for dangerousness, for post-mortem diagnostic tests, for behavioral problems;
- t. diseases that can be avoided with vaccines or preventive prophylaxis;
- u. leishmaniasis;
- v. surgical interventions and therapeutic treatments not performed or prescribed by a veterinarian authorized to practice his or her profession in accordance with the laws in force.

### K) CIVIL LIABILITY COVER (CIVIL LIABILITY)

Damages are also excluded:

- a) to things that you and your cohabiting Family members have in custody, custody or possession for any reason;
- b) deriving from the exercise of hunting activities;
- c) caused by animals not registered in the relevant registry;
- d) to other animals owned by you or your cohabiting family members;
- e) consequent to professional use of the pet (with the exception of guide dogs for the blind);
- f) caused by animals during temporary hospitalization in clinics, veterinary clinics, animal boarding houses;
- g) caused by the pet when the regulations in force (rules, ordinances, etc.) at the scene of the Pet Accident are not complied with.

Damage caused by or due to the following is also excluded:

- h) your intent, except for the intent of the persons for whom you must answer by law;
- i) wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or exposure to ionizing radiation;
- j) participation in hunting activities, sports competitions and similar events, exhibitions, reviews, canine / feline trials and competitions;
- k) use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows.

### L) TRAVEL CANCELLATION FEE COVER (PET)

Claims caused by or dependent on the following are also excluded:

- a. wilful misconduct or gross negligence of you, your family members or any other relative or similar person living with you;
- b. wilful misconduct or gross negligence of the persons to whom the pet for which the insurance is provided has been entrusted;
- c. wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or exposure to ionizing radiation;
- d. participation in hunting activities, sports competitions and similar events, exhibitions, reviews, canine / feline trials and competitions;
- e. professional use of the pet (except for guide dogs for the blind);
- f. use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows;
- g. Pet injuries or illnesses that occurred prior to booking the trip;
- h. diseases or physical defects of a congenital nature or in any case attributable to hereditary factors.

## Conditions of Insurance Mod. TAD478/2

### 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 claims

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

This article shall prevail over any other item that may be contained in these Conditions of Insurance.

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

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

"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 exhaustively, international sanctions can be adopted by the UN, the European Union, the United States of America, the United Kingdom, individual nations.

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 U.S. 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

##### LIMITS ON PERSONAL COVERS

- **TRAVEL RESTRICTIONS**  
You are not covered if you travel to a country, region or region for which the relevant government authority in your country of residence or in the country of destination or host has advised against travelling or otherwise residing, even temporarily.
- **CATASTROPHIC LIMIT**  
If you are involved in an act of terrorism that also affects other *Europ Assistance* policyholders, *Europ Assistance* for covers
  - Support
  - Medical expenses
  - Trip cancellationoverall and for all its policyholders involved, it covers a maximum of 10 million euros per Catastrophe Event. If this ceiling is not sufficient to pay all the policyholders involved, *Europ Assistance* reduces the reimbursements of each individual policyholder taking into account the limits indicated in their policies. For policyholders with unlimited limits, *Europ Assistance* reduces reimbursements by taking 1 million euros as a reference ceiling. The total sum of the costs may not exceed the ceiling provided.
- **CONTINUOUS 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 claims that happen to you after 15 days.**
- **SUBSCRIPTION LIMITS**  
You cannot purchase this policy more than 30 days before the departure of the Trip. In addition, you cannot sign up for more Membership Forms to extend your stay in the place where you are traveling or increase the limits and covers provided for in the policy.
- **AGE LIMITS**  
For the Accident Cover, this policy insures people up to 75 years of age. If you turn 75 years old during the policy term, we still consider you insured until the expiration date.

##### A) ASSISTANCE COVER

- **LIMITS OF INTERVENTION**  
*Europ Assistance* does not provide you with assistance services in the following countries:
  - involved in armed conflicts, whether declared or de facto;
  - of which public notice of the state of belligerence has been given;
  - indicated on the official website [europassistance.it/paesi-in-stato-di-belligeranza](https://www.europassistance.it/paesi-in-stato-di-belligeranza), with a very high degree of danger (Very High);
  - in which local or international authorities prevent intervention, even in the absence of war risk.
- **LIMITS OF PROVISION OF BENEFITS**

## Conditions of Insurance Mod. TAD478/2

Assistance services 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,
- consequent to 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 measures imposed by the governmental, local and health authorities.

### **B) MEDICAL EXPENSE REIMBURSEMENT COVER**

#### • **SCOPERTO**

For claims with an amount greater than Euro 1,000.00, in the event of failure to authorize the Operations Centre, an overdraft of 25% of the amount to be reimbursed will be applied with a minimum of Euro 70.00.

