

CERTIFICATE OF CONFORMITY OF THE INSURANCE PRODUCT

POLICY 40762Q

The tourist package includes an insurance product covering the following risks:

- travel assistance
- medical expense cover
- trip cancellation
- trip interruption

with the limitations and exclusions indicated in the Information Set.

“CLUB DEL SOLE SRL S.r.l.” has chosen and agreed upon the insurance product with these characteristics acting on behalf of the customer pursuant to Article 1891 of the Italian Civil Code.

Non-Life Insurance to cover risks during the trip

IPID - Insurance Product Information Document

Company: Europ Assistance Italia S.p.A.

Product: "Travel insurance" Form 22188



Full pre-contractual and contractual information on the product is provided in other documents.

What kind of insurance is it?

This policy insures personal risks while travelling for the purposes of tourism and covers the penalty applied by the Tour Operator.



What is insured?

✓ Assistance Cover

TRAVEL ASSISTANCE

Medical consultation, Sending a doctor or ambulance in Italy, Medical re-entry, Re-entry with an insured family member, Re-entry of other insured persons up to Euro 200.00 per insured person, Travel of a family member, Accompanying minors, Re-entry of a convalescent insured person, Extension of stay (not applicable in the case of Covid-19), up to a maximum of Euro 40.00 per day for a maximum of 3 days, Advance on expenses for basic necessities: this benefit has a limit of liability of Euro 5,000.00, but Europ Assistance may decide to advance you a larger sum of money if you can provide financial guarantees in the country of residence, Early Return, Sending of urgent messages:

VEHICLE ASSISTANCE Roadside assistance, Re-entry or extension of trip.

ASSISTANCE TO FAMILY MEMBERS AT HOME Medical advice, Sending a doctor or ambulance in Italy, Sending a nurse for home care. Telephone consulting; Transfer to a hospital centre in Italy, Return from the hospital centre in Italy, Searching and Booking of specialist diagnostic centres; Task Force, Integrated Home Care in Italy.

HOME ASSISTANCE (Valid for Insured Persons residing in Italy, Republic of San Marino, Vatican City) Sending a Locksmith for Emergency Assistance; Sending a glazier within 24 hours; Cleaning service; Relocation; Hotel costs.

PET TRAVEL ASSISTANCE Veterinary advice during the trip; Report on veterinary centres/clinics in Italy.

✓ Medical Expense cover, including in the event of terrorism

If, while you are travelling, you contract an illness suddenly or have an accident, Europ Assistance will pay for you the urgent, non-deferrable medical/hospital/pharmaceutical expenses incurred at the place of the Event, during the Policy term.

Europ Assistance will pay expenses on your behalf if the Operations Centre considers that the technical and practical conditions for proceeding are met. If this is not possible, Europ Assistance will reimburse these expenses under the same conditions, without applying the deductible. Europ Assistance will pay or reimburse medical expenses, per Insured Person and per Claim: up to the maximum amount of Euro 1,000.00 for Insured Persons resident in Italy; up to the maximum amount of Euro 5,000.00 for Insured Persons resident abroad; If you have been hospitalised, until you are discharged from the Healthcare Facility or until Europ Assistance doctors consider you may return to Italy.

If you have not been hospitalised, only expenses made during the policy term and authorised by the Operations Centre.

Within the limit of liability indicated above, Europ Assistance will pay:

- the cost of a stay at a Healthcare Facility prescribed by the doctor up to the amount of Euro 200.00 per day per Insured.
- the cost of urgent and non-deferrable dental treatment required as a result of an accident that occurred while travelling, with a limit of Euro 100.00 per insured;
- only in the case of an accident, the cost of repairing prostheses, up to a limit of Euro 100.00 per insured

Please Note! there is a deductible for this cover.

✓ Trip Cancellation Expenses Cover

You can apply for this cover when you have to cancel your entire booked travel arrangement before the start of the trip for one of the causes listed here, provided that it was involuntary and unforeseeable at the time of booking:

- illness, injury (for which there are medical certificates and documents proving the inability to participate in the trip), or death:
 - yours;
 - your spouse/common law partner, your son/daughter, your siblings, your parent or parent-in-law, your son-in-law or daughter-in-law, or your partner/co-owner of the company or associated firm. If these persons are not registered for the trip together and at the same time as you, in the event of serious illness or accident, you must prove that your presence is required;
 - one of your accompanying persons, who must be insured and registered for the trip at the same time as you.

In the event of a serious illness or accident of one of the persons listed above, Europ Assistance doctors may conduct a medical examination;

- if you are hired or dismissed by your employer and cannot use the leave you had available;
- a fire or natural disaster causes serious material damage to your home and you must be present and no one can replace you;
- a natural disaster prevents you from reaching either the place of departure of the organised trip or the rented property;
- Subpoena or summons to appear in court before a Criminal Judge or summons as a People's Judge after you have registered for the trip.
- Covid-19 positive status established by positive results that have affected:
 - you and/or your family members directly;
 - your travelling companion directly.

Europ Assistance shall reimburse in full the penalty fee charged by the Policyholder or the Group Companies that collected the reservation, to the insured persons indicated in the file for the total cancellation of the file.

The reimbursement may never exceed Euro 5,000.00 per travel file.



What is not insured?

✗ Cover excludes events caused by:

wilful misconduct or gross negligence except as indicated in the individual types of cover, floods, inundations, volcanic eruptions, earthquakes, atmospheric events with the characteristics of natural disasters, phenomena of the transmutation of atomic nuclei, 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 based on declarations from the World Health Organisation, with the exception of COVID-19; indirect consequences of the COVID-19 epidemic/pandemic; all that is not indicated in the section "What is insured?" for individual benefits/services/cover.

The following are also excluded:

- failure to comply with orders/regulations imposed by control bodies/host countries or countries of origin;
- the consequences due or attributable to quarantine or measures restricting freedom of movement decided by the competent authorities that isolate the Municipality/more extensive territorial areas where you may be during the Trip.

For all types of Cover, except as indicated in the same, the insurance does not cover any expenses due to or arising from/consequent to quarantine or other measures restricting freedom of movement, decided by the competent International and/or local authorities, with the term local authorities being understood to mean any competent authority of the country of origin or any country where you have planned your trip or through which you are travelling to reach your destination.

✗ The following are also excluded for all types of cover:

- any trip undertaken to participate in competitions/races involving extreme activities;
- business trips;
- any trip taken for the purposes of: visits, check-ups, admission to facilities, surgery.

✗ For the Assistance Cover and the Travel Rebooking Cover Please refer to the Additional IPID for further exclusions

✗ For Medical Expense Cover, Please refer to the Additional IPID for further exclusions

✗ For Trip Cancellation Expenses Cover Please refer to the Additional IPID for further exclusions

✗ For Extended Stay Cover in the event of Covid-19 Please refer to the Additional IPID for further exclusions

✗ For Travel Portion Reimbursement Cover in the Event of Covid-19 Please refer to the Additional IPID for further exclusions

✗ For the Travel Veterinary Medical Expense Reimbursement Cover Please refer to the Additional IPID for further exclusions



Are there any limits on cover?

! International Sanctions (valid for all Cover)

"International Sanctions" means the set of national and international provisions governing embargoes, sanctioned individuals and entities, terrorist financing and trade restrictions adopted by: (i) the United Nations; (ii) the European Union; (iii) the United States of America, primarily through the Office of Foreign Assets Control of the United States Department of the Treasury; (iv) United Kingdom and (v) national jurisdictions governing these Terms and Conditions of Insurance.

Europ Assistance Italia S.p.A. is not obliged to provide any insurance coverage, nor to settle claims, nor to provide any benefits or services described in the Terms and Conditions of Insurance if this would expose it to any sanction, prohibition or restriction pursuant to United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, the United States of America, the United Kingdom or applicable national jurisdictions governing these Terms and Conditions of Insurance.

This clause will prevail over any clause to the contrary contained in these Terms and Conditions of Insurance.

For further details you can visit: <https://www.europassistance.it/contenuti-utili/international-regulatory-information-links>

Insurance cover is not available in the following countries: Syria, North Korea, Iran, Venezuela, Belarus, Russia, Burma (Myanmar), Afghanistan and the following regions: Crimea, Donetsk, Lugansk, Zaporizhzhia, Kherson.

Please Note!

If you are a "United States Person" and you are in Cuba, in order to receive the assistance, indemnities/compensation provided for in the Policy, you must demonstrate to Europ Assistance Italia S.p.A. that you are in Cuba in compliance with US laws.

Without authorisation for your stay in Cuba, Europ Assistance Italia S.p.A. cannot provide assistance, and will not be able to award you indemnities/compensation.

The cover will only apply if all passengers on the same travel package cancel, in no case will the pro-rata amount be refunded.

Europ Assistance does not reimburse fixed booking costs.

Please Note!

This Cover includes coinsurance. Co-insurance is not applied:

- in the event of changing and/or having to forego a trip, due to hospitalisation (excluding Day Hospital and Emergency Department treatment)
- in the event of death
- in the event of Covid-19 infection.

✓ Travel Rebooking Cover

You may apply for this cover when you have to interrupt your trip solely and exclusively as a consequence of:

- Medical re-entry organised by the Operations Centre, based on these contractual terms and conditions;
 - Early re-entry organised by the Operations Centre, based on these contractual terms and conditions;
 - hijacking as a result of acts of piracy of the aircraft on which you are travelling.
- Europ Assistance shall reimburse the portion of the trip not taken calculated as indicated in the policy. The portion of the trip not taken will be reimbursed up to a maximum of Euro 5,000.00 per travel file.

✓ Extended Stay Cover in the event of Covid-19

If a Covid-19 epidemic/pandemic directly affects:

- you,
 - a travelling companion occupying the same room/accommodation,
 - one of your family members travelling with you
- and all members of the same travel group/those occupying the same rental are forced into quarantine, Europ Assistance shall reimburse the hotel/accommodation expenses (board and lodging) for the extension of the stay in the amount of Euro 1,500.00 for a maximum of 15 days, per Insured Person and per period of duration of the Cover, with an overall maximum in the case of a rental of Euro 3,000.00.

If a previously established group of participants is registered at the same time, the term "travelling companion" may refer to only one person.

✓ Travel Portion Reimbursement Cover in the Event of Covid-19

If you, your family members or a travelling companion included in the cover are forced to interrupt your trip in the event of:

- admission because of the COVID-19 epidemic/pandemic;
- compulsory quarantine because of COVID-19;

Europ Assistance shall reimburse the portion of the trip not taken calculated as indicated in the policy.

The portion of the trip not taken will be reimbursed up to a maximum of Euro 7,000.00 per Insured.

! Travel Limitations

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

! Continued stay abroad

You may stay abroad for a maximum of 30 consecutive days during the term of this Policy. You will not be insured for events affecting you after 30 days.

! Assistance Cover

- Limits of Intervention

Europ Assistance does not provide Benefits/Services in Countries considered to be in a state of declared or de facto war if the state of war has been made public. These are the countries listed on <https://www.europassistance.it/paesi-in-stato-di-belligeranza> with a danger rating of 4.0 or higher. In addition, Europ Assistance cannot provide the services/benefits in countries where local or international authorities do not permit intervention in situ, even if there is no risk of war.

- Limits on the provision of benefits/services

Assistance will be provided once only per insured person, for each type within the trip duration.

- Limitation of liability

Europ ASSISTANCE will not pay for damage: caused by the intervention of the authorities of the country in which the assistance is provided, and as a result of any other fortuitous and unpredictable circumstances. Moreover, the operation of the benefits is subject to restrictions and measures imposed by government, local and health authorities.



Where does the cover apply?

- ✓ Indicates countries where the event occurs for which the cover may be requested, with the exception of the provisions of the Article "International Sanctions". Specifically, Italy, the Republic of San Marino and the Vatican City State;
- ✓ The VEHICLE ASSISTANCE SERVICE is provided:
- in the European countries of the European Union, namely Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Hungary, Italy, Greece, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden;
- in non-EU European countries and Mediterranean basin countries: Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, United Kingdom, Tunisia and Turkey.



What are my obligations?

When you sign the contract: you have the obligation to make true, accurate and complete declarations.

Untrue, inaccurate or unreported declarations may lead to the total or partial loss of the right to compensation, as well as the termination of the insurance pursuant to Articles 1892, 1893, 1894 of the Italian Civil Code.

During the contract: you are obliged to notify any changes that lead to an aggravation of the risk. Failure to provide information may result in the total or partial loss of the right to compensation, as well as the termination of the insurance pursuant to Article 1898 of the Italian Civil Code.

In case of an Event: In the event of a claim: you have the obligation to notify Europ Assistance Italia S.p.A. in writing of the existence of other insurance policies that you have signed with the same characteristics as this one (Article 1910 of the Italian Civil Code) and to comply with the deadlines for reporting the claim.



When and how do I pay?

The premium, including taxes, is an integral part of the cost of the trip and is paid together with it.



When does cover begin and when does it end?

