

MyMemo Emma Villas Pet 42527Q

Identification Code: EPET + Booking No.

How to request MEDICAL ASSISTANCE

If you need to use the covers provided in the policy, do not go it alone, but contact our Operations Centre in Italy immediately, operating 24 hours a day, 365 days a year

Call **+39. 02.58.28.65.32** from Italy and abroad or go to <https://emnavillas.quickassistance.it> and request assistance digitally

How to request a REFUND

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

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

To open a claim you need:

- name, surname and address
- telephone number
- identification code: EPET + booking No.
- the circumstances of the incident
- the date on which the accident occurred

In case of assistance also:

- reservation number for digital assistance
- type of intervention required
- address of your location

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

What type of insurance is it?

This policy insures the risks to the pet during trips for tourist purposes



What is insured?

✓ **TRAVEL ASSISTANCE COVER**

You can request the services listed up to a maximum of three times for each type and per pet during the Trip.

- **VETERINARY ADVICE**

If you need veterinary advice due to an illness or injury of your pet that occurs during the trip, the O.S. will provide you with the requested information by telephone. You can request this service 24/7.

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

- **NUTRITIONIST ADVICE**

If you need nutritional advice for your pet that occurs during the trip, you can call the O.S. who will provide you with advice and suggestions regarding:

- the use of specific food products,
- the use of supplements,
- specific nutrition for puppies.

You can request this service 24/7.

The consultation does not count as a diagnosis and is provided on the basis of the information acquired by you.

- **VETERINARY SECOND OPINION**

If your pet has an alteration in health during the Trip for which a diagnosis or therapeutic approach has already been formulated and you wish to request an in-depth study or a second clinical-diagnostic evaluation, you can get a second veterinary opinion through the O.S., which makes use of the experience of qualified veterinarians.

You can use the Form attached to these Conditions of Insurance (Annex C) which, duly completed, you must send to the address indicated in it, together with the medical documentation for the evaluation of the case and a copy of the registration document for the Pet Registry/National Feline Registry.

The Second Opinion is issued to you within 7 working days

- **REPORTING OF ANIMAL BOARDING HOUSES IN ITALY**

If, due to an illness or accident during the Trip, you, your Family Members or your Travel Companion, insured and registered at the same time as you, are hospitalized in a Health Care Institution and are unable to take care of the pet traveling with you, the O.S. will notify you of the boarding house in Italy (including the Republic of San Marino and Vatican City State) closest to the place where you are.

You can request this service 7 days a week, from 9 am to 6.00 pm.

- **REFERRAL OF VETERINARY CENTERS/CLINICS IN ITALY**

If, due to an illness or injury of your pet that occurs while traveling, you need information about clinics or veterinary centers in Italy (including the Republic of San Marino and Vatican City State), the O.S. will indicate the center closest to your location.

You can request this service from Monday to Friday from 9.00 a.m. to 6.00 p.m., excluding midweek holidays.

✓ **TRAVEL VETERINARY EXPENSES COVER**

The cover is effective, while you are traveling, for animals:

with a regularly updated health card;
subject to vaccinations and related boosters required by law according to local rules or regulations;
equipped with a microchip.

Surgery and any other therapeutic treatment are reimbursed provided that they are performed or prescribed by a veterinarian authorized to practice his or her profession in accordance with the laws in force.

If, due to an illness or accident that occurs during the Trip, you have to subject your pet to necessary and non-postponable visits, examinations, analyses, diagnostic tests, emergency interventions, carried out by a veterinarian on site, Europ Assistance reimburses you for these expenses up to a maximum of Euro 500.00 per Accident and per pet with the sub-limit of Euro 250.00 per Accident and per pet for diagnostic tests.



What is not insured?

* For all Covers, except as indicated in the individual Covers themselves, expenses due or attributable to/consequent to measures restricting freedom of movement, decided by the competent International and/or Local Authorities, local Authorities being understood as any competent authority of the country of origin or of any country where you have planned your Trip or through which you are transiting to reach your destination, are not insured.

* The following breeds of dogs are excluded for all Covers: Perro da canapo Majoero, Perro da presa mallorquin, Caucasian Shepherd, Pitbull and related crosses, Rottweiler, Doberman, Dogo, Bull Terrier, American Bulldog, Bull Mastiff, Neapolitan Mastiff.

* In addition, the following exclusions are provided for the individual Covers:

A) **TRAVEL ASSISTANCE COVER**

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

- a. wilful misconduct or gross negligence of you, your family members or any other relative or similar person living with you;
- b. wilful misconduct or gross negligence of the persons to whom the pet for which the insurance is provided has been entrusted;
- c. wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or exposure to ionizing radiation;
- d. participation in hunting activities, sports competitions and similar events, exhibitions, reviews, canine / feline trials and competitions;
- and. professional use of the pet (except for guide dogs for the blind);
- f. use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows;
- g. accidents or illnesses of the pet that occurred before the insurance coverage took effect.

Anything not expressly indicated in the individual Services is also excluded.

B) **COVER FOR REIMBURSEMENT OF VETERINARY EXPENSES WHILE TRAVELING**

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

- a. wilful misconduct or gross negligence of you, your family members or any other relative or similar person living with you;
- b. wilful misconduct or gross negligence of the persons to whom the pet for which the insurance is provided has been entrusted;
- c. wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or exposure to ionizing radiation;
- d. transport that is not carried out by means of wheeled land vehicles and/or trains, ships or aircraft specially equipped and in compliance with the provisions of the law;
- and. participation in hunting activities, sports competitions and similar events, exhibitions, reviews, canine / feline trials and competitions;
- f. professional use of the pet (except for guide dogs for the blind);
- g. use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows;
- h. accidents or illnesses of the pet that occurred before the insurance coverage took effect;
- the. diseases or physical defects of a congenital nature or in any case referable to hereditary factors, including examinations for the search for the same;
- j. hernias in general;
- k. services with aesthetic purposes (e.g. ear cutting, tail cutting, etc.) even if performed abroad. This is without prejudice to reconstructive plastic surgery made necessary by an accident.