If you do not prove payment by bank transfer or credit card for expenses with amounts exceeding Euro 1,000.00, Europ Assistance will not refund you.

### **C) BAGGAGE COVER**

#### • **OVERDRAFT**

Europ Assistance applies a 50% overdraft if:

- if they steal the entire vehicle in which you put your luggage,
- if they steal the things you put in the tent. However, you must be in a regularly equipped and authorized campsite.

### **D) TRAVEL CANCELLATION COSTS COVER**

#### • **FORM OF INSURANCE**

The cover of this policy is valid if you subscribe to it for the entire cost of your trip. You must include the costs of practical management in the cost.

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 of the Italian Civil Code, proportional rule).

### **H) ACCIDENT INSURANCE**

#### • **ABSOLUTE DEDUCTIBLE ON PERMANENT DISABILITY**

The payment of the Permanent Disability allowance 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 greater than 5% of the total, you will only be paid compensation for the excess part.

In the event of permanent disability of more than 20% of the total, the allowance will be paid in full without any deductible.

### **PET COVER LIMITS**

#### • **AGE LIMITS**

The insurance is valid for pets that are no older than 10 years at the time of the Trip.

#### • **SUBSCRIPTION LIMITS**

You cannot subscribe to other policies like this with Europ Assistance to increase the limits and covers provided for in the policy and you cannot subscribe to this policy once the journey has begun.

### **I) COVER PET ASSISTANCE**

#### • **LIMITATION OF LIABILITY**

Europ Assistance does not assume responsibility for damages:

- caused by the intervention of the authorities of the country in which the assistance is provided,
- consequent to 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 measures imposed by the governmental, local and health authorities.

### **J) COVER FOR REIMBURSEMENT OF VETERINARY EXPENSES WHILE TRAVELING**

#### • **DEDUCTIBLE**

Europ Assistance reimburses you for the veterinary expenses and diagnostic tests you incur during the trip for your pet with the application of a deductible of Euro 75.00 per Claim.

### **K) CIVIL LIABILITY COVER (CIVIL LIABILITY)**

#### • **PERSONS NOT CONSIDERED THIRD PARTIES**

The following are not considered third parties:

## Conditions of Insurance Mod. TAD478/2

- a) all insured persons among themselves;
- b) Insured Travel Companions registered at the same time as you.
- **DEDUCTIBLE**  
Europ Assistance compensates for any damage caused to third parties by the pet by applying a deductible of Euro 150.00 per Claim.

### L) TRAVEL CANCELLATION FEE COVER (PET)

- **UNCOVERED**
  - No overdraft will be applied in the event of the death of the pet or in the event that it is hospitalized.
  - Overdraft of 15% with a minimum of 30.00 Euros in all other cases.

**Example:**

If you have a Permanent Disability of 7% - the deductible is 5%, Europ Assistance pays compensation equal to 2% of the maximum insured amount.  
 If you have a 3% Permanent Disability - the deductible is 5% Europ Assistance does not pay any compensation.  
 If you have a 5% Permanent Disability - the deductible is 5% Europ Assistance does not pay any compensation.

**Example of a deductible:**

if the agreed deductible is equal to a fixed sum of Euro 50.00:  
 expenses less than Euro 50.00 will not be indemnified/compensated  
 expenses exceeding Euro 50.00 will be compensated with the deduction of Euro 50.00 (within the limits of the ceilings provided).  
 Specialist visit Euro 150,00  
 Deductible Euro 50,00  
 Refund Euro 100.00

**Examples of Veterinary Medical Expenses Deductible**

**No. 1**

Amount of veterinary medical expenses: Euro 100.00

Deductible: Euro 75,00

Amount of the refund Euro 25.00

Claims up to Euro 75.00 will not be reimbursed

**No. 2**

Damage caused by your dog to the Third Party: Euro 250,00.

Deductible: Euro 150,00

Europ Assistance pays the damage to the injured party in full (Euro 250.00) and recover the deductible from you.

Claims up to Euro 150.00 will not be compensated.

**Example of overdraft:**

<b>Estimated damage amount</b>	<b>Euro 100,00</b>
<b>20% overdraft</b>	<b>Euro 20,00</b>
<b>indemnified/refundable damage within the limits of the maximum Euro 80.00 (100.00 – 20.00)</b>	

## SECTION III – OBLIGATIONS OF THE INSURED AND 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 SERVICE**

You will have to report the claim in the following ways:

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

You must provide the following data/documents:

- your first name, last name and address
- the name of all the insured persons listed on the purchased ticket
- your phone number;
- the Europ Assistance identification code + booking number;
- the circumstances of the incident;
- the date of occurrence of the claim;

## Conditions of Insurance Mod. TAD478/2

- where you or the persons who gave rise to the claim can be found.  
The times for reporting the claim are indicated in the individual covers.

