

Europ Assistance is now Redion

New name, same care



MyMemo Grandi Navi Veloci

pol 42174Q

IDENTIFICATION CODE: GNVPA + TICKET NUMBER

In the event of a Claim

If you need to use the guarantees provided in the policy, do not do it alone but contact our Organizational Structure in Italy immediately, operating 24 hours a day, 365 days / year

Call **+39. 02.58.24.06.35** or go to <https://gnv.quickassistance.it/> or scan the QR Code request assistance digitally



How to request a REFUND

If you need to request a refund go to <https://sinistrionline.redion.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
- IBAN code in case of refund
- identification code: GNVPA + Ticket Number
- the circumstances of the incident
- the date of occurrence of the accident

In case of Assistance also:

- Reservation number for Digital Assistance
- type of intervention required
- address of your location

Dear Customer, this questionnaire is intended to obtain, in your interest, information useful for assessing your requests and needs, so that insurance products meeting those needs can be identified. Failure to answer the questions may prevent the distributor from properly assessing your needs and therefore from making an insurance proposal (pursuant to Article 58 of IVASS Regulation No. 40/2018).

Operator/Policy no.	Grandi Navi Veloci
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Details of the Travel Booking/Reservation Holder	
First name/Surname	
Italian Tax Code	

Which need do you wish to protect by taking out an insurance contract?

Which type of risk do you wish to protect against by taking out this insurance contract?

- ☐ Travel Assistance and/or assistance for the home and/or family members
- ☐ Illness and/or accident
- ☐ COVID-19
- ☐ Damage to property (particularly baggage)
- ☐ Financial risks (Trip Cancellation)
- ☐ Legal assistance in the event of disputes, legal action concerning claims arising from unlawful acts by third parties, or criminal defence
- ☐ Personal Liability
- ☐ No answer

During the last 12 months, have you or any of the Insured Persons undergone diagnostic tests, treatments/therapies or hospitalisation, regularly taken medication, or become aware of any ongoing illness?

- ☐ Yes
- ☐ No
- ☐ No answer

What is the duration of your trip?

- ☐ Up to 30 days
- ☐ From 30 to 60 days
- ☐ From 61 to 90 days
- ☐ More than 90 days
- ☐ Not applicable to Trip Cancellation-only policies

Are the concepts of excesses, cover limits, exclusions and limitations of the proposed product clear to you?

- ☐ Yes
- ☐ No

Date _____

Note to the Distributor: This questionnaire must be duly retained by the Distributor pursuant to Article 67 of Regulation 40/2018. A copy must be provided to the Customer.

Non-life insurance covering risks associated with travel

DIP – Pre-contractual information document for the insurance product

Company: Redion Italy Insurance 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: "Travel Insurance - 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 covers risks affecting the Insured Person and their pet during leisure travel, as well as cancellation charges applied by the Tour Operator.



What is insured?

✓ Assistance Cover

TRAVEL ASSISTANCE including in the event of acts of terrorism Medical Consultation, Sending a Doctor or Ambulance in Italy, Sending a Paediatrician in an Emergency in Italy, Referral to a Specialist Doctor Abroad, Medical Repatriation, Repatriation with an Insured Family Member, Repatriation of Other Insured Persons up to EUR 200.00 per insured person, Family Member's Travel (100 EUR per day for a maximum of 10 days), Accompaniment of Minors, Transfer Expenses in the Event of Hospitalisation of the Insured Person (300.00 EUR), Repatriation of the Convalescent Insured Person, Extended Stay (100 EUR per day for a maximum of 10 days), Information on Equivalent Medicines Abroad, Interpreter Abroad for a maximum of 8 working hours, Advance of Emergency Expenses (8,000.00 EUR), Early Repatriation, Advance of Bail Bond (25,000 EUR), Referral to a Lawyer Abroad, Delivery of Urgent Messages, Telephone expenses (100.00 EUR), Monitoring of Hospitalisation, VEHICLE ASSISTANCE Roadside Assistance and Breakdown, Replacement Vehicle, Hotel expenses (100.00 EUR), Return Home or Continuation of the Journey (maximum ticket cost 400.00 EUR; maximum rental 2 days, excess luggage costs 150.00 EUR), Vehicle Repatriation and/or Abandonment; Collection of Repaired Vehicle, Driver Service (3 days), Sending Spare Parts Abroad.

ASSISTANCE TO FAMILY MEMBERS AT HOME Medical Consultation, Sending a Doctor or Ambulance in Italy, Sending a Nurse to the Home (1,000.00 EUR), Home Delivery of Medicines, Search for and Booking of Medical Centres.

HOUSING ASSISTANCE IN ITALY

Sending an Electrician for Emergency Repairs, Sending a Plumber for Emergency Repairs, Sending a Locksmith for Emergency Repairs, Security Guard Service, Early Repatriation (500.00 EUR).

✓ Medical Expenses Cover including in the event of acts of terrorism

If you have an illness and/or suffer an accident while travelling, Redion pays on your behalf the urgent and cannot be deferred pharmaceutical and hospital medical expenses incurred at the place of the accident, during the duration of the Policy.

Redion pays the expenses directly on your behalf if the Operations Centre has the technical and practical conditions to proceed. If this is not possible, Redion reimburses these expenses under the same conditions, without applying the deductible.

Redion pays or reimburses Medical Expenses, per Insured and per claim, up to a maximum of:

- EUR 5,000.00 for Claims occurring in ITALY, EUROPE and WORLD

Within the above limit, Redion pays you:

- expenses for urgent and cannot be deferred dental treatment necessary following an accident that occurred while traveling with a limit of EUR 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 EUR 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 EUR 1,000.00;
- medical expenses incurred on board a ship within the limit of EUR 800.00;
- search and rescue costs, up to € 1,500.00 per claim;
- the costs of transporting you from the place of the accident to the Medical Facility deemed suitable up to the amount of EUR 5,000.00 per insured;
- only in the event of an accident 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 a maximum of EUR 1,000.00.

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

In addition, Redion 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 EUR 1,000.00 per Insured.

✓ Baggage Cover

Redion indemnifies you for direct physical loss of or damage to your baggage, including the clothes worn at the time of departure, caused by:

- theft, snatch theft, robbery, arson;

and, where baggage has been entrusted to a carrier, loss of or damage to that baggage. Redion indemnifies the value of the items comprising your baggage with the limit of 300.00 EUR for each item, including bags, suitcases and backpacks. Redion considers bags, suitcases and backpacks as a single item.

Within the maximum of 1,500.00 EUR, Redion pays you per claim and per Period of Insurance.

Redion pays you per claim and per Period of Insurance, up to 50% of the maximum amount indicated above, for:

- photographic 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.
- jewellery, gemstones, pearls, watches, gold/silver/platinum items, furs, and other precious items.

Within the above limit, Redion reimburses you:

- up to EUR 300.00 the costs to redo the Identity Card, passport and driving licence/boat licence,
- up to EUR 300.00 the necessary and unexpected expenses incurred to purchase 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 airport of destination of the outward journey, more than 12 hours late in the case of confirmed scheduled flights and charter flights.

✓ Trip Cancellation Cover

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 the



What is not covered?

- ✗ The following is excluded: any trip undertaken for participation in races/competitions that involve extreme activities; business trips; any trip you make for the purpose of carrying out: visits, checks, hospitalisations, surgery; any trip you make with the aim of going to treat a pathology that had occurred before departure; trips made against medical advice, or in any case with an acute illness at the time of departure of the trip; extreme trips in remote areas, reachable only with the use of special rescue vehicles.
- ✗ Excluded countries: travel to the following countries is not covered: Afghanistan, Antarctica, 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, St. Helena, Somalia, French Southern Territories, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu, and those undertaken in countries in a state of belligerence.
- ✗ For all guarantees, accidents caused by: wilful misconduct or gross negligence are excluded, except as indicated in the individual guarantees; floods, inundations, 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 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 measures restricting 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.
- ✗ **Assistance Cover**
Accidents 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 mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications; diseases dependent on pregnancy beyond the 26th week of gestation and the puerperium; accidents that occur before the start of the trip; organ removal and/or transplantation; voluntary termination of pregnancy; alcohol or psychotropic drug abuse; diseases/injuries resulting from the HIV virus; use of drugs and hallucinogens; driving without the licence required 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, sled guiding, 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; reckless acts; 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 Redion has no branches or correspondents are excluded. For each Benefit, please refer to the exclusions in the DIP.
- ✗ **Medical Expenses Cover**
Accidents due to: car, motorcycle or motorboat races and related tests and training are also excluded; mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications; diseases dependent on pregnancy beyond the 26th week of gestation and the puerperium; diseases with symptoms in progress on the date of departure of the trip; accidents that occur before the start of the trip; accidents that derive 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 sleds, air sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, paragliders and similar, kite surfing, reckless acts 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, trials and training); organ removal 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, Redion does not pay you: all expenses incurred if you have not reported to Redion, directly or through third parties; hospitalisation or accident and emergency treatment; 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 a sudden illness; expenses for the purchase and repair of glasses, contact lenses; expenses for orthopedic appliances and/or prostheses following a sudden illness; expenses for voluntary interruptions of pregnancy; expenses for services and therapies related to fertility and/or sterility and/or impotence
- ✗ **Baggage Cover**
In addition, accidents due to or dependent on inadequate packaging, normal wear and tear, manufacturing defects and weather events are not insured; breakage and damage to luggage unless they are the result of theft, robbery, snatch theft or are 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 cards, passports and driving licences; 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 delayed delivery of baggage at the airport of the city of departure at the beginning of the trip; all expenses incurred after receipt of the baggage.
- ✗ **Trip Cancellation Fee Cover**
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 mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and their consequences/complications; diseases dependent on pregnancy beyond the 26th week of gestation and the puerperium; diseases with symptoms in progress on the date of booking the trip;

circumstances are beyond the Insured Person's control, were unforeseeable and did not exist when the booking was made, and prevent participation in the Trip:

- 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 persons, Redion's 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 making the booking;
- theft of the documents you need for expatriation. You must prove that you cannot redo them in time for the date of departure;
- 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 booking file, meaning the booking on which several Insured Persons involved in the accident are listed by name).

✓ Hospital Daily Benefit Cover in the Event of COVID-19

If you fall ill due to COVID-19 and are hospitalized in a Medical Facility for more than 5 days, Redion pays you a Hospital Daily Benefit of 100.00 EUR for each day of hospitalisation, up to a maximum of 10 days per claim and per Insured, therefore, the maximum sum for each Insured can never be more than 1,000.00 EUR.

✓ Trip Interruption Cover in the Event of COVID-19

If you, your family members traveling with you or your registered travel companion at the same time are forced to quarantine for a COVID-19 infection, Redion reimburses:

- penalties charged for ground services booked and not used within the limit of EUR 2,000.00 per Insured;
- the additional costs you pay to change the ticket(s) or buy new tickets to return to your residence, up to a maximum of EUR 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 EUR 300.00 per day for a maximum of 14 days, if such quarantine cannot take place at the Insured Party's home.