Expenses for the following are also excluded from the Cover:

- l. therapies of dietary value including medicated foods, tonics and mineral salts, even if prescribed following surgery;
- m. pregnancy or spontaneous and caesarean section, by castration, sterilization and/or any other reproductive need and any type of pathology related to the reproductive system;
- n. any type of dental intervention and/or dental hygiene;
- or. surgery related to the removal of recurrent neoplasms;
- p. surgery carried out following a cruciate ligament injury or rupture;
- q. all operations related to patella or patella dislocation, regardless of whether this was caused by genetic malformations or traumatic events;
- r. all operations performed on the elbow in dogs, regardless of whether these were necessary due to genetic malformations or traumatic events;
- s. suppression and cremation for dangerousness, for post-mortem diagnostic tests, for behavioral problems;
- t. diseases that can be avoided with vaccines or preventive prophylaxis;
- u. leishmaniasis;
- v. surgical interventions and therapeutic treatments not performed or prescribed by a veterinarian authorized to practice his or her profession pursuant to the laws in force;
- w. anything not expressly stated in the subject matter of the Cover.



Are there any coverage limits?

! **EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE** (valid for all Covers)

Europ Assistance Italia S.p.A. is not required to:

- provide insurance coverage,
- Pay claims

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

This article shall prevail over any other item that may be contained in the Conditions of Insurance.

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

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

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

Without authorization for your stay in Cuba or Venezuela, Europ Assistance Italia S.p.A. cannot provide insurance coverage.

! TRAVEL RESTRICTIONS

You are not covered if you travel to a country, region or region for which the relevant government authority in your country of residence or in the country of destination or host has advised against travelling or otherwise residing, even temporarily.

! AGE LIMITS

The insurance is valid for pets that are no older than 10 years at the time of the Trip.

! SUBSCRIPTION LIMITS

You cannot subscribe to other policies like this with Europ Assistance to increase the limits and covers provided for in the policy and you cannot subscribe to this policy once the journey has begun.

A) TRAVEL ASSISTANCE COVER

! LIMITATION OF LIABILITY

Europ Assistance does not assume responsibility for damages:

- caused by the intervention of the authorities of the country in which the assistance is provided,
- consequent to any other fortuitous and unforeseeable circumstance.

It should also be noted that the operation of the services is in any case subject to the limitations and measures imposed by the governmental, local and health authorities.

B) COVER FOR REIMBURSEMENT OF VETERINARY EXPENSES WHILE TRAVELING

! EXEMPTION

Europ Assistance reimburses you for the veterinary expenses and diagnostic tests you incur during the trip for your pet with the application of a deductible of Euro 75.00 per Claim.



Where is the coverage worth?

- ✓ Indicate the countries where the accident occurs for which you can request covers except as reported in Art. "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE".

and they apply to accidents that occur in Italy, the Republic of San Marino and the Vatican City State.



What obligations do I have?

When you sign the contract: you have the obligation to make true, exact and complete statements.

Untrue, inaccurate or uncommunicated declarations may result in the total or partial loss of the right to compensation, as well as the termination of the insurance pursuant to art. 1892, 1893, 1894 C.C. You cannot take out other policies like this one with Europ Assistance to extend your stay in the place where you are travelling or increase the limits and covers provided for in the policy and you cannot subscribe to this policy once the journey has begun.

During the contract: you are obliged to communicate any changes that involve an increase in risk. Failure to communicate may result in the total or partial loss of the right to compensation, as well as the termination of the insurance pursuant to Art. 1898 of the Italian Civil Code.

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



When and how do I have to pay?

The premium, including taxes, is paid at the time of signing the Application Form.



When does the cover start and when does it end?

The covers start from the date of commencement of the trip/stay and will be in force until the end of the same, i.e. from the moment you start using the first contractually agreed tourist service and end at the complete completion of the last service provided for in the contract itself.

The maximum duration of coverage during the period of validity of the Insurance is 30 consecutive days.



How can I cancel the policy?

The policy does not provide for the possibility of cancellation.

Distance selling

In the event of distance selling of the insurance contract, you can exercise the right of withdrawal within 14 days from the date of conclusion of the contract, by writing to Europ Assistance a registered letter with return receipt, without prejudice to Europ Assistance's right to retain the premium accrual corresponding to the period in which the contract took effect. The withdrawal does not apply to policies with a duration of less than one month.

Damage insurance to cover risks during the trip
Additional pre-contractual information document for non-life insurance
products
(Additional DIP Damage)



Product: "EMMA VILLAS PET - Mod. TAD516/2"
Date of drafting of the additional Non-Life DIP: 01.12.2025

Purpose

This document contains additional and complementary information to that contained in the pre-contractual information document for non-life insurance products (Non-Life DIPs), to help the potential Insured to understand the characteristics of the product in more detail, with particular regard to insurance coverage, limitations, exclusions, costs as well as the company's financial situation.

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

Society

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

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

With reference to the last financial statements approved as at 31/12/2024, the Company's shareholders' equity amounted to Euro 95,287,852 and the economic result for the period amounted to Euro 16,670,034.

The solvency ratio, referring to non-life management, is 159.7% as reported in the Report on the solvency and financial condition of the company available on the website at the following link: <https://www.europassistance.it/azienda/bilancio>, where it will be possible to consult subsequent updates relating to the balance sheet.

Italian law applies to the contract.

Product



What is insured?

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



What is NOT insured?

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



Are there any coverage limits?

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



Who is this product for?

This product is aimed at customers who have purchased services or tourist packages from the Tour Operator Emma Villas and want to subscribe to the Pet warranty to protect themselves in case of health problems of the pet



What costs do I have to bear?

intermediation costs: the average share received by the intermediary(s) is 40.00%

HOW DO I FILE COMPLAINTS AND RESOLVE DISPUTES?

