europ assistance
you live we care

IDEE PER VIAGGIARE
TOUR OPERATOR DAL 1995

MyMemo IPV

Identification Code: IDPVI + BOOKING Nr

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. 02.58.24.06.28, from Italy and abroad or go to https://ipv.quickassistance.it and request assistance digitally

How to request a REFUND

If you need to request a refund go to
https://ideeperviaggiare.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: IDPVI + booking number
- 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

TRAVEL PRODUCT
PROPOSED CONTRACT CONSISTENCY QUESTIONNAIRE

Dear Customer, the purpose of this questionnaire is to acquire, in your interest, useful information to evaluate your requests and your needs, in order to be able to identify the insurance products that meet your needs. Failure to answer questionnaire questions may prevent the distributor from correctly assessing your needs and therefore from proceeding with an insurance proposal (pursuant to of art. 58 of IVASS Regulation no. 40/2018).

Travel Practice No./Tour _____ Operator Booking/Policy No. _____

Travel/Booking File Holder Data

Name/Surname _____

Tax code _____

Only one consistency questionnaire must be completed per travel practice.

What need do you want to protect by taking out an insurance contract?

- ☑ Travel / Trips

What kind of risk do you want to protect yourself against by taking out this insurance contract?

- ☐ Travel assistance and/or assistance to the home and/or family members
- ☐ Illness and/or injury
- ☐ Covid 19
- ☐ Damage to property (with particular reference to luggage)
- ☐ Economic risks (Trip cancellation, reimbursement of travel/stay fee, hospitalization allowance)
- ☐ Legal assistance in the event of disputes, legal actions for claims for wrongful acts of third parties, criminal defense
- ☐ Liability
- ☐ He's not answering

(Please note: selecting "Does not answer" this question does not allow the distributor to issue an insurance policy, as per IVASS regulations)

You or one of the insured persons in the last 12 months has had diagnostic tests, treatments/therapies, undergone hospitalizations, is undergoing habitually taking medication or are you aware of ongoing diseases?

- ☐ Yes
- ☐ No
- ☐ He's not answering

(Please note: by selecting "Yes" or "Not responding" we invite you to check the policy conditions in the exclusions section, as some guarantees may not apply to events related to pre-existing and/or chronic diseases.)

What is the duration of your trip

- ☐ Up to 30 days
- ☐ From 30 days to 60 days
- ☐ From 61 days to 90 days
- ☐ Over 90 days
- ☐ Not applicable in case of trip cancellation only policies

(Attention: check the maximum duration of coverage provided in the policy)

Are you clear about the concepts of deductibles, ceilings, exclusions and limitations of the proposed product?

- ☐ Yes
- ☐ No

(Please note: selecting "No" to this question does not allow the distributor to issue an insurance policy, as per IVASS regulations)

Date _____

Note to the Distributor: This questionnaire must be duly kept by the Distributor in accordance with Article 67 of Regulation 40/2018. A copy of the same must be delivered to the Client.

Damage insurance to cover personal risks for activities you carry out during the trip
DIP – Pre-contractual information document relating to the insurance product
Company: Europ Assistance Italia S.p.A. - registered in Italy in the IVASS Register of Companies under no. 1.00108, authorised by decree of the Ministry of Industry, Commerce and Handicrafts no. 19569 of 2 June 1993
Product: "*Medical Expenses Integration Insurance* - Mod. TAD477/2"

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

What type of insurance is it?
The insurance is used to increase the ceilings of Medical Expenses already covered with the 42136Q, 42135Q, 42137Q policy, for accidents that occurred in Mondo during tourist trips. Medical expenses incurred for accidents occurring in Italy, the Republic of San Marino, Vatican City are excluded.

What is insured?

Enter:

✓ **Medical Expenses Integration Cover** (even in the event of terrorism)

If you have a sudden illness and/or suffer an accident while travelling, Europ Assistance pays for you the urgent and non-postponable pharmaceutical/hospital medical expenses incurred at the place of the accident, during the duration of the Policy.
Europ Assistance pays the costs on your behalf if the Operation Centre meets the technical and practical conditions to proceed. If this is not possible, Europ Assistance reimburses these expenses under the same conditions, without applying the deductible.
Europ Assistance will pay for medical expenses, up to the maximum amount shown on the Application Form and for which you have paid the premium.

You can choose from the following supplementary limits:
DESTINATION WORLD (excluding USA, Canada, Caribbean and Mexico)
- Euro 250,000.00
- Euro 500.000,00
- UNLIMITED

DESTINATION USA, Canada, Caribbean and Mexico
- Euro 500.000,00
- UNLIMITED (this limit is also valid for travel with a stopover or transit in the United States)

The chosen ceiling is added to that of the Medical Expenses Reimbursement Cover which is indicated in the insurance coverage included in the Travel (Policies no. 42136Q, 42135Q, 42137Q).

