

Europ Assistance is now Redion

New name, same care



MyMemo GNV pol 42175Q

IDENTIFICATION CODE: GNVVE + TICKET NUMBER

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: GNVVE + Ticket Number
- the circumstances of the incident
- the date of occurrence of the accident

**TRAVEL PRODUCT
QUESTIONNAIRE ON THE SUITABILITY OF THE PROPOSED
CONTRACT**

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).

Travel booking/reference no.	Tour

Operator/Policy no.

Grandi Navi Veloci

Details of the Travel Booking/Reservation Holder	
First name/Surname	
Italian Tax Code	

One suitability questionnaire must be completed for each travel booking.

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

- ☒
- Travel / Trips

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

(Please note: selecting "No answer" for this question prevents the distributor from issuing an insurance policy, in accordance with IVASS regulations.)

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

(Please note: if “Yes” or “No answer” is selected, please check the exclusions section of the policy terms and conditions, as some Covers may not apply to events connected with pre-existing and/or chronic illnesses.)

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

(Please note: check the maximum duration of cover provided under the policy.)

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

- ☐ Yes
- ☐ No

(Please note: selecting "No" for this question prevents the distributor from issuing an insurance policy, in accordance with IVASS regulations.)

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 activities involving a Vehicle

IPID - Insurance Product Information Document

Company: Redion Italy Insurance S.p.A. - entered in Italy in the IVASS Register of Insurance Undertakings under no. 1.00108 and authorised by Decree of the Ministry of Industry, Trade and Crafts no. 19569 of 2 June 1993

Product: "Vehicle Damage Insurance" - Form TAD479/2



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

What type of insurance is this?

This policy covers damage to the vehicle during navigation and during boarding and disembarkation operations on and from vessels owned by the Policyholder.



What is insured?

✓ Vehicle Damage Cover

You may take out this cover for direct physical damage sustained by the following parts of your vehicle:

- bodywork;
- tyres;
- windows and windscreens;
- external accessories,

The damage must be sustained by your vehicle while it is being transported on board the GRANDI NAVI VELOCI motor vessels on which you have booked your journey, and only during the following stages:

- navigation,
- boarding and disembarkation operations.

Redion will indemnify you up to a limit of EUR 5,000.00 per vehicle.

Please note the provisions of the article Limitations of cover in Section II - EXCLUDED RISKS AND LIMITATIONS OF COVER and the Article Duties of the Insured Person in the event of a claim in Section III - DUTIES OF THE INSURED PERSON AND REDION.



What is not insured?

✗ The following claims are excluded:

- caused by fire of any nature and/or origin;
- caused by shipwreck or sinking;
- caused or facilitated by wilful misconduct and/or gross negligence on the part of the Insured Person and/or persons for whom the Insured Person is responsible;
- arising as a result of vandalism;
- where the Insured Person does not provide a certified copy of the report made to the ship's Master and/or Purser and/or designated deck officer while the vehicle is on board the vessel or before disembarkation;
- arising from attempted or actual theft;
- arising directly or indirectly from acts of terrorism and/or socio-political events and/or strikes.
- arising from armed conflict, invasion, war and/or civil war, whether declared or not.
- arising from acts of terrorism of any kind, including the use of any type of nuclear or chemical device, ionising radiation or radioactive contamination from nuclear fuel, or resulting from transmutation of the atomic nucleus or from radioactive, toxic, explosive or other hazardous properties of nuclear equipment and its components;
- arising from tornadoes, hurricanes, earthquakes, volcanic eruptions, flooding, floods, nuclear explosions or any other natural disaster; pollution of the air, water, soil or subsoil, or any environmental damage;

✗ The following are also excluded:

- costs of searching for the Insured Person at sea;
- use and/or transport of any kind of explosive substance or any kind of weapon, including bladed weapons.