To the insurance company	<p>You can submit any complaints regarding the contractual relationship or the management of claims, including a detailed description of the events, the number of the policy or the claim in question and any information that may help identify the policyholder or the insured (such as tax code, name, surname, contact details, etc.), by writing to Europ Assistance Italia S.p.A. – c.a. Ufficio Reclami by:</p> <ul style="list-style-type: none"> - Post Office: Via del Mulino, 4 – 20057 Assago (MI); - Fax: 02.58.47.71.28 - Pec: reclami@pec.europassistance.it (enabled to receive messages only from Certified Electronic Mail - PEC mailboxes) - E-mail: ufficio.reclami@europassistance.it. <p>Europ Assistance Italia S.p.A. will respond to your complaint within 45 days of receipt as required by law.</p>
To IVASS	<p>If you are not satisfied with the outcome of the complaint or if you have not received a response from Europ Assistance Italia S.p.A. within a maximum of forty-five days, you can contact IVASS (Institute for the Supervision of Insurance) – Servizio Tutela del Consumatore - via del Quirinale, 21 - 00187 Rome, fax 06/42.13.32.06, certified email: ivass@pec.ivass.it, attaching to your request the documentation relating to the complaint handled by Europ Assistance.</p> <p>In your complaint you must indicate:</p> <ul style="list-style-type: none"> • name, surname and domicile of the complainant, with any telephone number; • identification of the person or persons whose work is complained of; • brief and exhaustive description of the reason for complaint; • a copy of the complaint submitted to the insurance undertaking and any response provided by the same; • any document useful for describing the relevant circumstances more fully. <p>You can find the complaint form on the IVASS website, at www.ivass.it</p>
BEFORE GOING TO COURT, ALTERNATIVE DISPUTE RESOLUTION SYSTEMS CAN BE USED, SUCH AS:	
Mediation	<p>It is mandatory to resort to the Mediation provided for by law as a condition of admissibility for disputes on insurance contracts by contacting a Mediation Body among those on the list of the Ministry of Justice, which can be consulted on the www.giustizia.it website (Law 9/8/2013, no. 98).</p>
Negotiation Assisted	<p>By request of your lawyer to Europ Assistance Italia S.p.A.</p>
Other alternative dispute resolution systems	<p>Insurance disputes on the determination and estimation of damages in the context of policies against the risk of damage (where provided for by the Insurance Conditions).</p> <p>In the event of a dispute relating to the determination and estimation of damages, it is necessary to resort to the contractual expertise where provided for by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual or arbitration expertise must be addressed to: Ufficio Liquidazione Sinistri – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or certified email to the address sinistri@pec.europassistance.it.</p> <p>In the case of disputes in the context of policies against the risk of damage in which the contractual expertise has already been carried out or not related to the determination and estimate of damages, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.</p> <p>Insurance disputes on medical matters (where provided for in the Conditions of Insurance).</p> <p>In the event of disputes relating to medical matters relating to accident or health policies, arbitration is necessary where provided for by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual or arbitration expertise must be addressed to: Ufficio Liquidazione Sinistri – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or certified email to the address sinistri@pec.europassistance.it.</p> <p>In the case of disputes in the context of accident or illness policies in which arbitration has already been carried out or not relating to medical issues, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.</p>

	<p>The right to appeal to the Judicial Authority remains unaffected.</p> <p>For the resolution of cross-border disputes, you can lodge a complaint with IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_it_website).</p>
TAXATION	
<p>Tax treatment applicable to the contract</p>	<p>For IRPEF purposes, only in the event of death and/or permanent disability of not less than 5%, the part of the premium actually incurred and not reimbursed relating to the guarantee is deductible from gross tax to the extent of 19% if not already deductible in the determination of your individual income (letter f, paragraph I, art. 15 TUIR).</p> <p>The tax rates relating to the branches of the Guarantees provided for in the Policy are as follows:</p> <ul style="list-style-type: none"> - Disease (R02): 2.50% - Service (R18): 10.00% <p>For the tax treatment applicable to the Policy with Policyholders residing in the Vatican City State or in the Republic of San Marino, please refer to the tax legislation in force in those territories.</p>



Europ Assistance Italia S.P.A.



"EMMA VILLAS PET" Insurance Conditions relating to the Agreement stipulated between

Europ Assistance Italia S.p.A. with registered office in Assago, Via del Mulino no. 4 – Company authorised to carry out insurance, by decree of the Ministry of Industry, Commerce and Handicrafts no. 19569 of 2 June 1993 (Official Gazette no. 152 of 1 July 1993) – Registered in section I of the Register of Insurance and Reinsurance Companies under no. 1.00108 – Company belonging to the Generali Group, registered in the Register of Insurance Groups – Single-member company subject to the management and coordination of Assicurazioni Generali S.p.A.

(hereinafter for the sake of brevity – Europ Assistance) and EMMA VILLAS S.p.A. with registered office in Rome, Via A. Bertoloni, N° 8, 00197 - VAT 01188760522



(hereinafter for the sake of brevity – Policyholder) YOU CAN VOLUNTARILY ADHERE TO THE COVERS DESCRIBED IN THE INSURANCE CONDITIONS IF YOU SIGN THE MEMBERSHIP FORM.

Edition 01.12.2025

CARD: EPET + Practice Nr

Insurance Terms and Conditions Mod. TAD 516/2

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

GENERAL INSURANCE CONDITIONS FOR THE INSURED

Art. 1. - OTHER INSURANCE

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

If a Claim occurs, you must inform all the insurance companies with which you are insured on the same Risk and, among them, Europ Assistance, of the existence of other insurance companies that cover the same Risk. In this case, art. 1910 of the Civil Code.

Art. 1910 of the Civil Code wants to avoid the case in which the Insured, who has several insurances for the same Risk with different insurance companies, receives a total sum greater than the damage they have suffered. For this reason, the Insured, in the event of an accident, must inform each insurance company of all the insurances taken out with the others, for the same Risk.

Art. 2. - GOVERNING LAW AND JURISDICTION

The Policy is governed by Italian law.

For everything that is not provided for by the Policy and for all the rules of jurisdiction and/or competence of the judge, Italian law applies.

Art. 3. - TERMS OF PRESCRIPTION

Any of your rights against Europ Assistance are time-barred within two years from the day of the Accident. In civil liability insurance, the two years run from the day on which the injured person asked you for compensation or sued you to obtain it. In this case, art. 2952 of the Civil Code.

For covers other than Assistance in the event of the opening of the claim and pending legal proceedings, you are obliged to interrupt the statute of limitations in writing.

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

E.g.: if the Insured reports an Accident after the maximum term of two years established by the Civil Code, they will not be entitled to compensation.

Art. 4. - PAYMENT CURRENCY

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

Table with 6 columns: Premio lordo per PET, di cui imposte, Garanzia ASSISTENZA IN VIAGGIO R(18), Imposte 10%, Garanzia RIMBORSO SPESE VETERINARIE R(16), Imposte 21,25%. Values: € 12,00, € 1,20, € 10,74, € 0,98, € 1,26, € 0,22

Art. 5. - PREMIUM

The premium for your Policy, shown on the Application Form and can be found in the table below:

Conditions of Insurance Mod. TAD 516/2

Art. 6. - TAX CHARGES

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

Art. 7. - STATEMENTS REGARDING THE CIRCUMSTANCES OF THE RISK

When you subscribe to the Policy, you must verify that you have provided true, accurate and complete information. Any significant change in the information provided during the period of validity of the Policy must be immediately communicated to Europ Assistance through the Policyholder. If you fail to comply with these obligations, you may lose all or part of your right to Compensation/Compensation/Assistance Services.