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

**A) ASSISTANCE COVER (PERSONAL AND PET)**

Call the Europ Assistance Operations Centre **immediately and always at:**

+39 0258240635 from Italy or abroad

or

- by clicking on the <https://gnv.quickassistance.it/> link

or

- using the QR code in the box "How to contact Europ Assistance"

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, it does not cover you the benefits. Article 1915 of the Civil Code applies.**

**B) MEDICAL EXPENSES COVER**

In the event of a Claim, you must immediately call the Operations Centre at:

+39 02.58.28.65.32 from Italy or abroad.

You must make a report **no later than sixty days from when you had the claim.**

You must submit the following data/documents:

- the First Aid certificate written at the scene of the accident indicating the pathology suffered or the medical diagnosis certifying the type of accident suffered and how it happened;
- a certified copy of the original medical record, if you have been hospitalized;
- originals of invoices, receipts or tax receipts for the 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 medicines purchased;
- report of Covid-19 positivity tests (swab and/or serological test).

**C) BAGGAGE COVER**

**WHAT SHOULD YOU DO IF THERE IS A PROBLEM WITH YOUR LUGGAGE?**

You must remember to

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

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

You must report the claim **within sixty days of having suffered it.** Send the following data/documents:

For the "Baggage" cover, you must send the following data/documents:

- copy of travel tickets or details of stay;
- certified copy of the report with the approval of the Police Authority of the place where the event occurred;
- the circumstances of the incident;
- the list of lost or stolen items, their value and the date of purchase;
- the names of the Insured Persons who have suffered the damage;
- copy of the complaint letter submitted to the hotelier or carrier who may be responsible;
- Proof of the costs of remaking documents, if incurred;
- 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 damaged or stolen goods and their date of purchase;

## Conditions of Insurance Mod. TAD478/2

- repair invoice or declaration of irreparability of damaged or stolen goods drawn up on headed paper by a dealer or a specialist in the sector.

Only in the event of non-delivery and/or damage to all or part of the baggage delivered to the carrier must you attach to the refund request:

- a copy of the report made immediately to the Office specifically designated for claims for lost baggage;
- copy of the complaint letter sent to the carrier with the request for compensation and the letter of response from the carrier itself.

In case of delayed delivery of your Baggage, you must send the following data/documents:

- a declaration from the Airport Management Company or the carrier certifying that the baggage has been delayed beyond 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 the 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 letter of response from the carrier itself.

### D) TRAVEL CANCELLATION FEE COVER

In the event of a Claim, you must notify the travel organization or agency or the carrier of the formal cancellation of the Trip and you must make a report no later than 5 days from when the cause of the cancellation occurred and in any case within the date of the start of the Trip if the term of 5 days falls after the date of the start of the Trip.

If the cancellation and/or change to the trip is due to illness and/or accident, the report must also include:

- the type of pathology;
- the beginning and end of the disease.

Within 15 days of the above report, you must send Europ Assistance Italia S.p.A. the following documents:

- copy of the Europ Assistance card;
- documentation objectively proving the cause of the renunciation/modification, in original;
- documentation attesting to the link between you and any other person who determined the renunciation;
- in the event of illness or injury, a medical certificate stating the date of the accident or onset of the disease, the specific diagnosis and the days of prognosis;
- in case of hospitalization, a certified copy of the original medical record;
- in the event of death, the death certificate;
- travel registration form or similar document;
- receipts (deposit, balance, penalty) for payment of the trip;
- confirmation account statement issued by the Organization;
- invoice relating to the penalty charged issued by the Policyholder and the Organization;
- copy of the cancelled ticket;
- program and travel regulations;
- travel documents (visas, etc.);
- Travel Confirmation Agreement.

In the event of a penalty charged by the air carrier/shipping company:

- confirmation of the purchase of the ticket or similar document or receipt of payment of the same;
- copy of the cancelled air/ship ticket certifying the amounts charged to the customer.

In case of cancellation due to Covid-19:

- report of Covid-19 positivity tests (swab and/or serological test);
- certificate from the hospital where you were admitted for Covid-19.

### E) TRAVEL INTERRUPTION COVER IN THE EVENT OF COVID-19

You must make a report no later than sixty days from when you had the claim.

You must submit the following documentation:

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

### F) DAILY COVER FOR HOSPITALIZATION IN THE EVENT OF COVID-19

You must make a report no later than sixty days from when you had the claim.

