

Non-life insurance

Pre-contractual information document on the insurance product

Company: Europ Assistance Italia S.p.A. Product: "Emma Villas S.r.l." Form TAD249/2



Complete pre-contractual and contractual information on the product is supplied in other documents

What type of insurance is it?

"This policy reimburses the expenses incurred when issues arise during travel following health problems and the portion of the travel not taken if travel is interrupted."



What is insured?

- ✓ Assistance Insurance is divided up into:
 - Assistance during Travel supplied following illness or injury envisages:
medical consultancy, sending of a doctor or ambulance in Italy; indication of a specialist doctor; return for medical reasons; return with a travel companion; return of other Insured Parties (maximum Euro 200.00 per insured person if returning from Italy, Euro 400.00 if returning from Abroad); travel of a family member; accompanying of children; return of the convalescent Insured Party; extension of stay (maximum Euro 100.00 per day for up to 5 days for the injured or ill person); information and indication of equivalent medicinal products.
 - ✓ Assistance during Travel also envisages:
interpreter available; advance of essential expenses (maximum Euro 250.00); early return, advance of bail (maximum Euro 5000.00); indication of a lawyer abroad;
 - ✓ Assistance to family members in Italy provided in the event of sudden illness and injury, envisages:
Medical consultancy, sending of a doctor or ambulance to Italy, sending of a nurse home, telephone tutorship, transfer to a hospital centre in Italy, return from the hospital centre, research and booking of specialised and diagnostic sites, task force, trait d'union with relatives during travel, integrated home care in Italy.
 - ✓ Vehicle assistance envisages:
 - Road emergency service in the event of failure and/or accident involving the vehicle within 50 km of the stopping place (both directions);
 - Mechanical assistance if the vehicle is stopped due to loss and/or breakage of the keys, punctures, flat battery and/or failure to start in general, after contacting the Operative Structure, you will be sent a rescue vehicle as long as within 20 km of the place where you stopped.
 - Replacement car hire costs will be paid following a downtime of more than 8 hours and up to 5 days.
 - Hotel costs, return or continuation of travel, recovery of the repaired vehicle, incident SOS.
 - ✓ Medical expense reimbursement envisages the reimbursement of medical/pharmaceutical/hospital expenses for urgent treatment or surgery that cannot be postponed following sudden illness or injury, received in situ during travel, during the period of validity of the cover. The maximum cover per Insured Party, per claim and per period of cover is Euro 1000.00 for Italy and Euro 30,000.00 for Abroad.
If the event of injury, expenses are covered as incurred upon return to the place of residence as made within 45 days of the injury.
 - ✓ Trip Rebooking Insurance when all participants in the trip need to stop travel due to:
organisation and delivery by Europ Assistance of the provision of Return for health reasons, according to contractual conditions;
organisation and delivery by Europ Assistance of the provision of Early return, according to contractual conditions;



What is not insured?

- ✗ All cover excludes:
 - travel for more than 30 days;
 - travel in Afghanistan, Antarctica, Cocos, South Georgia, Greenland, Heard and Mc Donald, Bouvet Island, Christmas Island, Pitcairn Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Outlying Islands, Salomon Islands, Wallis and Futuna Islands, Kiribati, Micronesia, Nauru, Niue, Palau, West Sahara, Samoa, Saint Helena, Somalia, French Australian territories, West Timor, East Timor, Tokelau, Tonga, Tuvalu and Vanuatu.
 - chronic or pre-existing illnesses, in progress at the time travel is confirmed;
 - mental diseases and psychological disturbances in general, cerebral organic syndromes schizophrenia, paranoia manic-depressive forms and related consequences/complications;
 - illnesses depending on pregnancies beyond the 26th week of gestation and post-partum;
- ✗ Assistance during Travel and Medical expenses cover excludes costs for:
 - claims occurring within 50 km of your municipality of residence;



Are there limits to cover?

- ! For the Medical expense reimbursement cover, the maximum cover specified includes:
 - Euro 200.00 per day per Insured Party for hospitalisation fees in Healthcare institute prescribed by the doctor;
 - Euro 100.00 per Insured Party for urgent dental treatment only for injury;
 - Euro 200.00 per Insured Party for prosthesis repair expenses, only following injury;
 - Euro 1,500.00 per Insured Party Abroad only for costs of transport from the place of injury to the healthcare institute.
 - A fixed, absolute deductible amount shall apply per claim and per Insured Party of Euro 50.00.
- ! All cover also does not envisage reimbursements following:
 - automotive, motorcycle or motor boat races and related tests and training;
 - removal and/or transplant of organs;
 - not being authorised to drive the vehicle in accordance with applicable law provisions;
 - attempted suicide or suicide;
 - wilful misconduct and gross negligence;
 - flooding, deluge, earth movements, volcanic eruptions, atmospheric phenomena classed as natural disasters, atom nucleus transmutation, radiation caused by the artificial acceleration of atomic particles; wars, strikes, revolutions, popular turmoil or movements, uprisings, looting, acts of terrorism and vandalism;
 - abuse of alcohol or psychological drugs, use of mind-altering and hallucinogenic substances;
 - professional/extreme sports.
- ! Medical expenses cover also excludes:
 - all the expenses incurred if no declaration has been made to Europ Assistance of the hospitalisation or emergency treatment;

redirection of the aeroplane on which the Insured Party is travelling, following an act of piracy;
You are reimbursed the portion of travel not used, equal to the travel purchase value, up to a maximum of Euro 15,000.00 per case.

- costs to treat or eliminate physical defects or congenital malformations, aesthetic applications, supplementary nursing care during hospitalisation, treatment physical therapy, spa or weight-loss treatments, dental care (other than those required as an injury);
- costs for spectacles, contact lenses, orthopaedic and/or prosthetic devices;
- costs for check-ups in Italy for illnesses that began during the trip, transport and/or transfer costs to the healthcare institute and/or place where you are staying.



Where is the cover valid?

- ✓ A) Italy, the Vatican City State and the Republic of San Marino; B) European countries and countries of the Mediterranean Basin;
C) all countries throughout the world.



What are my obligations?

When you sign the contract: you are obliged to make exact, complete, truthful declarations. Untruthful, inexact or undisclosed declarations may result in the total or partial loss of the right to receive compensation, in addition to the cessation of insurance in accordance with Arts. 1892, 1893 and 1894 of the Italian Civil Code.

During the contract: you are obliged to notify any changes that may worsen the risk. Failure to provide such notification may result in the total or partial loss of the right to receive compensation, in addition to the cessation of insurance in accordance with Arts. 1898 of the Italian Civil Code.

In the event of a claim: you are obliged to notify Europ Assistance Italia S.p.A. in writing of the existence of other Insurance policies you may have stipulated with the same characteristics as this one (Art. 1910 of the Italian Civil Code) and to comply with the terms for reporting a claim.



When and how do I need to pay?

The premium must be paid in full upon stipulating the policy. The premium includes tax.



When does cover start and end?

It is effective from the trip/stay start date to its end. Maximum cover duration in the period of validity of the cover is 30 consecutive days.

How can I cancel the policy?

No provision is made for temporary cancellation.

Non-life insurance

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

Company: Europ Assistance Italia S.p.A.

Product: "Emma Villas S.r.l." Form TAD249/2

Date the additional non-life pre-contractual information document was drafted: 01.01.2019



This document contains additional, supplementary information with respect to that contained in the pre-contractual information document for non-life insurance products (non-life pre-contractual information document) to help the potential contracting party/insured party to understand the characteristics of the product in greater detail, the contractual obligations and the company's equity position.

The contracting party/insured party is required to read the insurance terms and conditions before signing the contract.

Europ Assistance Italia S.p.A., Piazza Trento, 8 - 20135 Milan - tel. 02.58.38.41 - www.europassistance.it - e-mail: servizio.clienti@europassistance.it - certified e-mail: EuropAssistanceItaliaSpA@pec.europassistance.it.

Registered in section I of the Official Roll of Insurance and Reinsurance Businesses under no. 1.00108 – Company belonging to the Generali Group, registered with the Official Roll of Insurance Groups – Company subject to the management and coordination of Assicurazioni Generali S.p.A.

Its shareholders' equity amounts to Euro 71,401,755, of which Euro 12,000,000 capital share and Euro 40,068,456 total capital reserves.

Its solvency ratio, for the non-life business line, is 144%; this percentage is the ratio of the available solvency margin of Euro 84,198,000 to the amount of solvency margin required under applicable regulations, of Euro 58,653,000.

The above data relates to the last approved financial statements and the balance sheet as at 31/12/2017. Subsequent updates regarding the company's capital and financial position will be available on the website <https://www.europassistance.it/azienda/bilancio>.

Italian law applies to the contract



What is insured?

There is no further information over and above that supplied in the non-life pre-contractual information document.



What is NOT insured?

There is no further information over and above that supplied in the non-life pre-contractual information document.



Are there limits to cover?

Assistance insurance (mandatory)	There is no further information over and above that supplied in the non-life pre-contractual information document.
Medical expense reimbursement (mandatory)	! A fixed, absolute deductible amount shall apply per claim and per Insured Party of Euro 50.00.
Trip rebooking insurance (mandatory)	There is no further information over and above that supplied in the non-life pre-contractual information document.



Where is the cover valid?

There is no further information over and above that supplied in the non-life pre-contractual information document.



What are my obligations? What obligations apply to the company?