Art. 8. - AGGRAVATION OF THE RISK

You are obliged to notify Europ Assistance, through the Policyholder, of any changes that involve an increase in the risk. Failure to communicate may result in the total or partial loss of the right to Indemnity/compensation/provision of Assistance Services, as well as the termination of the insurance pursuant to Art. 1898 of the Civil Code.

Art. 9. - RISK REDUCTION

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

Art. 10. - PROFESSIONAL SECRECY

You must release the doctors who have to examine your claim from professional secrecy towards Europ Assistance, for which they have to assess your state of health.

Art. 11. - RIGHT TO CHANGE YOUR MIND

If the Policy has been placed entirely through the call center or website, **the Insured may withdraw within 14 days of the conclusion of the contract.** The Insured Party must send written notice to Europ Assistance Italia S.p.A. by registered letter with acknowledgment of receipt, or certified e-mail to the following addresses:

- Europ Assistance Italia S.p.A., Via del Mulino n. 4 – 20057 Assago (MI);
- EuropAssistancelItaliaSpA@pec.europassistance.it

Following the notice of change of mind, the Policy is considered to have no effect from the outset, provided that in the meantime there has not been a Claim for which you have requested one of the Covers provided for by the Policy. In the latter case, the right to change your mind is excluded.

You are entitled to a refund of the unused policy premium, in the absence of a claim, net of taxes if already paid.

Art. 12. - PROCESSING OF PERSONAL DATA

When Europ Assistance provides you with the Covers, it may become aware of and use the personal data of other people. By joining the Policy, you undertake to make these people aware of the Information on the processing of data and to give you their written consent to the processing of their data relating to health for insurance purposes. You can use the following consent form: "I have read the Data Processing Policy and I consent to the processing of my personal data relating to health necessary for the management of the policy by Europ Assistance Italia and the subjects indicated in the policy."

SECTION I – DESCRIPTION OF WARRANTIES



What is insured?

Art. 13. - OBJECT OF THE INSURANCE

A) TRAVEL ASSISTANCE COVER

You can request the services listed up to a maximum of three times for each type and per pet during the Trip.

1. VETERINARY ADVICE

If you need veterinary advice due to an illness or injury of your pet that occurs during the trip, the O.S. will provide you with the requested information by telephone.

You can request this service 24/7.

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

2. NUTRITIONIST ADVICE

If you need nutritional advice for your pet that occurs during the trip, you can call the O.S. who will provide you with advice and suggestions regarding:

- the use of specific food products,
- the use of supplements,
- specific nutrition for puppies.

You can request this service 24/7.

The consultation does not count as a diagnosis and is provided on the basis of the information acquired by you.

Conditions of Insurance Mod. TAD 516/2

3. VETERINARY SECOND OPINION

If your pet has an alteration in health during the Trip for which a diagnosis or therapeutic approach has already been formulated and you wish to request an in-depth study or a second clinical-diagnostic evaluation, you can get a second veterinary opinion through the O.S., which makes use of the experience of qualified veterinarians.

You can use the Form attached to these Conditions of Insurance (Annex C) which, duly completed, you must send to the address indicated in it, together with the medical documentation for the evaluation of the case and a copy of the registration document for the Pet Registry/National Feline Registry.

The Second Opinion is issued to you within 7 working days

4. REPORTING OF ANIMAL BOARDING HOUSES IN ITALY

If, due to an illness or accident during the Trip, you, your Family Members or your Travel Companion, insured and registered at the same time as you, are hospitalized in a Health Care Institution and are unable to take care of the pet traveling with you, the O.S. will notify you of the boarding house in Italy (including the Republic of San Marino and Vatican City State) closest to the place where you are.

You can request this service 7 days a week, from 9 am to 6.00 pm.

5. REFERRAL OF VETERINARY CENTERS/CLINICS IN ITALY

If, due to an illness or injury of your pet that occurs while traveling, you need information about clinics or veterinary centers in Italy (including the Republic of San Marino and Vatican City State), the O.S. will indicate the center closest to your location.

You can request this service from Monday to Friday from 9.00 a.m. to 6.00 p.m., **excluding midweek holidays.**

B) TRAVEL VETERINARY EXPENSES COVER

The cover is effective, while you are traveling, for animals:

- with a regularly updated health card;
- subject to vaccinations and related boosters required by law according to local rules or regulations;
- equipped with a microchip.

Surgery and any other therapeutic treatment are reimbursed provided that they are performed or prescribed by a veterinarian authorized to practice his or her profession in accordance with the laws in force.

If, due to an illness or accident that occurs during the Trip, you have to subject your pet to necessary and non-postponable visits, examinations, analyses, diagnostic tests, emergency interventions, carried out by a veterinarian on site, Europ Assistance reimburses you for these expenses **up to a maximum of Euro 500.00 per Claim and per pet** with the sub-limit of **Euro 250.00 per Claim and per pet for diagnostic tests.**

WARNING! the Cover provides for a Deductible. Consult art. "Limitation of Warranties" in Section II.

Where are the covers valid?



Art. 14. - TERRITORIAL EXTENSION

The covers of this policy apply to claims occurring in Italy, the Republic of San Marino and the Vatican City State.



When do the covers start and when do they end?

Art. 15. - COMMENCEMENT AND DURATION

The covers start from the date of commencement of the trip/stay and will be in force until the end of the same, i.e. from the moment you start using the first contractually agreed tourist service and end at the complete completion of the last service provided for in the contract itself.

The maximum duration of coverage during the period of validity of the Insurance is 30 consecutive days.

SECTION II – DISCLAIMERS AND LIMITATIONS OF WARRANTIES



What is not insured?

Art. 16. - EXCLUSIONS

• GENERAL EXCLUSIONS APPLY TO ALL WARRANTIES

The following breeds of dogs are excluded for all Warranties: Perro da canapo Majoero, Perro da presa mallorquin, Caucasian Shepherd, Pitbull and related crosses, Rottweiler, Doberman, Dogo, Bull Terrier, American Bulldog, Bull Mastiff, Neapolitan Mastiff.