You must submit the following documentation:

- medical record or discharge certificate from the Health Care Institution where you were hospitalized for Covid-19, showing the reason and duration of hospitalization.

### G) HOSPITALIZATION INDEMNITY COVER IN THE EVENT OF COVID-19

You must make a report no later than sixty days from when you had the claim.

You must submit the following documentation:

## Conditions of Insurance Mod. TAD478/2

- discharge certificate from the health care institution where you were hospitalized for Covid-19 and its variants showing the reason and duration of hospitalization.

### H) ACCIDENT INSURANCE

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

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

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

### J) VETERINARY EXPENSES REIMBURSEMENT COVER WHILE TRAVELING

In the event of a Claim, you must:

- have a veterinarian intervene to provide the animal in cover, the necessary care or treatment;
- make the report to Europ Assistance **within three days of the occurrence of the Claim itself or you became aware of it**, pursuant to Article 1913 of the Civil Code.

You must submit the following data/documents:

- detailed report by the veterinarian, on the letterhead of the same, certifying the causes and methods of the Claim;
- diagnostic tests, x-rays, images, medical records and everything that supports the diagnosis, showing the microchip of the insured animal;
- receipts with tax value duly received;
- additional medical certificates or prescriptions attesting to the course of the injuries and illness;
- canine registry certificate;
- complete health booklet;
- number of microchips of the pet in coverage;
- copy of the registration document for the registry of companion animals/national feline registry;
- any other veterinary documentation or information necessary for the management of the claim.

### K) CIVIL LIABILITY COVER (CIVIL LIABILITY)

In the event of a Claim, you must make the report **within three days from when the Claim itself occurred or you became aware of it**, pursuant to art. 1913 of the Civil Code.

You must submit the following data/documents:

- date of occurrence of the Claim;
- circumstances of the event;
- copy of the registration document for the Registry of Companion Animals/National Feline Registry.
- Number of microchips of the pet in coverage.

### L) TRAVEL CANCELLATION FEE COVER (PET)

You must report the claim **within 5 days of the occurrence of the claim** and send the following documents:

- detailed report by the veterinarian, on the letterhead of the same, certifying the causes and methods of the claim;
- in case of hospitalization, medical records and everything that supports the diagnosis, showing the microchip of the insured animal;
- veterinarian's certificate on the veterinarian's letterhead, certifying the death of the pet;
- canine registry certificate;
- complete health booklet;
- number of microchips of the pet in coverage;
- copy of the registration document for the registry of companion animals/national feline registry;
- any other veterinary documentation or information necessary for the management of the claim;
- travel registration form or similar document;
- receipts (deposit, balance, penalty) for payment of the trip;
- booking confirmation account statement;
- invoice relating to the penalty charged.

#### For claims management of all covers:

Europ Assistance may ask you for other documents necessary to assess the claim.

You are obliged to give them 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 they does not report the claim to his insurer within the time frame in which they requested it.

The Insurer is obliged to indemnify the Insured for a sum equal to the damage that the Insured has suffered.

If the Insured behaves intentionally in a way that causes or aggravates the damage, the Insurer may not pay it.

If the Insured unintentionally causes or aggravates the damage, the Insurer may pay less.

### Art. 21. - CRITERIA FOR THE ASSESSMENT AND LIQUIDATION OF DAMAGES

- PAYMENT OF COMPENSATION

## Conditions of Insurance Mod. TAD478/2

For all Covers with the exception of Europ Assistance, after receiving the necessary documentation from you, after verifying the operation of the Cover and after making the necessary checks, establishes the Indemnity/Daily Allowance/Reimbursement that is due to you and communicates it to you.

Europ Assistance pays you within 20 days of this communication.

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

### C) BAGGAGE COVER

- **CRITERIA**
- In the event of damage to your luggage delivered to a carrier/hotelier, Europ Assistance pays you, up to the maximum amount provided for in the Policy, **supplementing the part already reimbursed by the carrier/hotelier responsible for the event.**

In the case of **items purchased no later than three months before the occurrence of the claim**, the refund will be made based on the **purchase value**, if proven by the relevant documentation.

In the case of **objects purchased more than three months before the occurrence of the claim**, the degradation of use of the **same will be taken into account**.

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

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

#### Attention!

Europ Assistance reimburses only the insured person whose name is shown on the PIR within the ceiling provided for the insured person only.

### D) TRAVEL CANCELLATION COSTS COVER

- **CRITERIA**  
The calculation of the reimbursement of the penalty will be equivalent to the percentages existing on the date on which the claim occurred (Article 1914 of the Italian Civil Code). Therefore, in the event that the stay is cancelled after the claim, any additional penalty remains the responsibility of the insured person.