What should I do in the event of a claim?	Claim filing:	Assistance insurance (mandatory) In case of claim covered by the assistance insurance, you shall immediately contact the Organisational Structure.
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		<p>Medical expense reimbursement (mandatory)</p> <p>In the event of a claim, after making immediate telephone contact with the Organisational Structure, you shall make a declaration within sixty days of the claim, by accessing the portal https://sinistrionline.europassistance.it/ and following the instructions given (or accessing the website www.europassistance.it claims section, directly) or</p> <p>writing to Europ Assistance Italia S.p.A. – Piazza Trento, 8 – 20135 Milan, specifying “Ufficio Liquidazione Sinistri – Rimborso spese mediche” (Claims Liquidation Office - Medical Expense Reimbursement) on the envelope.</p> <p>You must send Europ Assistance all documentation required in accordance with the policy.</p> <p>Trip rebooking insurance (mandatory)</p> <p>Following the interruption of the trip, within sixty days of return to domicile, you must submit a claim by accessing the portal https://sinistrionline.europassistance.it/ and following the instructions given (or by accessing the website www.europassistance.it, claims section, directly) or must send a fax to 02.58.47.70.19, with a written declaration addressed to: Europ Assistance - Piazza Trento, 8 - 20135 Milan - specifying “Ufficio Liquidazione Sinistri - Rifacimento Viaggio” (Claims Liquidation Office - Travel rebooking) on the envelope.</p> <p>You must send Europ Assistance all documentation required in accordance with the policy.</p>
	Direct assistance/Agreements:	<p>Assistance (mandatory)</p> <p>No services will be provided to you directly by entities or facilities authorised by Europ Assistance other than those indicated in the Assistance cover.</p> <p>Medical expenses (mandatory)</p> <p>No services will be provided to you directly by entities or facilities authorised by Europ Assistance other than those indicated in the Medical Expenses reimbursement cover.</p> <p>Trip rebooking insurance (mandatory)</p> <p>No services will be provided to you directly by entities or facilities authorised by Europ Assistance.</p>
	Management by other companies:	<p>Assistance insurance (mandatory)</p> <p>There is no provision for management by other companies.</p> <p>Medical expense reimbursement (mandatory)</p> <p>There is no provision for management by other companies.</p> <p>Trip rebooking insurance (mandatory)</p> <p>There is no provision for management by other companies.</p>
	Limitation in time:	<p>Assistance insurance (mandatory)</p> <p>All rights deriving from the insurance contract will expire two years after the date on which the event occurred on which basis the right is accrued.</p> <p>Medical expense reimbursement (mandatory)</p> <p>All rights deriving from the insurance contract will expire two years after the date on which the event occurred on which basis the right is accrued.</p> <p>If a claim is filed, you are required to interrupt the time limit in writing.</p> <p>Trip rebooking insurance (mandatory)</p> <p>All rights deriving from the insurance contract will expire two years after the date on which the event occurred on which basis the right is accrued.</p> <p>If a claim is filed, you are required to interrupt the time limit in writing.</p>
Inexact or reticent declarations	There is no further information over and above that supplied in the non-life pre-contractual information document.	

Obligations of the company	Assistance insurance (mandatory) There is no provision for payment of any indemnity insofar as assistance services are supplied directly by the Europ Assistance Organisational Structure.
	Medical expense reimbursement (mandatory) Once the necessary documentation has been received, the application of the cover verified and all necessary checks performed, Europ Assistance determines the indemnity due, notifies the parties concerned and makes payment thereafter within 20 days.
	Trip rebooking insurance (mandatory) Once the necessary documentation has been received, the application of the cover verified and all necessary checks performed, Europ Assistance determines the indemnity due, notifies the parties concerned and makes payment thereafter within 20 days.



When and how do I need to pay?

Premium	There is no further information over and above that supplied in the non-life pre-contractual information document.
Redemption	There is no provision for premium redemption.



When does cover start and end?

Period	There is no further information over and above that supplied in the non-life pre-contractual information document.
Suspension	There is no provision for suspension of the cover.



How can I cancel the policy?

Reconsideration after stipulation	There is no provision for reconsideration after stipulation.
Resolution	Is there no provision for cases in which you have the right to terminate the contract outside those potentially indicated in the section "When and how do I need to pay? - Reimbursement".



Who is this product for?

Clients purchasing a travel package of the Contracting Party lasting up to 30 days and wishing to protect themselves against health problems during the travel or of their family members who have stayed at home; to insure luggage in the event of loss, theft or damage during travel; assets if travel is cancelled.



What costs do I need to pay?

- **Intermediation costs:** the average proportion received by the intermediary is 10.00%.

HOW CAN I MAKE COMPLAINTS AND SETTLE DISPUTES?

To the insurance company	<p>You can submit any complaints regarding the contract or claim management by writing to Europ Assistance Italia S.p.A. - FAO Ufficio Reclami (Complaints Office) by means of:</p> <ul style="list-style-type: none"> - Mail: Piazza Trento, 8 – 20135 Milan; - Fax: 02.58.47.71.28 - Certified e-mail: reclami@pec.europassistance.it - E: ufficio.reclami@europassistance.it. <p>Europ Assistance Italia S.p.A. will answer your complaint within 45 days of receipt, as envisaged by the law.</p>
To IVASS	<p>If you are not satisfied with the outcome of the complaint or if you have not received an answer from Europ Assistance Italia S.p.A. within the maximum terms of forty-five days, you can contact IVASS (the Italian Institute for the Supervision of Insurance) - Servizio Tutela del Consumatore (Consumer Protection Service) - via del Quirinale, 21 - 00187 Rome, fax 06/42.13.32.06, certified e-mail: ivass@pec.ivass.it, attaching the documentation relative to the complaint processed by Europ Assistance to your request.</p>

	<p>in the complaint, please specify:</p> <ul style="list-style-type: none"> • first name, surname and domicile of the complainant, with telephone number if available; • identification of the individual(s) whose conduct is complained of; • a brief but complete description of the reason for the complaint; • a copy of the complaint made to the insurance company and any reply received from it; • all documents useful to providing a more complete description of the related circumstances. <p>You can find the complaints submission form on the IVASS website at www.ivass.it.</p>
Before involving the legal Authority , alternative systems can be used to settle the dispute, as envisaged by law or convention.	
Mediation	Contact a mediation organisation from those featured on the list of the Ministry of Justice, available for consultation on the website www.giustizia.it (Italian Law no. 98 of 09/08/2013).
Negotiation assisted	Through a request made by your lawyer to Europ Assistance Italia S.p.A.
Other alternative dispute resolution systems	<p>Insurance disputes on the determination and estimate of damages under the scope of the policies against the risk of damages (where envisaged by the Insurance Conditions). In the event of any dispute relating to the determination and estimate of the damages, it is necessary to appeal to a contractual appraisal envisaged by the policy conditions for settling this type of dispute. The request to activate the contractual appraisal or arbitration must be addressed to: Ufficio Liquidazione Sinistri (Claims Liquidation Office) – Piazza Trento, 8 – 20135 Milan, by means of letter sent recorded delivery with advice of receipt or certified e-mail sinistri@pec.europassistance.it.</p> <p>If the dispute relates to policies covering the risk of damages in which the contractual appraisal has already been completed or not relating to the determination and estimate of damages, the law envisages the compulsory mediation that constitutes a condition to be able to proceed, with the faculty to first recourse to assisted negotiation.</p> <p>Insurance disputes on medical matters (where envisaged by the Insurance Conditions). In the event of a dispute relating to medical issues in connection with injury or illness policies, arbitration must be performed to settle such disputes, in accordance with the policy conditions. The request to activate the contractual appraisal or arbitration must be addressed to: Ufficio Liquidazione Sinistri (Claims Liquidation Office) – Piazza Trento, 8 – 20135 Milan, by means of letter sent recorded delivery with advice of receipt or certified e-mail sinistri@pec.europassistance.it.</p> <p>If the dispute relates to policies covering injury or illness in which arbitration has already been attempted or not relating to medical matters, the law envisages compulsory mediation, which constitutes a condition to be able to proceed, with the option to first have recourse to assisted negotiation.</p> <p>The foregoing without prejudice to the right to seek remedy in court.</p> <p>To settle cross-border disputes, a complaint can be submitted to the IVASS or to the competent foreign system activated using the FIN-NET procedure (by accessing the website: http://ec.europa.eu/internal_market/finnet/index_en.htm).</p>

FOR THIS CONTRACT, THE COMPANY DOES **NOT** HAVE AN INTERNET AREA RESERVED TO THE CONTRACTING PARTY/INSURED PARTY (termed “HOME INSURANCE”), THEREFORE, AFTER STIPULATION, YOU WILL BE UNABLE TO CONSULT SAID AREA NOR USE IT TO DIGITALLY MANAGE YOUR PERSONAL DATA INCLUDED ON THE CONTRACT.

DISCLOSURE IN THE EVENT OF THE REMOTE SALE OF THE INSURANCE CONTRACT

This Insurance contract proposed is defined, in accordance with Italian Legislative Decree no. 206/05, a “remote contract”, i.e. a “contract stipulated between a Consumer and the supplier [Europ Assistance Italia S.p.A.] and the Consumer, under the scope of an organised structure for the remote sale or provision of services, without the simultaneous, physical presence of the professional and the consumer, using one or more remote communication techniques until stipulation of the contract, including the stipulation of the contract itself”.

Please be informed that: Consumer is any natural person acting for purposes that do not come under the scope of his/her business or professional activities and “remote communication technique” means “any technique used to make contact with customers that, without the simultaneous physical presence of the distributor and the Insured Party, can be used for the remote placement of insurance and reinsurance contracts”

Europ Assistance Italia S.p.A. is a company authorised to provide insurance under Ministerial Decree of 02 June 1993 (Official Journal no. 152 of 01 July 1993), with registered office in Italy at Piazza Trento 8, 20135 Milan.

The Insurance contract proposed is described in summary fashion in the non-life pre-contractual information document, the additional non-life pre-contractual information document and fully in the insurance terms and conditions; if these conditions coincide with your expectations, the premium to be paid to stipulate the contract is that specified in the Insurance Conditions.

The Insured Party has the right to choose to receive and send the pre-contractual documentation and the documentation envisaged by current legislation as hard copies or e-mails or to the website address indicated by telematic communication and to change their choice at a later date.

The Insured Party shall in any case have the right to request that the above documentation in any case be re-sent as hard copies, at no extra cost.

Europ Assistance will ask the Insured Party to sign and re-send, purely for documented purposes, a copy of the contract. Please remember that the Consumer may exercise his right to withdraw within 14 days of conclusion of the contract; this is without prejudice to the right of Europ Assistance Italia S.p.A. to withhold the amount due for the premium corresponding to the period for which the contract was in force.

In accordance with Art. 67-duodecies, paragraph 5b, withdrawal does not apply to insurance policies lasting for less than one month.

Where applicable, the right to withdraw can be exercised by means of a letter sent recorded delivery with advice of receipt to the Contracting Party, to the addresses specified in the insurance terms and conditions and c.c. Europ Assistance Italia S.p.A. – Contracts Portfolio Management– Piazza Trento 8, 20135 Milan; e-mail -mail webto@europassistance.it; fax 02/58.47.70.67

Complaints can also be sent to the above addresses.

INSURANCE CONDITIONS FORM TAD 249/2 ED. 01.01.2019

Assistance insurance – Medical expenses reimbursement insurance – Travel repetition insurance

This insurance coverage shall only be effective if purchased at the time of booking the stay/trip and payment of the premium is documented by a confirmation email received from the website from which the booking was made.

WHAT IS PERSONAL DATA AND HOW IS IT USED BY EUROP ASSISTANCE ITALIA SpA?