✓ Hospitalisation Benefit Cover in the Event of COVID-19

If you have been hospitalized in an intensive care unit for COVID-19, Redion pays you an Hospitalisation Benefit of EUR 1,500.00 per Insured, per claim and per period of duration of the Cover.

✓ Personal Accident Cover

Redion covers Accidents that occur during the Trip and that can result in Permanent Disability or death when you carry out any activity that is not of a professional nature.

The maximum benefit is EUR 30,000.00 for the case of Death and EUR 30,000.00 for the case of permanent disability (the benefits are not cumulative).

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.

Please refer to the Additional DIP for the following PET COVERS:

- ✓ Pet Assistance Cover
- ✓ Veterinary Expenses Reimbursement Cover
- ✓ Personal Liability Cover (RC)
- ✓ Pet Trip Cancellation Cover

an Accident occurring before the confirmation of the trip; consequences and/or complications of accidents that occurred before the confirmation of the trip; the insolvency of the air carrier or the Tour Operator/Travel Agency/non-hotel accommodation facility; deposits and/or advances not justified by valid fiscal documents; failure to send the communication (pursuant to art.

"OBLIGATIONS OF THE INSURED IN THE EVENT OF AN ACCIDENT") on your part by the date of commencement of the trip/stay, except in cases of cancellation caused by the death or hospitalisation of at least 24 consecutive hours (Day Hospital and Accident and Emergency Department excluded) of a family member.

✗ Personal Accident Cover

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 licence, but provided that the Insured has, at the time of the accident, the requirements for renewal; caused by the use, even as a passenger, of aircraft, including hang gliders, ultralights, paragliders; occurred in a state of intoxication, caused by abuse of psychotropic drugs, the use of drugs and hallucinogens; caused by surgical operations, investigations or medical treatment not made necessary by the accident; caused by mental illness and mental 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 jumping with skis or hydroskis, scuba diving, kite-surfing and professional sports; all activities involving the use of mines, weapons and/or dangerous substances, access to mines, excavations and/or quarries and land and sea mining activities; sports constituting your professional activity, main or secondary.

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



Are there any limits to cover?

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

Redion Italy Insurance 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 clause takes precedence over any other provision that may be contained in the Conditions of Insurance.

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

<https://www.redion.it/contentuti-utili/international-regulatory-information-links>

If you are a "United States Person" and you are in Cuba or Venezuela, to benefit from insurance coverage you must prove to Redion Italy Insurance S.p.A.. that you are in Cuba or Venezuela in compliance with U.S. laws.

Without authorisation for your stay in Cuba or Venezuela, Redion Italy Insurance S.p.A.. cannot provide insurance coverage.

! Travel restrictions

You are not covered if you travel to a country 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 Redion policyholders, Redion for guarantees

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

in aggregate for all affected Policyholders, provides a maximum of 10 million EUR per Catastrophe Event.

If this ceiling is not sufficient to pay all the policyholders involved, Redion reduces the reimbursements of each individual insured taking into account the limits indicated in their policies. For policyholders with an unlimited limit, Redion reduces the reimbursements by taking 1 million EUR as the reference ceiling.

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

! Maximum length of 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 occur to you after 15 days.

! Purchase limits

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

In addition, you cannot complete additional Enrollment 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 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.

Assistance Cover

! Geographical limits of assistance

Redion does not provide you with Services 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.redion.it/paesi-in-stato-di-belligeranza> website with a degree of danger equal to or greater than 4.0 are considered as such. Redion also cannot provide you with Assistance Services in countries where local or international authorities do not allow it to intervene on the scene even if there is no risk of war.

! Limits on the provision of Benefits

Assistance Benefits are provided once only per insured person, for each type within the duration of the trip.

! Limitation of liability

Redion is not liable for loss or damage:

- 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 Expenses Reimbursement Cover

! Excess

For claims with an amount greater than EUR 1,000.00, in the event of failure to authorize the Operations Centre, an excess of 25% of the amount to be reimbursed will be applied with a minimum of EUR 70.00.
If you do not prove payment by bank transfer or credit card for expenses with amounts exceeding EUR 1,000.00, Redion will not refund you.

Baggage Cover

! Excess

Redion applies a 50% overdraft if:

- if the entire vehicle is stolen in which you put your luggage,
- if items kept in the tent are stolen. However, you must be in a regularly equipped and authorised campsite.

Trip Cancellation Cover

! Basis of cover

The guarantee of this policy is valid if you subscribe to it for the entire cost of your trip. You must include the cost of the administration fees.

If you subscribe to the Policy for only a part of the value of the trip, Redion will reimburse you the penalty in proportion to the value of the insured trip. (Art. 1907 of the Italian Civil Code, average clause).

Accident Cover

! Permanent Disability threshold

The payment of the Permanent Disability benefit will be calculated by applying a 5% deductible.

Redion 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 COVERS, please refer to the Additional DIP



Where does the cover apply?

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



What are my obligations?

When you sign the contract: you have the obligation to provide true, accurate and complete information.

Untrue, inaccurate or incomplete information may result in the total or partial loss of the right to Indemnity or the provision of assistance services, as well as the termination of the insurance itself. The right to oncological oblivion is reserved.

During the course of the contract: you are obliged to communicate any changes that involve an aggravation of the risk. Failure to communicate may result in the total or partial loss of the right to Indemnity or the provision of assistance services, as well as the termination of the insurance itself.

In the event of a Claim: you are obliged to notify Redion Italy Insurance S.p.A. in writing of the existence of any other insurance policies you have taken out having the same characteristics as this one 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 Enrollment Form.



When does the cover start and 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 midnight 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" Cover starts from the date of booking the Trip and lasts until the start date of the Trip. The start of the Trip means the moment you start using the first service purchased by the Contracting Party.



How can I terminate the Policy?

The policy is short-term with no automatic renewal, therefore, cancellation is not provided.

Distance selling

If your Policy has a duration of one month or more, you bought it remotely and the purchase was made entirely through:

a. Call centre of the Contractor, you can exercise the right to cancel within 14 days of the conclusion of the contract. To do so, you must send a written communication to the Contractor by registered letter with acknowledgement of receipt or PEC

b. On the Contractor's website, you can exercise your right to change your mind within 14 days of the conclusion of the contract using the methods made available by the Contracting Party, or, alternatively,

by registered letter with acknowledgement of receipt or PEC to the addresses of the Policyholder.

Cancellation following a Claim

You can withdraw from the policy following any Claim, reported in the manner indicated in the policy itself and up to the 60th day from the payment or rejection of the Claim, by writing to Redion a registered letter with return receipt. The withdrawal will be effective after 30 days from the day of receipt of your communication. In the following fifteen days, Redion will refund you, net of tax, the part of the premium relating to the unexpired Period of Insurance.

Redion can also exercise the right to withdraw from the policy following a Claim with the same thirty days' notice.

Right to cancel in the event of distance selling (valid only in cases where it is possible to purchase the Policy remotely)

If your Policy has a duration of one month or more and you have purchased it entirely remotely, you can exercise your right to change your mind within 14 days of the conclusion of the contract. If you purchased it through the Policyholder's call centre, you must send the Policyholder a registered letter with acknowledgement of receipt or a PEC. If you purchased it via

the Policyholder's website, you can exercise your right to change your mind using the methods made available by the Policyholder. Alternatively, you can send the Policyholder a registered letter with acknowledgement of receipt or a PEC. If you communicate that you want to change your mind, the Policy is cancelled and you are entitled to a refund of the premium paid, excluding taxes if they have already been paid.

You cannot exercise your right to cancel if you have reported a claim within 14 days of the conclusion of the contract. If the departure date of your trip falls within the 14 days allowed to exercise your right to cancel, you can only exercise it up to the date of departure.

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

Additional pre-contractual information document for non-life insurance products

(Additional DIP Damage)



Product: "Travel Insurance - Mod. TAD478/2"
Additional DIP last updated: 01.10.2026

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 prospective Insured Person to understand in more detail the characteristics of the product, with particular regard to insurance cover, limitations, exclusions, costs and the financial situation of the company.

The insured must read the Terms and Conditions of Insurance before signing the contract.

Company

Redion Italy Insurance S.p.A., Via del Mulino, n.4 - 20057 Assago (MI) - tel. 02.58.38.41 - <https://www.redion.it> - e-mail: servizio.clienti.it@redion.com - pec: redioninsurance@pec.redion.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 31/12/2025, the Company's shareholders' equity amounted to Euro 117,255,978 and the profit for the financial year amounted to Euro 21,968,125. The solvency ratio, referring to the P&C business, is 159.6% as reported in the Report on the Company's solvency and financial condition available on the website at the following link: where it will be possible to consult subsequent financial updates. <https://www.redion.it/azienda/bilancio>

Italian law applies to the contract.

Product



What is insured?

✓ PET Service Warranty

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

✓ Veterinary Expenses Refund Guarantee

The warranty applies to animals:

with a regularly updated health card; subjected 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 travelling, 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, Redion 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 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, Redion 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 includes a Deductible.

✓ Civil Liability Guarantee (RC)

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

Redion, 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, as 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.

Redion also compensates for these damages if you have temporarily handed over the pet to third parties, provided that these persons do not carry out the activity of custody and/or management of animals by profession.

Attention! The Guarantee includes a Deductible.

✓ Travel Cancellation Fee (PET) Guarantee

You can claim 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 of your pet. These events must be documented and must prevent you from leaving for the Trip.

Redion reimburses in full the penalty charged up to the maximum amount provided for in the contract with the Travel Organization or reported by the Tour Operator in its catalogs. 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, Redion 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.

Redion does not reimburse: management costs, agency fees, travel registration fees

Warning! This warranty provides for an Overdraft. See Art. "Limitations of Warranties" in Section II.