The insurance cover starts on the date of commencement of the trip (check-in) and expires at the end of the trip (check-out).

The maximum duration of cover during the period of validity of the Insurance is 60 consecutive days.

The Roadside Assistance Service starts 48 hours prior to Check-in and ends at Check-in at the booked Accommodation or at the departure station. It will then commence again from the date of Check-out, until your return home.

Home Assistance benefits will commence from the date of the start of the stay (check-in) and expire 24 hours after the end of the stay (check-out).

The "Trip and rental cancellation" Cover begins on the date of booking/confirming the Trip and lasts until the date of commencement of the Trip. Commencement of the Trip means: the time when you should have presented yourself at the booked facility (check-in).

Extended Stay Cover in the event of Covid-19 starts from the date of the start of the trip(check-in) and ends within 15 days of the end of the trip.



How can I cancel the policy?

The policy does not provide for the possibility of cancellation.

Non-Life Insurance to cover risks during the trip

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

Company: Europ Assistance Italia S.p.A.

Product: "Travel insurance - Form 22188"

Date of issue of the additional non-life IPID: 06.06.2023



This document contains additional and complementary information to that contained in the Pre-contractual Information Document for Non-Life Insurance Products (Non-Life IPID), in order to help the potential policyholder/insured person to understand in more detail the characteristics of the product, the contractual obligations and the company's financial situation.

The policyholder/insured person must read the terms of insurance before signing the contract.

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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 Company subject to the management and coordination of Assicurazioni Generali S.p.A.

The shareholders' equity amounts to Euro 78.573.050, of which share capital amounts to Euro 12,000,000 and total equity reserves to Euro 66.573.050.

The solvency ratio for the non-life business is 160,5%. This ratio represents the ratio between the amount of own funds covering the solvency capital requirement equal to Euro 116.561.416 and the amount of the solvency margin required by regulations in force equal to Euro 72.616.766. The minimum capital requirement is equal to Euro 32.677.544..

The above figures refer to the latest approved financial statements and to the financial situation at 31/12/2022. Subsequent updates on the financial situation will be made available at the website <https://www.europassistance.it/azienda/bilancio>.

The contract shall be governed by Italian law



What is insured?

No information in addition to the information given in the Non-Life IPID



What is NOT insured?

Assistance Cover (mandatory)	<ul style="list-style-type: none">✖ Events dependent on or caused by the following are also excluded:<ul style="list-style-type: none">- car, motorbike or motorboat races and related trials and training;- mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications;- pregnancy-related illnesses after the 26th week of gestation and illnesses related to childbirth;- illnesses that indicate or are the direct consequence of chronic pathological or pre-existing conditions at the start of the trip;- organ harvest and/or transplantation;- abuse of alcohol or psychotropic drugs;- illnesses/accidents arising from the HIV virus;- use of narcotics and hallucinogens;- no qualification to drive the vehicle in compliance with applicable legal provisions;- attempted suicide or suicide;- aerial sports in general, operating and using hang-gliders and other types of ultra-light aircraft, parachuting, paragliders and similar, bobsledding, acrobatic skiing, ski or water ski jumping, mountaineering with rock and glacier climbing, free climbing, kitesurfing, scuba diving, sports involving the use of motor vehicles and boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, caving, acts of recklessness, accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training).✖ Journeys made against medical advice or for the purpose of treating a medical condition which had become apparent before departure are also excluded.✖ The following are also excluded for VEHICLE ASSISTANCE benefits only:<ul style="list-style-type: none">- claims made if you have no qualification to drive the vehicle in compliance with applicable legal provisions;✖ For PET TRAVEL ASSISTANCE benefits, claims caused by or dependent on:<ul style="list-style-type: none">- wilful misconduct or gross negligence on the part of the Insured, his/her family members or any other relative or relative-in-law cohabiting with him/her, as well as the persons to whom the animal for which the insurance is provided has been entrusted;- wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or by exposure to ionising radiation;
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	<ul style="list-style-type: none"> - participation in hunting activities, sports competitions and similar events, exhibitions, dog/feline shows, trials and competitions, and professional use of the animal; - use of the animal in violation of the legislation in force, specifically mistreatment, organised fighting and prohibited shows; - accidents or illnesses arising before the start of the trip. <p>IN ADDITION, THE FOLLOWING EXCLUSIONS APPLY FOR INDIVIDUAL COVER:</p> <p>✖ MEDICAL RE-ENTRY The following are also excluded:</p> <ul style="list-style-type: none"> - illness or injury that allows you, as assessed by the doctors of the Operations Centre, to continue travelling, - illness or injury that can be treated on site, - infectious diseases, when transport violates national or international health regulations, - discharge from a medical centre or hospital against the advice of doctors, by your own choice or that of your family members. <p>The following are excluded in the event of death</p> <ul style="list-style-type: none"> - expenses for the funeral, for searches for persons and recovery of the body and other expenses that are not related to transport. - Transport of the body to/from places that cannot be easily reached by normal means of transport. <p>Transport, in compliance with applicable laws, may take place using suitable vehicles (e.g. hearses).</p> <p>Return to your home is excluded if you are not a resident in Europe and your travel destination is a non-European country.</p> <p>✖ ROADSIDE ASSISTANCE The following are also excluded:</p> <ul style="list-style-type: none"> - the cost of spare parts and all repair costs; - costs relating to the use of exceptional vehicles/equipment, when these are indispensable for the recovery of the vehicle; - the cost of towing, if the vehicle has been involved in an accident or breakdown while travelling outside the public road network or equivalent areas (e.g. off-road routes). <p>Tyre punctures and incorrect refuelling are not considered to be a breakdown and/or accident.</p> <p>✖ RE-ENTRY OR EXTENSION OF TRIP The following are excluded from the service:</p> <ul style="list-style-type: none"> - fuel and toll costs (motorways, ferries, etc.); - insurances not required by law and their deductibles; - deposits required by car rental companies, which must be paid directly by the Insured Party. Where applicable, car rental companies may ask the Respondent for a credit card number as a deposit; - any excess of days, with respect to the maximum foreseen, which must in any case be authorised by the Operations Centre.
Medical Expense Cover (mandatory)	<p>✖ Claims due to the following are also excluded:</p> <ul style="list-style-type: none"> - mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications; - pregnancy-related illnesses after the 26th week of gestation and illnesses related to childbirth; - illnesses that indicate or are the direct consequence of chronic pathological or pre-existing conditions at the start of the trip; - accidents arising from the following activities: rock and glacier climbing, acrobatic skiing or water skiing, riding and using bobsleighs, aerial sports in general, operating and using hang gliders and other types of ultra-light aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training); - organ harvest and/or transplantation; - car, motorbike or motorboat races and related trials and training; - gross negligence; - abuse of alcohol or psychotropic drugs; - illnesses/accidents arising from the HIV virus; - use of narcotics and hallucinogens; <p>✖ In addition, Europ Assistance will not pay you for:</p> <ul style="list-style-type: none"> - all expenses incurred if you have not directly informed Europ Assistance, directly or through third parties, for hospitalisation or treatment at an Emergency Department; - expenses for the treatment or elimination of physical defects or congenital malformations,

	<p>for cosmetic applications, nursing, physical therapy, spa and weight-loss treatments;</p> <ul style="list-style-type: none"> - expenses for dental treatment following a sudden illness; - the cost of purchasing and repairing eyeglasses, contact lenses; - expenses for orthopaedic and/or prosthetic devices, following a sudden illness; - check-ups in Italy for situations resulting from illnesses that began while travelling; - the costs of transport and/or transfer to the healthcare facility and/or your place of accommodation; - medical expenses related to health tests for Covid-19 mandated by the destination/departure country upon arrival or before returning to your country of residence. <p>Journeys made against medical advice or for the purpose of treating a medical condition which had become apparent before departure are also excluded.</p>
Trip Cancellation Expenses Cover (mandatory)	<p>✖ You are also not insured if the cancellation depends on or is caused by:</p> <ul style="list-style-type: none"> - theft, robbery, loss of ID and/or travel documents; - mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications; - pregnancy or related pathologies, in cases where conception was prior to the date of registering for the trip; - accident or death occurring before the confirmation of the trip; - work-related reasons other than those covered; - consequences and/or complications of accidents occurring before the confirmation of the trip; - down payments and/or advances that are not justified by tax documents relating to the penalty; - failure by you to send notification (as per the Article "OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM") prior to the start date of the trip/stay, except in the case of waiver due to the death or hospitalisation for at least 24 consecutive hours (excluding Outpatient Hospital and Emergency Department treatment) of a family member;
Travel Rebooking Cover (mandatory)	<p>✖ Events dependent on or caused by the following are also excluded:</p> <ul style="list-style-type: none"> - car, motorbike or motorboat races and related trials and training; - mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications; - pregnancy-related illnesses after the 26th week of gestation and illnesses related to childbirth; - illnesses that indicate or are the direct consequence of chronic pathological or pre-existing conditions at the start of the trip; - organ harvest and/or transplantation; - abuse of alcohol or psychotropic drugs; - illnesses/accidents arising from the HIV virus; - use of narcotics and hallucinogens; - no qualification to drive the vehicle in compliance with applicable legal provisions; - attempted suicide or suicide; - aerial sports in general, operating and using hang-gliders and other types of ultra-light aircraft, parachuting, paragliders and similar, bobsledding, acrobatic skiing, ski or water ski jumping, mountaineering with rock and glacier climbing, free climbing, kitesurfing, scuba diving, sports involving the use of motor vehicles and boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, caving, acts of recklessness, accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training). <p>✖ Journeys made against medical advice or for the purpose of treating a medical condition which had become apparent before departure are also excluded.</p>
Extended Stay Cover in the event of Covid-19 (mandatory)	No information in addition to the information given in the Non-Life IPID.
Travel Portion Reimbursement Cover in the Event of Covid-19 (mandatory)	No information in addition to the information given in the Non-Life IPID.
Travel Veterinary Medical Expense Reimbursement	<p>✖ Also excluded are any claims caused by and dependent on the following:</p> <ul style="list-style-type: none"> - wilful misconduct or gross negligence on the part of the Insured, his/her family members or any other relative or relative-in-law cohabiting with him/her, as well as the persons to

Cover (mandatory)	<p>whom the animal for which the insurance is provided has been entrusted;</p> <ul style="list-style-type: none"> - 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 by exposure to ionising radiation; - participation in hunting activities, sports competitions and similar events, exhibitions, dog/feline shows, trials and competitions, and professional use of the animal; - use of the animal in violation of the legislation in force, specifically mistreatment, organised fighting and prohibited shows; - accidents or illnesses arising before the start of the trip; <p>✖ In addition, Europ Assistance will not pay expenses sustained due to:</p> <ul style="list-style-type: none"> - for therapies of dietary value including medicated foods, restoratives and mineral salts, even if prescribed following surgery; - for pregnancy or spontaneous or caesarean birth, castration, sterilisation and/or any other reproductive needs and any kind of pathology related to the reproductive system; - for any kind of dental work and/or dental hygiene work; - for surgery related to the removal of recurrent neoplasms; - for surgery performed following cruciate ligament injury or rupture; - for all operations related to luxation of the patella or patella, regardless of whether it was caused by genetic malformations or traumatic events; - for all operations performed on the elbow in dogs, irrespective of whether they were necessitated by genetic malformations or traumatic events; - for suppression and cremation for danger, for post-mortem diagnosis, for behavioural problems; - preventable diseases with preventive vaccines or prophylaxis; - for Leishman's disease. <p>✖ In addition, Europ Assistance excludes:</p> <ul style="list-style-type: none"> - diseases or physical defects of a congenital nature or in any case referable to hereditary factors, including examinations for the same; - hernias in general; - services for cosmetic purposes (e.g. cutting of ears, tail, etc.) even if performed abroad. Reconstructive plastic surgery necessitated by an accident is excluded.
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Are there any limits on cover?

Assistance Cover (mandatory)	No information in addition to the information given in the Non-Life IPID.
Medical Expense Cover (mandatory)	<p>! DEDUCTIBLE</p> <p>Europ Assistance applies a deductible only when you are not hospitalised and in cases of reimbursement. The total fixed deductible is Euro 35.00.</p>
Trip Cancellation Expenses Cover (mandatory)	<p>! COINSURANCE</p> <p>The Cover includes the following coinsurance:</p> <ul style="list-style-type: none"> - 0% of the amount of the penalty fee if you forego and/or change the trip for reasons other than hospitalisation, death or Covid-19 infection. - 10% of the amount of the penalty fee if you forego and/or change the trip for reasons other than hospitalisation, death or Covid-19 infection. - 25% of the amount of the penalty fee, in the case of cancellation bookings 100% from the time of booking. <p>If the penalty fee is higher than the maximum amount covered, the coinsurance is calculated on the basis of the latter.</p>
Travel Rebooking Cover (mandatory)	No information in addition to the information given in the Non-Life IPID.
Extended Stay Cover in the event of Covid-19 (mandatory)	No information in addition to the information given in the Non-Life IPID.
Travel Portion Reimbursement Cover in the Event of Covid-19 (mandatory)	No information in addition to the information given in the Non-Life IPID.
Travel Veterinary Medical Expense Reimbursement Cover (mandatory)	<p>! DEDUCTIBLE</p> <p>Europ Assistance applies a fixed total deductible of Euro 75.00 per claim.</p>



Where does the cover apply?