✗ In addition, the cover does not apply:

- if the vehicle driver is not licensed to drive in accordance with the applicable legislation;
- if, at the time of the claim, the vehicle driver is under the influence of alcohol, intoxicated or mentally impaired as a result of the misuse of psychotropic medicines, narcotics or hallucinogens;
- if, at the time of the claim, the vehicle is not authorised for road use under the applicable legislation and/or is not insured for Motor Third Party Liability cover;
- for indirect damage, such as damage caused by wind-borne objects, and/or non-physical damage;
- for damage occurring within the port area, including the boarding quay, before boarding operations begin and/or after disembarkation operations have ended;
- for any vehicle that, at the time of the claim, was first registered more than twenty years previously.



Are there any restrictions on cover?

! EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVER (applicable to all Covers)

Redion is not required to:

- provide insurance cover,
- pay claims

if doing so would expose it to any sanction, prohibition or restriction arising from "INTERNATIONAL SANCTIONS".

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

In all cases, check the current list of sanctioned countries at:

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

If you are a "United States Person" and are in Cuba or Venezuela, to benefit from insurance cover you must demonstrate to Redion that your presence in Cuba or Venezuela complies with US law.

Without authorisation for your stay in Cuba or Venezuela, Redion cannot provide insurance cover.

! Travel restrictions

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

! Basis of insurance

Vehicle Damage Cover operates on an excess-of-loss basis. This means that it covers only the portion of damage not covered under any other policies you have taken out for the same risks, up to the limit specified in these Terms and Conditions of Insurance.

! Catastrophe limit

If one event affects several persons insured by Redion for the same risk, Redion's maximum aggregate liability shall not exceed EUR 100,000.00 per event.

If the amounts payable under the contract exceed the limit stated above, the indemnity payable to each Insured Person will be reduced proportionately.

! Purchase restrictions

You cannot purchase this policy after 24:00 on the day before the departure date shown on the ticket.

In addition, you cannot take out multiple Enrolment Forms to increase the limits and cover provided by the policy.



Where am I covered?

- ✓ The countries in which a claim may occur and for which you may request cover are listed below, subject to the provisions of the paragraph "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVER". Specifically: Italy, Vatican City State and the Republic of San Marino, the remaining European countries, Morocco, Tunisia and Albania.



What are my obligations?

When taking out the contract: you must provide true, accurate and complete information.

Untrue, inaccurate or omitted information may result in the total or partial loss of entitlement to indemnity and may also result in termination of the insurance. The right to oncological oblivion remains unaffected.

You cannot purchase this policy more than 24 hours after the Journey was booked.

In addition, you cannot take out multiple Enrolment Forms to increase the limits and cover provided by the policy.

During the contract: you must notify any changes that increase the risk. Failure to notify may result in the total or partial loss of entitlement to indemnity and may also result in termination of the insurance.

In the event of a Claim: you must notify Redion Italy Insurance S.p.A. in writing of any other insurance you have taken out with the same characteristics as this insurance and comply with the time limits for reporting the claim.



When and how do I pay?

The premium is paid in full when the Enrolment Form is completed. The premium includes taxes.



When does the cover start and end?

The policy starts when boarding operations begin and continues until the vehicle disembarkation operations are completed for each insured leg.



How can I cancel the policy?

The policy cannot be cancelled.

Distance selling

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

- a. the Policyholder's call centre, you may exercise the right to withdraw within 14 days of entering into the contract. To do so, you must send written notice to the Policyholder by registered letter with acknowledgement of receipt or by PEC;
- b. the Policyholder's website, you may exercise the right to withdraw within 14 days of entering into the contract using the methods made available by the Policyholder or, alternatively, by registered letter with acknowledgement of receipt or by PEC sent to the Policyholder's addresses.

Right to withdraw in the event of distance selling (applicable only where the Policy can be purchased remotely)

If your Policy has a term of one month or more and you purchased it entirely remotely, you may exercise the right to withdraw within 14 days of entering into 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 through the Policyholder's website, you may exercise the right to withdraw using the methods made available by the Policyholder. Alternatively, you may send the Policyholder a registered letter with acknowledgement of receipt or a PEC. If you notify the Policyholder that you wish to withdraw, the Policy will be cancelled and you will be entitled to a refund of the premium paid, excluding taxes if they have already been paid.