### H) ACCIDENT INSURANCE

- **CRITERIA FOR INDEMNIFICATION**  
Europ Assistance pays you compensation for the direct, exclusive and objectively ascertainable consequences of the accident.  
If at the time of the claim you are not physically intact and healthy, Europ Assistance will only compensate 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 that is already handicapped, the percentages referred to in Art "OBJECT OF THE INSURANCE" point "Permanent Disability" of the Travel Accident Cover, 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 does not ask the person who caused the claim for the amount that Europ Assistance has paid you.

- **ASSESSMENT OF DAMAGES – IRREGULAR ARBITRATION**

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

These doctors, if there is a disagreement on the above, constitute a Medical Board formed by themselves and by a third doctor appointed by them or, in case of disagreement, by the Council of the Order of Doctors having jurisdiction in the place where the Board of Doctors is to meet. The third doctor thus appointed will have the function of President of the Board. The Medical College resides in the municipality closest to the Insured Party's place of residence, home to the Institute of Forensic Medicine. Each of the Parties bears its own expenses and remunerates the doctor appointed 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 dispensation from any legal formality, and are binding on the Parties who hereby waive any appeal, except in cases of violence, wilful misconduct, error or violation of contractual agreements.

The results of the arbitration operations must be collected in a special 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 report; this refusal must be certified by the arbitrators in the final report.

However, this is without prejudice to your right to appeal to the Judicial Authority.

## Conditions of Insurance Mod. TAD478/2

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

### I) VETERINARY EXPENSE REIMBURSEMENT COVER

#### • RIGHT OF ACCESS TO THE ANIMAL

During the period of validity of the Policy, Europ Assistance always has the right to subject the insured animal to the checks and controls ordered by the same and as an Insured you are obliged to allow/facilitate them and to provide the Company with any information requested.

### K) CIVIL LIABILITY COVER

#### • MANAGEMENT OF DISPUTES AND RESISTANCE EXPENSES

Europ Assistance takes over the management of disputes on your behalf for as long as it has an interest, both in and out of court, both civil and criminal. Europ Assistance appoints, if necessary, lawyers or technicians and makes use of all the rights or actions that are yours to enjoy. **You must cooperate to allow these disputes to be handled and you must appear in person in court if the procedure requires it. Europ Assistance has the right to claim against you any damage caused to it if you fail to comply with these obligations. Europ Assistance pays the costs of resisting the action brought against you, up to a quarter of the maximum amount established in the Policy for the damage to which the claim refers.**

If the amount due to the injured person exceeds this ceiling, the costs are divided between you and Europ Assistance in proportion to the respective interest.

Europ Assistance does not recognize the costs you incur for lawyers or technicians who are not designated by Europ Assistance itself and does not pay fines, fines and criminal justice costs.

#### • COEXISTENCE OF CIVIL LIABILITY COVERAGE

If there is and is another insurance coverage that covers your Civil Liability for the same risk, the Civil Liability Cover of this Policy operates at the second risk.

### HOW TO CONTACT EUROP ASSISTANCE

To receive assistance services or in the case of a Medical Expenses Cover, you can contact the Europ Assistance Operations Centre which is in operation 24 hours a day. The Operations Centre will give you all the information to intervene or will indicate the most suitable procedures to solve any type of problem in the best possible way as well as authorising any expenses.

**IMPORTANT: do not take any initiative without first consulting the Operations Centre at the number: +39 02.58.24.06.35 from Italy or abroad**

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

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



The Europ Assistance Operations Centre answers the phone 24 hours a day at your disposal, to help you or indicate what to do to solve any type of problem in the best possible way, as well as authorising any expenses.

In order to provide the Covers 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 having Europ Assistance call or write to Europ Assistance, you freely give your consent to the processing of personal data relating to health as indicated in the Data Processing Policy you have received. For information on the Policy, you can call the toll-free number 800-013529 from Monday to Saturday excluding holidays, from 8.00 to 20.00.

### 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 claim in question and any information that may help identify the policyholder or the insured (such as tax code, name, surname, contact details, etc.) to: **Europ Assistance Italia S.p.A. – Ufficio Reclami – 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 mailboxes) - e-mail: [ufficio.reclami@europassistance.it](mailto:ufficio.reclami@europassistance.it).