No information in addition to the information given in the Non-Life IPID



What are my obligations? What obligations does the company have?

<p>What do I have to do in case of an event?</p>	<p>Reporting a claim:</p> <p>Assistance Cover (mandatory) Always call the Europ Assistance Operations Centre on the number: (+39) 02.5.8.24.57.14 for calls from Italy and abroad or o 800.08.58.89 for calls from Italy. The Operations Centre is open 365 days a year, 24 hours a day. If you cannot telephone, you can send a fax to the Operations Centre at the number 02.58.47.72.01 or a telegram to EUROP ASSISTANCE ITALIA S.p.A. - Via del Mulino, no. 4 - 20057 Assago (MI)</p> <p>Medical Expense Cover (mandatory), Travel Rebooking Cover (mandatory), Extended Stay Cover due to Covid-19 (mandatory) and Travel Portion Reimbursement Cover in the Event of Covid-19 (mandatory)</p> <p>For the Medical Expense Cover only, always call the Europ Assistance Operations Centre on: (+39) 02.5.8.24.57.14 for calls from Italy and abroad or o 800.08.58.89 for calls from Italy.</p> <p>For all specified covers, in case of an Event, you must report the event within 60 days as follows:</p> <ul style="list-style-type: none"> - access the portal https://sinistrionline.europassistance.it or the website www.europassistance.it and the section CLAIMS. Follow the instructions. <p>or</p> <ul style="list-style-type: none"> - by writing a registered letter with return receipt to Europ Assistance - Ufficio Liquidazione Sinistri/Claim Settlement Department (indicating the cover for which you are making the claim) - Via del Mulino, 4 – 20057 Assago (MI). <p>You must send Europ Assistance all documentation required under the policy.</p> <p>Trip Cancellation Expenses Cover (mandatory) In the event of a Claim, you must notify the trip organiser or agent or the carrier of the formal wavier of or change to the Trip and you must file a claim no later than 5 days from when the event causing the cancellation occurred and in any case before the date of commencement of the Trip if the 5-day deadline is after the date of commencement of the Trip. You must report the claim in the following ways:</p> <ul style="list-style-type: none"> - access the portal https://sinistrionline.europassistance.it or the website www.europassistance.it and the section CLAIMS. Follow the instructions. <p>or</p> <ul style="list-style-type: none"> - by writing a registered letter with return receipt to Europ Assistance - Ufficio Liquidazione Sinistri/Claim Settlement Department (indicating the cover for which you are making the claim) - Via del Mulino, 4 – 20057 Assago (MI). <p>You must send Europ Assistance all documentation required under the policy.</p> <p>Travel Veterinary Medical Expense Reimbursement Cover (mandatory) In the event of an incident, you must report the claim within three days in the following ways:</p> <ul style="list-style-type: none"> - access the portal https://sinistrionline.europassistance.it or the website www.europassistance.it and the section CLAIMS. Follow the instructions.
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		<p>or</p> <ul style="list-style-type: none"> - by writing a registered letter with return receipt to Europ Assistance - Ufficio Liquidazione Sinistri/Claim Settlement Department (indicating the cover for which you are making the claim) - Via del Mulino, 4 – 20057 Assago (MI). <p>You must send Europ Assistance all documentation required under the policy.</p>
	Direct assistance/assistance under special arrangements:	<p>Assistance Cover (mandatory) No services are provided directly to you by organisations or facilities that have special arrangements with Europ Assistance other than those indicated in the Assistance Cover.</p> <p>Medical Expense Cover (mandatory) No services are provided directly to you by organisations or facilities that have special arrangements with Europ Assistance other than those indicated in the Medical Expense Reimbursement Cover.</p> <p>Travel Cancellation Expense Cover (mandatory) Travel Rebooking Cover (mandatory), Extended Stay Cover due to Covid-19 (mandatory), Travel Portion Reimbursement Cover in the Event of Covid-19 (mandatory) and Travel Veterinary Medical Expense Reimbursement Cover (mandatory)</p> <p>No services are provided directly by organisations or facilities that have special arrangements with Europ Assistance.</p>
	Management by other companies:	No management by other companies.
	Time limitation:	<p>Assistance Cover (mandatory) Rights arising under the contract shall be time-barred within two years from the day on which the event the right is based on occurred.</p> <p>Travel Cancellation Expense Cover (mandatory) Travel Rebooking Cover (mandatory), Extended Stay Cover due to Covid-19 (mandatory), Travel Portion Reimbursement Cover in the Event of Covid-19 (mandatory) and Travel Veterinary Medical Expense Reimbursement Cover (mandatory) Rights arising under the contract shall be time-barred within two years from the day on which the event the right is based on occurred. In the event of a claim, you are obliged to interrupt the limitation period in writing.</p>
Incorrect or reticent declarations	No information in addition to the information given in the Non-Life IPID.	
Obligations of the company	<p>Assistance Cover (mandatory) No compensation will be paid as the assistance services are provided directly by the Europ Assistance Operations Centre.</p> <p>Travel Cancellation Expense Cover (mandatory) Travel Rebooking Cover (mandatory), Extended Stay Cover due to Covid-19 (mandatory), Travel Portion Reimbursement Cover in the Event of Covid-19 (mandatory) and Travel Veterinary Medical Expense Reimbursement Cover (mandatory) After receiving the necessary documentation, checking the effectiveness of cover and carrying out necessary checks, Europ Assistance will determine the compensation due, notify the parties concerned and arrange for payment within 20 days from the notification.</p>	



When and how do I pay?

Premium	<p>Accepted means of payment are:</p> <ul style="list-style-type: none"> – bank cheques or drafts with a non-transferable clause made payable to Europ Assistance Italia S.p.A. (except if the policy is purchased remotely), – sums credited directly to current bank and postal accounts in the name of Europ Assistance Italia S.p.A. by bank transfer, bank pay-in slip, POS system. If the intermediary allows it, payment by credit card is also permissible. <p>Payments made in cash are only permitted if the amount of the annual premium (even if in separate instalments) does not exceed Euro 750.00 (except if the policy is purchased remotely).</p>
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Reimbursement	Reimbursement does not apply.
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When does cover begin and when does it end?

Duration	No information in addition to the information given in the Non-Life IPID.
Suspension	There is no possibility of suspending cover.



How can I cancel the policy?

Reconsideration after entering into the contract	Reconsideration after entering into the contract does not apply.
Termination	There are no cases in which you are entitled to terminate the contract other than those that may be indicated in the section "When and how do I have to pay? - Reimbursement".



Who is this product for?

A policy suitable for customers who purchase services or tourist packages from the Tour Operator "Club del Sole" and wish to protect themselves in the event of assistance, reimbursement of medical expenses, reimbursement of the nights not enjoyed during the trip and trip cancellation prior to departure.



What costs do I pay?

intermediation costs: the average share received by the intermediary(ies) is: 15.00%.

HOW CAN I MAKE COMPLAINTS AND RESOLVE DISPUTES?

You can send complaints to the insurance company	<p>You can also send complaints about the contract or management of claims in writing to Europ Assistance Italia S.p.A. - c.a. Ufficio Reclami:</p> <ul style="list-style-type: none"> • by post: Via del Mulino no. 4 - 20057 Assago (MI); • by fax: 02.58.47.71.28 • by certified email: reclami@pec.europassistance.it • Email: ufficio.reclami@europassistance.it. <p>Europ Assistance Italia S.p.A. will reply to your complaint within 45 days of receipt, as provided for by law.</p>
To IVASS	<p>If you are not satisfied with the outcome of your complaint, or if you have not received a reply from Europ Assistance Italia S.p.A. within the deadline 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, certified email: ivass@pec.ivass.it, attaching documentation relating to your complaint processed by Europ Assistance to your request.</p> <p>In the complaint you must:</p> <ul style="list-style-type: none"> • indicate the name, surname and address of the party making the complaint, and a telephone number as applicable; • indicate the person or subjects the complaint refers to; • briefly describe in full the grounds of the complaint; • include a copy of the complaint submitted to the insurance company and any reply from it; • all documents useful to describe the relevant circumstances in more detail. <p>You can find the complaint form on the IVASS website at www.ivass.it.</p>
BEFORE TAKING LEGAL ACTION , alternative dispute resolution systems can be used, such as:	
Mediation	By contacting a Mediation Body from those listed by the Ministry of Justice, at www.giustizia.it (Law no. 98 of 9 August 2013).
Assisted negotiation	Sending a request to Europ Assistance Italia S.p.A. via your lawyer

<p>Other alternative dispute resolution systems</p>	<p>Insurance disputes on the determination and estimation of damages under policies against the risk of harm (where contemplated in the Terms and Conditions of Insurance). In the event of a dispute regarding the determination and estimation of harm, an appraisal of the contract is necessary where contemplated by the terms of the policy, in order to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Claims Settlement Office (Ufficio Liquidazione Sinistri) – Via del Mulino 4- 20057 Assago (MI), by registered letter with return receipt or by certified e-mail to :sinistri@pec.europassistance.it.</p> <p>In the case of disputes regarding policies against the risk of harm in which the contract has already been appraised, or not regarding the determination and estimation of damages, the law provides for compulsory mediation, which is a condition for proceeding, with the option of prior assisted negotiation.</p> <p>Insurance disputes on medical matters (where contemplated in the Terms of Insurance). In the event of disputes relating to medical matters under accident or health policies, arbitration must be used where contemplated in the terms of the policy, to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Claims Settlement Office (Ufficio Liquidazione Sinistri) – Via del Mulino no. 4 - 20057 Assago (MI), by registered letter with return receipt or by certified e-mail to :sinistri@pec.europassistance.it.</p> <p>In the case of disputes regarding accident or health policies in which arbitration has already taken place or not regarding medical matters, the law provides for compulsory mediation, which is a condition for proceeding, with the option of prior assisted negotiation.</p> <p>The foregoing is without prejudice to the right to take legal action.</p> <p>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 (at http://ec.europa.eu/internal_market/finnet/index_en.htm).</p>
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THE COMPANY DOES NOT HAVE A HOME INSURANCE AREA ON THE WEB FOR THE POLICYHOLDER/INSURED FOR THIS CONTRACT (HOME INSURANCE), SO AFTER SIGNING THE CONTRACT YOU CANNOT CONSULT THIS AREA, NOR USE IT FOR THE ONLINE MANAGEMENT OF THE CONTRACT.

"Travel Insurance"

Terms and Conditions of Insurance related to the Policy entered into between



Europ Assistance Italia S.p.A.



Europ Assistance Italia S.p.A. with registered office in Assago (MI), Via del Mulino, no. 4 - A company authorised to carry out insurance business under the decree of the Ministry of Industry and Trade no. 19569 of 2 June 1993 (Gazzetta Ufficiale of 1 July 1993 no. 152) Registered in section I of the Register of Insurance and Reinsurance Companies under no. 100.108 - Company belonging to the Generali Group, registered in the Register of Insurance Groups Company managed and coordinated by Assicurazioni Generali S.p.A..

(hereinafter – Europ Assistance)

and

Club del Sole S.r.l. with registered office in Forlì (FC), Via Biondini, no. 27 - VAT no. 04205530407

in favour of customers of the Policyholder (hereinafter called the Insured) meaning the Insured pursuant to Article 1891 of the Italian Civil Code

(hereinafter – the Policyholder)

Edition 06.06.2023



Card no. SOLEC + BOOKING NO.

TERMS AND CONDITIONS OF INSURANCE - FORM 22188

GENERAL TERMS AND CONDITIONS OF INSURANCE FOR THE INSURED

Art. 1. - OTHER INSURANCE

You may be insured with several insurance companies for the same Risk.

In the event of a claim, you must inform all insurance companies with which you are insured for the same Risk, including Europ Assistance, of the existence of other insurance companies covering the same Risk. In this case, Article 1910 of the Italian Civil Code applies.

The purpose of Article 1910 of the Italian Civil Code is to avoid the case where the Insured, with several insurance policies for the same Risk with different companies, receives a total sum greater than the damage sustained. For this reason, in the event of a claim, the Insured must inform each company of all insurance policies taken out with the others for the same Risk.

Art. 2. - GOVERNING LAW AND JURISDICTION

The Terms and Conditions of Insurance are governed by Italian law.

For all matters not contemplated in the Terms and Conditions of Insurance and for all rules of jurisdiction and/or the competency of the judge, Italian law shall apply.

Art. 3. - TIME LIMITATION

Any claim you may have against Europ Assistance shall be limited to a period of two years from the date when the claim is made. In liability insurance, the two-year period starts from the day when the injured party claimed compensation from you or sued you for damages. In this case, Article 2952 of the Italian Civil Code applies.