You may not exercise the right to withdraw if you have reported a claim within 14 days of entering into the contract. If the journey departure date falls within the 14-day withdrawal period, you may exercise the right only up to the departure date.

Non-Life Insurance covering risks relating to travel activities involving a Vehicle

Additional pre-contractual information document for non-life insurance products (Additional Non-Life IPID)



Product: "Vehicle Damage Insurance" - Form TAD479/2
Date of latest update to the Additional IPID: 01.10.2026

Purpose

This document contains additional and supplementary information to that contained in the pre-contractual information document for non-life insurance products (Non-Life IPID), to help the prospective Insured Person understand the product features in greater detail, particularly the insurance covers, limitations, exclusions, costs and the financial position of the undertaking.

The Insured Person must read the Terms and Conditions of Insurance before entering into the contract.

Company

Redion Italy Insurance S.p.A., Via del Mulino, no. 4 - 20057 Assago (MI) - tel. 02.58.38.41 - <https://www.redion.it> - email: servizio.clienti.it@redion.com - PEC: redioninsurance@pec.redion.it

Registered in Section I of the Register of Insurance and Reinsurance Undertakings under no. 1.00108 - A company belonging to the Generali Group, registered in the Register of Insurance Groups - A single-member company subject to the management and coordination of Assicurazioni Generali S.p.A.

With reference to the latest approved financial statements as at 31/12/2025, the Company's shareholders' equity amounts to EUR 117,255,978 and the profit for the period amounts to EUR 21,968,125. The solvency ratio for non-life business is 159.6%, as reported in the Company's Solvency and Financial Condition Report available at <https://www.redion.it/azienda/bilancio>, where subsequent updates on the financial position may be consulted.

The contract is governed by Italian law.

Product



What is insured?

There is no additional information to that provided in the Non-Life IPID.



What is not insured?

Excluded risks There is no additional information to that provided in the Non-Life IPID.



Are there any restrictions on cover?

There is no additional information to that provided in the Non-Life IPID.



Who is this product intended for?

A policy covering accidental physical damage to vehicles owned by persons who purchase a GNV ferry ticket and whose vehicles are on board the vessel during embarkation, disembarkation and navigation operations.



What costs do I have to pay?

intermediation costs: the average share received by the intermediary/intermediaries is 48.00%

HOW CAN I MAKE A COMPLAINT AND RESOLVE DISPUTES?