## Conditions of Insurance Mod. TAD478/2

If you are not satisfied with the outcome of the 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) - Servizio Tutela del Consumatore - via del Quirinale, 21 - 00187 Rome, fax: 06.42.13.32.06, pec: [ivass@pec.ivass.it](mailto:ivass@pec.ivass.it), attaching the complaint to the documentation relating to the complaint handled by Europ Assistance. In these cases and for complaints concerning compliance with the sector regulations to be submitted directly to IVASS, in the complaint you must indicate:

- name, surname and domicile of the complainant, with any telephone number;
- identification of the person or persons whose work is complained of;
- brief and exhaustive description of the reason for complaint;
- copy of the complaint submitted to Europ Assistance Italia and any feedback provided by the same;
- any document useful for describing the relevant circumstances more fully.

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

BEFORE GOING TO COURT, alternative dispute resolution systems can be used, such as:

- **Insurance Arbitrator (in force from 15.01.2026):** by submitting an appeal to the Insurance Arbitrator through the portal available on the latter's website ([www.arbitroassicurativo.org](http://www.arbitroassicurativo.org)) where it is possible to consult the eligibility requirements, other information relating to the submission of the appeal itself and any other useful information;
- **Mediation:** By contacting a Mediation Body among those on the list of the Ministry of Justice, which can be consulted on the [www.giustizia.it](http://www.giustizia.it) website (Law 9/8/2013, no. 98).
- **Assisted negotiation:** at the request of your lawyer to Europ Assistance Italia S.p.A.

### **Insurance disputes on the determination and estimation of damages in the context of policies against the risk of damage (where provided for by the Insurance Conditions).**

In the event of disputes relating to the determination and estimation of damages, it is necessary to resort to contractual expertise where provided for by the Insurance Conditions for the resolution of this type of dispute. The request for activation of the contractual or arbitration expertise must be addressed to: Ufficio Liquidazione Sinistri – 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).

In the case of disputes in the context of policies against the risk of damage in which the contractual expertise has already been carried out or not related to the determination and estimate of damages, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.

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

In the event of disputes relating to medical matters relating to accident or health policies, arbitration is necessary where provided for in the Conditions of Insurance for the resolution of this type of dispute. The request for activation of the contractual or arbitration expertise must be addressed to: Ufficio Liquidazione Sinistri – 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 location of the Institute of Forensic Medicine closest to your place of residence.

In the case of disputes in the context of accident or illness policies in which arbitration has already been carried out or not relating to medical issues, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.

The right to appeal to the Judicial Authority remains unaffected.

For the resolution of cross-border disputes, you can lodge a complaint with IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the [https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country\\_it website](https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_it website)).

## PRIVACY POLICY

### WHAT IS PERSONAL DATA AND HOW IS IT USED BY EUROP ASSISTANCE ITALIA S.P.A.

#### Information on the processing of data for insurance purposes

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

Personal **Data** is information about a person that allows him or her to be recognized among other people. Personal Data includes, for example, your first and last name, your identity card or passport number, information relating to your state of health, such as illness or accident, information relating to criminal offences and convictions.

There are policies<sup>1</sup> that protect Personal Data to protect it from misuse. Europ Assistance Italia, as Data Controller, complies with 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 Policy is not sufficient or you wish to assert a right provided for by the law, you can write to **the Ufficio Protezione Dati** at Europ Assistance Italia - Ufficio Protezione Dati - Via del Mulino, 4 - 20057 Assago (MI) or by email at [UfficioProtezioneDati@europassistance.it](mailto:UfficioProtezioneDati@europassistance.it)

#### Why Europ Assistance uses your Personal Data and what happens if you do not provide or authorize us to use it

Europ Assistance Italia uses your Personal Data, if necessary for the management of BENEFITS and COVERS, including those relating to the state of health or relating to crimes and criminal convictions, for the following *insurance purposes*:

- to carry out the activity that is provided for by the Agreement or to provide the SERVICES and COVERS; to carry out the insurance activity or for example to propose and manage the Convention, collect premiums, reinsure, carry out control and statistical activities: your common Data, which could also be related to your position (geolocation), are processed for contractual fulfilment; to process, where necessary, Your Health Data, you will need to provide your consent; automated decision-making processes are used in the process of quoting and purchasing some policies online and in some processes of managing BENEFITS and COVERS<sup>2</sup>.
- carry out insurance activities, prevent and detect fraud, take legal action and notify the Authorities of possible crimes, recover debts, 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, they are processed for the legitimate interest of the company and third parties;
- carry out the activities required by law, such as the storage of Policy and claim documents; respond to requests from authorities, such as the Carabinieri, the Institute for the Supervision of Insurance (IVASS): your Data, including those relating to your state of health or relating to crimes and criminal convictions, are processed in accordance 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 *insurance purposes* and therefore will not be able to provide SERVICES and COVERS.