Disclosure on the processing of personal data for insurance purposes (in accordance with Articles 13 and 14 of the European Personal Data Protection Regulation)

Personal Data is information about a person which enables said person to be distinguished from others. Personal Data includes, for example, name and surname, ID card or passport number, information on health, like illnesses or injuries and information about offences and criminal sentences.

There are rules¹ that govern Personal Data to protect it from incorrect use. Europ Assistance Italia complies with these rules and this is another reason why it wishes to inform you about what it does with your Personal Data².

If the information given in this Disclosure should not suffice or if you wish to exercise a right envisaged by the legislation, you can write to the **Data Protection Officer** c/o Europ Assistance Italia - Ufficio Protezione Dati (Data Protection Office) - Piazza Trento 8 - 20135 Milan or e-mail UfficioProtezioneDati@europassistance.it

Why does Europ Assistance Italia use your Personal Data and what happens if you do not supply it or do not authorise it to make use of it?

Europ Assistance Italia uses your Personal Data, if necessary including that relating to your health or offences and criminal sentences, for the following insurance purposes:

- to carry out the activities envisaged by the policy, i.e. supplying the SERVICES and GUARANTEES; to carry out the insurance business, i.e. for example to propose and manage the policy, collect premiums, reinsurance, controls and statistics; your common Data, which may also relate to your position if the SERVICES and GUARANTEES involve geolocation, is processed to comply with the contract; in order to process, where necessary, your Data relating to your health or offences or criminal sentences, you will need to give consent; in the on-line purchase and quotation process of some policies, automated decision-making processes are used, which may make it impossible to purchase the policy: you can contact Customer Services for more explanations.
 - to carry out the insurance business, to prevent and identify fraud, to take any legal action and inform the Authorities of possible crimes, to collect debt, to make infra-group communications, to protect the security of buildings and computer instruments: your Data, including that relating to your health or offences or criminal sentences for which you have given consent, is processed for legitimate interests of the company and third parties;
 - to carry out the activities envisaged by the law, such as, for example, the storage of policy and claim documents; to answer requests made by the authorities, such as, for example, the Carabinieri police force, the Insurance Supervisory Institution (IVASS): your Data, including that relating to your health or offences or criminal sentences, shall be processed to comply with the law or regulations.
- If you do not supply your Personal Data and/or do not consent to its use, Europ Assistance Italia will be unable to carry out the activities for insurance purposes and, therefore, will also be unable to provide the GUARANTEES and SERVICES.

How does Europ Assistance Italia use your personal data and to whom does it disclose it?

Through its employees, collaborators and external subjects/companies, Europ Assistance Italia uses the Personal Data it has obtained from yourself or other people (such as, for example from the policy contracting party, a relative of yours or your attending physician, a travel companion or a supplier) both on paper and computer or app.

For insurance purposes, Europ Assistance Italia may disclose your Personal Data, if necessary, to private and public subjects operating in the insurance sector and other subjects carrying out technical, organisational and operative tasks⁴.

According to the activities it needs to carry out, Europ Assistance Italia may use your Personal Data in Italy and abroad and may also disclose it to subjects based in States outside the European Union and which may not guarantee a suitable level of protection according to the European Commission. In these cases, the transfer of your Personal Data to subjects outside the European Union will take place with the suitable, appropriate guarantees according to applicable law. You are entitled to obtain information and, if appropriate, a copy of the guarantees given in transferring your Personal Data outside the European Union, by contacting the Data Protection Office.

Europ Assistance Italia shall not make your Personal Data accessible to the public.

For how long will Europ Assistance Italia keep your Personal Data?

Europ Assistance Italia keeps your Personal Data for as long as necessary to the management of the above purposes, in accordance with the provisions of legislation or, if lacking, for the length of times specified below.

The Personal Data contained in insurance contracts, insurance treaties and co-insurance contracts, claim and dispute files, is kept for 10 years from the last registration in accordance with the provisions of the Italian Civil Code, or for another 5 years, in accordance with regulatory provisions on insurance.

The common Personal Data collected on this occasion (for example stipulation of a policy, request for a quotation, etc.) accompanied by consent/refusal of consent for commercial promotions and profiling, is kept without a firm deadline, as is evidence of the related changes made by yourself over time to the consent/refusal. You retain the right to object at any time to said processing and to request that your data be

erased if there are no contractual or regulatory conditions that envisage its storage.

The Personal Data collected following the exercise of the rights of the data subject is kept for 10 years from the last registration in accordance with the provisions of the Italian Civil Code.

The Personal Data of subjects who have defrauded or attempted fraud, is kept for even longer than 10 years.

In general, for all aspects not specified herein, storage terms are ten years, as per Article 2220 of the Italian Civil Code or other specific terms envisaged by current legislation.

What are your rights in protection of your personal data?

In connection with the processing of your Personal Data, you have the following rights: access, rectification, cancellation, limitation, portability, revocation, opposition, which you can enforce in the ways specified in the paragraph below "How can you exercise your rights in protection of your personal data?". You have the right to submit a complaint to the Italian Data Protection Authority; more information is available from the website www.garanteprivacy.it.

What can you do to enforce your rights in protection of your personal data?

To find out what personal data of yours is used by Europ Assistance Italia (right of access);

to ask for correction (updates, changes) or, if possible, erasure, restriction and to exercise the right of portability of your personal data processed by Europ Assistance Italia;

to object to the processing of your personal data based on the legitimate interest of the controller or a third party unless the controller or third party can show that said legitimate interests prevail over your own or that said processing is necessary to ascertain, exercise or defend a right in a court of law; to object to the processing of your personal data for direct marketing purposes

you can write to

Ufficio Protezione Dati (Data Protection Office) - Europ Assistance Italia SpA - Piazza Trento, 8 - 20135 Milan, or e-mail: UfficioProtezioneDati@europassistance.it

Changes and updates to the disclosure

Also in view of future changes that may be made to applicable privacy legislation, Europ Assistance Italia may supplement and/or update all or part of this Disclosure. It is agreed that any change, supplement or update will be disclosed in compliance with current legislation, also by means of publication on the website www.europassistance.it, where more information is available on the personal data protection policies adopted by Europ Assistance Italia.

GENERAL DEFINITIONS

Insured Party: the subject whose interests are protected by the Insurance.

Insurance: the insurance contract.

Contracting Party: EMMA VILLAS SRL with registered office in Rome, at Largo Arenula, 11 - VAT no. 01188760522

Europ Assistance: the insurance company, i.e. Europ Assistance Italia S.p.A. – Company authorised to provide insurance by Decree no. 19569 issued by the Ministry for Industry, Trade and Crafts on 02 June 1993 (Official Journal no. 152 of 1 July 1993) – registered in section I of the Official Roll of Insurance and Reinsurance Businesses under no. 1.00108 – Company belonging to the Generali Group, registered with the Official Roll of Insurance Groups – Company subject to the management and coordination of Assicurazioni Generali S.p.A.

Guarantee: the insurance, other than assistance insurance, for which, in the event of a claim, Europ Assistance recognised indemnity.

Indemnity: the amount paid by Europ Assistance in the event of a claim.

Maximum Cover/Amount Insured: the maximum payout established by Europ Assistance in the event of a claim.

Policy: the document proving the insurance.

Premium: the amount due to Europ Assistance.

Risk: the probability that the claim occurs.

¹ The European Personal Data Processing Regulation EU 2016/679 (hereinafter referred to as the "Privacy Regulation") and primary and secondary Italian legislation

² Europ Assistance Italia operates as Data Controller in accordance with the provisions of the Privacy Regulation

³ These subjects, in accordance with the Privacy Regulation, are designated as Processors and/or authorised processors or operate as autonomous Controllers or Joint Controllers and shall carry out technical, organisational and operative tasks. These include, for example: agents, sub-agents and other agency associates, producers, insurance brokers, banks, investment management companies and other acquisition channels; insurers, co-insurers and re-insurers, pension funds, actuaries, trusted lawyers and physicians, technical consultants, roadside assistance, surveyors, auto servicing garages, vehicle demolition centres, healthcare facilities, claim settlement companies and other service providers, Generali Group companies and other companies providing contract management and other services, IT, web-based, financial, administrative, filing, correspondence, auditing and accounting certification services, as well as companies specialized in market and service quality surveys.

⁴ To the Policy Contracting Party, other branches of Europ Assistance, companies of the Generali Group and other subjects, such as, for example insurance intermediaries (agents, brokers, sub-agents, banks); co-insurance and reinsurance companies; lawyers, doctors, consultants and other professionals; suppliers such as vehicle bodywork workshops, rescuers, demolishers, healthcare facilities, companies handling claims, other companies supplying IT, telematic, financial, administrative, archiving, mailing and profiling services and those recording customer satisfaction levels.

Claim: the damaging event for which the insurance guarantee is given.

Excess: the part of the amount of the damages, expressed as a percentage, which remains at the expense of the Insured Party, with a minimum charge that is expressed as an absolute value.

SPECIAL RULES GOVERNING THE INSURANCE IN GENERAL

Art.1. DECLARATIONS RELATING TO RISK CIRCUMSTANCES

Inaccurate statements or reticence on the part of the Insured Party in reporting circumstances affecting the risk assessment may entail the complete or partial loss of the right to insurance guarantees and termination of the insurance in accordance with Articles 1892, 1893 and 1894 of the Italian Civil Code.

Art.2. OTHER INSURANCE

In accordance with the provisions of art. 1910 of the Italian Civil Code any Insured Party enjoying Provisions/Guarantees similar to those of this policy, by virtue of contracts stipulated with another insurance company, must in any case notify each insurance company of the claim and, specifically, Europ Assistance Italia S.p.A.

Art.3. LAW GOVERNING THE POLICY AND JURISDICTION

The Policy is governed by Italian law. For all aspects not specifically regulated herein and with reference to the jurisdiction and/or competence of the appointed court, the provisions of Italian law apply.

Art.4. CONTRACT FORM

The form of the contract is in writing; all changes or variations thereto must take the same form and must be signed by the parties.

Art.5. PAYMENT CURRENCY

Indemnities and reimbursements are paid in Italy, in euro. If expenses are incurred in non-European Union Member States or in EU Member States that have not adopted the euro as their currency, the reimbursement will be calculated at the exchange rate recorded by the European Central Bank on the date on which the Insured Party incurred the expenses.

Art.6. PREMIUM

The premium for each Insured Party is equal to the rate stated below on the value of the file,

- Rate of 1.5% on the value of the file.

Broken down as follows:

Assistance Line (R18): Rate 0.23% (Tax rate 10%).

Medical Line (R2): Rate 0.16% (Tax rate 2.50%).

Pecuniary Losses Line (R16): Rate 1.11% (Tax rate 21.25%).