Except as indicated in the individual Covers, expenses due to or attributable to/consequent to measures restricting freedom of movement, decided by the competent International and/or Local Authorities, Local Authorities being understood as any competent authority of the country of origin or of any country where you have planned your Trip or through which you are transiting to reach your destination, are not insured.

In addition, the following exclusions are provided for the individual Covers:

A) TRAVEL ASSISTANCE COVER

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

- willful misconduct or gross negligence of you, your family members or any other relative or similar person living with you;
- willful misconduct or gross negligence of the persons to whom the pet for which the insurance is provided has been entrusted;

Conditions of Insurance Mod. TAD 516/2

- c. wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or exposure to ionizing radiation;
 - d. participation in hunting activities, sports competitions and similar events, exhibitions, reviews, canine / feline trials and competitions;
 - e. professional use of the pet (except for guide dogs for the blind);
 - f. use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows;
 - g. accidents or illnesses of the pet that occurred before the insurance coverage took effect.
- Anything not expressly indicated in the individual Services is also excluded.

B) COVER FOR REIMBURSEMENT OF VETERINARY EXPENSES WHILE TRAVELING

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

- a. wilful misconduct or gross negligence of you, your family members or any other relative or similar person living with you;
- b. wilful misconduct or gross negligence of the persons to whom the pet for which the insurance is provided has been entrusted;
- c. wars, acts of terrorism, floods, natural disasters, earthquakes, volcanic eruptions, strikes, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles or exposure to ionizing radiation;
- d. transport that is not carried out by means of wheeled land vehicles and/or trains, ships or aircraft specially equipped and in compliance with the provisions of the law;
- e. participation in hunting activities, sports competitions and similar events, exhibitions, reviews, canine / feline trials and competitions;
- f. professional use of the pet (except for guide dogs for the blind);
- g. use of the pet in violation of current legislation, specifically mistreatment, organized fights and prohibited shows;
- h. accidents or illnesses of the pet that occurred before the insurance coverage took effect;
- i. diseases or physical defects of a congenital nature or in any case referable to hereditary factors, including examinations for the search for the same;
- j. hernias in general;
- k. services with aesthetic purposes (e.g. ear cutting, tail cutting, etc.) even if performed abroad. This is without prejudice to reconstructive plastic surgery made necessary by an accident.

Expenses for the following are also excluded from the Cover:

- l. therapies of dietary value including medicated foods, tonics and mineral salts, even if prescribed following surgery;
- m. pregnancy or spontaneous and caesarean section, by castration, sterilization and/or any other reproductive need and any type of pathology related to the reproductive system;
- n. any type of dental intervention and/or dental hygiene;
- o. surgery related to the removal of recurrent neoplasms;
- p. surgery carried out following a cruciate ligament injury or rupture;
- q. all operations related to patella or patella dislocation, regardless of whether this was caused by genetic malformations or traumatic events;
- r. all operations performed on the elbow in dogs, regardless of whether these were necessary due to genetic malformations or traumatic events;
- s. suppression and cremation for dangerousness, for post-mortem diagnostic tests, for behavioral problems;
- t. diseases that can be avoided with vaccines or preventive prophylaxis;
- u. leishmaniasis;
- v. surgical interventions and therapeutic treatments not performed or prescribed by a veterinarian authorized to practice his or her profession pursuant to the laws in force;
- w. anything not expressly stated in the subject matter of the Cover.



Are there any coverage limits?

Art. 17. - EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE

Europ Assistance Italia S.p.A. is not required to:

- provide insurance coverage,
- Pay claims

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

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

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

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

"INTERNATIONAL SANCTIONS" are restrictive measures, i.e. limitations or prohibitions imposed by national and/or international provisions. They are applicable to individuals, groups, or entities.
By way of example and not exhaustively, international sanctions can be adopted by the UN, the European Union, the United States of America, the United Kingdom, individual nations.

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

Without authorization for your stay in Cuba or Venezuela, Europ Assistance Italia S.p.A. cannot provide insurance coverage.

Art. 18. - LIMITATIONS OF WARRANTIES

Conditions of Insurance Mod. TAD 516/2

- **TRAVEL RESTRICTIONS**

You are not covered if you travel to a country, region or region for which the relevant government authority in your country of residence or in the country of destination or host has advised against travelling or otherwise residing, even temporarily.

- **AGE LIMITS**

The insurance is valid for pets that are no older than 10 years at the time of the Trip.

- **SUBSCRIPTION LIMITS**

You cannot subscribe to other policies like this with Europ Assistance to increase the limits and covers provided for in the policy and you cannot subscribe to this policy once the journey has begun.

A) COVER TRAVEL ASSISTANCE

- **LIMITATION OF LIABILITY**

Europ Assistance does not assume responsibility for damages:

- caused by the intervention of the authorities of the country in which the assistance is provided,
- consequent to any other fortuitous and unforeseeable circumstance.

It should also be noted that the operation of the services is in any case subject to the limitations and measures imposed by the governmental, local and health authorities.

B) COVER FOR REIMBURSEMENT OF VETERINARY EXPENSES WHILE TRAVELING

- **EXEMPTION**

Europ Assistance reimburses you for the veterinary expenses and diagnostic tests you incur during the trip for your pet with the application of a deductible of Euro 75.00 per Claim.

Example of a deductible:

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

expenses less than Euro 50.00 will not be indemnified/compensated

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

Specialist visit Euro 150,00

Deductible Euro 50,00

Refund Euro 100.00

SECTION III – OBLIGATIONS OF THE INSURED AND EUROP ASSISTANCE

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



Art. 19. - OBLIGATIONS OF THE INSURED IN THE EVENT OF AN ACCIDENT

FOR ALL WARRANTIES OTHER THAN SERVICE

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

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

or

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

You must provide the following data/documents:

- your first name, last name and address
- your phone number;
- The Europ Assistance card number + file number;
- the circumstances of the incident;
- the date of occurrence of the accident;
- where you or the persons who gave rise to the accident can be found.

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

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

A) COVER ASSISTANCE ON THE ROAD

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

+39 02.58.28.65.32 from Italy or abroad.

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

Conditions of Insurance Mod. TAD 516/2

Do nothing without first contacting the Operations Centre.

In case of emergency, call the Emergency Service.

If you do not contact Europ Assistance, it does not cover you the benefits. Article 1915 of the Civil Code applies.

