

## **MyMemo GNV Pol. 42175Q**

**Identification Code: GNVVE + Reservation Number**

### **How to request a REFUND**

If you need to request a refund go to  
<https://sinistrionline.europassistance.it>

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

### **To open a claim you need:**

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

**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

Only one coherence questionnaire must be completed per travel application.

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

☐ The trip

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

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

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

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

- ☐ Yes
- ☐ No
- ☐ No answer

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

**How long is your trip?**

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

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

**Are the concepts of deductibles, maximums, exclusions and limitations of the proposed product clear for you?**

- ☐ Yes
- ☐ No

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

Date

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

# Damage Insurance to cover risks for activities related to travel with a Vehicle

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, authorised by decree of the Ministry of Industry, Commerce and Handicrafts no. 19569 of 2 June 1993

Product: "Vehicle damage insurance" - Mod. TAD479/2"

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

## What type of insurance is it?

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



### What is insured?

✓ Vehicle Damage Cover

You can claim this cover to cover material and direct damage to the following parts of your vehicle:

- bodywork;
- tires;
- crystals;
- external accessories,

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

- navigation,
- embarkation and disembarkation activities.

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

Pay attention to the provisions of the article Limitations of covers in Section II – EXCLUDED RISKS AND LIMITATIONS OF COVERS and in Art. Obligations of the Insured in the event of an accident of Section III – OBLIGATIONS OF THE INSURED AND EUROP ASSISTANCE.



### What is not insured?

✗ Claims are excluded:

- due to fire of any nature and/or origin;
- due to shipwreck or sinking;
- produced or facilitated by wilful misconduct and/or gross negligence of the Insured and/or persons for whom he or she is liable;
- occurred as a result of acts of vandalism;
- in relation to which the Insured does not produce an authentic copy of the report submitted to the Master of the ship and/or the Purser and/or the ship's officer in charge while the vehicle is stationed on board the ship or before disembarkation;
- resulting from attempted or perpetrated theft;
- directly or indirectly resulting from acts of terrorism and/or socio-political events and/or strikes.
- resulting from situations of armed conflict, invasion, war and/or civil war (declared or not).
- consequent to acts of terrorism in general, including the use of any type of nuclear or chemical device, ionizing radiation or radioactive contamination developed by nuclear fuels, or deriving from phenomena of transmutation of the nucleus of the atom or from radioactive, toxic, explosive properties, or other dangerous characteristics of nuclear equipment and its components;
- resulting from tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, floods, nuclear explosions as well as any other natural disaster: pollution of the air, water, soil, subsoil, or any environmental damage;

✗ The following are also excluded:

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

✗ In addition, the cover does not apply:

- if the driver of the vehicle is not authorised to drive in accordance with the provisions in force;
- if the driver of the vehicle is, at the time of the accident, in a state of alcoholic intoxication, drunkenness or psychic alteration caused by abuse of psychotropic drugs or narcotic or hallucinogenic substances,
- if the vehicle, at the time of the accident, is not authorised to circulate according to the regulations in force and/or is not insured for the Motor Civil Liability cover;
- for indirect damage (e.g. damage caused by windblown objects) and/or non-material damage;
- for damage occurring within the port area (including the embarkation quay) before the start of embarkation activities and/or after the end of disembarkation activities,
- for all vehicles that at the time of the accident are registered for the first time for more than twenty years.



### Are there any coverage limits?

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

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.

#### ! Form of insurance

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

#### ! Catastrophe limit

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

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

#### ! Subscription limits

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

In addition, you cannot subscribe to multiple Application Forms to increase the limits and covers provided for in the policy.



#### Where is the coverage worth?

- ✓ Indicate the countries where the accident occurs for which you can request covers except as reported in Art. "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE". Specifically, they mean: Italy, the Vatican City State and the Republic of San Marino the remaining European countries and Morocco, Tunisia and Albania.



#### 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 compensation, as well as the termination of the insurance pursuant to art. 1892, 1893, 1894 C.C.

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

In addition, you cannot subscribe to multiple Application Forms to increase the limits and covers provided for in the policy.

**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, 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 is paid in full upon signing the Application Form. The prize is inclusive of taxes.



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

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



#### How can I cancel the policy?

The policy does not provide for the possibility of cancellation.

# Damage Insurance to cover risks for activities related to travel with a Vehicle

## Additional pre-contractual information document for non-life insurance products (Additional DIP Damage)



**Product: "Vehicle damage insurance" - Mod. TAD479/2"**  
**Last updated: 22.12.2025**

### 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 to understand the characteristics of the product in more detail, with particular regard to the limitations, exclusions, costs and the financial situation of the company.

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

### Society

**Europ Assistance Italia S.p.A.**, Via del Mulino, n.4 – 20057 Assago (MI) - tel. 02.58.38.41 - [www.europassistance.it](http://www.europassistance.it) - e-mail: [servizio.clienti@europassistance.it](mailto:servizio.clienti@europassistance.it) - pec: [EuropAssistanceltaliaSpA@pec.europassistance.it](mailto:EuropAssistanceltaliaSpA@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?