Art.7. TAX CHARGES

Tax charges connected with the Policy are paid by the Insured Party.

Art.8. WORSENING OF THE RISK

The Insured Party must provide Europ Assistance of written information on any worsening of the risk. Any worsening of risk not known to or accepted by Europ Assistance may entail the complete or partial loss of the right to provisions/indemnity and termination of the insurance, in accordance with art. 1898 of the Italian Civil Code.

Once it has become aware of the aggravating circumstances, Europ Assistance also has the right to receive the difference in premium corresponding to the greater risk as from the time at which said aggravating circumstances arose.

Art.9. REDUCTION OF THE RISK

If the risk should reduce, Europ Assistance must reduce the premium or premium instalment after communication of the Insured Party in accordance with art. 1897 of the Italian Civil Code and waive the related right to withdraw.

Art.10. PERSONAL DATA PROCESSING

The Insured Party undertakes to inform all parties whose personal data may be processed by Europ Assistance Italia, in compliance with the provisions of the insurance contract, of the contents of the Data Processing Disclosure included in these policy conditions, and to acquire consent from them to the processing for insurance purposes of their data, including, where necessary, relative to health and offences and criminal sentences. To this end, the Data Subject may be assigned this consent form: "I have read the Data Processing Disclosure and consent to the processing of my personal data, including medical data and/or that relating to offences and criminal sentences necessary to the management of the policy by Europ Assistance Italia and the subjects indicated in the Disclosure."

Art.11. CONTINUED STAY ABROAD

If, during the course of the validity of this Policy, the Insured Party should stay abroad for an uninterrupted period of more than thirty days, all and any provisions consequent to claims occurring after said thirty days will not be due.

Injury: the event caused by pure bad, external luck resulting directly in physical injury that can objectively be noted and with the consequence of death, permanent invalidity or temporary incapacity.

Healthcare Institute: the public hospital, clinic or care home, whether in an agreement with the National Health Service or private, duly authorised to provide hospital assistance. Thermal baths are excluded, along with convalescence and residential homes, dietary and beauty clinics.

Illness: a change in health not caused by an injury.

Chronic illness: illness that is pre-existing as at the stipulation of the Policy and which has, in the last 12 months, involved diagnostic investigations, hospital stays or treatment/therapy.

Sudden illness: an illness of acute onset of which the Insured Party was not aware and which in any case has not been a manifestation, even if sudden, of a previous condition known to the Insured Party.

Pre-existing illness: illness that is the expression or direct consequence of chronic or pre-existing pathological situations in place at the time the guarantee began.

Residence: the place in which the natural person generally lives, as resulting from the personal data certificate.

For Vehicle Assistance

Failure: damage incurred by a vehicle as a result of wear, defect, breakdown, or malfunction of its parts, such that the Insured is unable to use the vehicle in normal conditions.

Vehicle: under art. 47 et seq. of the New Highway Code, a vehicle is defined as a means of transport for personal use owned by a family or business, with a total weight when fully loaded of up to 35 quintals, with an Italian number plate and in particular:

- a motor vehicle.
- trailers (appendix trailers, caravans, etc.) towed by motor vehicles.
- caravan and camper van requiring a driving license B to drive them.

For Assistance to family members at home

Family member: family members (parents) of the Insured Party signing the Acceptance Form.

Injury: the claim caused by pure bad, external luck resulting in bodily injury that can objectively be noted and with the consequence of: death, permanent invalidity or temporary incapacity.

Healthcare Institute: the public hospital, clinic or care home, whether in an agreement with the National Health Service or private, duly authorised to provide hospital assistance.

Thermal baths are excluded, along with convalescence and residential homes, dietary and beauty clinics.

Illness: a change in health not caused by an injury.

Chronic illness: illness that is pre-existing as at the stipulation of the Policy and which has, in the last 12 months, involved diagnostic investigations, hospital stays or treatment/therapy.

Sudden illness: an illness of acute onset of which the Insured Party was not aware and which in any case has not been a manifestation, even if sudden, of a previous condition known to the Insured Party.

Hospitalisation: an overnight stay in a Healthcare Institute.

SPECIAL SECTION CONDITIONS

Art.12. INSURED PARTIES

The following are insured:

Assistance during travel:

- Natural persons residing in any of the European Union Member States or in Switzerland, who have purchased a tourist holiday/package/service from the Contracting Party and whose names are written in the "Acceptance Form" signed in agreement to the Policy.
- Natural persons residing in a non-European Union country are insured when they have purchased a tourist holiday/package from the Contracting Party with the exclusive destination being a European Union Member State or Switzerland and whose names are written in the "Acceptance Form" signed in agreement to the Policy.

Assistance to family members

The following are insured:

- The natural person - as Parent of the Insured Party signing the Acceptance Form - resident in Italy, the Republic of San Marino or the Vatican City.

Vehicle assistance

The following are insured:

- The natural person driving the vehicle, the plate of which has been duly specified on the Acceptance Form.

Art.13. INSURANCE SCOPE AND COVERAGE

Assistance during travel:

The assistance services, listed in the Services paragraph, which Europ Assistance undertakes to provide through the Organisational Structure if the Insured Party encounters problems after the occurrence of a claim during travel, are provided up to three times for each type within the Policy duration.

Assistance to family members

The assistance services, listed in the Services paragraph, which Europ Assistance undertakes to provide through the Organisational Structure if the Insured Party encounters problems after the occurrence of a claim, are supplied up to 3

times per type during the period for which the Policy is in force.

Vehicle assistance

The assistance services, listed in the "Services" paragraph, which Europ Assistance undertakes to provide through the Organisational Structure if the Insured Party encounters problems after the occurrence of a claim, are supplied to vehicles with no more than 15 years from the date of first registration and up to 3 times for each type during the period for which the Policy is in force.

The services are provided if an event occurs while the Insured is travelling from/to the place of destination and during the stay, at a distance of more than 50 km from his or her place of residence.

SERVICES PROVIDED

ASSISTANCE DURING TRAVEL

1. MEDICAL CONSULTATION

If, in the event of illness and/or injury, the Insured Party should require an assessment of his health, he may contact the doctors of the Organisational Structure and request a telephone consultation.

2. SENDING OF A DOCTOR OR AMBULANCE IN ITALY

If, following a Medical Consultation (see Service 1), it should become evident that the Insured Party needs to have a medical examination, the Organisational Structure will send an authorised Europ Assistance doctor to the place of domicile, at the expense of Europ Assistance. If it should be impossible for an authorised doctor to intervene personally, the Organisational Structure will organise the transfer of the Insured Party by ambulance, to the nearest suitable medical centre.

The service will be provided from 8 pm to 8 am, Monday to Friday and 24 hours a day on Saturdays, Sundays and public holidays.

3. INDICATION OF A SPECIALISED DOCTOR ABROAD

If, following a Medical Consultation (see provision 1), it should become evident that the Insured Party needs to undergo a specialist medical examination, the Organisational Structure will, according to local availability, provide the name of a specialised doctor in the place nearest to the location of the Insured Party.

4. RETURN FOR HEALTH REASONS

If, following an injury or sudden illness, the travelling Insured Party should be judged by the doctors of the Organisational Structure and in accordance with the local doctor, to need transportation to an equipped Healthcare Institute in Italy or return to residence, the Organisational Structure will organise the return using the method and time frame considered most appropriate by the doctors of the Organisational Structure, after their having consulted with the local doctor, at the expense of Europ Assistance.

These means may be:

- an air ambulance
- economy class airline, if necessary with a stretcher seat;
- first class train, with sleeper if necessary;
- ambulance (without distance limits).

A return for health reasons from non-European Union countries is only carried out using economy class airlines. For returns from countries of the Mediterranean Basin, an air ambulance may be used as an exception to the above.

The transport will be entirely arranged by the Organisational Structure, including medical or nursing care during transport, if the doctors of the Organisational Structure should deem it necessary.

Europ Assistance shall have the right to request any travel tickets not used for the return of the Insured Party.

In the event of the death of the Insured Party, the Organisational Structure will arrange and provide for transport of the body to the place of burial in Italy, at the expense of Europ Assistance.

The following are excluded from cover:

- diseases or lesions that, according to Organisational Structure doctors, can be treated locally or do not prevent the Insured Party from continuing his trip;
- infectious diseases, if transport involves a violation of national or international medical rules;
- expenses relating to the funeral ceremony or involved in searching for people and/or recovering the body;
- all cases in which the Insured Party or his family members voluntarily agree to discharge, against the opinion of the doctors of the facility at which the Insured Party is hospitalised.

5. RETURN WITH A TRAVEL COMPANION OF THE INSURED PARTY

If, after the provision of a Return for health reasons (see provision 4), the Organisational Structure doctors should not consider that the Insured Party requires any healthcare during travel, and an insured travel companion should wish to accompany him to the place of hospitalisation in Italy or residence, the Organisational Structure will also arrange for the travel companion to return, using the same means as the Insured Party. Europ Assistance shall have the right to request any travel tickets not used for the return of the travel companion.

Maximum cover

SECTION I - ASSISTANCE INSURANCE

SPECIAL SECTION DEFINITIONS

For Assistance during Travel

The costs shall be incurred by Europ Assistance.

- up to the maximum amount of Euro 200.00 if the return travel is made from Italy;
- up to the maximum amount of Euro 400.00 if the return travel is made from abroad.

The following are excluded from cover:

- **Room and board expenses of the travel companion.**
- 6. RETURN OF OTHER INSURED PARTIES**

If, following a Return for health reasons (see provision 4), the insured persons travelling with the Insured Party should objectively be unable to return to their place of residence with the means initially envisaged and/or used, the Organisational Structure will provide them with a first class rail ticket or an economy class air ticket. Europ Assistance shall have the right to request any travel tickets not used for their return.

Limit of liability:

Europ Assistance will pay for ticket costs:

- up to the maximum amount of Euro 200.00 per insured person if the return travel is made from Italy;
- up to the maximum amount of Euro 400.00 per insured person if the return travel is made from abroad.

7. TRAVEL OF A FAMILY MEMBER

If the Insured Party should be hospitalised in a Healthcare Institute for more than 7 days, the Organisational Structure will provide a return first class rail ticket or economy class air ticket to enable a co-habiting family member, resident in Italy, to reach the hospitalised person, at the expense of Europ Assistance.

The following are excluded from cover:

- **room and board expenses of the family member.**

8. ACCOMPANIMENT OF CHILDREN

If, following an injury, illness or case of force majeure, the Insured Party travelling should find himself unable to look after insured children under the age of 15 travelling with him, the Organisational Structure will arrange for a return first class rail ticket or economy class air ticket, at the expense of Europ Assistance, to enable a family member resident in Italy to join the children, take care of them and take them back to their residence in Italy.