To the insurance undertaking	You may submit complaints concerning the contractual relationship or claims handling, including a detailed description of the events, the policy or Claim number concerned and any information that may help identify the Insured Person (such as tax code, first name, surname, contact details, etc.), by writing to Redion Italy Insurance S.p.A., for the attention of Ufficio Reclami, by: – Post: 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 mailboxes) – Email: ufficio.reclami.it@redion.com. Redion Italy Insurance S.p.A. will respond to the complaint within 45 days of receipt, as required by applicable legislation.
To IVASS	If you are not satisfied with the outcome of the complaint or have not received a response from Redion Italy Insurance S.p.A. within the maximum period of forty-five days, you may contact IVASS (Istituto per la vigilanza sulle assicurazioni) - Servizio Tutela del Consumatore - Via del Quirinale, 21 - 00187 Rome, fax 06/42.13.32.06, PEC: ivass@pec.ivass.it, enclosing the documentation relating to the complaint handled by Redion. The complaint must state: • the complainant's first name, surname and address, together with a telephone number where applicable; • the identity of the person or persons whose conduct is the subject of the complaint; • a brief but comprehensive description of the grounds for complaint; • a copy of the complaint submitted to the insurance undertaking and any response provided by it; • any document useful for describing the relevant circumstances more fully. The complaint form is available on the IVASS website at www.ivass.it.
BEFORE APPLYING TO THE COURTS, alternative dispute resolution systems may be used, including:	
Arbitro Assicurativo (effective from 15.01.2026)	By submitting an application to Arbitro Assicurativo through its online portal (www.arbitroassicurativo.org), where the eligibility requirements, other information on submitting the application and any further useful guidance are available.
Mediation	By contacting a mediation body included in the list maintained by the Ministry of Justice, available at www.giustizia.it (Law no. 98 of 9/8/2013).
Assisted negotiation	Through a request made by your lawyer to Redion Italy Insurance S.p.A.
Other alternative dispute resolution systems	Insurance disputes concerning the determination and assessment of damage under policies covering the risk of damage (where provided for in the Terms and Conditions of Insurance). In the event of a dispute concerning the determination and assessment of damage, the contractual appraisal procedure must be used where provided for in the policy terms and conditions for resolving this type of dispute. The request to initiate the contractual appraisal or arbitration procedure must be addressed to: Ufficio Liquidazione Sinistri - Via del Mulino, 4 - 20057 Assago (MI), by registered post with acknowledgement of receipt or by PEC to sinistri@pec.redion.it. For disputes under policies covering the risk of damage where the contractual appraisal has already been completed, or disputes not concerning the determination and assessment of damage, the law requires mandatory mediation as a precondition for court proceedings, with the option of first using assisted negotiation. Insurance disputes concerning medical matters (where provided for in the Terms and Conditions of Insurance). In the event of disputes concerning medical matters under personal accident or sickness policies, arbitration must be used where provided for in the policy terms and conditions for resolving this type of dispute. The request to initiate the contractual appraisal or arbitration procedure must be addressed to: Ufficio Liquidazione Sinistri - Via del Mulino, 4 - 20057 Assago (MI), by registered post with acknowledgement of receipt or by PEC to sinistri@pec.redion.it. For disputes under personal accident or sickness policies where arbitration has already been completed, or disputes not concerning medical matters, the law requires mandatory mediation as a precondition for court proceedings, with the option of first using assisted negotiation. The right to apply to the courts remains unaffected. For the resolution of cross-border disputes, you may submit a complaint to IVASS or activate the competent foreign system through the FIN-NET procedure (via 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)

TAX REGIME

Tax treatment applicable to the contract	For IRPEF purposes, solely in the event of death and/or permanent disability of not less than 5%, the portion of the Premium actually paid and not reimbursed in relation to the Cover is deductible from gross tax at the rate of 19%, if not already deductible when determining individual income (letter f, paragraph I, Article 15 TUIR). The tax rates for the classes to which the Covers under the Policy belong are as follows: - General Liability (R13): 22.25% For the tax treatment applicable to Policies with Policyholders resident in Vatican City State or the Republic of San Marino, reference should be made to the tax legislation in force in those territories.
---	---

WHAT IS THE RIGHT TO ONCOLOGICAL OBLIVION?	
Right to oncological oblivion	If you have previously had an oncological condition and active treatment ended more than ten years ago without recurrence, in accordance with Law no. 193 of 7 December 2023 and the relevant implementing decrees, you are not required to provide information or undergo any type of investigation (e.g. a medical examination) concerning that previous condition. The period is reduced from ten to five years where the condition arose before the age of twenty-one. Shorter periods apply to the oncological conditions covered by Law no. 193 of 7 December 2023 and the relevant implementing decrees, as shown in the Table available on the Redion Italy Insurance S.p.A. website at https://www.redion.it/contenuti-utili/oblio-oncologico
Certification that the necessary requirements are met for the purposes of oncological oblivion	If, before entering into or renewing the insurance contract, you provided information about your health concerning an oncological condition previously experienced, for which active treatment ended without recurrence, promptly send Redion Italy Insurance S.p.A. or the Intermediary the certificate issued in accordance with Law no. 193 of 2023 and subsequent implementing decrees.
Effects of oncological oblivion for undertakings	Once the period required for the right to oncological oblivion has elapsed, any information already obtained may not be used to amend the contractual terms, assess the risk of the transaction or assess your solvency. Redion Italy Insurance S.p.A. must permanently delete data relating to the previous oncological condition within 30 days of receiving the certificate, at no cost to you. Contractual clauses entered into in breach of Article 2, paragraphs 1 to 5, of Law no. 193 of 7 December 2023 are void, without prejudice to the effectiveness and validity of the contract. Such invalidity operates solely for the benefit of the Insured Person and may be raised by the court of its own motion 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.