#### How Europ Assistance uses your Personal Data and to whom you disclose it

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 from other persons (such as, for example, from the Contracting Party of the Convention, from one of your relatives or from the doctor who treated you, from a travel companion or from a supplier) both on paper and with the computer or app.

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

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

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

<sup>2</sup> Automated decision-making is a management process that does not involve the intervention of an operator: this process has shorter management times. 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 Services you can call the Operations Centre and for Guarantees you can write to the Claims Settlement at the contacts on the [www.europassistance.it website](http://www.europassistance.it) and on the Policy.

<sup>3</sup> These subjects, pursuant to the Privacy Regulation, are designated as Data Processors and/or persons authorised to process the processing, or operate as independent Data Controllers or Joint Data Controllers, and carry out tasks of a technical, organisational and operational nature. These include for example: agents, sub-agents and other agency collaborators, manufacturers, insurance brokers, banks, SIMs and other acquisition channels; insurers, co-insurers and reinsurers, pension funds, actuaries, lawyers and medical trustees, technical consultants, roadside assistance, experts, garages, motor vehicle dismantling centres, health facilities, claims settlement companies and other contracted service providers; companies of the Generali Group and other companies that carry out contract and performance management services, IT, telematics, financial, administrative, archiving, correspondence management, auditing and certification of financial statements, as well as companies specialising in market research and surveys on the quality of services.

<sup>4</sup> To the Contracting Party, other branches of Europ Assistance, Generali Group companies and other parties such as insurance intermediaries (agents, brokers, subagents, banks); co-insurance or reinsurance companies; lawyers, doctors, consultants and other professionals; suppliers such as body shops, rescuers, demolition workers, healthcare facilities, companies that manage claims, other companies that provide IT and telematics services, financial, administrative, archiving, mailing, profiling 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 subjects who perform technical, organisational and operational tasks acting as Data Controllers are located at the same premises (e.g. at suppliers) and/or on [www.europassistance.it](http://www.europassistance.it).

## PRIVACY POLICY

appropriate and adequate safeguards according to applicable law. You have the right to obtain information regarding the transfer of your Personal Data outside the European Union by contacting the Ufficio Protezione Dati. Europ Assistance will not make your Personal Data accessible to the public.

### How long Europ Assistance UK keeps your Personal Data

Europ Assistance Italia retains your Personal Data for as long as necessary to manage the purposes indicated above in accordance with the provisions of the law or, if missing, according to the times set out below.

- Personal Data contained in insurance contracts, insurance treaties and co-insurance contracts, claims and litigation files, are kept for 10 years from the last registration in accordance with the provisions of the Civil Code or for a further 5 years in accordance with the provisions of insurance regulations.
- Common Personal Data collected on any occasion (e.g. stipulation of a Policy, request for a quote...) accompanied by consent/refusal of consent for commercial promotions and profiling are kept without expiration, as well as evidence of the related changes made by you over time to consent/refusal. Your right to object at any time to such processing and to request the deletion of your data remains unaffected where there are no contractual or regulatory conditions that provide for the necessary storage.
- Personal Data collected as a result of the exercise of the rights of the data subjects are kept for 10 years from the last registration in accordance with the provisions of the Civil Code
- The Personal Data of individuals who have defrauded or attempted to defraud are kept 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 term 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 set out in the following paragraph "How can you assert your rights to protect your personal data". You have the right to lodge a complaint with the Italian Data Protection Authority and you can find more information on the [www.garanteprivacy.it](http://www.garanteprivacy.it) website.

### How can you enforce your rights to protect your personal data

- To find out what personal data Europ Assistance Italia uses about you (right of access);
- to request to rectify (update, modify) or, if possible, delete, limit and exercise the right of portability on your Personal Data processed at Europ Assistance Italia;
- to object to the processing of your Personal Data based on the legitimate interest of the controller or a third party unless the controller or third party demonstrates that such legitimate interests prevail over yours or such processing is necessary for the establishment, exercise or defence of legal claims; 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, it being understood that the revocation of the consent previously given does not deprive the processing carried out before the revocation of the lawfulness,

At any time you can write to:

Ufficio Protezione Dati - Europ Assistance Italia SpA – Via del Mulino, 4 – 20057 Assago (MI),  
also by email: [UfficioProtezioneDati@europassistance.it](mailto:UfficioProtezioneDati@europassistance.it)

### Changes and updates to the Notice

Also in consideration of future changes that may occur on the applicable privacy legislation, Europ Assistance Italia may supplement and/or update, in whole or in part, this Policy. It is understood that any modification, integration or update will be communicated in accordance with current legislation also by 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

**Pet:** means the dog, with a maximum weight of 5 kg, whose data are shown on the Application Form, owned by the Insured.