The Overdraft is not applied: in the event of modification and/or forced cancellation of travel 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 Repatriation The following are excluded: illness or accident that allows you, according to the assessment of the doctors at the Operations Centre, 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, at your request or at the request 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; Repatriation 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. ✱ Roadside Assistance The following are excluded: expenses for spare parts and all repair costs; expenses for the intervention of exceptional vehicles, when exceptional vehicles are necessary for the recovery of the vehicle; expenses for towing, 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 faults and/or accidents. ✱ Breakdown Assistance The following are excluded: Expenses for spare parts and all repair costs; Expenses for the intervention of exceptional vehicles, when exceptional vehicles are necessary for the recovery of the vehicle; Towing expenses, 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). ✱ Sending a Plumber for Emergency Repairs Events due to interruption of the supply of the service provider; simple failure of taps are excluded ✱ Sending an Electrician for Emergency Repairs Events due to the interruption of electricity of the utility company; due to failures in the power cable of the premises of the house upstream and downstream of the meter. ✱ GENERAL EXCLUSIONS APPLICABLE TO PET COVERS The following breeds of dogs are excluded for all PET Covers: 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 of 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 INDIVIDUAL PET COVERS: ✱ For the PET Assistance Cover Accidents caused or dependent on the following are also excluded: wilful misconduct or gross negligence of 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 of 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 (with the exception of 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 cover took effect. ✱ For the Travel Veterinary Expenses Reimbursement Cover Accidents caused or dependent on the following are excluded: wilful misconduct or gross negligence of 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 of the artificial acceleration of atomic particles or exposure to ionizing radiation; transport that is not carried out of means of wheeled land vehicles and/or trains, ships or planes specially equipped and in compliance with the provisions of the law; participation in hunting activities, sports competitions and similar events, exhibitions, reviews, trials and canine / feline competitions; professional use of the pet (with the exception of 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 cover took effect; diseases or physical defects of a congenital nature or in any case attributable 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 operations made necessary of an accident. Expenses for dietary therapies including medicated foods, tonics and mineral salts, even if prescribed following surgery, are also excluded from the Cover; pregnancy or spontaneous and caesarean section, of 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 injury or rupture of the cruciate ligament; all operations related to patella or patella dislocation, regardless of whether this was caused of 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 due to dangerousness, post-mortem diagnostic tests, behavioural problems; diseases that can be avoided with vaccines or preventive prophylaxis; leishmaniasis; surgical interventions and therapeutic treatments not performed or prescribed of a veterinarian authorised to practice the profession in accordance with the laws in force; anything not expressly indicated in the scope of the Cover. ✱ For the Personal Liability Cover (RC) 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 activity; caused of animals not registered in the competent registry; to other animals owned of you or owned of your cohabiting family members; resulting from the professional use of the pet (with the exception of guide dogs for the blind); caused of animals during temporary hospitalization in clinics, veterinary surgeries, animal boarding houses; caused of the pet when the regulations in force (rules, ordinances, etc.) at the scene of the Accident regarding pets are not respected. Damage caused of or dependent on your intent is also excluded, with the exception of the wilful misconduct of persons for whom you must be liable of law; wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused of 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; use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows. ✱ For the Trip Cancellation Cover (PET) 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 relative 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 of the artificial acceleration of atomic particles or exposure to ionizing radiation; participation in hunting activities, sports competitions and similar events, exhibitions, reviews, trials and canine / feline competitions; professional use of the pet (with the exception of 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 travel was booked; diseases or physical defects of a congenital nature or in any case attributable to hereditary factors; Anything not expressly indicated in the scope of the Cover is also excluded.
	Are there any coverage limits?
	TRAVEL VETERINARY EXPENSES REIMBURSEMENT GUARANTEE DEDUCTIBLE: Redion 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 among themselves; travel companions insured and registered at the same time as you. - DEDUCTIBLE: Redion 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).
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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 48.00%

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 can help identify the insured (such as tax code, name, surname, contact details, etc.), by writing to Redion Italy Insurance S.p.A. - Attn: Complaints Office by: - Post Office: Via del Mulino, 4 – 20057 Assago (MI); - Fax: 02.58.47.71.28 - Pec: reclami@pec.redion.it - E-mail: ufficio.reclami.it@redion.com. Redion Italy Insurance S.p.A. will respond to your complaint within 45 days of receipt as required by law.
All'IVASS	If you are not satisfied with the outcome of the complaint or if you have not received a response from Redion Italy Insurance S.p.A. within a maximum of forty-five days, you can contact IVASS (Institute for the Supervision of Insurance) - Consumer Protection Service - via del Quirinale, 21 - 00187 Rome, fax 06/42.13.32.06, pec: ivass@pec.ivass.it, attaching to your request the documentation relating to the complaint handled by Redion. In your 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; • a copy of the complaint submitted to the insurance undertaking and any response provided by the same; • any document useful for describing the relevant circumstances more fully. You can find the complaint form on the IVASS website, at www.ivass.it.
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 Insurance Arbitrator's website (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, available on the www.giustizia.it website (Law 9/8/2013, no. 98).
Negotiation assisted	By means of a request from your lawyer to Redion Italy Insurance S.p.A.
Other alternative dispute resolution systems	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 a dispute relating to the determination and estimation of damages, it is necessary to resort to the contractual appraisal where provided for by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual appraisal or arbitration must be addressed to: Ufficio Liquidazione Sinistri – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or PEC to sinistri@pec.redion.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 issues relating to accident or health policies, it is necessary to resort to arbitration where provided for by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual expertise or arbitration must be addressed to: Ufficio Liquidazione Sinistri – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or PEC to sinistri@pec.redion.it. 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).

TAX REGIME

Tax treatment applicable to the contract	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). The tax rates relating to the classes of business for the Covers provided for in the Policy are as follows: - Accidents (R01): 2.50% - Sickness (R02): 2.50% - Goods in Transit (R07): 12.50% - Civil liability (R13): 22.25%
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	- Pecuniary losses (R16): 21.25% - Assistance (R18): 10.00%. 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.
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WHAT IS THE RIGHT TO ONCOLOGICAL OBLIVION?	
Right to oncological oblivion	If you have previously been affected of cancer - whose active treatment has been concluded, in the absence of recurrences, for more than ten years, in accordance with the provisions of Law No. 193 of 7 December 2023 and its implementing decrees - you are not required to provide information, nor undergo any type of investigation (e.g. medical examination) regarding this previous condition. The period is reduced from ten years to five years, in the event that the pathology arose before the age of twenty-one. For oncological pathologies provided for of Law No. 193 of 7 December 2023 and the related implementing decrees, there are shorter deadlines, indicated in the Table, which can be consulted on the Redion Italy Insurance S.p.A. website. at the following link: https://www.redion.it/contenuti-utili/oblio-oncologico
Certification of the existence of the necessary requirements for the purposes of oncological oblivion	If, prior to the conclusion or renewal of the insurance contract, you have provided information relating to your state of health, concerning cancer from which you have previously been affected and whose active treatment has been concluded, without episodes of recurrence, promptly send to Redion Italy Insurance S.p.A. or to the Intermediary the certification issued in accordance with the provisions of Law No. 193 of 2023 and subsequent implementing decrees.
Effects of oncology oblivion for companies	If the period provided for the existence of the right to be forgotten has expired, any information already acquired cannot be used to modify the contractual conditions, to assess the risk associated with the contract or your solvency. Redion Italy Insurance S.p.A. is obliged to permanently delete the data relating to the previous oncological pathology within 30 days of receipt of the certification, at no cost to you. Contractual clauses entered into in contrast with the provisions of art. 2 paragraphs 1 to 5 of Law no. 193 of 7 December 2023 are null and void, without prejudice to the effectiveness and validity of the contract. Nullity operates only to the advantage of the insured and can be raised ex officio at any stage and level of the proceedings.

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

"TRAVEL INSURANCE"

IDENTIFICATION CODE: GNVPA + TICKET NUMBER

Insurance Terms and Conditions relating to the Agreement entered into

between

Redion Italy Insurance 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 referred to as “Redion”)

e

GRANDI NAVI VELOCI S.p.A. with registered office and general management in Calata Marinali d'Italia - 90139 Palermo – VAT no. 13217910150

(hereinafter referred to as the “Policyholder”)

YOU MAY VOLUNTARILY TAKE OUT THE COVERS DESCRIBED IN THESE INSURANCE TERMS AND CONDITIONS BY SIGNING THE ENROLLMENT FORM.

PART II – Insurance Conditions Mod. TAD478/2

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PART II – Insurance Conditions Mod. TAD478/2

GENERAL INSURANCE TERMS AND CONDITIONS FOR THE INSURED PERSON PERSON

Art. 1. - OTHER INSURANCE POLICIES

The same Risk may be insured with more than one insurer.

If a Claim occurs, you must inform all insurers covering the same Risk, including Redion, of the existence of the other insurance policies covering that Risk. In this case, art. 1910 of the Codice Civile applies.

Art. 1910 of the Codice Civile aims to avoid the case in which the Insured Person, who has several insurance policies covering the same Risk with different insurers, receives a total sum greater than the loss sustained. For this reason, the Insured Person, in the event of a Claim, must inform each insurance company of all insurance policies taken out with other insurers, for the same Risk.

Art. 2. - GOVERNING LAW AND JURISDICTION

The Policy is governed by Italian law.

Italian law applies to all matters not expressly governed by the Policy, including jurisdiction and venue.

Art. 3. - LIMITATION PERIODS

All your rights against Redion are subject to a two-year limitation period from the date of the Claim. In civil liability insurance, the two years run from the day on which the injured party has claimed Indemnity from you or sued you to obtain it. In this case, art. 2952 of the Codice Civile applies.

For Covers other than Assistance, following notification of a Claim and while legal proceedings are pending, you are obliged to interrupt the limitation period in writing.

It should be noted that the pendency of legal proceedings does not suspend the limitation period.

E.g.: if the Insured Person reports a Claim after the maximum term of two years established by the Codice Civile, they will not be entitled to Indemnity.

PART II – Insurance Conditions Mod. TAD478/2

Art. 4. - CURRENCY OF PAYMENT

In Italy you receive the Indemnity in euros. If you claim Indemnity for expenses incurred in countries outside the European Union or EU Member States that have not adopted the euro, Redion calculates the Indemnity by converting the amount of the expenses you have incurred into euros. Redion calculates the Indemnity based on the value of the EUR 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 notification and up to the 60th day from payment or refusal of payment, you can withdraw from the Policy by writing to Redion a registered letter with acknowledgement of receipt or PEC. The withdrawal is effective thirty days after the day in which Redion received the communication. Redion, in the following fifteen days, reimburses you for the part of the premium relating to the unexpired period of Cover, withholding taxes.

Redion, with the same thirty days' notice, may also exercise the right to withdraw from the Agreement after an accident by registered letter with acknowledgement of receipt, PEC or by 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 Redion cannot be interpreted as waiving the right of withdrawal.

Redion undertakes to terminate the management of Claims in progress on the effective date of the withdrawal and the management of Claims occurring 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 Person in the event of a claim" of these Insurance Terms and Conditions.