For cover other than Assistance, in the event of a claim being made and pending legal proceedings, you are obliged to interrupt the time limitation periods in writing.

It should be noted that pending legal proceedings are not considered as a cause of stopping the time limitation period.

Example: if the Insured reports an Event after the maximum deadline of two years established by the Italian Civil Code, he/she will not be entitled to Compensation.

Art. 4. - CURRENCY OF PAYMENT

In Italy, you will receive compensation in Euros. If you seek compensation for expenses incurred in countries that are not part of the European Union or that belong to the European Union, but do not have the Euro as their currency, Europ Assistance will calculate the reimbursement by converting the amount of the expenses you incurred into Euros. Europ Assistance calculates compensation based on the value of the Euro in relation to the currency of the country in which you incurred the expenses on the day the invoice was issued.

Art. 5. - PROFESSIONAL SECRECY

You must release the doctors who have to examine your claim and your state of health from their obligation to maintain professional secrecy with Europ Assistance.

Art. 6. - PROCESSING OF PERSONAL DATA

Europ Assistance may become aware of and use other people's personal data when providing you with cover. You must make these individuals aware of the Privacy Notice and obtain their written consent to the processing of their health data for insurance purposes. You can use the following consent form: "I have read the privacy notice on data processing and consent to the processing of my personal data relating to health necessary for the management of the policy by Europ Assistance Italia and the parties indicated in the notice".

SECTION I - DESCRIPTION OF THE COVER



What is insured?

Art. 7. - SUBJECT-MATTER OF INSURANCE

A) ASSISTANCE COVER

TRAVEL ASSISTANCE

You can request the following benefits from Europ Assistance in the event of accident, illness or if you have Covid-19 that directly affects you, a member of your family or a travelling companion, provided that they are insured and travelling with you.

The specified causes must occur while you are travelling.

1. MEDICAL CONSULTATION

If you have an illness or injury while travelling, you can ask for medical advice 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 hours a day, 7 days a week.

2. SENDING A DOCTOR OR AN AMBULANCE IN ITALY

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

If you are in Italy and need a medical consultation or ambulance, the Operations Centre will send a doctor to where you are staying during your trip.

When no doctor can intervene personally, the Operations Centre will transport you by ambulance to the nearest specialised medical centre.

This is not an emergency service. If you require the assistance of the emergency services in Italy, call 118.

The times for the provision of the service are as follows:

- Mondays to Fridays, from 20.00 to 8.00,
- Saturdays, Sundays and public holidays, 24 hours a day.

3. MEDICAL RE-ENTRY

You can request Medical Re-Entry when, after a sudden accident and/or illness, the doctors of the Operations Centre, together with the doctors on site, decide that you can be transferred

- to a healthcare facility in Italy or to your residence,

or

- to a healthcare facility in Italy or where you are resident,

or

- to your home.

However, the final decision is made by the doctors of the Operations Centre.

Europ Assistance will organise and pay for your medical repatriation, according to the times and means most suitable for the circumstances.

The means of transport are:

- air ambulance; which is used, when available, only if you live in Italy and when the event occurs in a European or Mediterranean country.
- economy class flight, also with room for a stretcher if you have to lie down;
- first class train travel and, if necessary, with a sleeper car;
- ambulance.

The Operations Centre will also provide medical or nursing assistance during the return journey if deemed necessary by your doctors.

You may request transfer to the nearest Emergency Department or Healthcare Facility, or transfer to a Treatment Centre which is adequate to treat your illness, when you are hospitalised at a local facility that cannot adequately treat your condition, the Operations Centre will arrange for your transfer, with the means and times considered most suitable by the Operations Centre after it has consulted with your treating doctor.

In this case, Europ Assistance will pay costs for you up to a **maximum of Euro 7,500.00**.

Europ Assistance may ask you for a return ticket that you do not use.

In the event of the death, the Operations Centre will arrange for the transport of the body to the place of burial in the country of residence or to the closest international airport.

However, the final decision is made by the Operations Centre

Europ Assistance will pay up to Euro 5,000.00 for only the cost of transporting the body.

4. RE-ENTRY WITH AN INSURED FAMILY MEMBER

When, during the organisation of the "Medical Re-entry", the doctors of the Operations Centre do not consider medical assistance for the Insured necessary during the trip, and an insured family member wishes to accompany the Insured to the place where they will be hospitalised or their home, the Operations Centre will arrange for the family member to return with the same form of transport as that of the Insured. Europ Assistance may request the unused return ticket of the family member.

5. RE-ENTRY OF OTHER INSURED PERSONS

You may only request the Re-entry of other Insured Persons following "MEDICAL RE-ENTRY".

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 start of the trip, the Operations Centre will book a ticket for them to return to their residence.

Europ Assistance will pay the cost of a first-class train ticket or an economy-class plane ticket, up to Euro 200.00 per insured person.

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

6. TRAVEL OF A FAMILY MEMBER

You can request that a member of your family joins you if, during your trip, you are admitted to a healthcare facility for more than 7 days and need their help.

The Operations Centre will book a ticket for your family member residing in Italy to reach you, and stay with you.

Europ Assistance will pay the cost of a first-class train ticket or an economy-class plane ticket.

7. ACCOMPANYING MINORS

You may request minors aged 15 years travelling with you to be accompanied if you have an accident or illness or when you are not able to accompany them yourself, for a reason beyond your control.

The Operations Centre will book a return ticket for a family member. This return ticket can be used to reach the minors and return with them to their home.

Europ Assistance will pay the cost of a first-class train ticket or an economy-class plane ticket.

8. RE-ENTRY OF A CONVALESCENT INSURED PERSON

You can request to return to your home if you are convalescing after an illness or injury and cannot use the means of transport originally intended for your return from the trip.

The Operations Centre will book a ticket for you, a Family Member or Travelling Companion, provided they are insured.

Europ Assistance will pay the cost of a first-class train ticket or an economy-class plane ticket.

Europ Assistance may ask you for a return ticket that you do not use.

9. EXTENSION OF STAY

(this benefit does not apply in the case of Covid-19)

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

Europ Assistance will only pay for your room and breakfast expenses for a maximum of 3 days following the date on which you were supposed to return, and for a maximum of Euro 40.00 per day per insured person.

10. ADVANCE ON EXPENSES FOR BASIC NECESSITIES

(this service is only valid for people resident in Italy)

You may receive an advance for expenses for basic necessities, if you have had:

- an accident
- an illness,
- been affected by a theft, mugging or non-delivery of baggage and you have unexpected expenses that you cannot pay.

The Operations Centre will pay the invoices for you, on the spot, up to a maximum amount of Euro 5,000.00.

Europ Assistance may decide to advance you even more money, if the total of invoices is more than Euro 150.00, if you can provide a financial guarantee in your country of residence.

The Operations Centre guarantees it will pay the Advance for Expenses on Basic Necessities if:

- the money transfer complies with the rules or regulations in Italy or in the country where you are located

- you can prove you can repay the loaned sum
- there are Europ Assistance Branches or Correspondents in the country in which you are located in order to make the Advance.

Note:

Within one month from the date of the advance, you must repay the amount advanced.

If you fail to do so, you will pay additional interest at the current legal rate.

11. EARLY RETURN

You, your family members and a Travelling Companion also insured and travelling with you, may be forced to return home earlier than planned due to the death or life-threatening hospitalisation of one of the following family members: the spouse, cohabiting partner, son/daughter, brother, sister, parent, in-law, son-in-law, daughter-in-law.

The date of death must be that indicated on the death certificate issued by the registry office

Europ Assistance will pay the cost of a first-class train ticket or an economy-class plane ticket so you can reach the place where the burial will take place or where your hospitalised family member is.

If you are travelling with a minor, the Operations Centre will arrange for the return of both of you, provided the minor is also insured.

If you are travelling in a vehicle and cannot use it to return home earlier, the Operations Centre will also provide you with a ticket so that you can retrieve it later.

Within 15 days of the event that forced you to return home early, you must send Europ Assistance the death certificate or documents proving that the family member has been admitted to the hospital and that his or her life is in danger.

12. SENDING URGENT MESSAGES

To you may ask for messages to be sent when because of an illness and/or accident, you cannot have urgent messages sent to people who live in Italy, the Operations Centre will arrange for the message to be received.

The Operations Centre is not responsible for messages sent.

VEHICLE ASSISTANCE

13. ROADSIDE ASSISTANCE

If during the trip, the vehicle you are travelling in breaks down and/or is in an accident, and can no longer transit, you must call the Operations Centre. The Operations Centre will send out a roadside assistance vehicle.

The tow truck will transport the vehicle from the location of the breakdown:

- to the nearest Europ Assistance authorised service centre,
- to the nearest manufacturer's service point or mechanic's workshop,
- to the place you indicate, provided it is within 50 kilometres (there and back) from the place of the breakdown.

Europ Assistance will pay for roadside assistance on your behalf to the destinations indicated previously and up to the maximum mileage indicated, per claim.

Please Note! Tyre punctures and incorrect refuelling are not considered to be a breakdown and/or accident.

14. RE-ENTRY OR EXTENSION OF TRIP

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 36 hours.**
- theft or robbery

call the Operations Centre.

The Operations Centre provides you and the passengers travelling with you with the means to return to your residence or to continue your journey:

- one first class train ticket or one economy class air ticket.
- or
- a replacement car and/or taxi. The replacement car is for private use, without driver, with a cylinder capacity of 1,200 cc. This car will be available at a participating rental station, subject to availability and during normal opening hours.

Europ Assistance **pays on your behalf:**

- the cost of tickets up to a **maximum of Euro 400.00;**
- the cost of hiring a car, **with unlimited mileage, for a maximum of two days;**
- the return of any luggage that exceeds the limits allowed by public means of transport or that cannot be transported in the hired car, **up to a maximum total of Euro 150.00 per claim.**

ASSISTANCE FOR FAMILY MEMBERS REMAINING AT HOME IN ITALY

15. MEDICAL CONSULTATION

When a Family Member of yours, at home in Italy, falls ill or has an accident, and his/her health conditions need to be assessed, he/she can call the doctors of the Operations Centre and request a medical consultation over the telephone.

The Family Member must notify the Operations Centre of the reason for the request, and the contact telephone number.

This opinion is not a diagnosis.

16. SENDING A DOCTOR OR AN AMBULANCE IN ITALY

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

If your Family Member in Italy needs a medical examination or an ambulance, the Operations Centre will send a doctor to your home.

When no doctor can intervene personally, the Operations Centre will transport you by ambulance to the nearest specialised medical centre.

This is not an emergency service. If you require the assistance of the emergency services in Italy, call 118.

The times for the provision of the service are as follows:

- Mondays to Fridays, from 20.00 to 8.00,
- Saturdays, Sundays and public holidays, 24 hours a day.

17. SENDING A NURSE FOR HOME CARE

If your family member needs a nurse, the Operations Centre will send him/her one at a controlled rate.

Your family member, after calling the Operations Centre, will have to send you the medical certificate stating the pathology he/she suffers from and the treatment he/she must undergo.

Europ Assistance pays the costs for the nurse on your behalf **up to a maximum of Euro 300.00 per claim.**

18. TELEPHONE CONSULTING

If your family member is admitted to a healthcare facility for at least 1 night, the Operations Centre will organise telephone contact with you from the time of admission to the day you return home.

If your family member is admitted to a hospital for at least 1 night, the Operations Centre will organise telephone contact with you from the time of admission to the day you return home.

For this benefit, your family member may have the doctor **sent to him/her only once during the policy term.**

19. TRANSFER TO A HOSPITAL CENTRE IN ITALY

If one of your family members is admitted to hospital and has a medical condition that the Operations Centre doctors and his or her treating doctor believe cannot be treated within the hospital organisation in their region of residence, **due to the sudden lack of only the necessary and appropriate clinical tools for treatment**, they may be transferred to a hospital centre that is better equipped for their condition.

The Operations Centre shall proceed to:

- identify and book, according to availability, the Hospital Centre considered best equipped for your family member's pathology;
- organise its transport by ambulance, with no route limits.

Transport includes any medical or nursing assistance during the trip, if deemed necessary by the Operations Centre.

Europ Assistance pays the relevant costs on your behalf.

The service will be provided after presenting the certification of the Medical Director of the facility concerned.

Please Note! This service will not be organised in the event that the illness suffered by your family member:

- in the opinion of the Operations Centre's doctors, may be treated within the Hospital Organisation in the region of residence;
- is not curable within the hospital organisation of the region of residence due to structural and/or organisational deficiencies of the hospital organisation.

Moreover, the benefit does not apply if the transport involves a breach of health regulations.

20. RETURN TO A HOSPITAL CENTRE IN ITALY

If your family member, following the "Transfer to a Hospital Centre in Italy" benefit, is discharged, your organisation will organise his or her return to the residence by the means that the Operations Centre's doctors and treating physicians deem appropriate for his or her state of health.

The means of transport are:

- first class train travel and, if necessary, in a sleeper car;
- ambulance (without mileage limits).