"VEHICLE DAMAGE INSURANCE"

Policy Terms and Conditions relating to the Agreement entered into

IDENTIFICATION CODE: GNVVE + TICKET NUMBER

between

Redion Italy Insurance S.p.A. with registered office in Assago, Via del Mulino no. 4 – 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 - 90146 (PA) – 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.

Edition 01.10.2026

PART II – Insurance Conditions Mod. TAD479/2

INDEX

GENERAL POLICY TERMS AND CONDITIONS FOR THE INSURED PERSON.....	2
SECTION I – DESCRIPTION OF COVERS	6
What is insured?	6
Where are the covers valid?	7
When do the covers start and when do they end?.....	7
SECTION II – DISCLAIMERS AND LIMITATIONS OF COVER.....	8
What is not insured?	8
Are there any coverage limits?	9
SECTION III - OBLIGATIONS OF THE INSURED AND OF REDION	11
What obligations do you have and what obligations does the company have?.....	11
COMPLAINTS.....	15
INFORMATION ON THE PROCESSING OF PERSONAL DATA FOR INSURANCE PURPOSES	1
ANNEX A – GLOSSARY	1

PART II – Insurance Conditions Mod. TAD479/2

GENERAL POLICY TERMS AND CONDITIONS FOR THE INSURED PERSON

Art. 1. - OTHER INSURANCE POLICIES

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

If a Claim occurs, you must notify 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 damage 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 date on which the injured party claims compensation from you or brings legal proceedings against 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 must interrupt the limitation period in writing.

It should be noted that the pendency of judicial proceedings is not considered a cause for suspension of the limitation period.

PART II – Insurance Conditions Mod. TAD479/2

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.

Art. 4. - CURRENCY OF PAYMENT

In Italy you receive the Indemnity in euros. If you request 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 invoice date.

Art. 5. - WITHDRAWAL FOLLOWING 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 sending Redion a registered letter with acknowledgement of receipt. The withdrawal is effective after 30 days from the day in which Redion received your registered letter with acknowledgement of receipt. Redion, in the following fifteen days, reimburses you for the part of the Premium relating to the unexpired period of Cover, less applicable taxes.

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

The collection or payment of Premiums due after you have reported a Claim or any other act of yours or 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 Policy Terms and Conditions.

PART II – Insurance Conditions Mod. TAD479/2

Art. 6. - PREMIUM

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

It is calculated based on the type of vehicle, for each route and you can find it in the table below:

VEHICLE TYPE	Gross Premiums Cover DAMAGE TO THE VEHICLE	<i>of which taxes</i>
CARS/MOTORCYCLES	EUR 7.50 including taxes	<i>EUR 1.37 including taxes</i>
HEAVY VEHICLES	EUR 10.00 including taxes	<i>EUR 1.82 including taxes</i>

Art. 7. - TAXES

The Premium includes taxes imposed by law, which are not determined by Redion.

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 Policyholder. Failure to comply with these obligations may result in the total or partial loss 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

PART II – Insurance Conditions Mod. TAD479/2

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 Premium instalment, following your notification, and waives the corresponding 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 of at least one month**,
- ✓ you purchased **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;

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

PART II – Insurance Conditions Mod. TAD479/2

- 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 subjects indicated in the Policy."

SECTION I – DESCRIPTION OF COVERS



What is covered?

Art. 14. - OBJECT OF THE INSURANCE

A) VEHICLE DAMAGE COVER

This Cover applies to direct physical damage to the following parts of your vehicle:

PART II – Insurance Conditions Mod. TAD479/2

- bodywork;
- tyres;
- windows and windscreens;
- external accessories,

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

- navigation,
- embarkation and disembarkation operations.

Redion indemnifies you up to a maximum of EUR 5,000.00 per vehicle.

Please refer to the provisions of the article “Limitations of Cover” in Section II - EXCLUSIONS AND LIMITATIONS OF COVER and the article “Obligations of the Insured Person in the event of a claim in Section III - OBLIGATIONS OF THE INSURED AND Redion.



Where does Cover apply?