Art. 6. - PREMIUMS BY CLASS OF BUSINESS

PART II – Insurance Conditions Mod. TAD478/2

The premium (per route and per Insured Person) relating to your Policy is shown on the Enrollment 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:

TRATTA	Premi lordi	di cui imposte	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%	Responsabilità civile in viaggio R(13)	Imposte 22,25%	Garanzia Annullamento biglietti R(16)	Imposte 21,25%	Garanzia Indennità da ricovero in caso di Covid-19 R(16)	Imposte 21,25%	Garanzia Rimborso Spese Veterinarie in viaggio	Imposte 21,25%
BARCELONA - IBIZA BARCELONA - PALMA BARCELONA - MAHON VALENCIA - PALMA VALENCIA - IBIZA ALMERIA - NADOR	€ 7,50	€ 0,80	€ 0,53	€ 0,05	€ 2,62	€ 0,06	€ 0,21	€ 0,01	€ 0,23	€ 0,01	€ 0,15	€ 0,02	€ 0,08	€ 0,01	€ 3,45	€ 0,60	€ 0,08	€ 0,01	€ 0,15	€ 0,03
BARI - DURAZZO	€ 8,50	€ 0,17	€ 0,60	€ 0,05	€ 2,97	€ 0,07	€ 0,24	€ 0,01	€ 0,26	€ 0,01	€ 0,17	€ 0,02	€ 0,09	€ 0,02	€ 3,91	€ 0,69	€ 0,09	€ 0,01	€ 0,17	€ 0,03
PALERMO - TUNISI	€ 9,00	€ 0,19	€ 0,63	€ 0,06	€ 3,15	€ 0,08	€ 0,27	€ 0,01	€ 0,27	€ 0,01	€ 0,18	€ 0,02	€ 0,09	€ 0,02	€ 4,14	€ 0,73	€ 0,09	€ 0,02	€ 0,18	€ 0,03
CITTADELLA - PALERMO CITTADELLA - OLIA NAPOLI - TERMINI	€ 10,00	€ 0,20	€ 0,70	€ 0,06	€ 3,50	€ 0,09	€ 0,30	€ 0,01	€ 0,30	€ 0,01	€ 0,20	€ 0,02	€ 0,10	€ 0,02	€ 4,60	€ 0,81	€ 0,10	€ 0,02	€ 0,20	€ 0,04
CITTADELLA - TANGERI CITTADELLA - T. MERSE NAPOLI - PALERMO	€ 11,00	€ 0,21	€ 0,77	€ 0,07	€ 3,85	€ 0,09	€ 0,33	€ 0,01	€ 0,33	€ 0,01	€ 0,22	€ 0,02	€ 0,11	€ 0,02	€ 5,06	€ 0,89	€ 0,11	€ 0,02	€ 0,22	€ 0,04
GENOVA - TORRES GENOVA - OLIA CITTADELLA - TUNISI BARCELONA - TANGERI BARCELONA - NADOR	€ 12,00	€ 0,24	€ 0,84	€ 0,08	€ 4,20	€ 0,10	€ 0,36	€ 0,01	€ 0,36	€ 0,01	€ 0,24	€ 0,03	€ 0,12	€ 0,02	€ 5,52	€ 0,97	€ 0,12	€ 0,02	€ 0,24	€ 0,04
GENOVA - BARCELONA GENOVA - PALERMO GENOVA - TUNISI GENOVA - TANGERI SETE - NADOR SETE - TANGERI SETE - ALGERI SETE - BEJAIA	€ 13,50	€ 0,27	€ 0,95	€ 0,09	€ 4,72	€ 0,12	€ 0,39	€ 0,01	€ 0,41	€ 0,01	€ 0,27	€ 0,03	€ 0,14	€ 0,02	€ 6,21	€ 1,09	€ 0,14	€ 0,02	€ 0,27	€ 0,05
GENOVA - TUNISI GENOVA - TANGERI SETE - NADOR SETE - TANGERI SETE - ALGERI SETE - BEJAIA	€ 14,00	€ 0,28	€ 0,98	€ 0,09	€ 4,90	€ 0,12	€ 0,42	€ 0,01	€ 0,42	€ 0,01	€ 0,28	€ 0,03	€ 0,14	€ 0,03	€ 6,44	€ 1,13	€ 0,14	€ 0,02	€ 0,28	€ 0,05
SETE - ALGERI SETE - BEJAIA	€ 15,00	€ 0,30	€ 1,05	€ 0,10	€ 5,25	€ 0,13	€ 0,45	€ 0,01	€ 0,45	€ 0,01	€ 0,30	€ 0,03	€ 0,15	€ 0,03	€ 6,90	€ 1,21	€ 0,15	€ 0,03	€ 0,30	€ 0,05

CHILD	Premi lordi	di cui imposte	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%	Responsabilità civile in viaggio R(13)	Imposte 22,25%	Garanzia Annullamento biglietti R(16)	Imposte 21,25%	Garanzia Indennità da ricovero in caso di Covid-19 R(16)	Imposte 21,25%	Garanzia Rimborso Spese Veterinarie in viaggio	Imposte 21,25%
CHILD 2-15 anni (Tunisia)*	€ 3,00	€ 0,08	€ 0,20	€ 0,02	€ 1,05	€ 0,03	€ 0,07	€ -	€ 0,94	€ 0,02	€ 0,05	€ 0,01	€ 0,02	€ -	€ 0,60	€ 0,11	€ 0,02	€ -	€ 0,05	€ 0,01
CHILD 2-12 anni (Marocco e Algeria)*	€ 3,00	€ 0,08	€ 0,20	€ 0,02	€ 1,05	€ 0,03	€ 0,07	€ -	€ 0,94	€ 0,02	€ 0,05	€ 0,01	€ 0,02	€ -	€ 0,60	€ 0,11	€ 0,02	€ -	€ 0,05	€ 0,01
CHILD 4-12 anni (Altre tratte)*	€ 3,00	€ 0,08	€ 0,20	€ 0,02	€ 1,05	€ 0,03	€ 0,07	€ -	€ 0,94	€ 0,02	€ 0,05	€ 0,01	€ 0,02	€ -	€ 0,60	€ 0,11	€ 0,02	€ -	€ 0,05	€ 0,01

* Rates vary according to destination and age.

Infants 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. - TAXES

The Premium also includes taxes that do not depend on Redion and that you are required to pay by law.

Art. 8. - STATEMENTS REGARDING THE CIRCUMSTANCES OF THE RISK

When you take out 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 Redion through the

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Policyholder. If you do not comply with these obligations, you may lose all or part of your right to Indemnity or the provision of Assistance Services.

The right to be forgotten following cancer remains unaffected.

Art. 9. - AGGRAVATION OF THE RISK

You are obliged to notify Redion, through the Policyholder, of any changes that involve an aggravation of the risk. Failure to communicate may result in the total or partial loss of the right to Indemnity or the provision of Assistance Services, as well as the termination of the insurance pursuant to Art. 1898 of the Codice Civile.

Art. 10. - RISK REDUCTION

In the event of a decrease in risk, Redion is required to reduce the Premium, or the instalment of the Premium, following your communication and waives the relevant right of withdrawal.

Art. 11. - MEDICAL CONFIDENTIALITY WAIVER

You must authorise the doctors required to assess your Claim to disclose relevant medical information to Redion so that your state of health can be evaluated.

Art. 12. - RIGHT OF WITHDRAWAL IN THE CASE OF DISTANCE SELLING

If your Policy:

- ✓ it has a **duration equal to or greater than one month**,
- ✓ you bought it **remotely**,

e

- ✓ **The purchase was made entirely through:**

- a. Policyholder's call centre: you can exercise your right of withdrawal within 14 days of the conclusion of the contract.**

To do so, you must send a written communication to the Policyholder by registered letter with acknowledgement of receipt or PEC to the addresses:

- **GRANDI NAVI VELOCI S.p.A.** with registered office and general management in Calata Marinai d'Italia - 90139 Palermo;
- direzione@pec.gnv.it;

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b. Policyholder's website: you can exercise your right of withdrawal within 14 days of the conclusion of the contract:

- through the methods made available by the Policyholder.
- or, alternatively
- by registered letter with acknowledgement of receipt or PEC to the addresses of the Policyholder indicated above.

If you notify the Policyholder that you wish to withdraw, the Policy is cancelled and you are entitled to a refund of the premium paid, **excluding taxes if they have already been paid.**

You cannot exercise your right of withdrawal if, within 14 days of the conclusion of the contract, you have reported a Claim.

If the departure date of the trip falls within the 14 days allowed to exercise the right of withdrawal, you can only exercise it up to the date of departure.

Art. 13. - PROCESSING OF PERSONAL DATA

When Redion provides you with the Benefits and 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 Privacy Notice and to get their written consent to the processing of their personal data, including any health-related data, for insurance purposes. To obtain their consent, you can use the following formula: "I have read the Privacy Notice and I consent to the processing of my personal data, including any health-related data, necessary for the management of the policy by Redion Italy Insurance and the parties indicated in the policy".

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SECTION I – DESCRIPTION OF COVERS



What is covered?

Art. 14. - SCOPE OF COVER

A) ASSISTANCE COVER

TRAVEL ASSISTANCE

You can request the following benefits from Redion in the event of an Accident or 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 travelling with you.

The causes indicated must occur in Travel.

INTERVENTION IN THE EVENT OF TERRORISM

Redion also assists you when acts of terrorism hit you directly at the place you are traveling to.

Redion 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 travelling, 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 AMBULANCE IN ITALY

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

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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 Centre.

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 PAEDIATRICIAN 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 paediatrician and you cannot find one, the Operations Centre sends a paediatrician to the home of the place where you are travelling to Italy. When no doctor can intervene personally, the Operations Centre transports you by ambulance to the nearest and most specialized Medical Centre.

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

- **REFERRAL TO A SPECIALIST DOCTOR ABROAD**

You can only apply for this benefit if you are travelling 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 REPATRIATION**

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

- in a well-equipped Medical Facility in the place where you are,
- or

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- 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.

Redion organizes and pays for you the Medical Repatriation at 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 accident 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 Medical Facility, or a transfer to a Medical Facility 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.

Redion 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

Redion only pays the costs for the transport of the body.

- **REPATRIATION WITH AN INSURED FAMILY MEMBER**

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

- **REPATRIATION OF OTHER INSURED PERSONS**

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

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.

Redion pays for you the costs for a first-class train ticket or an economy class flight ticket.

Redion can ask you for the return journey ticket that the other insured persons do not use.

- **FAMILY MEMBER'S TRAVEL**

You can request that a family member or a person you choose join you if you are hospitalized in a Medical Facility 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.

Redion 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.

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

Redion pays for you the costs 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 Medical Facility, the Operations Centre will arrange for their transfer from the hotel to the Medical Facility where you are hospitalized and vice versa. Redion pays the transfer costs on your behalf up to a **maximum of EUR 300.00.**

- **REPATRIATION OF A CONVALESCENT INSURED PERSON**

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.

Redion pays for you for the first-class train ticket or an economy class flight ticket.

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

- **EXTENDED STAY**

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

Redion pays only the expenses for the room and breakfast for a maximum of 10 days and up to a maximum of EUR 100.00 per day

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- **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 inform you of the corresponding medicines, if any, available locally.