The following are excluded from cover:

- **room and board expenses of the accompanying family member.**

9. RETURN OF THE CONVALESCENT INSURED PARTY

If, due to hospitalisation in a Healthcare Institute, the Insured Party should be unable to return to his/her place of residence with the means initially envisaged, the Organisational Structure will provide him/her with a first class rail ticket or economy class air ticket, at the expense of Europ Assistance.

10. EXTENSION OF THE STAY

If the health of the Insured Party, as certified by a written medical prescription, should prevent him from making the return journey back to the place of residence on the scheduled date, the Organisational Structure will book a hotel.

Limit of liability:

Europ Assistance will pay for the hotel costs (room and breakfast) for up to five days after the scheduled return date and up to a maximum of Euro 100.00 per day per ill or injured Insured Party.

The following are excluded from cover:

- **hotel expenses other than room and breakfast.**

11. INTERPRETER AVAILABLE ABROAD

If the Insured Party abroad should be hospitalised in a Healthcare Institute and have difficulty communicating with the doctors because he does not speak the local language, the Organisational Structure will send an interpreter there.

Limit of liability:

The costs of the interpreter will be paid by Europ Assistance for up to 8 working hours.

12. ADVANCE OF EMERGENCY EXPENSES

If the Insured Party should have to incur unforeseen expenses and be unable to do so directly and immediately as a result of: injury, illness, theft, robbery, bag snatching or failure to deliver luggage, the Organisational Structure will pay the local invoices, advancing the expenses on behalf of the Insured Party, up to a total general limit of Euro 250.00.

Limit of liability:

If the invoices should exceed the total amount of Euro 250.00, the provision will take effect from when Europ Assistance has received suitable guarantees in Italy.

The amount of the invoices paid by Europ Assistance by way of advance shall not in any case exceed the amount of Euro 5,000.00.

The following are excluded from the service:

- **transfers of currency abroad entailing a breach of current provisions in Italy or in the country in which the Insured Party is located;**
- **cases where the Insured Party is unable to provide Europ Assistance with suitable guarantees of repayment in Italy.**

Insured Party's obligations:

The Insured Party must declare the reason for the request, the amount required, contact details and indications of references that enable Europ Assistance to verify the terms of the guarantee of repayment of the amount advanced. The Insured Party must repay the amount advanced within one month of the date the advance is made; failure to do so shall result in the charging of interest on the outstanding amount, at the current legal rate.

13. EARLY RETURN

If the Insured Party abroad should need to return to the place of residence prior to the date scheduled and using a different means to that initially envisaged, as a result of the death, as per the date given on the death certificate issued by the registrar, or hospitalisation, with imminent danger of life, of one of the following family members: spouse/co-habiting partner more uxorio, son, daughter, brother, sister, parent, parent-in-law, son-in-law, daughter-in-law, the Organisational Structure will, at the expense of Europ Assistance, provide a first class rail ticket or economy class air ticket, to enable him to reach the place of burial in Italy. If the Insured Party is travelling with a child, as long as an Insured Party, the Organisational Structure will arrange for both to be returned. If the Insured Party should be in a position where it is impossible to use his own vehicle to return early, the Organisational Structure will make an additional ticket available to enable him to recover the vehicle at a later date.

The following are excluded from the service:

- **cases where the Insured Party cannot provide the Organisational Structure with suitable information on the reason for the early return request.**

Insured Party's obligations:

The Insured Party must provide original documentation proving the information required within 15 days of the claim.

14. ADVANCE OF CRIMINAL BAIL

If the Insured Party should be arrested or threatened with arrest and should therefore be required to pay bail to the foreign authorities in order to be released, and should be unable to do so directly and immediately, the Organisational Structure will pay said bail locally, by way of advance on behalf of the Insured Party.

Limit of liability:

Europ Assistance will advance payment of bail up to the maximum amount of Euro 5,000.00. The amount of the bail paid by Europ Assistance by way of advance shall not in any case exceed the amount of Euro 5,000.00. The service will be provided when Europ Assistance has received suitable bank guarantee in Italy.

The following are excluded from the service:

- **transfers of currency abroad entailing a breach of current provisions in Italy or in the country in which the Insured Party is located;**
- **cases where the Insured Party is unable to provide Europ Assistance with suitable guarantees of repayment in Italy.**

Insured Party's obligations:

The Insured Party must declare the reason for the request, the amount required, contact details and indications of references that enable Europ Assistance to verify the terms of the guarantee of repayment of the amount advanced. The Insured Party must repay the amount advanced within one month of the date the advance is made; failure to do so shall result in the charging of interest on the outstanding amount, at the current legal rate.

15. INDICATION OF A LAWYER ABROAD

If, in the event of arrest or threatened arrest, the Insured Party should require legal assistance, the Organisational Structure will provide the Insured Party with a lawyer, in compliance with local regulations.

Limit of liability:

Europ Assistance will, at the request of the Insured Party, anticipate payment of the fees up to the equivalent in local currency of Euro 5,000.00.

If the invoices should exceed the total amount of Euro 5,000.00, the provision will take effect from when Europ Assistance has received suitable guarantees in Italy. The amount of the invoices paid by Europ Assistance by way of advance shall not in any case exceed the amount of Euro 5,000.00.

The following are excluded from the service:

- **transfers of currency abroad entailing a breach of current provisions in Italy or in the country in which the Insured Party is located;**
- **cases where the Insured Party is unable to provide Europ Assistance with suitable guarantees of repayment in Italy.**

The service only applies to countries in which there are branches or representatives of Europ Assistance.

Obligations of the Insured Party:

The Insured Party must declare the reason for the request, the amount required, contact details and indications of references that enable Europ Assistance to verify the terms of the guarantee of repayment of the amount advanced. The Insured Party must repay the amount advanced within one month of the date the advance is made; failure to do so shall result in the charging of interest on the outstanding amount, at the current legal rate.

ASSISTANCE TO FAMILY MEMBERS

16. MEDICAL CONSULTATION

If, in the event of sudden illness and/or injury, the Insured Party should require an assessment of his/her health, he/she may contact the doctors of the Organisational Structure and request a telephone consultation.

17. SENDING OF A DOCTOR OR AMBULANCE IN ITALY

If, following a Medical Consultation (see Service 1), it should become evident that the Insured Party needs to have a medical examination, the Organisational Structure will send an authorised Europ Assistance doctor to the place of

domicile, at the expense of Europ Assistance. If it should be impossible for an authorised doctor to intervene personally, the Organisational Structure will organise the transfer of the Insured Party by ambulance, to the nearest suitable medical centre.

The service will be provided from 8 pm to 8 am, Monday to Friday and 24 hours a day on Saturdays, Sundays and public holidays.

18. HOME CARE BY A NURSE

In the event that, following a sudden illness and/or an accident, the Insured requires the care of a nurse, the Organisational Structure shall hire one directly for the Insured Party, for a predetermined rate, subject to receipt of a medical certificate stating the disease and the treatments to be administered.

Europ Assistance shall pay the nurse fees up to a maximum of € 300.00 per event per insurance period.

The Insured shall communicate the reason for the request and a telephone number and shall transmit the medical certificate.

19. TELEPHONE TUTORSHIP

In the event that, following a sudden illness and/or accident, the Insured is admitted to a medical institution for at least one overnight stay, the Organisational Structure shall arrange a telephone contact with the travelling family member from the time of admission the date of returning home.

If the Insured is discharged before the travelling family members return from the trip, and the Organisational Structure physicians responsible for the telephone contacts determine that he or she requires a medical examination, the Organisational Structure shall arrange, at the expense of Europ Assistance, for one of the physicians of the Europ Assistance network to examine the Insured at home.

For this service, the home examination by a physician will only be provided once during the insurance effective period.

20. TRANSFER TO A HOSPITAL CENTRE IN ITALY

In the event that, following a sudden illness and/or accident, the Insured is diagnosed with a diseases that, because of its objective characteristics, the Organisational Structure physicians consider not treatable at the hospital facility of the region where the Insured Party resides, and said physicians, after reviewing the clinical situation of the Insured Party, in consultation with the treating physician, identify justified reasons for transferring the Insured to a Hospital Centre suitable for treating his/her condition, the Organisational Structure shall:

- identify and arrange admission, taking into account the existing availability, the Hospital Centre best equipped to treat the Insured Party's condition;
- arrange the Insured Party's transport by ambulance, without limits of distance.

The transport will be entirely arranged by the Organisational Structure, including medical or nursing care during transport, if the doctors of the Organisational Structure should deem it necessary.

The relevant costs shall be incurred by Europ Assistance. The provision will be made for the sudden lack of only the clinical instruments necessary and suitable for treatment, by certification of the Medical Director of the facility involved.

The following are excluded from coverage

- **diseases or lesions that, according to Organisational Structure physicians, can be treated at the Hospital Facility of the Region of residence;**
- **diseases or lesions that cannot be treated at the Hospital Facility of the Region of residence due to structural and/or organisational deficiencies of said facility.**

The service is not provided if transport involves a violation of medical rules.

Obligations of the Insured Party

The Insured shall communicate to the Organisational Structure the name and telephone number of his/her treating physician, if any.

21. RETURN FROM A HOSPITAL CENTRE IN ITALY

In the event that, following "Transfer to a Hospital Centre in Italy", the Insured is discharged after hospitalisation and needs to return home, the Organisational Structure shall arrange said return using the means of transport that the Organisational Structure physicians, in consultation with the treating physicians, shall deem most suitable for the Insured Party's health conditions:

- first class train, with sleeper if necessary;
- ambulance (without distance limits).

The transport will be entirely arranged by the Organisational Structure, including medical or nursing care during transport, if deemed necessary by the Organisational Structure doctors.

22. IDENTIFICATION AND BOOKING OF SPECIALIST AND DIAGNOSTIC CENTRES

In the event that, because of a sudden illness and/or accident, the Insured should be admitted to hospital or undergo surgery or diagnostic tests, the Organisational Structure (after closely analysing the patient's clinical condition) - in consultation with the treating physician - shall identify and book (taking into account existing availability) the equipped medical institution or diagnostic centre most suitable for the case, at preferential rates and access.

23. TASK FORCE

In the event that, because of a sudden illness and/or accident, the Insured

a) urgently requires the following procedures to be performed at home:

- blood sample collection,
- electrocardiogram,

the Organisational Structure, based on local availability, will arrange for a physician to perform the required procedure at the Insured Party's home. For the blood sample, availability of the local test laboratory and sample perishability shall be taken into account.