Art. 15. - TERRITORIAL SCOPE

Cover applies to Claims occurring in the countries listed below, subject to the article “EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE”.

Specifically: Italy, Vatican City, the Republic of San Marino, the other European countries, Morocco, Tunisia and Albania.



When does Cover start and end?

Art. 16. - COMMENCEMENT AND DURATION

For each insured route, Cover starts when embarkation operations begin and ends when vehicle disembarkation operations are completed.

PART II – Insurance Conditions Mod. TAD479/2

SECTION II – DISCLAIMERS AND LIMITATIONS OF COVER



What is not insured?

Art. 17. - EXCLUSIONS

• GENERAL EXCLUSIONS APPLICABLE TO ALL COVERS

Claims are excluded:

- a) due to fire of any nature and/or origin;
- b) due to shipwreck or sinking;
- c) caused or facilitated by wilful misconduct and/or gross negligence of the Insured Person and/or persons for whom they are responsible;
- d) arising from acts of vandalism;
- e) in relation to which the Insured Person does not produce an authentic copy of the report submitted to the Master of the ship and/or the Purser and/or the ship's officer in charge while the vehicle is stationed on board the ship or before disembarkation;
- f) resulting from attempted or actual theft;
- g) directly or indirectly resulting from acts of terrorism and/or socio-political disturbances and/or strikes.
- h) resulting from situations of armed conflict, invasion, war and/or civil war (declared or not).
- i) arising from acts of terrorism in general, including the use of any type of nuclear or chemical device, ionising radiation or radioactive contamination released by nuclear fuels, or deriving from nuclear transmutation or from radioactive, toxic, explosive properties, or other dangerous characteristics of nuclear equipment and its components;

PART II – Insurance Conditions Mod. TAD479/2

- j) resulting from tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, nuclear explosions as well as any other natural disaster; pollution of the air, water, soil, subsoil, or any environmental damage;

The following are also excluded:

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

In addition, the cover does not apply:

- if the driver of the vehicle is not authorised to drive in accordance with the provisions in force;
- if the driver of the vehicle is, at the time of the Claim, in a state of alcohol intoxication or a state of mental impairment caused by abuse of psychotropic drugs or narcotic or hallucinogenic substances,
- if the vehicle, at the time of the Claim, is not authorised to circulate according to the regulations in force and/or is not insured for the compulsory motor third-party liability cover;
- for indirect damage (e.g. damage caused by objects carried by the wind) and/or non-material damage;
- for damage occurring within the port area (including the embarkation quay) before the start of embarkation activities and/or after the end of disembarkation activities,
- for all vehicles that at the time of the Claim are first registered more than twenty years before the Claim.



Are there any limits to Cover?

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

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

PART II – Insurance Conditions Mod. TAD479/2

- provide insurance coverage,
- pay Indemnity

if this exposes you to any sanctions, prohibitions or restrictions that arise from “INTERNATIONAL SANCTIONS”.

This article prevails over any conflicting provision in these Policy Terms and Conditions.

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

<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 provide *evidence 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 COVER

- **TRAVEL RESTRICTIONS**

You are not covered if you travel to or stay in 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 travel or residence, even temporarily.

- **FORM OF INSURANCE**

The Vehicle Damage Cover applies on an second-loss basis. This means that only the portion of the loss not covered under any other policies you have taken out, up to the maximum amount provided for in these Policy Terms and Conditions, is covered, up to the maximum amount provided for in these Policy Terms and Conditions.

PART II – Insurance Conditions Mod. TAD479/2

- **CATASTROPHIC LIMIT**

In the event that an event affects several Insured Persons with Redion for the same risk, the maximum aggregate amount payable by Redion may not exceed the total amount of EUR 100,000.00 per event.

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

- **PURCHASE RESTRICTIONS**

You cannot take out this Policy later than midnight on the day before the departure date indicated on the ticket.

In addition, you cannot take out multiple policies to increase the limits and covers provided for in the Policy.

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 PERSON IN THE EVENT OF A CLAIM

WARNING!