- **INTERPRETER 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 Redion Branches or Correspondents.

Redion pays the cost of the Interpreter for a maximum of EUR 1,000.00.

- **ADVANCE OF EMERGENCY EXPENSES**

You can have an advance of emergency expenses if you had:

- an Accident
- an Illness,
- 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 EUR 8,000.00.**

The benefit will be operational when you can provide an financial 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

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- in the country where you are located, there are Redion 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 interest at the current legal rate.

- **EARLY REPATRIATION**

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

- due to the death or hospitalisation with imminent danger to the life of one of your family members. The date of death must be shown 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.

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

If you are travelling 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 Redion the death certificate or documents proving the hospitalisation of the family member and the life-threatening condition.

- **ADVANCE OF BAIL BOND 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.

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

The benefit will be operational when you can provide an financial Cover.

The Operations Centre Covers you the Advance Criminal Bail 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 country where you are located, there are Redion 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 interest at the current legal rate.

- **REFERRAL TO A LAWYER ABROAD**

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

The Operations Centre reports the legal advisor based on local rules and availability. This happens in countries where Redion branches or correspondents are present.

This is a referral and the costs of the lawyer remain at your expense.

- **DELIVERY OF 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**

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If you have contacted the Operations Centre for assistance and have had telephone costs, Redion will bear these costs **up to a maximum of EUR 100.00**. If you have already incurred them, you can also request reimbursement within the limit provided.

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

- **MONITORING DURING HOSPITALISATION**

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 Redion Authorized Service Centre,
- to the nearest manufacturer's service point or to the nearest mechanical workshop,

Redion **pays the costs of breakdown assistance to the destinations listed above and within the expected mileage per claim.**

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

- **BREAKDOWN ASSISTANCE**

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

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- for a puncture of the tires,
you must call the Operations Centre.

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

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

- **REPLACEMENT VEHICLE**

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 a driver, of 1,200 cc of displacement to reach the place of destination of the trip.

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.

Redion **covers the costs for the rental of 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 scheduled servicing provided for by the manufacturer;**
- **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.

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The Operations Centre provides for the booking and accommodation of you and the passengers travelling with you at the hotel.

Redion pays only the costs of bed and breakfast **up to EUR 100.00 per person on your behalf.**

- **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 robbery

calls 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.

Redion **pays for you:**

- the cost of tickets **up to a maximum amount of EUR 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 EUR 150.00 in total per accident.**

- **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

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Operations Centre, with specially equipped vehicles, will transport the Vehicle from the place of immobilization to the place chosen by you in Italy.

Redion will bear the transport costs up to the amount corresponding to the value of the Vehicle after the accident.

Redion pays the costs of keeping the Vehicle on your behalf from the time of the accident until the return of the vehicle itself, up to a maximum of EUR 50.00 per claim.

If the estimated costs for the repair are uneconomic or higher than the value of the Vehicle after the accident, 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/EURtax price list

Any excess remains at your expense.

- **COLLECTION 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.

Redion pays the ticket costs for you.

- **DRIVER SERVICE**

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.

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

Redion does not assume responsibility for any delays due to the unavailability of the requested parts.

Obligations of the Insured Person

The Insured Person 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 Person must bring with them the vehicle registration document, passport and damaged parts; this precaution will in many cases avoid the payment of customs fees.

ASSISTANCE FOR FAMILY MEMBERS REMAINING AT HOME IN ITALY

- **MEDICAL CONSULTATION**

When a family member who has stayed at home has fallen ill or injured, and needs to assess their state of health, they 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 their request and their telephone number.

This opinion is not a diagnosis.

- **SENDING A DOCTOR OR AMBULANCE IN ITALY**

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

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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 their home.

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

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 THE 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 their the medical certificate stating the pathology they suffers from and the treatment they must do.

Redion pays the costs for the nurse on your behalf up to a maximum of EUR 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 OF MEDICAL CENTRES**

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

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ASSISTANCE TO THE HOME IN ITALY

You can request the following services while you are travelling 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.

Redion only pays for the costs for the exit, the labor and the material necessary to repair the damage for you.

- **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.

Redion only pays for the costs for the exit, the labor and the material necessary to repair the damage for you.

- **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 holidays.

Redion only pays for the costs for the exit, the labor and the material necessary to repair the damage for you.

- **SECURITY GUARD SERVICE**

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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 EMERGENCY INTERVENTIONS", your Home is damaged while you are on the Journey 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 Person must subsequently document, at the request of the Operations Centre, the causes of the accident.

Redion will bear the costs up to a **maximum of EUR 500.00 per claim.**

B) MEDICAL EXPENSES COVER

If you have an illness and/or suffer an accident while travelling, Redion 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.

Redion pays the costs on your behalf if the Operations Centre has the technical-practical conditions to proceed. If this is not possible, Redion reimburses these expenses under the same conditions.

Redion takes charge or reimburses medical expenses, **per Insured and per claim up to the maximum of EUR 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 Medical Facility,

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or

- until Redion's doctors believe 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, Redion pays you:

- expenses for urgent and non-postponable dental treatment necessary **following an accident** that occurred while travelling **with a limit of EUR 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 **EUR 1,500.00;**
- expenses for medicines **prescribed by the attending physician** on site (provided that they are relevant to the illness or Claim notification) within the limit of **EUR 1,000.00;**
- **medical expenses incurred on board a ship** within the limit of **EUR 800.00;**
- search and rescue costs, **up to € 1,500.00 per claim;**
- the costs of **transporting you from the place of the accident to the Medical Facility deemed suitable up to the amount of EUR 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 EUR 1,000.00.**

In addition, Redion reimburses the medical expenses incurred for **basic diagnostic tests** of your **Family Members who remained at home** while you are travelling, **up to a maximum of EUR 1,000.00 per Insured.**

WHAT HAPPENS IN THE EVENT OF TERRORISM?

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

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C) BAGGAGE COVER

1. BAGGAGE AND PERSONAL EFFECTS

Redion 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.

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

Redion considers bags, suitcases and backpacks as a single object.

Redion pays you up to 50% of the above limit, for:

- photographic 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, Redion reimburses you:

- up to **EUR 300.00** the costs to redo the Identity Card, passport and driving licence/boat licence,
- up to **EUR 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 **airport of destination of the outward journey**, more than 12 hours late in the case of confirmed scheduled flights and charter flights.

D) TRIP CANCELLATION COVER

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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 did not pre-exist 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 persons, Redion's 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 date of departure;
- h. change in the date of the school exam session or the qualification to exercise a professional activity or participation in a public competition;

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Cancellations by the Insured Person 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.

Redion 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".

Redion reimburses the penalty charged in full up to a maximum of EUR 5,000.00 per insured person and EUR 50,000.00 per file (considered as the ticket on which several insured persons involved in the accident are listed by name).

Redion does not refund:

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

Attention!

This Cover provides for an Excess. See Art. "Limitations of Covers" in Section II.

The Excess is not applied:

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

E) TRIP INTERRUPTION COVER IN THE EVENT OF COVID-19

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

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- penalties charged for **ground services** booked and not used **within the limit of EUR 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 EUR 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 EUR 300.00 per day for a maximum of 14 days**, if such quarantine cannot take place at the Insured Person's home.

F) HOSPITAL DAILY BENEFIT COVER IN THE EVENT OF COVID-19

If due to Covid-19 you fall ill and are hospitalized in a Medical Facility for more than 5 days, Redion pays you a Daily Benefit of **EUR 100.00 for each day of hospitalisation, up to a maximum of 10 days per claim and per insured, therefore, the maximum sum for each Insured can never be more than EUR 1,000.00.**

G) HOSPITALISATION BENEFIT COVER IN THE EVENT OF COVID-19

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

H) PERSONAL ACCIDENT COVER

Redion 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.**

The maximum amount is EUR 30,000.00 for the case of Death and EUR 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;

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5. electrocution;
6. watching the freeze;
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 Person has not taken an active part in them.

1. PERMANENT DISABILITY

Indemnity 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 n. 1124 and subsequent amendments made up to the date of stipulation of this policy.

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

In cases of Permanent Disability not specified in the table above, Indemnity is established taking into account the decreased generic working capacity, regardless of your profession. The total loss (anatomical or functional) of a limb/organ or 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 for causes other than those that caused permanent disability, before Redion has been able to make the necessary investigations, your heirs will be entitled to the liquidation that would have been due to you only by demonstrating the existence of the right

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to Indemnity by delivering to Redion the documentation demonstrating the stabilization of the after-effects.

Attention!

This Cover provides for a Deductible. See Art. "Limitations of Covers" in Section II

2. DEATH

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

Indemnity 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 the payment of permanent disability Indemnity, your heirs do not have to return any reimbursement to Redion.

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 Indemnity for the death capital and that for permanent disability.

3. PRESUMED DEATH

If your body is not found as a result of an accident eligible for Indemnity under the Policy, and you are presumed to be dead, Redion pays your heirs the sum insured in the event of death. The payment of the Indemnity 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 Codice Civile.

If, after payment of the indemnity, it is proven that you existed in life, Redion 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 will be able to assert your rights for any permanent disability that may remain.

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 travelling, outside Italian territory.

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

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I) PET ASSISTANCE 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.**

1. VETERINARY CONSULTATION

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

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 centres in Italy (including the Republic of San Marino and Vatican City State), the Operations Centre will indicate the centre 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.

Redion bears the costs for the first class train ticket or an economy class flight ticket.

If you have to organize your early return without calling the Operations Centre, Redion will reimburse you up to the maximum of EUR 1,000.00 per claim.

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J) VETERINARY EXPENSES REIMBURSEMENT COVER WHILE TRAVELLING

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 their profession in accordance with the laws in force.

If:

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

Attention!

The Cover provides for a Deductible. See Art. "Limitation of Covers" in Section II.

K) PERSONAL LIABILITY COVER

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

Redion, up to the amount of EUR 250,000.00 per Accident and per pet, insures you, your insured Family Members and registered at the same time as you for the damages that you

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have involuntarily caused to Third Parties and that, as civilly liable under the law, you are required to pay, by way of Indemnity (capital, interest and expenses) for an accidental event caused **by the ownership, possession and use of the pet travelling with you** and that has **caused**:

- death **or personal injury**,
- damage **to property**.

Redion also compensates for these damages if you have temporarily handed over the pet to third parties, provided that these persons do not carry out the activity of custody and/or management of animals by profession.

Attention!

The Cover provides for a Deductible. See art. "limitation of Covers" of Section II.

L) TRIP CANCELLATION 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**.

Redion reimburses in full the penalty charged up to the maximum amount provided for in the contract with the Travel Organization or reported by the Tour Operator in its catalogs. The reimbursement can never exceed **EUR 5,000.00 per Insured Person**.