B) TRAVEL VETERINARY EXPENSES REIMBURSEMENT COVER

In the event of a Claim, you must:

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

You must submit the following data/documents:

- detailed report by the veterinarian, on the letterhead of the same, certifying the causes and methods of the Accident;
- diagnostic tests, x-rays, images, medical records and everything that supports the diagnosis, showing the microchip of the insured animal;
- receipts with tax value duly receipted;
- additional medical certificates or prescriptions attesting to the course of the injuries and illness;
- canine registry certificate;
- complete health booklet;
- number of microchips of the pet in coverage;
- copy of the registration document for the registry of companion animals/national feline registry;
- any other veterinary documentation or information necessary for the management of the claim.

For claims management of all covers:

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

You are obliged to give them them.

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

This is established by the Civil Code in art. 1915.

Art. 1915 Italian Civil Code: the article explains what happens to the Insured if they do not report the accident to their insurer within the time frame in which they requested it.

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

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

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

Art. 20. - CRITERIA FOR THE ASSESSMENT AND LIQUIDATION OF DAMAGES

• PAYMENT OF COMPENSATION

For all Covers with the exception of Europ Assistance, after receiving the necessary documentation from you, after verifying the operation of the Cover and after making the necessary checks, establishes the Indemnity/Daily Allowance/Reimbursement that is due to you and communicates it to you.

Europ Assistance pays you within 20 days of this communication.

In the event of death before Europ Assistance has paid you the compensation/Daily allowance/reimbursement, your heirs will be entitled to the payment that you would have been entitled to only by demonstrating the existence of the right to compensation/Daily allowance/reimbursement by delivering to Europ Assistance the documentation required in art. "Obligations of the Insured in the event of a Claim".

B) COVER FOR REIMBURSEMENT OF VETERINARY EXPENSES WHILE TRAVELING

• RIGHT OF ACCESS TO THE ANIMAL

During the period of validity of the Policy, Europ Assistance always has the right to subject the insured animal to the checks and controls ordered by the same and as an Insured you are obliged to allow/facilitate them and to provide the Company with any information requested.

Conditions of Insurance Mod. TAD 516/2

HOW TO CONTACT EUROP ASSISTANCE

To request the Assistance Cover and the authorization of medical expenses you must call the following numbers:

02/ 58.28.65.32 from Italy or abroad.

IMPORTANT: do not take any initiative without first contacting the Operations Centre by telephone

If you can't make a call, you can send:

- a fax to the number 02.58.47.72.01

or

- a communication to the email address: sanitario@europassistance.it

The Europ Assistance Operations Centre answers the phone 24 hours a day at your disposal, to help you or indicate what to do to solve any type of problem in the best possible way, as well as authorising any expenses.

In order to provide the Covers provided for in the Insurance Conditions, Europ Assistance must process your personal data and, as stated in EU Regulation 2016/679 on the protection of personal data, it needs your consent to process your health-related data. By calling or writing or having Europ Assistance call or write to Europ Assistance, you freely give your consent to the processing of personal data relating to health as indicated in the Data Processing Policy you have received.

For information on the Policy, you can call the toll-free number 800-013529 from Monday to Saturday excluding holidays, from 8.00 to 20.00.

COMPLAINTS

Any complaints regarding the contractual relationship or the management of claims must be submitted in writing, including a detailed description of the events, the number of the policy or claim in question and any information that may help identify the policyholder or the insured (such as tax code, name, surname, contact details, etc.) to: Europ Assistance Italia S.p.A. – Ufficio Reclami – Via del Mulino, 4 – 20057 Assago (MI); fax: 02.58.47.71.28 – pec: reclami@pec.europassistance.it (enabled to receive messages only from Certified Electronic Mail - PEC mailboxes) - e-mail: ufficio.reclami@europassistance.it.

If you are not satisfied with the outcome of the complaint or if you do not receive a response within a maximum of forty-five days, you can contact IVASS (Institute for the Supervision of Insurance) - Consumer Protection Service - via del Quirinale, 21 - 00187 Rome, fax: 06.42.13.32.06, pec: ivass@pec.ivass.it, attaching the complaint to the documentation relating to the complaint handled by Europ Assistance. In these cases and for complaints concerning compliance with the sector regulations to be submitted directly to IVASS, in the complaint you must indicate:

- name, surname and domicile of the complainant, with any telephone number;
- identification of the person or persons whose work is complained of;
- brief and exhaustive description of the reason for complaint;
- copy of the complaint submitted to Europ Assistance Italia and any feedback provided by the same;
- any document useful for describing the relevant circumstances more fully.

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

Before involving the judicial authority, you can turn to alternative systems for the resolution of disputes provided for by law or convention.

- **Mediation:** it is mandatory to resort to the Mediation provided for by law as a condition of admissibility for disputes over insurance contracts by contacting a Mediation Body among those on the list of the Ministry of Justice, which can be consulted on the www.giustizia.it website (Law 9/8/2013 no. 98);
- **Assisted negotiation:** at the request of your lawyer to Europ Assistance Italia S.p.A.

Insurance disputes on the determination and estimation of damages in the context of policies against the risk of damage (where provided for by the Insurance Conditions).

In the event of disputes relating to the determination and estimation of damages, it is necessary to resort to contractual expertise where provided for by the Insurance Conditions for the resolution of this type of dispute. The request for activation of the contractual or arbitration expertise must be addressed to: Claims Settlement Office – Via del Mulino n. 4 – 20057 Assago (MI), by registered mail with return receipt or certified email: to the address sinistri@pec.europassistance.it.

In the case of disputes in the context of policies against the risk of damage in which the contractual expertise has already been carried out or not related to the determination and estimate of damages, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.

Insurance disputes on medical matters (where provided for in the Conditions of Insurance).

In the event of disputes relating to medical matters relating to accident or health policies, arbitration is necessary where provided for in the Conditions of Insurance for the resolution of this type of dispute. The request for activation of the contractual or arbitration expertise must be addressed to: Claims Settlement Office – Via del Mulino n. 4 – 20057 Assago (MI), by registered mail with return receipt or certified email: to

Conditions of Insurance Mod. TAD 516/2

the address sinistri@pec.europassistance.it. The arbitration will take place at the location of the Institute of Forensic Medicine closest to your place of residence.

In the case of disputes in the context of accident or illness policies in which arbitration has already been carried out or not relating to medical issues, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.

The right to appeal to the Judicial Authority remains unaffected.

For the resolution of cross-border disputes, you can lodge a complaint with IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_it_website).