There is no information other than that provided in the Non-Life DIP.



#### What is NOT insured?

**Excluded risks** There is no information other than that provided in the Non-Life DIP.



#### Are there any coverage limits?

There is no information other than that provided in the Non-Life DIP.



#### Who is this product for?

Policy that insures any material damage caused to vehicles owned by those who purchase a maritime ticket from GNV and are embarked on the ship during embarkation/disembarkation/navigation operations.



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

**intermediation costs:** the average share received by the intermediary(s) is 48.00%

### HOW DO I FILE COMPLAINTS AND RESOLVE DISPUTES?

#### To the insurance company

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:

	<ul style="list-style-type: none"> <li>- Post Office: Via del Mulino, 4 – 20057 Assago (MI);</li> <li>- Fax: 02.58.47.71.28</li> <li>- Pec: <a href="mailto:reclami@pec.europassistance.it">reclami@pec.europassistance.it</a> (enabled to receive messages only from Certified Electronic Mail - PEC mailboxes)</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 (effective from 15.01.2026)</b>	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 9/8/2013, 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 appraisal 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 appraisal 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">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</a>)</b></p>

<b>TAX REGIME</b>	
<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 cover 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 Covers provided for in the Policy are as follows:</p> <ul style="list-style-type: none"> <li>- General Liability (R13): 22.25%</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>

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



**Europ Assistance Italia S.p.A.**



**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

**Contractor:** GRANDI NAVI VELOCI based in Palermo, Calata Maraini d'Italia – VAT number 13217910150

(hereinafter for the sake of brevity – Policyholder)

in favour of the Policyholder's customers (hereinafter referred to as "Policyholders") to be understood as Insured Persons pursuant to art. 1891 of the Civil Code



**IDENTIFICATION CODE: GNVVE + BOOKING NUMBER**

**Insurance Terms and Conditions Mod. TAD479/2**

**COMPLIMENTARY TRANSLATION. THE OFFICIAL VERSION OF THIS POLICY IS THE ITALIAN ONE. ALL DISPUTES ARISING THEREFROM WILL BE CONDUCTED EXCLUSIVELY ON THE BASES OF THE ITALIAN VERSION**

**GENERAL INSURANCE CONDITIONS FOR THE INSURED**

**Art. 1. - OTHER INSURANCE**

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

**If a Claim occurs, you must inform all 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 PRESCRIPTION**

**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. Withdrawal is effective 30 days after Europ Assistance received your registered letter with return receipt. Europ Assistance, in the following fifteen days, will refund you the part of the premium relating to the period of risk not incurred, withholding taxes.**

**Europ Assistance can also exercise the right to withdraw after a Claim with the same thirty days' notice.**

**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. TAD479/2

### Art. 6. - PREMIUM

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

VEHICLE TYPE	AWARD (R13)	TAXES 22,25%
Cars/Motorcycles	Euro 7,50	Euro 1,37
Heavy goods vehicles	Euro 10,00	Euro 1,82

### Art. 7. - TAX CHARGES

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

### Art. 8. - STATEMENTS 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

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);
- [EuropAssistanceltaliaSpA@pec.europassistance.it](mailto:EuropAssistanceltaliaSpA@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

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

## SECTION I – DESCRIPTION OF WARRANTIES



### What is insured?

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

#### A) VEHICLE DAMAGE COVER

You can claim this Cover to cover material and direct damage to the following parts of your vehicle:

- bodywork;
- tires;
- crystals;
- external accessories,



## Conditions of Insurance Mod. TAD479/2

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

- navigation,
- embarkation and disembarkation activities.

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

Pay attention to the provisions of the article Limitations of Covers in Section II – EXCLUDED RISKS AND LIMITATIONS OF COVERS and in Art. Obligations of the Insured in the event of a Claim of Section III – OBLIGATIONS OF THE INSURED AND EUROP ASSISTANCE.



### 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"**.

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



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

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

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

## SECTION II – DISCLAIMERS AND LIMITATIONS OF WARRANTIES



### What is not insured?

#### Art. 17. - EXCLUSIONS

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

Claims are excluded:

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

The following are also excluded:

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

In addition, the Cover does not apply:

- if the driver of the vehicle is not authorised to drive in accordance with the provisions in force;
- if the driver of the vehicle is, at the time of the claim, in a state of alcoholic intoxication, drunkenness or psychic alteration caused by abuse of psychotropic drugs or narcotic or hallucinogenic substances,
- if the vehicle, at the time of the claim, is not authorised to circulate according to the regulations in force and/or is not insured for the Motor Civil Liability Cover;
- for indirect damage (e.g. damage caused by windblown objects) and/or non-material damage;
- for damage occurring within the port area (including the embarkation quay) before the start of embarkation activities and/or after the end of disembarkation activities,
- for all vehicles that at the time of the claim are registered for the first time for more than twenty years.

## Conditions of Insurance Mod. TAD479/2



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:

"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.

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

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

#### • 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.

#### • FORM OF INSURANCE

The Vehicle Damage Cover operates on a risk-based basis. This means that only that part of the damage that does not fall within the Covers provided for by any other policies you have subscribed to is Covered, up to the maximum amount provided for in these Conditions of Insurance.