If several insured persons registered for the trip together and at the same time cancel the trip, Redion reimburses the penalty up to an amount given by the sum of the insured ceilings for each person, **with a total maximum of EUR 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.

Redion does not refund:

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

Attention!

This Cover provides for an Excess. See Art. "Limitations of Covers" in Section II.

The Excess is not applied:

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



Where does Cover apply?

Art. 15. - TERRITORIAL EXTENSION

Indicates the countries where the accident 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 **EURpean 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, Hungary, Iceland, Ireland, Israel, Liechtenstein, Latvia, Lebanon, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldova, Principality of Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, 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, Czech Republic, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland and Northern Ireland, Israel, Latvia, Liechtenstein, Lithuania,

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Luxembourg, Macedonia, Madeira, Malta, Moldova, Morocco, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal mainland, Romania, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom.

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 Trip means the moment you start using the first service purchased by the Policyholder.

• TEMPORAL EFFECTIVENESS OF THE PERSONAL 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 travelling 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.

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If the accident 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 Redion 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 Indemnity, 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 – EXCLUSIONS AND LIMITATIONS OF COVER



What is not insured?

Art. 17. - EXCLUSIONS

• GENERAL EXCLUSIONS APPLICABLE TO ALL COVERS

Claims caused by:

- a. wilful misconduct or gross negligence except as indicated in the individual Covers;
- b. 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;
- c. war and insurrections (except as provided for in the individual Covers);
- d. strikes, revolutions, riots or popular movements, looting, acts of terrorism (except as provided for in the individual Covers) 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;

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- 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, hospitalisations, 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: Afghanistan, Antarctica, Cocos, South Georgia, Heard and McDonald, 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 Lands, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu, and those undertaken in countries in a state of belligerence.

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• EXCLUSIONS RELATING TO INDIVIDUAL COVERS RELATING TO PERSON

A) ASSISTANCE COVER

Accidents 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. accidents 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, sled guiding, 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 Redion Branches or Correspondents are

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excluded.

IN ADDITION, THE FOLLOWING EXCLUSIONS APPLY TO INDIVIDUAL SERVICES:

- **MEDICAL REPATRIATION**

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 Centre 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 EURpe and your trip has a non-EURpean country as its destination.

- **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).

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

- **BREAKDOWN ASSISTANCE**

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:

- a. car, motorcycle or motorboat races and related tests and training;
- b. mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related 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 departure of the trip;
- e. accidents that occur before the start of the journey;

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- f. accidents 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, tests and training);**
- g. organ harvesting and/or transplantation;**
- h. voluntary interruption of pregnancy;**
- i. alcohol or psychotropic drug abuse;**
- j. illnesses/injuries resulting from the HIV virus;**
- k. use of drugs and hallucinogens;**

In addition, Redion does not pay you:

- all expenses incurred if you have not reported to Redion, directly or through third parties; hospitalisation or first aid provision;**
- 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:

- a. insufficient or inadequate packaging, normal wear and tear, manufacturing defects and weather events;**

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- b. breakage and damage to luggage unless it is the result of theft, robbery, mugging or is caused by the carrier;**
- c. theft of luggage contained inside the vehicle that is not locked; 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:

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

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) TRIP CANCELLATION 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. accident, which occurs before the confirmation of the trip;**

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- f. consequences and/or complications of accidents 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 (referred to in art. "OBLIGATIONS OF THE INSURED IN THE EVENT OF AN ACCIDENT") by you by the date of commencement of the trip/stay, except in cases of cancellation caused by death or hospitalisation of at least 24 consecutive hours (Day Hospital and Emergency Room excluded) of a family member.**

H) PERSONAL ACCIDENT COVER

Accidents are also not insured:

- a. caused by the driving of any motor vehicle or boat, if the Insured Person does not have the qualification prescribed by the provisions in force, except in the case of driving with an expired licence, but provided that the Insured Person has, at the time of the accident, 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;**

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- 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 COVERS

The following breeds of dogs are excluded for all Covers: 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 GUARANTEES:

I) PET ASSISTANCE COVER

Accidents 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;**

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- 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, organised fights and prohibited shows;**
- g. accidents or illnesses of the pet that occurred before the insurance coverage took effect.**

J) GUARANTEE FOR REIMBURSEMENT OF VETERINARY EXPENSES WHILE TRAVELING

Accidents 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. 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, organised fights and prohibited shows;**
- h. accidents or illnesses of the pet that occurred before the insurance coverage took effect;**

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- 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 for 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 behavioural 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 their profession in accordance with the laws in force.**

K) PERSONAL LIABILITY COVER

Damages are also excluded:

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- 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 hospitalisation 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, organised fights and prohibited shows.**

L) TRIP CANCELLATION COVER (PET)

Accidents 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;**

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- 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, organised 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.**



Are there any limits to Cover?

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

Redion Italy Insurance S.p.A. is not required to:

- provide insurance coverage,**
- pay Indemnity**

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

"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.

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

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

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

If you are a **"US Person"** and you are in Cuba or Venezuela, to benefit from insurance coverage you must prove to *Redion Italy Insurance S.p.A.* that you are in Cuba or Venezuela in compliance with US laws.

Without authorisation for your stay in Cuba or Venezuela, Redion Italy Insurance 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 Redion policyholders, Redion for Covers

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

overall 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, Redion reduces the reimbursements of each individual insured taking into account the limits indicated in their policies. For policyholders with an unlimited limit, Redion reduces the reimbursements by taking 1 million euros as the reference ceiling.

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

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- **MAXIMUM 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 occurring to you after 15 days.**

- **PURCHASE RESTRICTIONS**

You cannot take out this Policy more than 30 days before the departure of the Trip. In addition, you cannot take out more Enrollment Forms to extend your stay in the place where you are travelling or increase the limits and Cover 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**

Redion does not provide you with support 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 <https://www.redion.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**

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

- **LIMITATION OF LIABILITY**

PART II – Insurance Conditions Mod. TAD478/2

Redion 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 EXPENSES COVER

- **EXCESS**

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

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

C) BAGGAGE COVER

- **EXCESS**

Redion applies a 50% excess if:

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

D) TRIP CANCELLATION COVER

- **FORM OF INSURANCE**

The Cover of this policy is valid if you take out it for the entire cost of your trip. You must include the cost of the practical management costs.

If you take out the Policy for only a part of the value of the trip, Redion will reimburse you the penalty in proportion to the value of the insured trip. (Art. 1907 of the Italian Codice Civile, proportional rule).

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H) ACCIDENT INSURANCE

- **ABSOLUTE DEDUCTIBLE ON PERMANENT DISABILITY**

The payment of the **Permanent Disability Indemnity** will be determined by applying a **5% deductible**.

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

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

In the event of **permanent disability of more than 20% of the total**, the Benefit 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.

- **PURCHASE RESTRICTIONS**

You cannot take out other policies like this with Redion to increase the limits and Cover provided for in the policy and you cannot take out this policy once the trip has begun.

I) PET ASSISTANCE COVER

- **LIMITATION OF LIABILITY**

Redion does not accept liability 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) VETERINARY EXPENSES REIMBURSEMENT COVER WHILE TRAVELLING

PART II – Insurance Conditions Mod. TAD478/2

- **DEDUCTIBLE**

Redion 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 EUR 75.00 per Claim.

K) PERSONAL LIABILITY COVER

- **PERSONS NOT CONSIDERED THIRD PARTIES**

The following are not considered third parties:

- a) all insured persons among themselves;
- b) Insured Travel Companions registered at the same time as you.

- **DEDUCTIBLE**

Redion compensates for any damage caused to third parties by the pet by applying a deductible of EUR 150.00 per Claim.

L) TRIP CANCELLATION COVER (PET)

- **EXCESS**

- No excess will be applied in the event of the death of the pet or in the event that it is hospitalized.
- Excess 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%, Redion pays Indemnity equal to 2% of the insured ceiling.

If you have a 3% Permanent Disability - the deductible is 5% Redion does not pay any Indemnity.

If you have a 5% Permanent Disability - the deductible is 5% Redion does not pay any Indemnity.

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Example of a deductible:

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

expenses less than EUR 50.00 will not be indemnified/compensated

expenses exceeding EUR 50.00 will be compensated with the deduction of EUR 50.00 (within the limits of the ceilings provided).

Specialist visit EUR 150,00

Deductible EUR 50,00

Refund EUR 100.00

Examples of Veterinary Medical Expenses Allowance No. 1

Amount of veterinary medical expenses: EUR 100.00

Deductible: EUR 75,00

Amount of the refund EUR 25.00

Claims up to EUR 75.00 will not be reimbursed

No. 2

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

Deductible: EUR 150,00

Redion pays the damage to the injured party in full (EUR 250.00) and recover the deductible from you.

Claims up to EUR 150.00 will not be compensated.

Example of excess:

Estimated damage amount EUR 100,00

20% excess EUR 20,00

indemnified/refundable damage within the limits of the maximum EUR 80.00 (100.00 – 20.00)

PART II – Insurance Conditions Mod. TAD478/2

SECTION III – OBLIGATIONS OF THE INSURED PERSON AND REDION



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

Art. 20. - OBLIGATIONS OF THE INSURED IN THE EVENT OF AN ACCIDENT

FOR ALL WARRANTIES OTHER THAN SERVICE

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

- *by accessing the <https://sinistrionline.redion.it> portal or the website <https://www.redion.it> the CLAIMS section. You must follow the instructions.*

or

- *by writing a registered letter with return receipt to **Redion - Claims Settlement Office (indicating the guarantee for which you are reporting the claim) - Via del Mulino n. 4 - 20057 Assago (MI).***

You must provide the following data/documents:

- *your first name, last name and address*
- *the name of all the insured persons listed on the purchased ticket*
- *your phone number;*
- *the Redion identification code + booking number;*
- *the circumstances of the incident;*
- *the date of occurrence of the accident;*
- *where you or the persons who gave rise to the accident can be found.*

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

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

A) ASSISTANCE COVER (PERSONAL AND PET)

*Call the Redion Operations Centre **immediately and** always at:*

+39 0258240635 from Italy or abroad

PART II – Insurance Conditions Mod. TAD478/2

or

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

or

- using the QR code found in the "How to contact Redion" box

The Operations Centre is active 365 days a year, 24 hours a day.

Do nothing without first contacting the Operations Centre.

In case of emergency, call the Emergency Service.

If you do not contact Redion, Redion does not Cover you the services. Art. 1915 of the Codice Civile 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 accident.***

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

PART II – Insurance Conditions Mod. TAD478/2

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

You must remember to

- in case of theft/loss, immediately report it to the competent authorities of the place where the accident occurred and keep an authentic copy for Redion;
- 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 accident;
- within 60 days of the occurrence of the claim, send the claim report to Redion by accessing the <https://sinistrionline.redion.it> portal or in the manner listed below.