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

You will need to report the Claim within five days of the date on which it occurred in the following ways:

PART II – Insurance Conditions Mod. TAD479/2

- *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 acknowledgement of receipt to Redion – Ufficio Liquidazione Sinistri (indicating the cover for which you are reporting the Claim) - via del Mulino n.4 - 20057 Assago (MI).*

You must provide the following data/documents:

- *your first name and surname and address*
- *your telephone number;*
- *the Redion identification code + booking number;*
- *a copy of the vehicle registration document;*
- *the circumstances of the Claim;*
- *the date on which the Claim occurred;*
- *contact details for you and any witnesses to the Claim;*
- *report made to the master of the ship and/or to the purser and/or to the ship's officer in charge while the vehicle is stationary on board the ship or before disembarkation.*

For the management of Claims under all Covers:

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

You must provide the requested documents.

If you do not comply with your obligations in the event of a claim, Redion may decide not to indemnify 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 required time limit. The insurer must indemnify the Insured Person for the covered damage sustained.

PART II – Insurance Conditions Mod. TAD479/2

If the Insured Person intentionally causes or increases the loss, the insurer may decline the Claim.

If the Insured Person unintentionally causes or increases the loss, the insurer may reduce the Indemnity.

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

- **PAYMENT OF THE INDEMNITY**

For all Covers with the exception of Redion Assistance, after receiving the necessary documentation from you, after verifying that the Cover applies and after carrying out the necessary checks, Redion determines the Indemnity, Daily Benefit or 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 or Reimbursement, your heirs will be entitled to the Indemnity to which you would have been entitled only by demonstrating the existence of the right to Indemnity, Daily Benefit or Reimbursement by delivering to Redion the documentation required in art. "Obligations of the Insured Person in the event of a Claim".

- **PROCEDURE FOR THE ASSESSMENT OF DAMAGE**

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

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

The third expert intervenes only in the event of disagreement and decisions on disputed matters are made by majority. **The costs of the third expert are divided in half between you and Redion.**

PART II – Insurance Conditions Mod. TAD479/2

Each expert may be assisted by other persons. These persons may intervene in the expert assessment, but they have no voting rights.

If you or Redion does not appoint an expert or if the experts do not agree on the appointment of a third expert, these appointments, even at the request of one of you, are delegated to the President of the competent Court in whose jurisdiction the Claim occurred.

- **MANDATE OF THE EXPERTS**

The Experts must:

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

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

The results of the assessments referred to in points c. and d. are binding on both you and Redion. Except in the case of wilful misconduct, error, violence or breach of contractual agreements, both you and Redion hereby waive any right of appeal, without prejudice in any case to any action or objection relating to the Indemnity.

The joint expert assessment is valid even if an appraiser refuses to sign it; this refusal must be attested by the other expert in the final expert report.

PART II – Insurance Conditions Mod. TAD479/2

The Experts are exempt from observing any formality.

- **SUBROGATION**

Any recourse, pursuant to Article 1916 of the Codice Civile, against responsible third parties or other obliged parties will be exercised by the company up to the amount of the Indemnity paid, it being understood that the action for recourse will not be exercised against the transported persons and all the companies of the Onorato S.r.l. Group.

COMPLAINTS

Any complaints regarding the contractual relationship or the management of claims must be submitted in writing, including a detailed description of the events, the number of the Policy or Claim in question and any information that may help identify the policyholder or the Insured Person (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 reclami@pec.redion.itufficio.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, and any telephone number;*

PART II – Insurance Conditions Mod. TAD479/2

- *identification of the person or persons whose conduct is the subject of the complaint;*
- *brief but comprehensive description of the 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 procedures can be used, such as:

- **Insurance Ombudsman:** *by submitting an appeal to the Insurance Ombudsman 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 Policy 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 Policy Terms and Conditions for the resolution of this type of dispute. The request for activation of the contractual expert appraisal or arbitration must be addressed to: Ufficio Liquidazione Sinistri – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with acknowledgement of receipt or PEC: to the asinistri@pec.redion.it address

PART II – Insurance Conditions Mod. TAD479/2

In the case of disputes in the context of policies against the risk of damage in which the contractual expert appraisal has already been carried out or not related to the assessment and quantification of loss, the law provides for mandatory mediation, which is a precondition for court proceedings, with the right to resort to assisted negotiation in advance.