PRIVACY

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

Information on the processing of data for insurance purposes

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

Personal **Data** is information about a person that allows him or her to be recognized among other people. Personal Data includes, for example, your first and last name, your identity card or passport number, information relating to your state of health, such as illness or accident, information relating to criminal offences and convictions.

There are policies¹ that protect Personal Data to protect it from misuse. Europ Assistance Italia, as Data Controller, complies with these rules and, also for this reason, wishes to inform you about what it does with your Personal Data.

If what is described in this Policy is not sufficient or you wish to assert a right provided for by the law, you can write to **the Ufficio Protezione Dati** at Europ Assistance Italia - Ufficio Protezione Dati - Via del Mulino, 4 - 20057 Assago (MI) or by email at UfficioProtezioneDati@europassistance.it

Why Europ Assistance uses your Personal Data and what happens if you do not provide or authorize us to use it

Europ Assistance Italia uses your Personal Data, if necessary for the management of BENEFITS and COVERS, including those relating to the state of health or relating to crimes and criminal convictions, for the following *insurance purposes*:

- to carry out the activity that is provided for by the Agreement or to provide the SERVICES and COVERS; to carry out the insurance activity or *for example* to propose and manage the Convention, collect premiums, reinsure, carry out control and statistical activities: your common Data, which could also be related to your position (geolocation), are processed for contractual fulfilment; to process, where necessary, Your Health Data, you will need to provide your consent; automated decision-making processes are used in the process of quoting and purchasing some policies online and in some processes of managing BENEFITS and COVERS².
- carry out insurance activities, prevent and detect fraud, take legal action and notify the Authorities of possible crimes, recover debts, carry out intra-group communications, protect the security of company assets (e.g. buildings and IT tools), develop IT solutions, processes and products: your Data, including those relating to the state of health for which you have given consent or relating to crimes and criminal convictions, they are processed for the legitimate interest of the company and third parties;
- carry out the activities required by law, such as the storage of Policy and accident documents; respond to requests from authorities, such as the Carabinieri, the Institute for the Supervision of Insurance (IVASS): your Data, including those relating to your state of health or relating to crimes and criminal convictions, are processed in accordance with the law or regulations.

If you do not provide your Personal Data and/or do not consent to their use, Europ Assistance Italia will not be able to carry out the activity for *insurance purposes* and therefore will not be able to provide SERVICES and COVERS.

How Europ Assistance uses your Personal Data and to whom you disclose it

Europ Assistance Italia, through its employees, collaborators and also external subjects/companies,³ uses the Personal Data it has obtained from you or from other persons (such as, for example, from the Contracting Party of the Convention, from one of your relatives or from the doctor who treated you, from a travel companion or from a supplier) both on paper and with the computer or app.

For *insurance purposes*, Europ Assistance Italia may communicate your Personal Data, if necessary, to private and public entities operating in the insurance sector and other subjects who are involved in the management of existing relationships with you or who carry out tasks of a technical, organizational or operational nature⁴.

Europ Assistance Italia, depending on the activity it has to carry out, may use your Personal Data in Italy and abroad and also communicate them to subjects based in countries that are located outside the European Union and that may not cover an adequate level of protection according to the European Commission. In these cases, the transfer of your Personal Data to parties outside the European Union will take place with the appropriate and adequate safeguards according to applicable law. You have the right to obtain information regarding the transfer of your Personal Data outside the European Union by contacting the Ufficio Protezione Dati.

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

¹ The European Regulation on the Processing of Personal Data EU 2016/679 (hereinafter the Privacy Regulation) and the primary and secondary Italian legislation

² Automated decision-making is a management process that does not involve the intervention of an operator: this process has shorter management times. If you want to request the intervention of an operator in relation to the purchase of policies, you can call or write to Customer Service, in relation to Services you can call the Operations Centre and for Covers you can write to the Claims Settlement at the contacts on the www.europassistance.it website and on the Policy.

³ These subjects, pursuant to the Privacy Regulation, are designated as Data Processors and/or persons authorised to process the processing, or operate as independent Data Controllers or Joint Data Controllers, and carry out tasks of a technical, organisational and operational nature. These include, *for example*: agents, sub-agents and other agency collaborators, manufacturers, insurance brokers, banks, SIMs and other acquisition channels; insurers, co-insurers and reinsurers, pension funds, actuaries, lawyers and medical trustees, technical consultants, roadside assistance, experts, garages, motor vehicle dismantling centres, health facilities, claims settlement companies and other contracted service providers; companies of the Generali Group and other companies that carry out contract and performance management services, IT, telematics, financial, administrative, archiving, correspondence management, auditing and certification of financial statements, as well as companies specialising in market research and surveys on the quality of services.

⁴ To the Contracting Party, other branches of Europ Assistance, Generali Group companies and other parties such as insurance intermediaries (agents, brokers, subagents, banks); co-insurance or reinsurance companies; lawyers, doctors, consultants and other professionals; suppliers such as body shops, rescuers, demolition workers, healthcare facilities, companies that manage claims, other companies that provide IT and telematics services, financial, administrative, archiving, mailing, profiling and that detect the degree of customer satisfaction. The information on the processing of data of private and public entities operating in the insurance sector and of other subjects who perform technical, organisational and operational tasks acting as Data Controllers are located at the same premises (e.g. at suppliers) and/or on www.europassistance.it.

PRIVACY

How long Europ Assistance UK keeps your Personal Data

Europ Assistance Italia retains your Personal Data for as long as necessary to manage the purposes indicated above in accordance with the provisions of the law or, if missing, according to the times set out below.

- Personal Data contained in insurance contracts, insurance treaties and co-insurance contracts, claims and litigation files, are kept for 10 years from the last registration in accordance with the provisions of the Civil Code or for a further 5 years in accordance with the provisions of insurance regulations.
- Common Personal Data collected on any occasion (e.g. stipulation of a Policy, request for a quote...) accompanied by consent/refusal of consent for commercial promotions and profiling are kept without expiration, as well as evidence of the related changes made by you over time to consent/refusal. Your right to object at any time to such processing and to request the deletion of your data remains unaffected where there are no contractual or regulatory conditions that provide for the necessary storage.
- Personal Data collected as a result of the exercise of the rights of the data subjects are kept for 10 years from the last registration in accordance with the provisions of the Civil Code
- The Personal Data of individuals who have defrauded or attempted to defraud are kept even beyond the 10-year period.