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

*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 Claim;*
- *the list of lost or stolen items, their value and the date of purchase;*
- *the names of the Insured Person 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;*

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- *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;*
- *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 Indemnity and the letter of response from the carrier itself.*

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

- *a declaration from the Airport Management Company or the carrier certifying that the baggage 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 Indemnity and the letter of response from the carrier itself.*

D) TRAVEL CANCELLATION FEE GUARANTEE

*In the event of an Accident, 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.*

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Within 15 days of the above report, you must send Redion Italy Insurance S.p.A. the following documents:

- *copy of the Redion 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 hospitalisation, 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.*

PART II – Insurance Conditions Mod. TAD478/2

E) TRAVEL INTERRUPTION GUARANTEE IN THE EVENT OF COVID-19

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

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 recognised by suppliers.*

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

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

You must submit the following documentation:

- medical record or discharge certificate from the Medical Facility where you were hospitalized for Covid-19, showing the reason and duration of hospitalisation.*

G) HOSPITALIZATION INDEMNITY GUARANTEE IN THE EVENT OF COVID-19

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

You must submit the following documentation:

- discharge certificate from the Medical Facility where you were hospitalized for Covid-19 and its variants showing the reason and duration of hospitalisation.*

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 accident.*

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

J) VETERINARY EXPENSES REIMBURSEMENT GUARANTEE WHILE TRAVELLING

In the event of a Claim, you must:

- a) have a veterinarian intervene to provide the animal in cover, the necessary care or treatment;***
- b) make the report to Redion within three days of the occurrence of the Accident itself or you became aware of it, pursuant to art. 1913 of the Codice Civile.***

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 Accident;*
- *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 receipted;*
- *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) PERSONAL LIABILITY COVER

In the event of an Accident, you must make the report within three days from when the Accident itself occurred or you became aware of it, pursuant to art. 1913 of the Codice Civile.

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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) TRIP CANCELLATION 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 Accident;*
- *in case of hospitalisation, 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:

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

You must provide the requested documents.

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If you do not comply with your obligations in the event of a claim, Redion may decide not to reimburse you.

This is established by the Codice Civile in art. 1915.

Art. 1915 Italian Codice Civile: the article explains what happens to the Insured Person if the Insured Person does not report the Claim to the insurer within the time frame in which they requested it.

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

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

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

Art. 21. - CRITERIA FOR THE ASSESSMENT AND SETTLEMENT OF CLAIMS

- **PAYMENT OF INDEMNITY**

For all Covers with the exception of Redion 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.

Redion pays you within 20 days of this communication.

In the event of death before Redion has paid you the Indemnity/Daily Benefit/reimbursement, your heirs will be entitled to the settlement that you would have been entitled to only by demonstrating the existence of the right to Indemnity/Daily Benefit/reimbursement by delivering to Redion the documentation required in art. "Obligations of the Insured Person in the event of a Claim".

C) BAGGAGE COVER

- **CRITERIA**

PART II – Insurance Conditions Mod. TAD478/2

- In the event of damage to your luggage delivered to a carrier/hotelier, Redion 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.**

Attention!

Redion only reimburses the insured person whose name is shown on the PIR within the maximum amount provided for the insured person only.

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 accident**, 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.

D) TRAVEL CANCELLATION COSTS GUARANTEE

- **CRITERIA**

The calculation of the penalty reimbursement will be equivalent to the percentages existing on the date on which the accident occurred (Article 1914 of the Italian Codice Civile). Therefore, in the event that the stay is cancelled after the accident, any additional penalty remains at the expense of the insured person.

H) ACCIDENT INSURANCE

- **CRITERIA FOR INDEMNIFICATION**

Redion pays you Indemnity for the direct, exclusive and objectively ascertainable consequences of the accident.

If at the time of the accident you are not physically intact and healthy, Redion will only compensate you for the consequences that would have occurred if the accident had affected a physically intact and healthy person.

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In the event of anatomical loss or functional reduction of an organ or limb that is already handicapped, the percentages referred to in Art "SCOPE OF COVER" 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)**

Redion refrains from asking the person who caused the accident for the amount that Redion paid you.

- **ASSESSMENT OF DAMAGES – IRREGULAR ARBITRATION**

In the event of disagreement between you and Redion 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 Person's place of residence.

These doctors, if there is any 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 Board resides in the municipality closest to the place of residence of the Insured Person, seat of the Institute of Legal 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; such refusal must be attested by the arbitrators in the final report.

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

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 GUARANTEE

- **RIGHT OF ACCESS TO THE ANIMAL**

During the period of validity of the Policy, Redion always has the right to subject the insured animal to the checks and controls ordered by it and as an Insured you have the obligation to allow/facilitate them and to provide the Company with any information requested.

K) PERSONAL LIABILITY COVER

- **MANAGEMENT OF DISPUTES AND RESISTANCE EXPENSES**

Redion undertakes, for as long as it has an interest, the management of disputes on your behalf, both in and out of court, both civil and criminal. Redion appoints, if necessary, lawyers or technicians and makes use of all the rights or actions that are due to you. **You must cooperate to allow the management of these disputes and you must appear in person in court if the procedure requires it. Redion has the right to claim against you the damage caused to it if you do not comply with these obligations.** Redion 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 party exceeds this ceiling, the costs are divided between you and Redion in proportion to the respective interest.

Redion does not recognize the fees you incur for attorneys or technicians who are not designated by Redion itself and does not pay fines, fines, and criminal justice costs.

- **COEXISTENCE OF CIVIL LIABILITY COVERAGE**

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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 REDION

To receive assistance services or in the event of a Medical Expenses Cover, you can contact Redion's 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 authorizing 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 Redion by clicking on the link: <https://gnv.quickassistance.it>



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

Redion's Operations Centre answers by 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 authorize any expenses.

In order to be able to provide the Cover provided for in the Insurance Terms and Conditions, Redion must process your personal data and, pursuant to 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 Redion call or write to Redion, you freely provide your consent to the processing of health-related personal data as indicated in the Privacy Notice you have received.

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FOR INFORMATION ON THE POLICY, YOU CAN CALL the toll-free number 800-013529 from Monday to Friday from 9.00 to 19.00 (excluding holidays).

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 accident in question and any information that may help identify the policyholder or the insured (such as tax code, name, surname, contacts, etc.) to: Redion Italy Insurance S.p.A. – Ufficio Reclami – Via del Mulino, 4 – 20057 Assago (MI); fax: 02.58.47.71.28 – PEC: reclami@pec.redion.it (enabled to receive messages only from PEC accounts) - e-mail: ufficio.reclami.it@redion.com

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, attaching the complaint to the documentation relating to the complaint handled by Redion. 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;*
- *a copy of the complaint submitted to Redion and any feedback provided by Redion;*
- *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.

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

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- **Insurance Arbitrator:** by submitting an appeal to the Insurance Arbitrator through the portal available on the latter's website (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 website (Law 9/8/2013, no. 98).
- **Assisted negotiation:** at the request of your lawyer to Redion Italy Insurance 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 Terms and Conditions).

In the event of disputes relating to the determination and estimation of damages, it is necessary to resort to the contractual appraisal where provided for by the Insurance Terms and Conditions for the resolution of this type of dispute. The request for activation of the contractual appraisal or arbitration must be addressed to: Ufficio Liquidazione Sinistri – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or PEC: to the address sinistri@pec.redion.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 Insurance Terms and Conditions).

In the event of disputes relating to medical issues relating to accident or health policies, it is necessary to resort to arbitration where provided for by the Insurance Terms and Conditions for the resolution of this type of dispute. The request for activation of the contractual expertise or arbitration must be addressed to: Ufficio Liquidazione Sinistri – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or PEC: to [the address sinistri@pec.redion.it](mailto:sinistri@pec.redion.it). The arbitration will take place at the headquarters of the Institute of Legal Medicine closest to your place of residence.

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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).

PRIVACY POLICY

Information on the processing of personal data for insurance purposes

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

Personal Data means information that relates to a person and that allows an individual to be identified among other people. Personal Data includes, for example, a first and last name, an identity card or passport number, information relating to health status, such as illness or injury, information relating to criminal offences and convictions.



The European General Data Protection Regulation (GDPR) and Italian law protect Personal Data to prevent misuse.

Redion Italy Insurance S.p.A., as Data Controller, complies with current legislation and, also for this reason, wishes to inform you about how it processes your Personal Data.



In the text, for the sake of brevity, Redion Italy Insurance S.p.A. is also referred to as *the Data Controller* or *Company*.



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 Redion Italy Insurance S.p.A. - Ufficio Protezione Dati - Via del Mulino n.4 20057 Assago (MI) or by email at

ufficioprotezionedati.it@redion.com

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For what purposes Redion Italy Insurance processes your Personal Data and what happens if you do not provide or authorize it to process it

Redion Italy Insurance uses your Personal Data, if necessary also those relating to your health status or relating to criminal offences and convictions, for the following *insurance purposes*:



- carry out the activity that is provided for by the policy or to provide the Benefits and Covers; carry out the insurance business or, for example, propose and manage the policy, collect premiums by managing the related payments, reinsure, carry out control and statistical activities: your Data, including any data relating to your position (geolocation) or those relating to your state of health are processed for contractual fulfilment (Article 6 paragraph 1 letter b of the GDPR). To allow the Company to legitimately process your Data relating to health, you will have to give your consent (pursuant to Article 9 paragraph 2 letter a) of the GDPR). In the process of adhering to the policy and in some processes of management of Benefits and Covers, automated decision-making processes are used, i.e. processes in which IT systems, sometimes using artificial intelligence, make or support decisions automatically, making the management of activities faster. For automated decision-making processes, you can always request the intervention of an operator:
 - to take out the policies, by contacting the **Policyholder under the Group Policy; GRANDI NAVI VELOCİ S.p.A.** with registered office and general management in Calata Marinali d'Italia - 90139 Palermo – VAT no. 13217910150.
 - for the management of **Services** (e.g. the provision of replacement cars), by contacting the **Operations Centre**;
 - for Covers or for the evaluation of claims, by writing to the **Ufficio Liquidazione Sinistri**.

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The contact details of the different facilities are indicated on the <https://www.redion.it> website and within the Policy.

In relation to claims assessment, and in particular as a support for the decision-making process, an artificial intelligence system is used. This system recognises and classifies certain types of recurring documents (e.g. medical certificate, medical record, judicial documentation where applicable) and extracts the information necessary for management (e.g. identification data, dates, costs) and compares it with the requirements of the contractual conditions. The system is based on deterministic rules built on the basis of operational needs and contractual conditions.

We inform you that for all those who are not parties to the insurance contract, but whose personal data are processed by the Company in fulfilment of the contract itself, the Insured Person is required to take an active part in making this information available and acquiring the relevant consent in the formulation reported in the policy conditions. The processing of personal data relating to these subjects takes place on the basis of legal consent.