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

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

In the case of disputes in the context of accident or health policies in which arbitration has already been carried out or not relating to medical issues, the law provides for mandatory mediation, which is a precondition for court proceedings, 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 submit a complaint to 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 that person 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 Privacy Notice 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 ufficioprotezionedati.it@redion.com

PRIVACY POLICY

The purposes for which Redion Italy Insurance processes your Personal Data and what happens if you do not provide 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 activity or, for example, propose and manage the Policy, collect Premiums and manage the related payments, reinsure, carry out control and statistical activities: your Data, including any data relating to your location (geolocation) or those relating to your state of health are processed for contractual fulfilment (Article 6 paragraph 1 letter b 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 computer 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 Marinai d'Italia - 90146 (PA) – VAT no. 13217910150
 - for the management of **Services** (e.g. the provision of replacement cars), by contacting the **Operations Centre**;
 - for Covers or the assessment of Claims, by writing to the **Ufficio Liquidazione Sinistri**.

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

PRIVACY POLICY

In relation to Claim 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 records, 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 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 training artificial intelligence systems, record phone calls made with the Operations Centre in some cases also using the support of artificial intelligence for transcriptions and summaries of conversations: your Data are processed for the legitimate interest of the Company and third parties;
- carry out the activity required by law, for example: keep policy and claim 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 are processed for legal or regulatory compliance.

PRIVACY POLICY



If you do not provide your Personal Data, 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 it discloses the data

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, organisational 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

PRIVACY POLICY

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 European Union. The transfer of your Personal Data to parties outside the European 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 European Union by contacting the Ufficio Protezione Dati.

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

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

PRIVACY POLICY

WhatsApp, but provides you with links to secure IT environments to which we invite you to refer exclusively.

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 retains 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.

PRIVACY POLICY

- 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.

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.

Your rights in relation to 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;
 - You have objected to the automated processing of your personal data and there are no other grounds for the processing to be carried out;

PRIVACY POLICY

- 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 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

PRIVACY POLICY

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 affect the lawfulness of processing carried out before consent was withdrawn.

You have the right to submit a complaint with the Italian Data Protection Authority and you can find more information on the www.garanteprivacy.it website.

How to exercise your rights in relation to 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:

PRIVACY POLICY

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 this Privacy 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 Privacy Notice. 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> where can also find more information on the personal data protection policies adopted by Redion Italy Insurance S.p.A.

ANNEX A - GLOSSARY

ANNEX A – GLOSSARY

Insured Person: the natural person to whom this document refers directly, who is a passenger on a ship, as per the booking made through the Policyholder, as shown by the travel documents issued, and has taken out the Policy in Italy or through the Policyholder's Italian website. The Insured Person must be the driver of the vehicle; their data and those of the vehicle must be reported on the Enrollment Form for accession to the Group Policy.

Policy Terms and Conditions: clauses of the Policy that contain: General Policy 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 Marinai d'Italia - 90146 (PA) – VAT no. 13217910150

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

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, brothers-in-law.

Cover: insurance other than 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.

General rules governing the Group Policy: clauses governing the obligations of the Policyholder and Redion.

Limit/Sum Insured: 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.

ANNEX A - GLOSSARY

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

Premium: the amount payable to Redion as consideration for the insurance.

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 recorded in the population register.

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

Risk: the possibility that a Claim may occur.

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

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, the organisation and provision of the assistance services provided for in the Policy Terms and Conditions.

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,
- 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.

ANNEX A - GLOSSARY

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

Vehicle: cars, camper vans, trailers, heavy vehicles and commercial vehicles (tractors, semi-trailers, lorries, etc.) and motorcycles, first registered no more than 20 years before the date of the Claim and whose details are shown on the Enrollment Form.

Distance selling: the purchase of the Policy by telephone, internet or email without the simultaneous physical presence of the seller and the customer.

Carrier: plane, tourist bus, train, ship.

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