Transport includes any medical or nursing assistance during the trip, if deemed necessary by the Operations Centre.

21. SEARCH AND BOOKING OF SPECIALIST AND DIAGNOSTIC CENTRES

If your family member needs to:

- be admitted to hospital,
- undergo surgery
- carry out diagnostic tests,

the Operations Centre, in agreement with the treating doctor, will identify and reserve based on existing availability, the best-equipped healthcare facility or diagnostic centre deemed most suitable for the state of health.

You will benefit from preferential rates and preferential access.

22. TASK FORCE

If your family member:

a) needs to undergo one of the following urgent tests at home:

- blood sampling;
- electrocardiogram;

the Operations Centre, subject to local availability, sends a doctor to your home to perform the requested examination.

For blood sampling, the local testing laboratory must be available and the deteriorability of the blood taken must be taken into account.

Europ Assistance pays for you only the fee of the doctor sent and not the cost of the tests.

b) cannot provide for the purchase of emergency medicines on his own.

the Operations Centre, after collecting the prescription at your home, delivers the medicines prescribed by the treating doctor.

Europ Assistance only pays the cost of the delivery and not the cost of the medicines on your behalf

23. INTEGRATED HOME CARE IN ITALY

The benefit is provided if **your family member is admitted** to a healthcare facility after a **sudden illness and/or injury.**

Hospital services at home

If your family member is admitted to a healthcare facility for at least 1 night, the Operations Centre, at the request of his or her treating doctor, will organise continued hospitalisation at his or her home.

The medical and paramedical personnel of the Operations Centre will manage the home hospitalisation **for a maximum of 30 days** in agreement with your doctors.

Health services

If your family member is admitted to a healthcare facility for at least 1 night, and needs:

- to continue with the following at home:

- blood withdrawals;
- ultrasound scans,
- non-urgent electrocardiograms;

- delivery and collection of test results;

- the urgent sending of medicines,

the Operations Centre, after establishing that the service is necessary, organises the service **up to a maximum of 30 days after their discharge from the healthcare facility where they were admitted.**

Non-healthcare services

If your family member has been admitted to a healthcare facility for at least 1 night and is unable to leave home, the Operations Centre will arrange for service personnel to be sent to allow him/her to carry out daily activities such as:

- payments,
- purchases,
- administrative tasks,
- family collaboration,
- supervision of minors.

The Operations Centre, after establishing that the service is necessary, organises the service **up to a maximum of 30 days after their discharge from the healthcare facility where they were admitted.**

HOME ASSISTANCE

(valid for Insured Persons residing in Italy, Republic of San Marino, Vatican City)

24. SENDING A LOCKSMITH FOR EMERGENCY ASSISTANCE

If you cannot enter your home using your keys:

- due to a theft,
- attempted theft,
- a failure in the lock,

or

- because you have lost or broken your keys,

the Operations Centre will send you a locksmith 24 hours a day, including public holidays.

Europ Assistance only pays for the locksmith's call-out and labour on your behalf, up to a maximum of Euro 150.00 per claim.

25. SENDING OF A GLAZER WITHIN 24 HOURS;

If you need a glazier for an exterior glass breakage, the Operations Centre will send a technician to your home within 24 hours of the report **excluding Saturdays, Sundays and public holidays.**

Europ Assistance only pays for the plumber's call-out and labour on your behalf, up to a maximum of Euro 100.00 per claim.

26. CLEANING SERVICE

If, following theft or attempted theft, your home needs extraordinary cleaning, the Operations Centre will contact and send you a specialised cleaning company.

Europ Assistance pays the costs of the cleaning service on your behalf up to a maximum of Euro 150.00.

27. RELOCATION

If, as a result of theft or attempted theft, your home is uninhabitable for a **minimum period of 30 days**, the Operations Centre will organise the relocation of your furniture to your new home or storage facility in Italy.

Europ Assistance pays only the costs of the relocation for you, not the deposit or other costs, up to a maximum of Euro 1,000.00.

Please Note!

No relocations will be organised later than 60 days after the claim.

28. HOTEL COSTS

If, after a theft or attempted theft, your home is damaged in such a way that you cannot sleep in it, the Operations Centre will book a hotel.

Europ Assistance will pay on your behalf only bed and breakfast expenses up to a maximum of Euro 250.00 per claim and per family.

PET TRAVEL ASSISTANCE - BENEFITS/SERVICES

29. VETERINARY ADVICE DURING THE TRIP

This service is **operational 7 hours a day, 24 days a week.**

If, as a result of your pet's illness or injury occurring during the Trip, you need veterinary advice, the Operations Centre will provide you with the required information by telephone.

This opinion is not a diagnosis and is given on the basis of the information you provide to the Operations Centre.

30. REPORT ON VETERINARY CENTRES/CLINICS IN ITALY

The service will be operational **Monday to Friday from 9 a.m. to 6 p.m., excluding public holidays.**

If, as a result of your pet's illness or injury occurring during the Trip, you need directions to veterinary clinics or centres in Italy, you may telephone the Operations Centre, which will recommend the nearest centre.

B) MEDICAL EXPENSE COVER

If, while you are travelling, you contract an illness suddenly or have an accident, Europ Assistance will pay for you the urgent, non-deferrable medical/hospital/pharmaceutical expenses incurred at the place of the Event, during the Policy term.

Europ Assistance will pay expenses on your behalf if the Operations Centre considers that the technical and practical conditions for proceeding are met. If this is not possible, Europ Assistance will reimburse these expenses under the same conditions, without applying the deductible.

Europ Assistance will pay or reimburse medical expenses, **per Insured Person and per Claim up to a maximum amount of:**

- Euro 1,000.00 for Insured Persons resident in Italy;
- Euro 5,000.00 for Insured Persons resident abroad;

If you have been hospitalised

- until you are discharged from the Healthcare Facility, or
- until Europ Assistance doctors consider that you can return to Italy.

If you have not been hospitalised,

- **only expenses during the policy term and authorised by the Operations Centre.**

Within the limit of liability indicated above, Europ Assistance will pay:

- the cost of a stay at a Healthcare Facility prescribed by the doctor **up to the amount of Euro 200.00 per day per Insured.**
- the cost of urgent and non-deferrable dental treatment required as a result of an accident that occurred while travelling, **with a limit of Euro 100.00 per insured;**
- **only in the case of an accident, the cost of repairing prostheses, up to a limit of Euro 100.00 per insured**

Note! there is a deductible for this cover. See the Article "Limitation of Cover" in Section II.

C) TRIP CANCELLATION EXPENSES COVER

You can apply for this cover when you have to cancel **your entire booked travel arrangement** before the start of the trip for one of the causes listed here, provided that it was **involuntary and unforeseeable** at the time of booking:

- a) illness, injury (for which there are medical certificates and documents proving the inability to participate in the trip), or death:
 - yours;
 - your spouse/common law partner, your son/daughter, your siblings, your parent or parent-in-law, your son-in-law or daughter-in-law, or your partner/co-owner of the company or associated firm. If these persons are not registered for the trip together and at the same time as you, in the event of serious illness or accident, you must prove that your presence is required;
 - one of your accompanying persons, who must be insured and registered for the trip at the same time as you.

In the event of a serious illness or accident of one of the persons listed above, Europ Assistance doctors may conduct a medical examination;

- b) if you are hired or dismissed by your employer and cannot use the leave you had available;
- c) a fire or natural disaster causes serious material damage to your home and you must be present and no one can replace you;
- d) a natural disaster prevents you from reaching either the place of departure of the organised trip or the rented property;
- e) Subpoena or summons to appear in court before a Criminal Judge or summons as a People's Judge after you have registered for the trip.
- f) Covid-19 positive status established by positive results that have affected:
 - you and/or your family members directly;
 - your travelling companion directly.

Europ Assistance shall reimburse in full the penalty fee charged **by the Policyholder or the Group Companies that collected the reservation**, to the insured persons indicated in the file for the total cancellation of the file.

The reimbursement may never exceed Euro 5,000.00 per travel file.

The cover will only apply if all passengers on the same travel package cancel, in no case will the pro-rata amount be refunded.

Europ Assistance does not reimburse fixed booking costs.

Please Note!

This Cover includes coinsurance. See the Article "Limitation of Cover" in Section II.

Co-insurance is not applied:

- in the event of changing and/or having to forego a trip, due to hospitalisation (excluding Day Hospital and Emergency Department treatment)
- in the event of death
- in the event of Covid-19 infection.

D) TRAVEL REBOOKING COVER

You may apply for this cover when you have to interrupt your trip solely and exclusively as a consequence of:

- *Medical re-entry* organised by the Operations Centre, based on these contractual terms and conditions;
- *Early re-entry* organised by the Operations Centre, based on these contractual terms and conditions;
- hijacking as a result of acts of piracy of the aircraft on which you are travelling.

Europ Assistance shall reimburse the portion of the trip not taken calculated as indicated in the article "CRITERIA FOR SETTling THE DAMAGE".

The portion of the trip not taken will be reimbursed up to a maximum of Euro 5,000.00 per travel file.

E) EXTENDED STAY COVER IN THE EVENT OF COVID-19

If a Covid-19 epidemic/pandemic directly affects:

- you,
- a travelling companion occupying the same room/accommodation,
- a member of your family travelling with you

and all members of the same travel group/those occupying the same rental are forced into quarantine, Europ Assistance shall reimburse the hotel/accommodation expenses (board and lodging) for the extension of the stay in **the amount of Euro 1,500.00 for a maximum of 15 days, per Insured Person and per period of duration of the Cover, with an overall maximum in the case of a rental of Euro 3,000.00.**

If a previously established group of participants is registered at the same time, the term "travelling companion" may refer to only one person.

F) TRAVEL PORTION REIMBURSEMENT COVER IN THE EVENT OF COVID-19

If you, your family members or a travelling companion included in the cover are forced to interrupt your trip in the event of:

- admission because of the COVID-19 epidemic/pandemic;
- compulsory quarantine because of COVID-19;

Europ Assistance shall reimburse the portion of the trip not taken calculated as indicated in the article "CRITERIA FOR SETTling THE DAMAGE".

The portion of the trip not taken will be reimbursed up to a maximum of Euro 7,000.00 per individual rental.

G) TRAVEL VETERINARY MEDICAL EXPENSE COVER

This cover applies to animals with a health booklet, regularly updated and subject to vaccinations and booster shots compulsory by law according to local rules or regulations and fitted with a micro-chip.

Surgical operations and any other therapeutic treatment are covered, provided they have been performed or prescribed by a veterinary surgeon authorised to practice his profession in accordance with the applicable legal provisions.

You may apply for this cover if your pet, due to **sudden illness or injury occurring while travelling**, needs to undergo

- visits,
- tests,
- analyses,
- diagnostic tests,
- emergency operations

which are necessary and cannot be postponed and are carried out by a veterinary doctor on site.

Europ Assistance reimburses you for the expenses incurred up to a maximum amount of €500.00 per claim and per period of cover.

The maximum amounts and limits indicated are per pet.



Where does the cover apply?

Art. 8. - TERRITORIAL EXTENSION

Indicates countries where the event occurs for which the cover **may be requested, with the exception of the provisions of the Article "International**

Sanctions". Specifically, Italy, the Republic of San Marino and the Vatican City State;

The VEHICLE ASSISTANCE SERVICE is provided:

- in the European countries of the European Union, namely Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Hungary, Italy, Greece, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden;
- in non-EU European countries and Mediterranean basin countries: Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, United Kingdom, Tunisia and Turkey.



When does the cover begin and end?

Art. 9. - COMMENCEMENT AND DURATION

The insurance cover starts on the date of commencement of the trip (check-in) and expires at the end of the trip (check-out).

The maximum duration of cover during the period of validity of the Insurance is 60 consecutive days.

The Vehicle Assistance service starts 48 hours prior to Check-in and ends at Check-in at the booked Place of Accommodation or departure station. It will then commence again from the date of Check-out, until your return home.

Home Assistance services will commence from the date of the start of the stay (check-in) and expire 24 hours after the end of the stay (check-out).

The "Trip and rental cancellation" Cover begins on the date of booking/confirming the Trip and lasts until the date of commencement of the Trip. Commencement of the Trip means: the time when you should have presented yourself at the booked facility (check-in).

The Extension of Stay cover in the event of Covid-19 runs from the date of commencement of travel (check-in) and ends within 15 days of the end of travel.

SECTION II - EXCLUSIONS AND LIMITATIONS OF COVER



What is not insured?

Art. 10. - EXCLUSIONS

• GENERAL EXCLUSIONS VALID FOR ALL COVER

Cover excludes events caused by:

- a. wilful misconduct or gross negligence except as indicated in individual cover;
- b. floods, inundations, volcanic eruptions, earthquakes, atmospheric events with the characteristics of natural disasters, phenomena of the transmutation of atomic nuclei, radiation caused by the artificial acceleration of atomic particles;
- c. war, strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism.
- d. epidemics or pandemics based on declarations from the World Health Organisation, with the exception of COVID-19;
- e. indirect consequences of the COVID-19 epidemic/pandemic.
- f. all other matters not indicated in the Article "Subject-matter of Insurance" for individual benefits/services/cover.