**Insured:** The natural person we address informally, who is a passenger on a ship as per the booking made through the Policyholder, as shown on the issued travel documents, and who has signed the policy in Italy or through the Italian website of the Policyholder. Your personal details must be included on the Enrollment Form, you must have paid the premium, and you must own the pet (dog) indicated on the Enrollment Form.

**Acts of Terrorism/Terrorism:** Terrorism is considered to be any act of violence or threat of violence directed at an indeterminate group of persons and perpetrated for political, religious, ethnic, ideological and similar reasons. The act of violence or the 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 unrest is not considered terrorism. As such, violence against people or property committed on the occasion of gatherings, riots or riots as well as damage due to looting in direct relation to internal disorders are valid.

**Breakdown:** This is damage to luggage during navigation or flight.

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

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

**Conditions of Insurance:** clauses of the Policy that contain: General Conditions of Insurance for the Insured, the description of the Covers, the excluded risks and limitations of the Covers, and the obligations of the Insured and Europ Assistance.

**Contractor:** **GRANDI NAVI VELOCI S.p.A.** with registered office and general management in Calata Marinai d'Italia - 90139 Palermo – VAT 13217910150.

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

**Day Hospital:** daytime hospitalization with a bed without overnight stay, for medical services that are:

- referred to therapies (with the exclusion of investigations 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. with registered office in Via del Mulino no. 4 - 20057 Assago (MI) – Company authorised to carry out insurance, by decree of the Ministry of Industry, Commerce and Handicrafts no. 19569 of 2 June 1993 (Official Gazette no. 152 of 1 July 1993) – Registered in section I of the Register of Insurance and Reinsurance Companies under 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.

**Catastrophic event:** the accident involving several persons/entities at the same time and insured for the same risks. A claim resulting from a "Crisis Situation" is considered a single event. For acts of terrorism, the event must have occurred within 168 hours. For epidemics/pandemics, a single event is considered one that involves several people in different territories/continents.

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

**Deductible:** this is the amount that remains at your expense at the time of settlement of the claim.

**Cover:** insurance that is different from assistance insurance and for which, in the event of a claim, Europ Assistance pays compensation.

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

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

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

**Health Care Institution:** the public hospital, clinic or nursing home, whether affiliated with the National Health Service or private, duly authorized to provide hospital care. Thermal establishments, convalescent and holiday homes, clinics with dietetic and aesthetic purposes are not considered health care institutions.

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

**Illness:** any alteration in the state of health not dependent on an accident (both for the person and for the pet).

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

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

**Application Form:** the document signed by the Insured and which contains his/her personal data, the amount of the premium due by the same and the duration of the Policy.

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

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

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

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

**Hospitalization:** the stay in a Health Care Institute for at least one night.

**Risk:** the probability of the claim occurring.

**Claim:** the occurrence of the harmful event for which the insurance benefit/cover is recognized.

**Overdraft:** the part of the amount of the damage, which is declared as a percentage and which remains compulsorily borne by you with a minimum expressed in absolute value.

## ANNEX A - GLOSSARY

**Medical/pharmaceutical/hospital expenses:** these include surgical costs (surgeon's, assistant's, assistant's fees, anesthesiologist's fees, operating room fees and intervention materials) and health expenses (hospitalization fees, specialist medical consultations, medicines, tests and diagnostic tests). The inpatient fees indicate the cost of the day of hospitalization in a health care 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), consisting of managers, staff (doctors, technicians, operators), equipment and facilities (centralised and not) operating 24 hours a day, every day of the year, which provides telephone contact with the Insured Party, the organisation and provision of the assistance services provided for in the Conditions of Insurance.

**Terrorism:** terrorism is considered to be any act of violence or threat of violence directed at an indeterminate group of people and perpetrated for political, religious, ethnic, ideological and similar reasons. The act of violence or the 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 unrest is not considered terrorism. As such, violence against people or property committed on the occasion of gatherings, riots or riots as well as damage due to looting in direct relation to internal disorders are valid.

**United States Person:** means:

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

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 et seq. of the New Highway Code, a vehicle for own use is defined as a vehicle with a total weight of up to 3.5 tons with an Italian license plate less than 8 years from the first registration

and in particular:

- car
- trailers (trailer appendix; caravans) towed by cars;
- motorhomes and campers that require a B license for driving;
- motorcycle.

**Carrier:** plane, tourist bus, train, ship.

**Journey:** the route indicated on the sea transport ticket that you have purchased directly from the Contracting Party or through intermediaries.