The fee of the physician sent to the Insured Party's home shall be paid by Europ Assistance.

Exclusions: The costs of the tests are not covered.

b) is unable to purchase urgent medicines personally, the Organisational Structure will arrange the collection of the prescription from the Insured and delivery of the product(s) prescribed by the treating physician. Delivery costs will be paid by Europ Assistance.

Exclusions: The costs of the medicines are not covered.

24. TRAIT D'UNION WITH TRAVELLING RELATIVES

If, in the event of a sudden illness and/or injury, the Insured Party should be hospitalised at a Healthcare Institute, the doctors of the Organisational Structure shall keep the family members updated on his health, providing all information in their possession

25. INTEGRATED HOME CARE IN ITALY

The service is provided in the event that the Insured Party is hospitalised at a Medical Institution following sudden illness and/or accident.

Hospital care at home

In the event of hospital stay for at least one night, the Organisational Structure arranges and manages, at the written request of the treating physician, the continuation of hospital care at home through the services of its own medical and paramedical personnel up to a maximum of 30 days. The procedures for accessing and delivering the service, once the necessity has been established, shall be determined by the Organisational Structure's medical service in consultation with the Insured Party's treating physicians.

Healthcare services

In the event that, following illness and/or accident involving hospitalisation at a Medical Institution for at least one night, the Insured Party, in Italy, requires non-urgent blood sampling, ultrasound scans or electrocardiograms to be performed at his/her home, test results to be collected, and urgent medicines to be delivered, the Organisational Structure - once the necessity has been established - shall arrange the service up to a maximum of 30 days after discharge of the Insured from the Medical Institution where he/she was hospitalised.

Non-healthcare services

In the event that, following a sudden illness and/or an accident involving hospitalisation at a Medical Institution for at least one night, the Insured Party, in Italy, is unable to leave his/her home, the Organisational Structure arranges for service personnel to perform tasks related to everyday household activities like payments, shopping, administrative tasks, house chores, supervision of children.

The Organisational Structure, once the necessity is established, shall arrange the service for a maximum of 30 days after the Insured is discharged from the Medical Institution where he/she was hospitalized.

VEHICLE ASSISTANCE

26. ON-ROAD EMERGENCY SERVICE

In the event that, due to failure or accident, the vehicle cannot move by its own power, the Insured shall contact the Organisational Structure via telephone and request a service truck to come and tow the vehicle either to:

- the nearest Authorized Europ Assistance Centre;
- or
- the nearest customer service workshop of the relevant manufacturer or the nearest mechanic;
- or
- to a place indicated by the Insured, provided it is located within 50 kilometres (round trip) from where the vehicle stopped.

Limit of liability:

Europ Assistance shall pay the cost of towing the vehicle to any of the destinations listed above and/or within the distance envisaged, per claim.

The following are excluded from cover:

- cost of spare parts and any other repair costs;
- costs for the use of extraordinary equipment, if required to recover the vehicle;
- towing costs, if the accident or failure occurred while the vehicle was circulating off the public road or equivalent areas (e.g. off-road trails).

27. RECOVERY

In the event that the vehicle should be immobilised due to loss and/or breakage of keys, piercing of tyres, flat batteries, failure to start in general, meaning that it cannot move by its own power, the Insured Party shall contact the Organisational Structure via telephone and request a service truck to come and tow the vehicle, which will repair in situ, if possible.

Limit of liability:

Europ Assistance will pay for the rescue expenses as long as the supplier is within 20 km of the place

of failure; if not, the "Roadside Assistance" service shall apply.

The following are excluded from cover:

- cost of spare parts and any other repair costs;
- costs for the intervention of extraordinary vehicles;
- intervention costs, if the vehicle suffered the failure while circulating off the public road or equivalent areas (e.g. off-road trails).

28. COURTESY CAR

If the vehicle should be immobilised as a result of failure, incident, fire or partial theft, for which downtime should be required for repair in excess of 8 working hours of certified labour of the workshop in accordance with the terms of the Manufacturer and those of the National Insurance Business Association (ANIA), or in the case of theft or robbery, the Insured Party must contact the Organisational Structure, which will make a courtesy car available to him/her. The vehicle (for private use, without driver, 1,200 cc displacement) will be made available at a rental station having an agreement with Europ Assistance, compatibly with availability, under the terms and conditions applied by the rental service and during normal opening hours.

Limit of liability:

Europ Assistance shall pay for the costs of the car hire, with unlimited mileage, until completion of the repair or finding and in any case for a maximum of 5 days.

The following are excluded from cover:

- immobilisation of a trailer;
- immobilisation of the insured vehicle as a result of the regular services envisaged by the manufacturer;
- ordinary maintenance works, repair times cannot in any case be added to those for the damage to be repaired;
- costs of fuel and tolls (motorways, ferries, etc.);
- insurance coverage not required by law, and the relevant deductibles;
- deposits required by rental companies, which must be paid directly by the Insured. In some cases, rental companies may request the Insured Party's credit card number as guarantee;
- any additional days, in excess of those covered, which must in any case be authorized by the Organisational Structure

Obligations of the Insured Party:

In the event of theft, Europ Assistance must be sent a copy of the report made to the local legal authorities.

29. HOTEL EXPENSES

If the vehicle should be immobilised following failure, incident or partial theft, for which repair time of one or more nights is required, or in the event of theft or robbery forcing the Insured Party and passengers to have an overnight stay before returning or continuing travel, the Organisational Structure will reserve and arrange for hotel accommodation.

Limit of liability:

Europ Assistance will pay for hotel costs of up to Euro 100.00 per person, per day, for a maximum of Euro 600.00 per claim, however many people are involved.

The following are excluded from coverage

- hotel expenses other than room and breakfast and those indicated.

30. RETURN OR CONTINUATION OF TRIP

If the vehicle should be immobilised as a result of failure, incident, fire or partial theft, for which downtime should be required for repair in excess of 36 hours or in the event of theft or robbery, the Operating Unit will provide the Insured Party and the passengers a first class train ticket or an economy class air ticket or a replacement vehicle and/or a taxi for them to return home or continue the trip. The vehicle (for private use, without driver, 1,200 cc displacement) will be made available at a rental station having an agreement with Europ Assistance, compatibly with availability, under the terms and conditions applied by the rental service and during normal opening hours.

Limit of liability:

The following shall be paid by Europ Assistance:

- cost of tickets up to a maximum of Euro 400.00;
- car rental cost, with unlimited mileage, for a maximum of two days;
- shipping of any luggage exceeding the limits allowed by public means of transport or that cannot be carried in the rental car, up to a total of Euro 150.00 per claim.

The following are excluded from cover:

- costs of fuel and tolls (motorways, ferries, etc.);
- insurance coverage not required by law, and the relevant deductibles;
- deposits required by rental companies, which must be paid directly by the Insured. In some cases, rental companies may request the Insured Party's credit card number as guarantee;
- any additional days, in excess of those covered, which must in any case be authorized by the Organisational Structure.

Obligations of the Insured Party:

To request travel tickets or the booking of a rental car in his/her name, the Insured shall apply directly to the Organisational Structure.

31. RECOVERY OF THE REPAIRED VEHICLE

If the vehicle is repaired at the place of immobilisation, the Organisational Structure shall provide the Insured Party with a first class rail ticket or economy class air ticket in order to enable him/her to recover the vehicle.

Limit of liability:

Europ Assistance shall pay for the ticket up to a maximum of €200.00 per claim in Italy and €400.00 per claim abroad.

32. SOS INCIDENT

If the Insured Party should decide to receive support following a road incident, the Organisational Structure shall take action to:

- assist with the completion of the CID model following incidents occurring in Italy;
- assist with the collection of data to be sent to the insurance company following an incident that took place abroad;
- provide contact details for Italian embassies or consulates abroad in order to request bureaucratic assistance;
- provide information on the procedures for the release from seizure of vehicles (only Italy - abroad, the consulate needs to be contacted);
- provide legal consultancy for any actions in defence of rights.

The service is operative 24 hours a day. If further investigation is considered necessary with the consultant/competent entity or if legal consultancy is requested, the response will be supplied on the first working day, from 09:00 to 18:00.

Art. 14. TERRITORIAL SCOPE

Assistance during travel

This means the countries in which the claim took place and in which the services are supplied, without prejudice to that specifically indicated in the individual sections.

These are divided up into three groups:

A) ITALY: Italy, the Republic of San Marino and the Vatican City.

B) EUROPE: group A) countries and the following countries: Albania, Algeria, Andorra, Austria, Belgium, Belorussia, Bosnia Herzegovina, Bulgaria, Croatia, Denmark (excluding Greenland), Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland, Iceland, Liechtenstein, Latvia, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldavia, Principality of Monaco, Norway, the Netherlands, Poland, Portugal, the United Kingdom, the Czechoslovakian Republic, Romania, Russia (excluding the Ural mountains), Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, the Ukraine and Hungary.

C) WORLD: group B) countries and all other countries worldwide.

Excluded countries:

The following geographic areas are excluded: Afghanistan, Antarctica, Cocos, South Georgia, Heard and Mc Donald, Bouvet Island, Christmas Island, Pitcairn Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Outlying Islands, Salomon Islands, Wallis and Futuna Islands, Kiribati, Micronesia, Nauru, Niue, Palau, West Sahara, Samoa, Saint Helena, Somalia, French Australian territories, West Timor, East Timor, Tokelau, Tonga, Tuvalu and Vanuatu.

Assistance to family members

The policy will be in force in Italy, the Republic of San Marino and the Vatican City.

Vehicle assistance

This means the countries in which the claim took place and in which the services are supplied. The policy shall apply to the following countries:

Italy, the Republic of San Marino, the Vatican City, Albania, Algeria, Andorra, Austria, Belgium, Belorussia, Bosnia Herzegovina, Bulgaria, Croatia, Continental Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland and Northern Ireland, Iceland, Israel, Latvia, Lebanon, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldavia, Munich, Norway, the Netherlands, Poland, Continental Portugal, the United Kingdom, the Czechoslovakian Republic, Romania, European Russia (excluding the Ural Mountains), Serbia, Montenegro, Syria, Slovakia, Slovenia, Continental Spain and the Mediterranean islands, Sweden, Switzerland, Tunisia, Turkey, the Ukraine and Hungary.