#### • CATASTROPHIC LIMIT

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

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

#### • SUBSCRIPTION LIMITS

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

In addition, you cannot subscribe to multiple Application Forms to increase the limits and Covers provided for in the policy.

## 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

#### WARNING!

**YOU WILL ONLY BE COMPENSATED FOR DAMAGES RELATING TO CLAIMS THAT YOU HAVE REPORTED TO THE SHIP'S MASTER AND/OR PURSER AND/OR THE SHIP'S OFFICER IN CHARGE WHILE THE VEHICLE IS STATIONARY ON BOARD THE SHIP OR BEFORE DISEMBARKATION.**

You will need to report the claim within 5 days of when it occurred in the following ways:

- by accessing the <https://sinistronline.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

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- your phone number;
- the Europ Assistance identification code + booking number;
- a copy of the vehicle registration document;
- the circumstances of the incident;
- the date of occurrence of the claim;
- place where you and any witnesses to the claim can be found;
- report made to the master of the ship and/or to the purser and/or to the ship's officer in charge while the vehicle is stationary on board the ship or before disembarkation.

### 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 do not report the claim to their 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

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".**

#### • PROCEDURE FOR THE ASSESSMENT OF DAMAGE

The amount of the damage is agreed directly by you and Europ Assistance. If you do not agree, **you can appoint and pay one expert each.**

The two experts must appoint a third expert if they do not agree with each other or, even earlier, if one of them requests it.

The third expert intervenes only in the event of disagreement and decisions on the disputed points are taken by majority. **The costs of the third adjuster are divided in half between you and Europ Assistance.**

Each expert can be assisted and helped by other people. These people can intervene in expert operations, but they have no deliberative vote.

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

#### • MANDATE OF THE EXPERTS

The Experts must:

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

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

**The results of the assessments referred to in points c. and d. are mandatory for both you and Europ Assistance. Except in the case of wilful misconduct, error, violence or breach of contractual agreements, both you and Europ Assistance hereby waive any right of appeal, without prejudice in any case to any action or exception relating to the indemnification of damages.**

The collegial appraisal is valid even if an appraiser refuses to sign it; this refusal must be attested by the other experts in the final report of the expert's report.

The Experts are exempt from the observance of any formality.

#### • PAYBACK

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

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### 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).

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](http://www.ivass.it) website.

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

- **Insurance Arbitrator:** 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](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 ).

Europ Assistance Italia S.p.A.

Sede Legale: Via del Mulino n. 4 - 20057 Assago (MI) - tel. 02.58.58.41 - [www.europassistance.it](http://www.europassistance.it). Indirizzo di posta elettronica certificata (PEC): [EuropAssistenzaItalia@pec.europassistance.it](mailto:EuropAssistenzaItalia@pec.europassistance.it). Capitale Sociale Euro 5.000.000,00 (i.v.) - REA 754590 - Partita IVA 055555503 - Reg. Imp. Milano e CF 80537370301 - Impresa autorizzata all'esercizio delle assicurazioni, con decreto del Ministero dell'Economia e del Commercio n. 10456 del 04/04/1993 (Gazzetta Ufficiale del 04/04/1993 n. 152) - Iscritta alla sezione I dell'Albo delle Imprese di Assicurazione e Riassicurazione al n. 1000001 - Società appartenente al Gruppo Generali, iscritta al numero 001 dell'Albo dei Gruppi Assicurativi - Società unipersonale soggetta alla direzione e al coordinamento di Assicurazioni Generali S.p.A.

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





## 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 it

Europ Assistance Italia uses your Personal Data for the following *insurance purposes*:

- carry out the activity that is provided for by the Agreement or to provide the SERVICES and COVERS; carry out the insurance activity or *for example* 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; in the process of quoting and purchasing some Policies online and in some PERFORMANCE and COVER management processes, *automated decision-making processes*<sup>2</sup> are used.
- 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 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 are processed for compliance with the law or regulations.

If you do not provide your Personal Data, Europ Assistance Italia will not be able to carry out the activity for *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 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

<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 Covers you can write to the Claims Settlement at the contacts on the [www.europassistance.it](http://www.europassistance.it) website 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

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

**Insured:** the natural person to whom we address by first name, who is a passenger on a ship, as per the booking made through the Policyholder, as shown by the travel documents issued, and has subscribed to the policy in Italy or through the Italian website of the Policyholder. The Insured must be the driver of the vehicle; your data and those of the vehicle must be reported on the Convention Application Form.

**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 - 90146 (PA) – P.IVA 13217910150

**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.

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

**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, brothers-in-law.

**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.

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

**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.

**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.

**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.

**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:** cars, campers, trailers, heavy vehicles, rolling stock (tractors, tractors, semi-trailers, trucks, etc.) and motorcycles, no more than 20 years old from the date of first registration, the data of which are shown on the Application Form.

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

**Journey:** the route that begins at the time of embarkation and ends with the disembarkation operations of the Insured Person for the return leg; within a maximum of 30 consecutive days.