The following are also excluded:

- failure to comply with orders/regulations imposed by control bodies/host countries or countries of origin;
- the consequences due or attributable to quarantine or measures restricting freedom of movement decided by the competent authorities that isolate the Municipality/more extensive territorial areas where you may be during the Trip.

For all types of Cover, except as indicated in the same, the insurance does not cover any expenses due to or arising from/consequent to quarantine or other measures restricting freedom of movement, decided by the competent International and/or local authorities, with the term local authorities being understood to mean any competent authority of the country of origin or any country where you have planned your trip or through which you are travelling to reach your destination.

The following is also excluded:

- any trip undertaken to participate in competitions/races involving extreme activities;
- business trips;
- any trip taken for the purposes of: visits, check-ups, admission to facilities, surgery.

• EXCLUSIONS RELATED TO INDIVIDUAL COVER

○ ASSISTANCE COVER and D) TRAVEL REBOOKING COVER

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

- a. car, motorbike or motorboat races and related trials and training;

- b. mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications;
- c. pregnancy-related illnesses after the 26th week of gestation and illnesses related to childbirth;
- d. illnesses that indicate or are the direct consequence of chronic pathological or pre-existing conditions at the start of the trip;
- e. organ harvest and/or transplantation;
- f. abuse of alcohol or psychotropic drugs;
- g. illnesses/accidents arising from the HIV virus;
- h. use of narcotics and hallucinogens;
- i. no qualification to drive the vehicle in compliance with applicable legal provisions;
- j. attempted suicide or suicide;
- k. aerial sports in general, operating and using hang-gliders and other types of ultra-light aircraft, parachuting, paragliders and similar, bobsledding, acrobatic skiing, ski or water ski jumping, mountaineering with rock and glacier climbing, free climbing, kitesurfing, scuba diving, sports involving the use of motor vehicles and boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, caving, acts of recklessness, accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training).

Journeys made against medical advice or for the purpose of treating a medical condition which had become apparent before departure are also excluded.

The following are also excluded for VEHICLE ASSISTANCE benefits only:

- a. claims made if you have no qualification to drive the vehicle in compliance with applicable legal provisions;

For PET TRAVEL ASSISTANCE benefits, claims caused by or dependent on:

- a. wilful misconduct or gross negligence on the part of the Insured, his/her family members or any other relative or relative-in-law cohabiting with him/her, as well as the persons to whom the animal for which the insurance is provided has been entrusted;
- b. 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 by exposure to ionising radiation;
- c. participation in hunting activities, sports competitions and similar events, exhibitions, dog/feline shows, trials and competitions, and professional use of the animal;
- d. use of the animal in violation of the legislation in force, specifically mistreatment, organised fighting and prohibited shows;
- e. accidents or illnesses arising before the start of the trip;

IN ADDITION, THE FOLLOWING EXCLUSIONS APPLY FOR INDIVIDUAL COVER:

31. MEDICAL RE-ENTRY

The following are also excluded:

- illness or injury that allows you, as assessed by the doctors of the Operations Centre, to continue travelling,
- illness or injury that can be treated on site,
- infectious diseases, when transport violates national or international health regulations,
- discharge from a medical centre or hospital against the advice of doctors, by your own choice or that of your family members.

The following are excluded in the event of death

- expenses for the funeral, for searches for persons and recovery of the body and other expenses that are not related to transport.
- Transport of the body to/from places that cannot be easily reached by normal means of transport.

Transport, in compliance with applicable laws, may take place using suitable vehicles (e.g. hearses).

Return to your home is excluded if you are not a resident in Europe and your travel destination is a non-European country.

32. ROADSIDE ASSISTANCE

The following are also excluded:

- the cost of spare parts and all repair costs;
- costs relating to the use of exceptional vehicles/equipment, when these are indispensable for the recovery of the vehicle;
- the cost of towing, if the vehicle has been involved in an accident or breakdown while travelling outside the public road network or equivalent areas (e.g. off-road routes).

Tyre punctures and incorrect refuelling are not considered to be a breakdown and/or accident.

33. RE-ENTRY OR EXTENSION OF TRIP

The following are excluded from the service:

- fuel and toll costs (motorways, ferries, etc.);
- insurances not required by law and their deductibles;
- deposits required by car rental companies, which must be paid directly by the Insured Party. Where applicable, car rental companies may ask the Respondent for a credit card number as a deposit;
- any excess of days, with respect to the maximum foreseen, which must in any case be authorised by the Operations Centre.

○ MEDICAL EXPENSE COVER

Claims due to the following are also excluded:

- a. mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications;
- b. pregnancy-related illnesses after the 26th week of gestation and illnesses related to childbirth;
- c. illnesses that indicate or are the direct consequence of chronic pathological or pre-existing conditions at the start of the trip;
- d. accidents arising from the following activities: rock and glacier climbing, acrobatic skiing or water skiing, riding and using bobsleighs, aerial sports in general, operating and using hang gliders and other types of ultra-light aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training);
- e. organ harvest and/or transplantation;
- f. car, motorbike or motorboat races and related trials and training;
- g. gross negligence;
- h. abuse of alcohol or psychotropic drugs;
- i. illnesses/accidents arising from the HIV virus;
- j. use of narcotics and hallucinogens;

In addition, Europ Assistance will not pay you for:

- all expenses incurred if you have not directly informed Europ Assistance, directly or through third parties, for hospitalisation or treatment at an Emergency Department;
- expenses for the treatment or elimination of physical defects or congenital malformations, for cosmetic applications, nursing, physical therapy, spa and weight-loss treatments;
- expenses for dental treatment following a sudden illness;
- the cost of purchasing and repairing eyeglasses, contact lenses;
- expenses for orthopaedic and/or prosthetic devices, following a sudden illness;
- check-ups in Italy for situations resulting from illnesses that began while travelling;
- the costs of transport and/or transfer to the healthcare facility and/or your place of accommodation.
- medical expenses related to health tests for COVID-19 mandated by the destination/departure country upon arrival or before returning to the country of residence.

Journeys made against medical advice or for the purpose of treating a medical condition which had become apparent before departure are also excluded.

○ TRIP CANCELLATION EXPENSES COVER

You are also not insured if the cancellation depends on or is caused by:

- a. theft, robbery, loss of ID and/or travel documents;
- b. mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications;
- c. pregnancy or related pathologies, in cases where conception was prior to the date of registering for the trip;
- d. accident or death occurring before the confirmation of the trip;
- e. work-related reasons other than those covered;
- f. consequences and/or complications of accidents occurring before the confirmation of the trip;
- g. down payments and/or advances that are not justified by tax documents relating to the penalty;
- h. your failure to send notification (as per the Article "OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM") prior to the start date of the trip/stay, except in the case of waiver due to the death or hospitalisation for at least 24 consecutive hours (excluding Outpatient Hospital and Emergency Department treatment) of a family member;

E) EXTENDED STAY COVER IN THE EVENT OF COVID-19

The following is also not insured:

- a. voluntary extension of the trip by the Insured Person for personal choices not related to the COVID-19 epidemic/pandemic;

The following are not covered:

- a. events for which the Tour Operator must intervene directly in compliance with the obligations arising from the Tourism Code.

F) TRAVEL PORTION REIMBURSEMENT COVER IN THE EVENT OF COVID-19

Events for which the Tour Operator must intervene directly in compliance with the obligations arising from the Tourism Code are not covered.

G) TRAVEL VETERINARY MEDICAL EXPENSE REIMBURSEMENT COVER

Also excluded are any claims caused by and dependent on the following:

- a. wilful misconduct or gross negligence on the part of the Insured, his/her family members or any other relative or relative-in-law cohabiting with him/her, as well as the persons to whom the pet for which the insurance is provided has been entrusted;
- b. 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 by exposure to ionising radiation;

- c. participation in hunting activities, sports competitions and similar events, exhibitions, dog/feline shows, trials and competitions, and professional use of the animal;
- d. use of the animal in violation of the legislation in force, specifically mistreatment, organised fighting and prohibited shows;
- e. accidents or illnesses arising before the start of the trip;

In addition, Europ Assistance will not pay expenses sustained due to:

- f. for therapies of dietary value including medicated foods, restoratives and mineral salts, even if prescribed following surgery;
- g. for pregnancy or spontaneous or caesarean birth, castration, sterilisation and/or any other reproductive needs and any kind of pathology related to the reproductive system;
- h. for any kind of dental work and/or dental hygiene work;
- i. for surgery related to the removal of recurrent neoplasms;
- j. for surgery performed following cruciate ligament injury or rupture;
- k. for all operations related to luxation of the patella or patella, regardless of whether it was caused by genetic malformations or traumatic events;
- l. for all operations performed on the elbow in dogs, irrespective of whether they were necessitated by genetic malformations or traumatic events;
- m. for suppression and cremation for danger, for post-mortem diagnosis, for behavioural problems;
- n. preventable diseases with preventive vaccines or prophylaxis;
- o. for Leishman's disease.

In addition, Europ Assistance excludes:

- p. diseases or physical defects of a congenital nature or in any case referable to hereditary factors, including examinations for the same;
- q. hernias in general;
- r. services for cosmetic purposes (e.g. cutting of ears, tail, etc.) even if performed abroad. Reconstructive plastic surgery necessitated by an accident is excluded.



Are there any limits on cover?

Art. 11. - INTERNATIONAL SANCTIONS

"International Sanctions" means the set of national and international provisions governing embargoes, sanctioned individuals and entities, terrorist financing and trade restrictions adopted by: (i) the United Nations; (ii) the European Union; (iii) the United States of America, primarily through the Office of Foreign Assets Control of the United States Department of the Treasury; (iv) United Kingdom and (v) national jurisdictions governing this Policy.

Europ Assistance Italia S.p.A. is not obliged to provide any insurance coverage, nor to settle claims, nor to provide any benefits or services described in the Terms and Conditions of Insurance if this would expose it to any sanction, prohibition or restriction pursuant to United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, the United States of America, the United Kingdom or applicable national jurisdictions governing this Policy.

This clause shall prevail over any contrary clause contained in this Policy.

For further details you can visit:

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

Insurance cover is not available in the following countries: **Syria, North Korea, Iran, Venezuela, Belarus, Russia, Burma (Myanmar), Afghanistan** and the following regions: **Crimea, Donetsk, Lugansk, Zaporizhzhia, Kherson.**

Please Note!

If you are a "United States Person" and you are in Cuba, in order to receive the assistance, indemnities/compensation provided for in the Policy, you must demonstrate to Europ Assistance Italia S.p.A. that you are in Cuba in compliance with US laws.

Without authorisation for your stay in Cuba, Europ Assistance Italia S.p.A. cannot provide assistance, and will not be able to award you indemnities/compensation.

Art. 12. - LIMITATIONS OF COVER

• TRAVEL LIMITATIONS

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

• CONTINUED STAY ABROAD

You may stay abroad for a maximum of 30 consecutive days during the term of this Policy. You will not be insured for events affecting you after 30 days.

A) ASSISTANCE COVER

• LIMITS OF INTERVENTION

Europ Assistance does not provide Benefits/Services in Countries considered to be in a state of declared or de facto war if the state of war has been made public. These are the countries listed on <https://www.europassistance.it/paesi-in-stato-di-belligeranza> with a danger rating of 4.0 or higher. In addition, Europ Assistance cannot provide the services/benefits in countries where local or international authorities do not permit intervention in situ, even if there is no risk of war.

• LIMITS ON THE PROVISION OF BENEFITS/SERVICES

Assistance services will be provided up to once per insured, for each type within the trip duration.

• LIMITATION OF LIABILITY

Europ Assistance will not pay for damage:

- caused by the intervention of the authorities of the country in which the assistance is provided,
- as a result of any other fortuitous and unpredictable circumstances.

Moreover, the operation of the benefits is subject to restrictions and measures imposed by government, local and health authorities.

B) MEDICAL EXPENSE REIMBURSEMENT COVER

• DEDUCTIBLE

Europ Assistance applies a deductible only when you are not hospitalised and in cases of reimbursement. The total fixed deductible is Euro 35.00.

C) TRIP CANCELLATION EXPENSES COVER

• COINSURANCE

The Cover includes the following coinsurance:

- 0% of the amount of the penalty fee if you forego and/or change the trip for reasons other than hospitalisation, death or Covid-19 infection.
- 10% of the amount of the penalty fee if you forego and/or change the trip for reasons other than hospitalisation, death or Covid-19 infection.
- 25% of the amount of the penalty fee, in the case of cancellation bookings 100% from the time of booking.

If the penalty is higher than the maximum amount covered, the coinsurance is calculated on the basis of the latter.

G) TRAVEL VETERINARY MEDICAL EXPENSE REIMBURSEMENT COVER

• DEDUCTIBLE

Europ Assistance applies a fixed total deductible of Euro 75.00 per claim.