Art. 15. EXCLUSIONS

Assistance during travel

Cover is excluded for claims caused by or resulting from:

- automotive, motorcycle or motor boat races and related tests and training;
- flooding, deluge, earth movements, volcanic eruptions, atmospheric phenomena classed as natural disasters, atom nucleus transmutation, radiation caused by the artificial acceleration of atomic particles;
- wars, strikes, revolutions, popular turmoil or movements, uprisings, looting, acts of terrorism and vandalism;
- misconduct of the Insured Party or serious negligence;
- nervous, mental, neuro-psychiatric and psychosomatic diseases;

- illnesses depending on pregnancies beyond the 26th week of gestation and post-partum;
- chronic illness;
- illness already underway at the time of departure for travel;
- removal and/or transplant of organs;
- illness or injury consequent or deriving from the abuse of alcoholic drinks or drugs and the non-therapeutic use of drugs and hallucinogenic products;
- attempted suicide or suicide;
- air sports in general, the piloting and use of hang-gliders and other types of ultra-light airborne vehicles, parachuting, paragliding and similar, sledging, bob sleighing, acrobatic skiing, platform jumps with skis or water skis, climbing rock faces or accessing glaciers, free climbing, kite-surfing, diving with breathing apparatus, sports involving the use of vehicles and motor boats, boxing, fighting in various forms, martial arts in general, heavy athletics, rugby, American football, caving, acts of bravado, injuries suffered as a consequence of professional sports or sports played in any case in a non-amateur manner (including competitions, races, trials and training);
- everything else not specifically indicated in the services.

The services are also not provided in countries in a state of declared or de facto war. Such countries are those given on the website <http://watch.exclusive-analysis.com/lists/cargo> which have a risk level declared as equal to or above 4.0".

It is also not possible to provide services in kind (and therefore assistance) where the local or international authorities do not allow private individuals to provide direct assistance, regardless of whether or not there is a war risk applicable at the time.

Assistance to family members

Reimbursements, indemnity and services consequent to the following are excluded:

- injuries, illnesses, malformations, physical defects and pathological states diagnosed before stipulating the contract;
- pathological states relating to HIV infection;
- mental diseases and psychological disturbances in general, including neurotic behaviour;
- injuries and illnesses consequent to the abuse of alcohol, the use of drugs or the non-therapeutic use of drugs and hallucinogenic products;
- voluntary, non-therapeutic abortion;
- injuries consequent from crimes committed by the Insured Party; instead, those suffered as a consequence of imprudence and negligence, including serious, of the Insured Party are included;
- injuries caused by air sports and the participation in motor races and related trials and training, except where regularity races;
- dental treatment, dental prostheses and dental pathologies not consequent to injury;
- aesthetic applications (except for plastic or reconstructive stomatological surgery required as a result of injury or illness);
- consequences of wars and uprisings, earth movements, volcanic eruptions and flooding;
- consequences of transformations or the stabilising of energy of the atom, whether natural or provoked and accelerations of atomic particles (fission and nuclear fission, radioactive isotopes, centring machines, x-rays, etc.);
- purchase, maintenance and repair of prosthesis and therapeutic devices;
- stays at thermal establishments, in specialised care homes for nervous and tubercular diseases, in the case of stay and convalescence, rest homes (even if classified as healthcare institutes) Hospitalisation is also excluded during which only assessments are carried out that, due to their technical nature, can be carried out in an outpatient clinic.

Vehicle assistance

No services are due for claims caused by or dependent on:

- the Insured Party's not being authorized to drive the vehicle in accordance with applicable law provisions;
- automotive, motorcycle or motor boat races and related tests and training;
- war, earthquakes, atmospheric phenomena classed as natural disasters, atom nucleus transmutation, radiation caused by the artificial acceleration of atomic particles;
- strikes, revolutions, popular turmoil or movements, looting, acts of terrorism and vandalism;
- misconduct on the part of the Insured Party;
- abuse of alcohol or psychological drugs and the use of mind-altering and hallucinogenic substances.

REIMBURSEMENT OR DIRECT PAYMENT OF::	WHERE	MAXIMUM COVER
1 medical/pharmaceutical/hospital expenses for urgent, non-deferrable surgery or treatment during the period for which the guarantee is valid: for sudden illness occurring during travel, for injury occurring in situ and/or at return to the place of residence, as long as within 45 days of said injury.	Italy Europe/ World	Europ Assistance will reimburse these expenses according to the maximum cover envisaged under the Article "DETERMINATION OF MAXIMUM COVER"
2 hospitalisation fees in Healthcare institute prescribed by the doctor	Europe/ World	Euro 200.00 per day, per Insured Party
3 prosthesis repair expenses, only following injury	Europe/ World	Euro 200.00 per Insured Party
4 urgent dental treatment for injury	Europe/ World	Euro 100.00 per Insured Party
5 transport costs, only if incurred abroad, from the place of injury to the Healthcare Institute, using any medical emergency means considered useful to this end	Europe/ World	Euro 1,500.00 per Insured Party

Art. 16. OBLIGATIONS OF THE INSURED PARTY IN THE EVENT OF A CLAIM

In case of claim covered by the Assistance insurance, the Insured Party shall immediately contact the Organisational Structure.

Non-performance of this obligation may result in forfeiture of the right to care services under Article 1915 of the Italian Civil Code.

Art. 17. LIMIT TO LIABILITY

Europ Assistance shall refuse all liability for any damage caused by the intervention of the Authority of the country in which assistance is provided or resulting from any other unforeseeable circumstance of pure luck.

Art. 18. NON-INSURABLE PERSONS

Considering that had Europ Assistance been aware that the Insured Party suffered from alcoholism, drug addiction or acquired immune deficiency syndrome (AIDS), or any of the following mental illnesses: cerebral organic syndromes, schizophrenia, paranoia, manic-depressive forms, it would not have agreed to provide the insurance, it is agreed that should one or more of the above diseases or conditions arise during the course of the contract, the provisions shall apply as laid down by Art. 1898 of the Italian Civil Code, regardless of the actual evaluation of the health of the Insured Party.

In the event of inexact or reticent declarations, the provisions shall apply of articles 1892, 1893 and 1894 of the Italian Civil Code.

Art. 19. PROFESSIONAL SECRECY

The Insured Party releases any doctors, who may be appointed to examine the claim and who examined him before or after the claim, from constraints to professional secrecy with regards to Europ Assistance.

Art. 20. EFFECTIVE DATE AND DURATION OF COVERAGE

Each Insured party shall be covered throughout the period from the start date of the travel/stay until its end.

Maximum cover duration in the period of validity of the Insurance is 30 consecutive days.

Vehicle assistance

The provisions of Vehicle Assistance shall apply from 24 hours prior to check-in and shall expire upon return to the place of residence and in any case within 24 hours of said return.

SECTION II – MEDICAL EXPENSE REIMBURSEMENT INSURANCE

SPECIAL SECTION DEFINITIONS

Injury: the event caused by pure bad, external luck resulting directly in physical injury that can objectively be noted and with the consequence of death, permanent invalidity or temporary incapacity.

Healthcare Institute: the public hospital, clinic or care home, whether in an agreement with the National Health Service or private, duly authorised to provide hospital assistance. Thermal baths are excluded, along with convalescence and residential homes, dietary and beauty clinics.

Illness: a change in health not caused by an injury.

Chronic Illness: illness that is pre-existing as at the stipulation of the Policy and which has, in the last 12 months, involved diagnostic investigations, hospital stays or treatment/therapy.

Sudden illness: an illness of acute onset of which the Insured Party was not aware and which in any case has not been a manifestation, even if sudden, of a previous condition known to the Insured Party.

Pre-existing illness: illness that is the expression or direct consequence of chronic or pre-existing pathological situations in place at the time the guarantee began.

Hospitalisation: a stay in a Healthcare Institute involving at least one night.

SPECIAL SECTION CONDITIONS

Art. 21. INSURED PARTIES

The following are insured:

- the natural person resident in one of the European Union Member States or in Switzerland, who has purchased a tourist package/service from the Contracting Party.
- the natural person resident in a non-European Union country who has purchased a tourist package from the Contracting Party with the exclusive destination being a European Union Member State or Switzerland.

Art. 22. INSURANCE SCOPE AND COVERAGE

This guarantee is given if an event occurs while the Insured is at a distance of more than 50 km from his or her place of residence.

The guarantee may be claimed more than once during the period for which the policy lasts, as long as the total amount of indemnity paid does not exceed the maximum limits of liability.

Deductible:

In the event of reimbursement, for each individual claim, a fixed, absolute excess charge is applied of **Euro 50.00**.

Art. 23. TERRITORIAL SCOPE OF COVERAGE

This means the countries in which the claim took place and in which the guarantees and services are supplied, without prejudice to that specifically indicated in the individual sections.

They are divided up into three groups (as specified on the Policy Form):

A) ITALY: Italy, the Republic of San Marino and the Vatican City.

B) EUROPE: group A) countries and the following countries: Albania, Algeria, Andorra, Austria, Belgium, Belorussia, Bosnia Herzegovina, Bulgaria, Croatia, Denmark (excluding Greenland), Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland, Iceland, Liechtenstein, Latvia, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldavia, Principality of Monaco, Norway, the Netherlands, Poland, Portugal, the United Kingdom, the Czechoslovakian Republic, Romania, Russia (excluding the Ural mountains), Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, the Ukraine and Hungary..

C) WORLD: group B) countries and all other countries worldwide.

Excluded countries:

The following geographic areas are excluded:

Afghanistan, Antarctica, Cocos, South Georgia, Heard and Mc Donald, Bouvet Island, Christmas Island, Pitcairn Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Outlying Islands, Salomon Islands, Wallis and Futuna Islands, Kiribati, Micronesia, Nauru, Niue, Palau, West Sahara, Samoa, Saint Helena, Somalia, French Australian territories, West Timor, East Timor, Tokelau, Tonga, Tuvalu and Vanuatu.