- 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 buildings and IT tools, develop IT solutions, processes and products, also by instructing artificial intelligence systems, record phone calls made with the Operations Centre using also in some cases the support of artificial intelligence for transcriptions and summaries of conversations: your Data, including those relating to your state of health for which you have given consent or relating to criminal convictions and offences are processed for the legitimate interest of the Company and third parties;
- carry out the activity required by law, for example: keep policy and accident documents; respond to requests from the Authorities, the Institute for the Supervision of Insurance (IVASS), carry out anti-money laundering checks or checks due under international sanctions regulations. Your Data, including those relating to your state of health or

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relating to criminal convictions and offences, are processed to comply with the law or regulations.



If you do not provide your Personal Data and/or do not provide consent to the processing of data relating to health, Redion Italy Insurance will not be able to carry out the activity for *insurance purposes* and therefore will not be able to provide Covers and Benefits.

How Redion Italy Insurance uses your Personal Data and to whom you disclose it



Redion Italy Insurance, through employees, collaborators and also external parties, uses the Personal Data it has obtained from you or from other parties (such as, for example, from the policyholder, from your relative or from the doctor who treated you, from a travel companion or from a supplier) with manual, computerised or automated tools. The external parties who intervene in the processing activities and to whom the data are communicated play the role of data processors when they carry out processing activities on behalf of the Data Controller or operate as data controllers where they determine their own purposes and methods: these subjects carry out tasks of a technical, organizational and operational nature.

These are, for example: the Policyholder, agents, subagents and other agency collaborators, insurance brokers, banks, SIMs and other acquisition channels; insurers, co-insurers and reinsurers, pension funds, actuaries, legal and medical trustees, technical consultants, roadside rescuers, experts, garages, car demolition or rental centres, health facilities, doctors, health professionals, transport companies, claims settlement companies and other contracted service providers, Generali Group companies and other companies that carry out contract and performance management services, IT, telematics, financial, administrative, archiving, correspondence management, auditing and financial statement certification services, as well as

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companies specialising in market research and surveys on the quality of services. The Data may be communicated to the Judicial or Insurance Supervisory Authority if requested as well as to lawyers in the event of disputes.



Redion Italy Insurance, in particular in processes related to the management of Benefits and Covers, IT systems and second-level controls in relation to the fight against organised crime and money laundering, processes, directly and/or through its suppliers, your Personal Data in Italy and abroad, including in countries located outside the EURpean Union. The transfer of your Personal Data to parties outside the EURpean Union takes place with the appropriate and adequate Covers according to applicable law. You have the right to obtain the information and, if appropriate, a copy of the safeguards adopted to transfer your Personal Data outside the EURpean Union by contacting the Ufficio Protezione Dati.

Redion Italy Insurance will not make your Personal Data publicly available.



For some products, Redion Italy Insurance also makes the WhatsApp channel available as a means of communication. The use of WhatsApp is optional and is only possible after you have given specific consent. The channel is used exclusively to communicate with you during assistance or on the occasion, always with your consent, of the settlement of the claim. To ensure an adequate level of protection of your Data, we invite you **not** to transmit health-related data, financial data, identity documents or other sensitive information via WhatsApp. The Data Controller does not request or process these categories of data directly through WhatsApp, but provides you with links to secure IT environments to which we invite you to refer exclusively.

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During the management of requests for assistance and the provision of the services provided for by the policy, the Data Controller records telephone communications with you or with those who make the call to the Operations Centre on your behalf using dedicated telephone systems and technological platforms. The recording is used in the event of litigation and to allow the fulfilment of contractual or regulatory obligations and can be accompanied by artificial intelligence tools, such as the transcription of the conversation and the summary of the content, without replacing the assessments made by the operators.

How long Redion Italy Insurance keeps Your Personal Data



Redion Italy Insurance 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 Codice Civile or for a further 5 years in accordance with the insurance regulatory provisions. It should be noted that the cancellation activities take place during the eleventh calendar year following the last registration.
- The Personal Data collected through the recordings – and, if made, in the transcripts and summaries proposed by the AI, unless reported in the support register – and the chats will be kept for a maximum period of 90 (ninety) days, except in the case of ongoing disputes, and in any case for a time not exceeding the purposes of the processing.
- Personal data collected following 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 Codice Civile. It should be noted that the cancellation activities take place during the eleventh calendar year following the last registration.
- The Personal Data of individuals who have defrauded or attempted to defraud are kept even beyond the 10-year period.

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In general, for anything not expressly specified, the ten-year retention period provided for by Article 2220 of the Codice Civile 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:** you can request access to your personal data to know, for example, what data the Data Controller is processing.
- **Rectification:** You may request that we correct your personal data if it is inaccurate or incomplete.
- **Erasure:** You may request that we delete your personal data in one of the following circumstances:
 - Personal data is no longer necessary in relation to the purposes for which it was collected or otherwise processed;
 - You have withdrawn your consent to the processing of your personal data and there are no other grounds for the processing to be processed;
 - You have objected to the automated processing of your personal data and there are no other grounds for the processing to be carried out;
 - The personal data has been processed unlawfully;
 - Personal data must be deleted in accordance with a European Union or Italian legal obligation to which the Data Controller is subject;
 - Personal data has been collected in connection with the provision of information society services.
- **Restriction:** You may request that we restrict the processing of your personal data to storage only, in one of the following circumstances:
 - You have contested the accuracy of the personal data and request that the



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- processing be restricted for the period necessary to allow the accuracy of your personal data to be verified;
- The processing is unlawful and, instead of erasing the personal data, you request that we restrict the processing of your personal data
 - The Data Controller no longer needs to process your personal data for the purposes indicated above, but such personal data are necessary for the establishment, exercise or defence of legal claims;
 - You have objected to the processing of your personal data and request to limit the processing for the period in which the Data Controller verifies that there are no overriding interests in the processing of your personal data.
- **Portability:** You may request to transfer the personal data you have provided to other companies or organisations and/or to receive your personal data in a structured, commonly used and machine-readable format.
 - **Object to the processing of your personal data:** where the processing of your personal data is based on the legitimate interest of the Data Controller, you have the right to object to the processing of your personal data and to request its cessation, unless there are legitimate grounds for the Data Controller to continue the processing pursuant to Article 21 of the GDPR.
 - **Withdrawal of consent:** if the processing of your personal data is based on your consent, you may withdraw it at any time, it being understood that the withdrawal of the consent previously given does not deprive the processing carried out before the withdrawal is lawful.

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 website.

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How can you enforce your rights to protect your personal data



- To know what personal data Redion Italy Insurance processes 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 Redion Italy Insurance;
- to object to the processing of your Personal Data based on the legitimate interest of the Data Controller or a third party, unless the data 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 at any time, it being understood that the revocation of the consent previously given does not deprive the processing carried out with your consent before its revocation;

You can write to:

Ufficio Protezione Dati – Redion Italy Insurance S.p.A. - Via del Mulino 4 - 20057 Assago (MI),

also by email: ufficioprotezionedati.it@redion.com

Changes and updates to the Notice

Also in consideration of future changes that may occur on the applicable privacy legislation, Redion Italy Insurance S.p.A. may integrate 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 means of publication on the [website https://www.redion.it](https://www.redion.it) where you can also find more information on the personal data protection policies adopted by Redion Italy Insurance S.p.A..

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

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

Acts of Terrorism/Terrorism: 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 is considered terrorism. The act of violence or threat of violence is such as to spread panic, terror, insecurity in the population or in part of it and to exert influence on a government or state institutions to force those in power to make decisions to make or tolerate solutions that they would not have accepted under normal conditions. Internal unrest is not considered as terrorism. As such, violence against persons or property committed on the occasion of gatherings, riots or riots as well as damage due to looting in direct relation to internal unrest are valid.

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

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

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

Insurance Terms and Conditions: clauses of the Policy that contain: General Insurance Terms and Conditions for the Insured Person, the description of the Covers, the excluded risks and limitations of the Covers, and the obligations of the Insured Person and Redion.

Policyholder: **GRANDI NAVI VELOCI S.p.A.** with registered office and general management in Calata Marinali d'Italia - 90139 Palermo – VAT no. 13217910150.

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

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Day Hospital: daytime hospitalisation 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 Medical Facility.

Catastrophic event: an accident involving several people/entities at the same time and insured for the same risks. An accident 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 to be one that involves several people in different territories/continents.

Family member(s): spouse or cohabiting partner, parents, siblings, children, parents-in-law, children-in-law, grandparents, uncles, aunts, nephews and nieces 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, Redion pays Indemnity.

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: the amount paid by Redion 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.

Medical Facility: the public hospital, clinic or Medical Facility, whether affiliated with the National Health Service or private, duly authorized to provide hospital care. Thermal

ANNEX A - GLOSSARY

establishments, convalescent and holiday homes, clinics with dietetic and aesthetic purposes are not considered Medical Facilitys.

Rules governing the Convention in general: Clauses of the Convention governing the obligations of the Policyholder and Redion.

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 Person was not aware and which in any case is not a manifestation, albeit sudden, of a pathology known to the Insured Person and which arose before the start of the trip.

Limit/Sum Insured Person: the maximum amount paid by Redion in the event of a claim.

Enrollment Form: the document signed by the Insured Person and which contains their personal data, the amount of the premium due by the same and the duration of the Policy.

Policy: the document consisting of the Insurance Terms and Conditions and the Enrollment Form.

Premium: the sum due to Redion.

Benefit: assistance provided in kind, i.e. the help that must be provided to the Insured Person, in times of need, by Redion through the Operations Centre.

Redion: the insurance company, i.e. Redion Italy Insurance 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.

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

Hospitalisation: the stay in a Health Medical Facility for at least one night.

Risk: the possibility that a Claim may occur.

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Accident: the occurrence of the harmful event for which the insurance benefit/Cover is recognised.

Excess: 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.

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 (hospitalisation fees, specialist medical consultations, medicines, tests and diagnostic tests). Hospitalisation fees indicate the cost of the day of hospitalisation in a Medical Facility. The cost also includes medical/nursing assistance.

Operations Centre: the structure of Redion Italy Insurance 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 Person Person, the organisation and provision of the assistance services provided for in the Insurance Terms and Conditions.

Terrorism: terrorism is considered to be any act of violence or threat of violence directed against 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 persons or property committed on the occasion of gatherings, riots or riots as well as damage due to looting in direct relation to internal unrest are valid.

US Person: means:

- U.S. citizens and permanent residents, regardless of where they are located,
- all persons and companies within the United States of America,

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- 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 licence 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 licence for driving;
- motorcycle.

Distance selling: the purchase of the Policy that the customer makes through tools such as telephone, internet or e-mail without the physical presence of the seller at the time of purchase.

Carrier: plane, tourist bus, train, ship.

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