Example of the deductible:

If the agreed deductible is a fixed sum of €50.00: costs of less than Euro 50.00 will not be compensated/reimbursed expenses in excess of Euro 50.00 will be reimbursed with a deduction of Euro 50.00 (subject to the limits of liability indicated).

Specialist examination	Euro 150.00
Deductible	Euro 50.00
Reimbursement	Euro 100.00

Example of the coinsurance:

amount of the estimated damage
coinsurance 20%
damage that may be compensated/reimbursed up to the limits of liability
Euro 80.00 (Euro 100.00 – Euro 20.00)

- Your Europ Assistance card number and the case number;
- the circumstances of the event;
- the date of the event;
- the place where you or the persons who caused the accident can be found.

The times for reporting a claim are indicated in each type of cover.

IN ADDITION, YOU MUST PROVIDE OTHER INFORMATION/DOCUMENTS FOR EACH TYPE OF COVER, AS FOLLOWS:

A) ASSISTANCE COVER

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

(+39) 02.5.8.24.57.14 (calls from Italy and abroad);

800.08.58.89 (calls from Italy)

The Operations Centre is open 24/7, 365 days a year.

Do not do anything without first contacting the Operations Centre.

In an emergency, call the Emergency Service

For the service **INTEGRATED HOME ASSISTANCE**, in the event of a claim, you must contact the Organisational Structure at least 48 hours prior to the scheduled discharge from the Healthcare Facility, by calling 02.58286981 and faxing 02.58384578 the appropriate medical certification with the prescription for home assistance.

If you do not contact Europ Assistance, the same will not guarantee the benefits. In this case, Article 1915 of the Italian Civil Code applies.

B) MEDICAL EXPENSE COVER

In case of an Event, you must immediately call the Operations Centre on:

(+39) 02.5.8.24.57.14 (calls from Italy and abroad);

- 800.08.58.89 for calls from Italy.

You must file a claim **within sixty days from when the event occurred.**

You must send the following data/documents:

- a first aid certificate issued at the scene of the accident stating the pathology or the medical diagnosis and certifying the type and manner of the injury;
- a true copy of the original of medical records, if you have been hospitalised;
- originals of invoices, receipts or tax receipts for expenses incurred, complete with tax data (VAT number or tax ID number) of the issuers and the holders of the receipts;
- medical prescription for the purchase of medicines with the original receipts for the medicines purchased;
- COVID-19 test results (rapid and/or serological test).

C) TRIP CANCELLATION EXPENSES COVER

In the event of a Claim, you must notify the trip organiser or agent or the carrier of the formal waiver of or change to the Trip and you must **file a claim no later than 5 days from when the event causing the cancellation occurred and in any case before the date of commencement of the Trip if the 5-day deadline is after the date of commencement of the Trip.**

If the waiver and/or change of the trip is due to illness and/or an accident, you must also indicate in your claim:

- the type of pathology;
- the start and end of the pathology.

No later than 15 days from making the above claim, you must send the following documents to Europ Assistance Italia S.p.A.:

- a copy of your Europ Assistance card;
- original copies of documentation objectively proving the cause of the waiver;
- in the case of illness or accident, a medical certificate stating the date of onset of the illness or the date of the accident, the specific diagnosis and the days of prognosis;
- in the case of hospitalisation, a true copy of the original of the medical record;
- in the event of death, the death certificate;
- the trip registration form or a similar document;
- travel or rental payment receipts (advance, balance, penalty);
- the booking confirmation statement issued by the Organisation;
- the invoice for the charged penalty, issued by the Policyholder and Organisation;
- a copy of the cancelled ticket;
- the trip schedule and regulations;
- travel documents (visits, etc.);
- travel confirmation agreement.

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

- confirmation of purchase of the ticket or a similar document, or payment receipt;
- copy of the cancelled air/ferry ticket, indicating the amounts charged to the customer.

In the case of cancellation due to COVID-19:

- COVID-19 test results (rapid and/or serological test);

SECTION III - OBLIGATIONS OF THE INSURED AND EUROP ASSISTANCE



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

Art. 13. - OBLIGATIONS OF THE INSURED PERSON IN THE EVENT OF A CLAIM

FOR ALL COVER OTHER THAN ASSISTANCE

You must report the claim in the following ways:

- access the portal <https://sinistronline.europassistance.it> or the website www.europassistance.it and the section CLAIMS. Follow the instructions.

or

- by writing a registered letter with return receipt to **Europ Assistance - Ufficio Liquidazione Sinistri (indicating the cover for which you are making the claim) - Via del Mulino, 4 - 20057 Assago (MI).**

You must provide the following data/documents:

- your name, surname and address
- your telephone number;

- certified by the Hospital where you were admitted for COVID-19.

D) TRAVEL REBOOKING COVER

You must file a claim **within sixty days from when the event occurred**.

You must send the following documentation:

- the reason for interrupting your trip;
- the trip schedule;
- date of return;
- travel payment certification;
- the booking confirmation statement issued by the Organisation/Travel Agency;

E) EXTENDED STAY COVER IN THE EVENT OF COVID-19

You must file a claim **within sixty days from when the event occurred**.

You must send the following documentation:

- documentation proving the duration of the extension of your trip
- any hotel/accommodation receipts proving the additional expenses incurred for the extension of your trip
- a declaration from the airport stating that it is impossible to leave.

F) TRAVEL PORTION REIMBURSEMENT COVER IN THE EVENT OF COVID-19

You must file a claim **within sixty days from when the event occurred**.

You must send the following documentation:

- the trip schedule;
- date of return;
- travel payment certification;
- the certificate of hospitalisation;
- the medical certificate stating that quarantine is compulsory;
- COVID-19 test results (rapid and/or serological test).

G) TRAVEL VETERINARY MEDICAL EXPENSE REIMBURSEMENT COVER

In the event of an accident you need to call in a veterinary doctor to provide your pet with the necessary care or treatment.

You must file a claim **within sixty days from when the event occurred**.

You must send the following documentation:

- day, time and place of the incident;
- detailed report by the veterinary surgeon, on their own headed paper, stating the causes and modalities of the accident;
- diagnostic examinations, x-rays, images, medical records and anything else that supports the diagnosis, including the insured animal's microchip number;
- duly receipted receipts with fiscal value;
- further medical certificates or prescriptions attesting to the course of the injuries and illness;
- dog registry certificate;
- complete health booklet;
- copy of the registration document of the pet registry/national feline registry;
- any other veterinary documentation or information needed for the handling of the claim.

documentation required under the article "Obligations of the Insured in the event of a Claim".

C) TRIP OR RENTAL CANCELLATION COVER

• CRITERIA

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

D) TRAVEL REBOOKING COVER

• CRITERIA

Europ Assistance will calculate the daily value of the trip by subdividing the total declared/paid value taking into account the stay only, by the number of days originally planned and will pay for the remaining days not taken.

The day of the trip is interrupted and the day of the planned return at the beginning of the trip are considered as a single day.

F) TRAVEL PORTION REIMBURSEMENT COVER IN THE EVENT OF COVID-19

• CRITERIA

Europ Assistance will calculate the daily value of the trip by subdividing the total declared/paid value taking into account the stay only, by the number of days originally planned and will pay for the remaining days not taken. In the case of a rental, the paid and unused period of the rental will be reimbursed.

Europ Assistance will reimburse you for days not used starting from:

- the day of admission due to Covid-19;
- day when you learn of the positive Covid-19 swab, which starts the forced quarantine.

G) TRAVEL VETERINARY MEDICAL EXPENSE REIMBURSEMENT COVER

• RIGHT TO VISIT THE ANIMAL

During the term of the contract, Europ Assistance is entitled to subject your insured pet to the checks and inspections it orders, and you are obliged to allow and facilitate them, as well as to provide Europ Assistance with any information requested.

If you do not fulfil this obligation, you lose your right to compensation.

For the management of claims regarding all cover:

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

You are obliged to give them.

If you fail to meet your obligations in the event of a claim, Europ Assistance may decide not to reimburse you.

This is established by Article 1915 of the Italian Civil Code.

Article 1915 of the Italian Civil Code: the article explains what happens to the Insured if they do not report the claim to their insurer in time.

The insurer is required to compensate the Insured for an amount equal to the damage sustained by the insured.

If the Insured deliberately behaves in such a way as to cause or aggravate the damage, the insurer may not pay for said.

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

Art. 14. - CRITERIA FOR THE ASSESSMENT AND SETTLEMENT OF THE LOSS/DAMAGE

• PAYMENT OF COMPENSATION

For all Covers except Assistance, after receiving necessary documentation from you, Europ Assistance will check the Cover is operative and carry out controls, establishing the amount of the Compensation/Allowance/Reimbursement owing to you and notify you.

Europ Assistance will pay you within 20 days from this notification.

In the event of death before Europ Assistance has paid the compensation/reimbursement, your heirs shall be entitled to the payment owed, only if they can prove the existence of the right to the compensation/reimbursement by giving Europ Assistance the

GLOSSARY

Home: the entire building or portion thereof located in Italy, used as a civil dwelling, habitual dwelling and/or registered residence of the Insured.

Pet: means the dog or cat whose details are communicated to Europ Assistance, owned by the Insured Person. **A maximum of two pets per file may be insured.**

Insured: the natural person, whom we address on a first-name basis, whose interest is protected by the Insurance and who has booked a stay with the Policyholder or one of the Group Companies.

Terms and Conditions of Insurance: Policy clauses containing: the General Terms and Conditions of Insurance for the Insured, the description of the Cover, the exclusions and limitations of the Cover, the obligations of the Insured and of Europ Assistance.

Policyholder: **Club del Sole S.r.l** with registered office in Forlì (FC), Via Biondini, no. 27 - VAT no. 04205530407, which underwrites the policy in favour of third parties and assumes the related charges.

Travelling Companion: the person travelling with you and insured under this policy.

Indirect consequence: any situation not attributable to testing positive for COVID-19 that affects you and/or your family members/travelling companions.

Europ Assistance: The insurance company, i.e. Europ Assistance Italia S.p.A. in Via del Mulino no. 4 - 20057 Assago (MI), authorised by decree of the Ministry of Industry and Trade no. 19569 of 2 June 1993 (Gazzetta Ufficiale of 1 July 1993 no. 152) and registered in section I of the Register of Insurance and Reinsurance Companies under no. 1.00108. Europ Assistance is a Generali Group company, registered in the Register of Insurance Groups, managed and coordinated by Assicurazioni Generali S.p.A..

Family member: means the brother/sister, son/daughter, spouse or common-law partner, parent of the persons travelling.

Deductible: the amount remaining payable by the Insured when the claim is settled.

Theft: taking possession of movable property belonging to another person in order to gain unjust profit for oneself or others.

Cover: the insurance that differs from assistance cover, for which, in the event of a claim, Europ Assistance pays compensation.

Fault: damage to the vehicle due to wear and tear, defects, breakage or failure of its parts such as to make it impossible for you to use it under normal conditions.

Fire: combustion, with a flame, of material goods outside an appropriate hearth, which can spread and propagate.

Compensation/Reimbursement: the amount Europ Assistance will pay in the event of a claim.

Accident: an event due to a fortuitous, violent and external cause. The direct and exclusive consequence of the accident is physical injury which may be objectively ascertained, causing death, permanent or temporary disability.

Healthcare Facility: the public hospital, clinic or nursing home, whether affiliated with the National Health Service or private, regularly authorised to provide hospital care. **Spas, convalescent and residential homes, and dietary and beauty clinics are not considered to be healthcare facilities.**

Illness: any alteration in the state of health that is not due to an accident.

Chronic disease: an illness which has required diagnostic treatment, hospitalisation or treatment/therapy in the last 12 months.

Sudden illness: an acute-onset illness which you were not aware of before the start of the Trip.

Pre-existing illness: an illness that indicates or is the direct consequence of pathological conditions occurring before the start of the Policy.

Limit of liability/Insured sum: the maximum amount paid by Europ Assistance in the event of a claim.

Penalty: the sum charged to the Customer who withdraws from the travel/rental contract before departure, excluding any fixed booking fee.

Policy: the insurance contract that establishes the rights and obligations between Europ Assistance and the Policyholder/Insured Person.

Premium: the sum owing to Europ Assistance.

Benefit/Service: assistance provided in kind, i.e., the help that must be provided to the Insured, at the time of need, by Europ Assistance through the Operations Centre.

Residence: the place where you live as indicated in your registry office certificate.

Hospitalisation: a stay of at least one night in a Healthcare Facility.

Risk: the probability of the claim occurring.

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

Coinsurement: the part of the amount of the loss/damage, declared as a percentage, which must be borne by you with a minimum expressed as an absolute value.

Medical/pharmaceutical/hospital expenses: are understood to be the costs of surgery (fees of the surgeon, assistants and anaesthetist, operating theatre and operating equipment charges) and healthcare costs (hospital charges, specialist medical advice, medicines, tests and diagnostics). Hospitalisation fees indicate the cost of a day's stay at the Healthcare Facility. The cost also includes medical and nursing care.