Art. 24. EXCLUSIONS

Cover is excluded for claims caused by or resulting from:

- automotive, motorcycle or motor boat races and related tests and training;
- flooding, deluge, earth movements, volcanic eruptions, atmospheric phenomena classed as natural disasters, atom nucleus transmutation, radiation caused by the artificial acceleration of atomic particles;
- wars, strikes, revolutions, popular turmoil or movements, uprisings, looting, acts of terrorism and vandalism;
- misconduct of the Insured Party or serious negligence;
- nervous, mental, neuro-psychiatric and psychosomatic diseases;
- illnesses depending on pregnancies beyond the 26th week of gestation and post-partum;
- chronic illness;
- illness already underway at the time of departure for travel;
- removal and/or transplant of organs;
- illness or injury consequent or deriving from the abuse of alcoholic drinks or drugs and the non-therapeutic use of drugs and hallucinogenic products;
- attempted suicide or suicide;
- air sports in general, the piloting and use of hang-gliders and other types of ultra-light airborne vehicles, parachuting, paragliding and similar, sledging, bob sleighing, acrobatic skiing, platform jumps with skis or water skis, climbing rock faces or accessing

glaciers, free climbing, kite-surfing, diving with breathing apparatus, sports involving the use of vehicles and motor boats, boxing, fighting in various forms, martial arts in general, heavy athletics, rugby, American football, caving, acts of bravado, injuries suffered as a consequence of professional sports or sports played in any case in a non-amateur manner (including competitions, races, trials and training);

- The following are also excluded from cover:
- all expenses incurred by the Insured Party if no declaration has been made to Europ Assistance, directly or through third parties, of the hospitalisation or emergency treatment;
- expenses to treat or eliminate physical defects or congenital malformations, for aesthetic applications, nursing, physiotherapy, thermal or weight-loss treatments, dental care (apart from that specified above following injury);
- expenses for purchasing and repairing glasses, contact lenses, orthopaedic devices and/or prostheses (except for those specified above following injury);
- expenses for check-ups in Italy for situations consequent to illnesses that began during the trip;
- transport and/or transfer expenses of the Healthcare Institute and/or the place of accommodation of the Insured Party.

Art. 25. OBLIGATIONS OF THE INSURED PARTY IN THE EVENT OF A CLAIM

In the event of a claim, after making immediate telephone contact with the Organisational Structure, the Insured Party shall make a declaration within sixty days of the claim, by accessing the portal <https://sinistronline.europassistance.it/> and following the instructions given (or accessing the website www.europassistance.it, claims section, directly)

or writing to Europ Assistance Italia S.p.A.

– Piazza Trento, 8 – 20135 Milan, specifying "Ufficio Liquidazione Sinistri – Rimborso Spese Mediche" (Claims Liquidation Office - Medical Expenses Reimbursement) on the envelope and posting:

- first name, last name, address, telephone number;;
- Policy number;
- First Aid certificate prepared in the place of the claim, stating the pathology suffered or medical diagnosis certifying the type and method of the injury suffered;
- in the event of hospitalisation, a true copy of the original medical record;
- original copies of invoices, receipts or tax receipts for the expenses incurred, complete with tax data (VAT no. or tax code) of the issuers and parties to whom the receipts are made out;
- medical prescription for any purchase of medicinal products with original receipts of the medicinal products purchased;
- Europ Assistance may request further documentation at a later date, in order to settle the claim; in this case, the Insured Party must supply it.

Breach of these obligations may result in the loss of a right to indemnity, in accordance with Art. 1915 of the Italian Civil Code.

Art. 26. CRITERIA FOR LIQUIDATION OF THE DAMAGES

Following the assessment of the documentation received, Europ Assistance will liquidate the damages and make the related payment, net of the deductible amounts envisaged.

Art. 27. NON-INSURABLE PERSONS

Considering that had Europ Assistance been aware that the Insured Party suffered from alcoholism, drug addiction or acquired immune deficiency syndrome (AIDS), or any of the following mental illnesses: cerebral organic syndromes, schizophrenia, paranoia, manic-depressive forms, it would not have agreed to provide the insurance, it is agreed that should one or more of the above diseases or conditions arise during the course of the contract, the provisions shall apply as laid down by

Art. 1898 of the Italian Civil Code, regardless of the actual evaluation of the health of the Insured Party.

In the event of inexact or reticent declarations, the provisions shall apply of articles 1892, 1893 and 1894 of the Italian Civil Code.

Art. 28. PROFESSIONAL SECRECY

The Insured Party releases any doctors, who may be appointed to examine the claim and who examined him before or after the claim, from constraints to professional secrecy with regards to Europ Assistance.

Art. 29. EFFECTIVE DATE AND DURATION OF COVERAGE

Each Insured party shall be covered throughout the period from the start date of the travel/stay until its end.

Maximum cover duration in the period of validity of the Insurance is 30 consecutive days.

Art. 30. DETERMINATION OF MAXIMUM COVER

For the "Medical Expense Reimbursement" coverage, the maximum cover per Insured Party is Euro 1,000.00 for Italy and Euro 30,000.00 for all other countries.

SECTION III – TRAVEL REPETITION INSURANCE

SPECIAL SECTION DEFINITIONS

Injury: the claim caused by pure bad, external luck resulting in bodily injury that can objectively be noted and with the consequence of: death, permanent invalidity or temporary incapacity.

Illness: a change in health not caused by an injury.

Chronic Illness: illness that is pre-existing as at the stipulation of the Policy and which has, in the last 12 months, involved diagnostic investigations, hospital stays or treatment/therapy.

Pre-existing illness: illness that is the expression or direct consequence of chronic or pre-existing pathological situations in place at the time the guarantee began.

Hospitalisation: an overnight stay in a Healthcare Institute.

SPECIAL SECTION CONDITIONS

Art. 31. INSURED PARTIES

The following are insured:

- the natural person resident in one of the European Union Member States or in Switzerland, who has purchased a tourist package/service from the Contracting Party.
- the natural person resident in a non-European Union country who has purchased a tourist package from the Contracting Party with the exclusive destination being a European Union Member State or Switzerland.

Art. 32. SUBJECT OF THE INSURANCE

If the Insured Party should interrupt the trip insured exclusively as a result of:

- organisation and delivery by Europ Assistance of the provision of Return for health reasons, according to contractual conditions;
- organisation and delivery by Europ Assistance of the provision of early return, according to contractual conditions;
- redirection of the aeroplane on which the Insured Party is travelling, following an act of piracy.

Europ Assistance will reimburse the portion of travel not used calculated as specified in Art. "CRITERIA FOR LIQUIDATING THE DAMAGES", only if the suspension of travel involves the return of all those registered for the same file.

The part of travel not used will be reimbursed up to a maximum of the value for the purchase of travel and, in any case, may not exceed Euro 15,000.00 per file; no portions of travel for individual Insured Parties will be recognised.

Art. 33. EXCLUSIONS

Cover excludes interruptions of travel caused by:

- illnesses that are the expression or direct consequence of chronic or pre-existing pathological

situations in place at the time the travel was confirmed;

- pregnancy or consequent pathological situations;
 - mental diseases and psychological disturbances in general, including cerebral organic syndromes, schizophrenia, paranoia, manic-depressive forms and related consequences/complications;
 - illness or injury the treatment of which constituted the purpose of the trip.
- Cover is also not due for claims caused by or resulting from:
- flooding, deluge, volcanic eruptions, earthquakes, atmospheric phenomena classed as natural disasters, atom nucleus transmutation, radiation caused by the artificial acceleration of atomic particles;
 - wars, strikes, revolutions, popular turmoil or movements, looting, acts of terrorism and vandalism;
 - removal and/or transplant of organs;
 - misconduct of the Insured Party or serious negligence.

Art. 34. OBLIGATIONS OF THE INSURED PARTY

Following the interruption of the trip, within sixty days of his return to domicile, the Insured Party must submit a claim by accessing the portal <https://sinistronline.europassistance.it> and following the instructions given (or by accessing the website <https://sinistronline.europassistance.it> claims section, directly) or must send a fax to 02.58.47.70.19, with a written declaration addressed to:

Europ Assistance - Piazza Trento, 8 - 20135 Milan - specifying "Ufficio Liquidazione Sinistri - Rifacimento Viaggio" (Claims Liquidation Office - Travel Repetition) on the envelope and giving::

- first name, last name, address, telephone number;
- Europ Assistance card number;;
- the reason for the interruption of travel;
- travel programme;
- return date;
- certificate of payment of travel;
- billing statement of confirmation as issued by the Travel Agency/Organisation.

Breach of the obligations relating to the declaration of the Claim may result in the loss of a right to indemnity, in accordance with Art. 1915 of the Italian Civil Code.

Art. 35. CRITERIA FOR LIQUIDATION OF THE DAMAGES

Europ Assistance will calculate the daily value of the trip, dividing the total value declared on the policy by the number of days initially envisaged and will then proceed to pay the residual days not used by the Insured Party. The date on which travel is interrupted and that of return envisaged at the start of travel, will be considered as a single day.

Art. 36. PROFESSIONAL SECRECY

The Insured Party releases any doctors, who may be appointed to examine the claim and who examined him before or after the claim, from constraints to professional secrecy with regards to Europ Assistance.

37. EFFECTIVE DATE AND DURATION OF COVERAGE

Each Insured party shall be covered throughout the period from the start date of the travel/stay until its end.

Maximum cover duration in the period of validity of the Insurance is 30 consecutive days.

EUROP ASSISTANCE ITALIA S.p.A.

Europ Assistance Italia S.p.A.
Sede sociale, Direzione e Uffici:
Piazza Trento, 8 - 20135 Milano
Tel. 02.58.38.41 - www.europassistance.it
PEC: EuropAssistanceItaliaSpA@pec.europassistance.it
Capitale Sociale Euro 12.000.000,00 i.v.
Rea 754519 - P. IVA 00776030157
Reg. Imp. Milano e.c. 80039790151
Impresa autorizzata all'esercizio delle assicurazioni con decreto del Ministero dell'Industria, del Commercio e dell'Artigianato n. 19569 del 2/6/93 (Gazzetta Ufficiale del 1/7/93 n. 152).

Iscritta alla Sezione I dell'Albo delle imprese di assicurazione e riassicurazione al n. 1.00108. Società appartenente al Gruppo Generali, iscritta all'Albo dei Gruppi assicurativi. Società soggetta alla direzione e al coordinamento di Assicurazioni Generali S.p.A.

AZIENDA CON SISTEMA DI GESTIONE QUALITÀ CERTIFICATO DA DNV GL ISO 9001

HOW TO REQUEST ASSISTANCE

In the event of Assistance services, the Europ Assistance Organisational Structure operates 24 hours a day and is at your complete disposal, ready to intervene or inform you of the most appropriate procedures by which to solve any problem in the best possible way, as well as to authorise any expenses.

IMPORTANT: do not take any initiative without first having telephoned the Organisational Structure at:

02 58286532

The following information must be provided:

- Type of service requested
- Name and surname
- Address of the place where the Insured is located
- Telephone number

If you are unable to call the Organisational Structure, you can send:

a fax to 02.58477201 or telegram to EUROP ASSISTANCE ITALIA S.p.A.
- Piazza Trento, 8 - 20135 MILAN

In order to provide the services/guarantees given in the Policy, Europ Assistance must process the data of the Insured Party and to this end requires, in accordance with Regulation EU 2016/679 on personal data processing, your consent. In contacting or having Europ Assistance contacted, the Insured Party therefore gives free consent to the processing of his/her personal data, including, where necessary, that relating to health and offences and criminal sentences, as indicated in the Privacy Disclosure received.