In general, for anything not expressly specified, the ten-year retention period provided for by Article 2220 of the Civil Code or another specific term provided for by the legislation in force applies.

What are your rights to protect your Personal Data

In relation to the processing of your Personal Data, you have the following rights: access, rectification, erasure, limitation, portability, revocation, opposition that you can assert in the manner set out in the following paragraph "How can you assert your rights to protect your personal data". You have the right to lodge a complaint with the Italian Data Protection Authority and you can find more information on the www.garanteprivacy.it website.

How can you enforce your rights to protect your personal data

- To find out what personal data Europ Assistance Italia uses about you (right of access);
- to request to rectify (update, modify) or, if possible, delete, limit and exercise the right of portability on your Personal Data processed at Europ Assistance Italia;
- to object to the processing of your Personal Data based on the legitimate interest of the controller or a third party unless the controller or third party demonstrates that such legitimate interests prevail over yours or such processing is necessary for the establishment, exercise or defence of legal claims; to object to the processing of your Personal Data for direct marketing purposes
- if the processing carried out by the Data Controller is based on your consent, to revoke the consent given, it being understood that the revocation of the consent previously given does not deprive the processing carried out before the revocation of the lawfulness,

At any time you can write to:

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

Changes and updates to the Notice

Also in consideration of future changes that may occur on the applicable privacy legislation, Europ Assistance Italia may supplement and/or update, in whole or in part, this Policy. It is understood that any modification, integration or update will be communicated in accordance with current legislation also by publication on the [website www.europassistance.it](http://www.europassistance.it) where you can also find more information on the personal data protection policies adopted by Europ Assistance Italia.

ANNEX A - GLOSSARY

ANNEX A – GLOSSARY

Pet: means the dog or cat, whose data are shown on the Application Form, owned by the Insured.

Insured: the natural person to whom we address by first name, who resides in Italy, the Republic of San Marino, the Vatican City and the Vatican State who has purchased a tourist package from the Policyholder and subscribed to the policy in Italy or through the Policyholder's website.

Your **personal data** must be **reported on the Membership Form**, you must have paid the premium and **own the pet (dog/cat) indicated on the Membership Form**.

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

Contractor: EMMA VILLAS S.p.A. with registered office in Rome, Via A. Bertoloni, N° 8, 00197, - P. IVA 01188760522

Europ Assistance: the insurance company, i.e. Europ Assistance Italia S.p.A. with registered office in Via del Mulino no. 4 - 20057 Assago (MI) – Company authorised to carry out insurance, by decree of the Ministry of Industry, Commerce and Handicrafts no. 19569 of 2 June 1993 (Official Gazette no. 152 of 1 July 1993) – Registered in section I of the Register of Insurance and Reinsurance Companies under no. 1.00108 – Company belonging to the Generali Group, registered in the Register of Insurance Groups – Single-member company subject to the management and coordination of Assicurazioni Generali S.p.A.

Family member(s): spouse/cohabiting partner/civil partner, children (also valid for minors in foster care), parents, brothers/sisters, son-in-law/daughter-in-law (also valid for cohabiting partners/civil partners), brother-in-law/sister-in-law (also valid for cohabiting partners/civil partners), grandparents, grandchildren, in-laws (also valid for cohabiting partners/partners in civil partnership), and those who are cohabiting with the Insured as long as they are the result of a regular registry certificate

Deductible: this is the amount that remains at your expense at the time of settlement of the claim.

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

Indemnity/Compensation: the amount that Europ Assistance pays you in the event of an accident.

Accident: the event due to fortuitous, violent and external causes that causes objectively ascertainable physical injuries that can result in death, permanent disability or a temporary inability to carry out your normal daily activities.

Health Care Institution: the public hospital, clinic or nursing home, whether affiliated with the National Health Service or private, duly authorized to provide hospital care. Thermal establishments, convalescent and holiday homes, clinics with dietetic and aesthetic purposes are not considered health care institutions.

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

Illness: illness: any alteration in the state of health of the pet that is not dependent on an accident.

Maximum/Sum Insured: the maximum amount paid by Europ Assistance in the event of a claim.

Application Form: the document signed by the Insured and which contains his/her personal data, the amount of the premium due by the same and the duration of the Policy.

Policy: the document consisting of the Insurance Conditions and the Application Form.

Premium: the amount due to Europ Assistance.

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

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

Risk: the probability of the accident occurring.

Accident: the occurrence of the harmful event for which the insurance benefit/cover is recognized.

Overdraft: the part of the amount of the damage, which is declared as a percentage and which remains compulsorily borne by you with a minimum expressed in absolute value.

Operations Centre: the structure of Europ Assistance Italia S.p.A. - Via del Mulino n. 4 – 20057 Assago (MI), consisting of managers, staff (doctors, technicians, operators), equipment and facilities (centralised and not) operating 24 hours a day, every day of the year, which provides telephone contact with the Insured Party, the organisation and provision of the assistance services provided for in the Conditions of Insurance.

United States Person: means:

- U.S. citizens and permanent residents, regardless of where they are located,
- all persons and companies within the United States of America,
- all companies incorporated in the United States of America and their subsidiaries wherever they are located;

who must act in full compliance with the financial sanctions of the United States of America.

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

Travel: transport, stay, rental, as resulting from the relevant contract or other valid document or travel document.

ALLEGATO C-1

VETERINARY SECOND OPINION

The benefit provides that following a diagnosis issued by a veterinarian / veterinarian, the Insured requests to have a second veterinary opinion

For a correct provision of the service, the Insured is invited to fill in the form below in all its fields, indicating the diagnostic question for which a second opinion is requested and to attach all the medical documentation in his possession in order to better frame the clinical picture of the animal.

A copy of the following documents must be attached:

- **policy form;**
- **updated health card;**
- **registration documents at the Registry of Companion Animals/National Feline Registry.**

POLICY NO. _____

NAME AND SURNAME OF THE POLICYHOLDER _____

E-MAIL ADDRESS TO WHICH THE VETERINARIAN'S FEEDBACK SHOULD BE SENT:

TELEPHONE NUMBERS _____

DIAGNOSTIC QUESTION

LIST OF DOCUMENTS THAT WILL BE ATTACHED TO THE FORM

1. _____
2. _____
3. _____
4. _____

Send the form, together with supporting medical documentation, to the following e-mail address: assistenzacasa@europassistance.it

Europ Assistance, having received the necessary documentation to proceed with the veterinary assessment, will provide written feedback within 7 working days.