Operations Centre: the centre of Europ Assistance Italia S.p.A. - Via del Mulino no. 4 - 20057 Assago (MI) consisting of managers, personnel (doctors, technicians, operators), equipment and facilities (centralised or otherwise) operating 24/7, every day of the year, providing telephone contact with the Insured, and the organisation and delivery of the Assistance provided for in the Terms of Insurance.

Non-hotel accommodation: Guest Houses, Holiday Homes, Residences, Youth Hostels, Holiday Villages.

Vehicle: pursuant to Articles 47 et seq of the New Highway Code, a vehicle is understood to be a vehicle for own use with a gross laden weight of up to 3.5 tonnes with an Italian number plate and specifically:

- a car
- trailers (with trailer; caravans) towed by cars;
- motor caravans and motorhomes requiring a B licence to drive;
- a motorcycle.

Carrier: aircraft, touring bus, train, ship.

Trip/travel: the duration of the stay booked/purchased from the Policyholder and more precisely from the day of check-in to the day of check-out from the place of accommodation.

Europ Assistance Italia S.p.A.

Sede sociale, Direzione e Uffici: Via del Mulino, 4 - 20057 Assago (MI) - Tel. 02/5758.21 - www.europassistance.it
 Registro Imprese di Milano n. 00000000910 - Rilev. 25/09/09 - Partita IVA 01533030213 - Registro Imprese di Milano n. 00000000910 - Rilev. 25/09/09 - Partita IVA 01533030213 - Registro Imprese di Milano n. 00000000910 - Rilev. 25/09/09 - Partita IVA 01533030213
 Impresa autorizzata all'esercizio delle assicurazioni, con decreto del Ministero dell'Economia e del Commercio e del Tesoro n. 145/03 (Gazzetta Ufficiale del 17/03/03 n. 107) - iscritta alla sezione I del Registro delle Imprese di Assicurazione e Riassicurazione al n. 1000001 - Società appartenente al Gruppo Generali, iscritta all'Albo dei Gruppi assicurativi - Società soggetta alla direzione e al coordinamento di Assicurazioni Generali S.p.A.

www.europassistance.it



HOW TO CONTACT EUROP ASSISTANCE

To request assistance and for the payment of medical expenses, you must call the following numbers:

- **02.58.24.57.14** for calls from Italy and abroad
- **800.08.58.89** for calls from Italy

IMPORTANT: do not take any initiative without first consulting the Operations Centre

If you are unable to telephone, you may send:

- a fax to the number 02.58.47.72.01
- or
- a notice to the email address: sanitario@europassistance.it

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



The Operations Centre of Europ Assistance is available to answer calls 24 hours a day, to intervene or indicate the most suitable procedures to best solve any type of problem, as well as authorise any expenses.

Europ Assistance must process your personal data in order to provide the Cover indicated in the Terms and Conditions of Insurance and, as stated in Regulation (EU) 2016/679 on the protection of personal data, it needs your consent to process your health-related data. By telephoning or writing to Europ Assistance, you freely give your consent to the processing of your personal data relating to your health as indicated in the privacy notice you received.

For information on the Policy, you can call the Toll-Free Number 800-013529 from Italy, Mondays to Saturdays, excluding public holidays, from 8.00 to 20.00.

COMPLAINTS

Any complaints about the contract or management of claims must be made in writing to: Europ Assistance Italia S.p.A. - Ufficio Reclami - Via del Mulino n. 4 - 20057 Assago (MI); fax: 02.58.47.71.28, certified email: reclami@pec.europassistance.it - email: ufficio.reclami@europassistance.it.

If you are not satisfied with the outcome of your complaint, or if you have not received a reply within the deadline 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, certified email: ivass@pec.ivass.it, attaching documentation relating to your complaint processed by Europ Assistance to your request. In these cases, and for complaints concerning compliance with sector regulations to be submitted directly to IVASS, the complaint must indicate:

- the name, surname and address of the party making the complaint, and a telephone number as applicable;
- the person or subjects the complaint refers to;
- briefly describe in full the grounds of the complaint;
- a copy of the complaint submitted to Europ Assistance and any reply from it;
- all documents useful to describe the relevant circumstances in more detail.

The form for submitting a complaint to IVASS can be downloaded from www.ivass.it.

Before taking legal action, you can use alternative dispute resolution systems provided by law or conventionally.

- **Mediation:** by contacting a Mediation Body from those listed by the Ministry of Justice, at www.giustizia.it (Law 9/8/2013 no. 98);
- **Assisted negotiation:** by sending a request to Europ Assistance Italia S.p.A. via your lawyer

Insurance disputes on the determination and estimation of damages under policies against the risk of harm (where contemplated in the Terms and Conditions of Insurance).

In the event of a dispute regarding the determination and estimation of damages, an appraisal of the contract is necessary where contemplated by the Terms and Conditions of Insurance, in order to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Ufficio Liquidazione Sinistri - Via del Mulino no. 4 - 20057 Assago (MI), by registered letter with return receipt or by certified email: sinistri@pec.europassistance.it.

In the case of disputes regarding policies against the risk of harm in which the contract has already been appraised, or not regarding the determination and estimation of damages, the law provides for compulsory mediation, which is a condition for proceeding, with the option of prior assisted negotiation.

Insurance disputes on medical matters (where contemplated in the Terms of Insurance).

In the event of disputes relating to medical matters under accident or health policies, arbitration must be used where contemplated in the Terms and Conditions of Insurance, to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Ufficio Liquidazione Sinistri - Via del Mulino no. 4 - 20057 Assago (MI), by registered letter with return receipt or by certified email: sinistri@pec.europassistance.it. Arbitration will take place at the headquarters of the Institute of Forensic Medicine closest to your place of residence.

In the case of disputes regarding accident or health policies in which arbitration has already taken place or not regarding medical matters, the law provides for compulsory mediation, which is a condition for proceeding, with the option of prior assisted negotiation.

The foregoing is without prejudice to the right to take legal action.

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 (accessing the website http://ec.europa.eu/internal_market/finnet/index_en.htm).

PRIVACY NOTICE

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

Information on data processing for insurance purposes

(pursuant to Articles 13 and 14 of the European Data Protection Regulation)

Personal data is information about a person that enables him/her to be recognised among other people. Personal data includes, for example, your name and surname, your identity card or passport number, information about your health, such as illness or injury, information about criminal offences and criminal convictions.

There are regulations^[1] protecting personal data from misuse. Europ Assistance Italia complies with these regulations and, for this reason, wishes to inform you of what it does with your personal data^[2].

If the information in this Notice is not sufficient, or if you wish to exert a legal right, you may write to the **Data Protection Officer** at Europ Assistance Italia Ufficio Protezione Dati Via del Mulino no. 4 - 20057 Assago (MI) or by email to UfficioProtezioneDati@euroDAssistance.it

Why Europ Assistance Italia uses your personal data and what happens if you do not provide data or do not authorise its use

Europ Assistance Italia uses your personal data, if necessary, including data relating to your health or to criminal offences and criminal convictions, for the following *insurance purposes*:

- to carry out the activity that is provided for by the Terms and Conditions of Insurance or to provide the COVER;
- to carry out insurance business, for example proposing and managing the covers, collecting premiums, undertaking reinsurance, control and statistical activities: your common data, which may also concern your location if the COVER requires geolocation, is processed in order to meet contract obligations; to process, where necessary, your health data, you must provide your consent;
- to carry out insurance business and prevent and detect fraud, take legal action and notify the authorities of possible offences, recover amounts owing, issue intra-group communications, protecting the security of the company's assets: your Data, including data relating to your health, or data relating to criminal offences and convictions for which you have given your consent, is processed in the legitimate interests of the company and third parties;
- to carry out activities required by law, such as the retention of documents relating to the Terms and Conditions of Insurance and claims; to respond to requests from the authorities such as the Carabinieri, the Insurance Regulator (IVASS): your Data, including data relating to your health or to criminal offences and convictions, is processed in order to comply with the law or regulations.

If you do not provide your personal data and/or you do not consent to its use, Europ Assistance Italia will not be able to carry out the activity for *insurance purposes* and therefore will not be able to provide the COVER.

How Europ Assistance Italia uses your personal data and who the data is disclosed to

Europ Assistance Italia, through its employees, staff and external parties/companies^[3], uses personal data that it has obtained from you or from other persons (such as, for example, the policyholder, a relative of yours or the doctor who treated you, a travelling companion or a supplier) either on paper or via computer or an app.

For *insurance purposes*, Europ Assistance Italia may disclose your personal data, if necessary, to private and public entities operating in the insurance sector and other entities performing technical, organisational and operational activities^[4].

Europ Assistance Italia, depending on the activities it is required to perform, may use your personal data in Italy and abroad, and may also disclose it to entities located in countries outside the European Union that might not guarantee an adequate level of protection according to the European Commission. In such cases, the transfer of your personal data to entities outside the European Union will be subject to appropriate safeguards in accordance with applicable law. You have the right to obtain information and, if appropriate, a copy of the guarantees adopted to transfer your personal data outside the European Union by contacting the Data Protection Office.

Europ Assistance Italia will not make your personal data available to the public.

How long does Europ Assistance Italia retain your personal data?

Europ Assistance Italia will retain your personal data for as long as is necessary for the management of the above-mentioned purposes in accordance with provisions of the law or, if this is not possible, in accordance with the times indicated below.

- Personal data contained in insurance contracts, insurance treaties and co-insurance contracts, claims and litigation files are retained for 10 years from the last registration in accordance with provisions of the Italian Civil Code or for a further 5 years in accordance with insurance regulations.
- Common personal data collected on any occasion (for example when entering into a policy requesting a quote) accompanied by consent/refusal to consent to sales promotions and probation are retained without expiry, as is evidence of relevant changes you make over time to the consent/refusal. You have the right to object at any time to such processing and to request the deletion of your data if there are no contractual or legal conditions that require its retention.
- Personal data collected as a result of the exercise of data subjects' rights is retained for 10 years after the last registration in accordance with provisions of the Italian Civil Code
- Personal data of individuals who have committed fraud or attempted to commit fraud is retained for more than 10 years.

In general, for all matters not expressly specified, the ten-year retention period indicated in Article 2220 of the Italian Civil Code or any other specific term provided for by applicable law shall apply.

What are your rights to protect your personal data?

In connection with the processing of your personal data you have the following rights: access, rectification, cancellation, restriction, portability, revocation and opposition, which you can exercise according to the procedures indicated in the next section "How you can exercise your rights to protect your personal data". You have the right to lodge a complaint with the Data Protection Authority and you can find more information at www.garanteprivacy.it.

How can you exercise your rights to protect your personal data?

- To find out which of your personal data is used by Europ Assistance Italia (right of access);
- to request your data to be rectified (updated, modified) or if possible, erased, limited and to exercise the right to the portability of your personal data processed at Europ Assistance Italia;
- to object to the processing of your personal data based on the legitimate interest of the controller or a third party unless the controller or the third party demonstrates that such legitimate interest overrides your own 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

you can write to:

Data Protection Office - Europ Assistance Italia SpA - Via del Mulino, 4 – 20057 Assago (MI)
also by email: UfficioProtezioneDati@europassistance.it

Changes and updates to the Notice

Europ Assistance Italia may supplement and/or update all or part of this Notice in consideration of possible future changes to applicable privacy laws. It is understood that any amendments, additions or updates will be notified in accordance with applicable legislation, also by publication on the website www.europassistance.it where you can also find more information on the policies regarding the protection of personal data adopted by Europ Assistance Italia.

^[1] The Regulation (EU) 2016/679 on processing of personal data (hereinafter the Privacy Regulation) and Italian primary and secondary legislation

^[2] Europ Assistance Italia acts as Controller in accordance with the provisions of the Privacy Regulation

^[3] In accordance with the Privacy Regulation, these subjects are designated as Processors and/or persons authorised to process data, or act as autonomous Controllers or Joint Controllers, and perform tasks of a technical, organisational and operational nature. They are for example: agents, sub-agents and other agency staff, producers, insurance brokers, banks, SIM and other purchase channels; insurers, co-insurers and reinsurers, pension funds, actuaries, lawyers and medical advisors, technical consultants, roadside assistance, loss adjusters, garages, vehicle dismantling centres, healthcare facilities, claims settlement companies and other contracted service providers, Generali Group companies and other companies providing contract and service management services, IT, telematics, financial, administrative, archiving, correspondence management, auditing and certification services, as well as companies specialising in market research and service quality surveys.

^[4] The Policyholder, other branches of Europ Assistance, Generali Group companies and other entities such as insurance intermediaries (agents, brokers, sub-agents, banks); co-insurance or reinsurance companies; lawyers, doctors, consultants and other professionals; suppliers such as body shops, salvage firms, wreckers, health facilities, claims management companies, other companies providing IT, telematics, financial, administrative, archiving, mailing, profiling and customer satisfaction survey services.