Attention!
- the integration of the Ceiling is valid only for urgent and non-postponable medical/pharmaceutical/hospital expenses that you incur during the Trip for accidents that occurred in Europe or the World (excluding those that occurred in Italy, the Republic of San Marino, Vatican City).
- the Deductible will be applied only once per claim and is indicated in the basic policy in the catalogue (Policies no. 42136Q, 42135Q, 42137Q).

Attention! There is a deductible for this cover.

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What is not insured?

× The following is excluded:
- any travel undertaken for participation in races/competitions involving extreme activities;
- any trip you make for the purpose of carrying out: visits, check-ups, hospitalizations, surgeries.
- any trip you make with the aim of going to treat a pathology that had manifested itself before departure.
- trips made against medical advice, or in any case with an acute illness at the time of departure of the trip;
- extreme journeys in remote areas, which can only be reached with the use of special rescue vehicles.

× Excluded countries
Antarctica, Afghanistan, Cocos, South Georgia, Heard and McDonald, Bouvet Island, Christmas Island, Pitcairn Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Isles, Solomon Islands, Wallis and Futuna Islands, Kiribati, Micronesia, Nauru, Niue, Palau, Western Sahara, Samoa, St. Helena, Somalia, French Southern Lands, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu and those undertaken in countries in a state of belligerence.

× Accidents caused by:
- wilful misconduct or gross negligence except as indicated in the individual covers;
- from floods, floods, volcanic eruptions, earthquakes, atmospheric phenomena having the characteristics of natural disasters, phenomena of transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles;
- war, strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism.
- epidemics or pandemics according to what has been declared by the World Health Organization with the exception of Covid-19;
- indirect consequences of the Covid 19 epidemic/pandemic.
- anything not indicated in art. "Object of the Insurance" for individual benefits/covers.
- car, motorcycle or motorboat races and related tests and training;
- mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications;
- pregnancy-dependent diseases beyond the 24th week of gestation and the puerperium;
- diseases with symptoms in progress on the date of departure of the trip
- accidents that occur before the start of the journey;
- accidents resulting from the performance of the following activities: mountaineering with rock climbing or access to glaciers, jumps from the trampoline with skis or hydroskis, driving and use of sled guides, air sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as all injuries suffered as a result of sports activities carried out on a professional basis in any case not amateur (including competitions, rehearsals and training);
- organ harvesting and/or transplantation;
- voluntary interruption of pregnancy;

- alcohol or psychotropic drug abuse;
- illnesses/injuries resulting from the HIV virus;
- use of drugs and hallucinogens.

× In addition, Europ Assistance does not pay you:
- all expenses incurred if you have not reported to Europ Assistance, directly or through third parties; hospitalization or first aid service;
- expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, spa and slimming treatments;
- expenses for dental treatment following sudden illness;
- expenses for the purchase and repair of glasses, contact lenses;
- expenses for orthopaedic and/or prosthetic appliances following sudden illness;
- expenses for voluntary interruptions of pregnancy
- expenses for services and therapies related to fertility and/or sterility and/or impotence

× The following cases are also excluded:
- failure to comply with the ordinances/rules imposed by the control bodies/host countries or countries of origin;
- the consequences due to or attributable to quarantines or restrictive measures on freedom of movement decided by the competent authorities that isolate the Municipality/larger territorial areas in which you are during the Trip.

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

Are there any coverage limits?

The symbol to be used is only an orange exclamation mark.

! **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.

! Catastrophe limit
If you are involved in an act of terrorism that also affects other Europ Assistance policyholders, Europ Assistance for covers
- Medical expenses

overall and for all its policyholders involved, it covers a maximum of 10 million euros per Catastrophe Event.

If this ceiling is not sufficient to pay all the policyholders involved, Europ Assistance reduces the reimbursements of each individual policyholder taking into account the limits indicated in their policies. For policyholders with unlimited limits, Europ Assistance reduces reimbursements by taking 1 million euros as a reference ceiling.
The total sum of the costs may not exceed the ceiling provided.

! **Continued stay abroad**
You can stay abroad for a maximum of 45 consecutive days during the validity of this Policy. You will not be insured for claims that happen to you after 45 days.

! **Subscription limits**
You cannot buy this policy if your journey in coverage has already begun.
In addition, you cannot sign up for more Membership Forms to extend your stay in the place where you are traveling or increase the limits and covers provided for in the policy.

Where is the coverage worth?
In the countries where the accident occurs for which you can request the cover except as reported in Art. "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE".
They are divided into two groups:
A) World (excluding USA, Canada, Caribbean and Mexico),
B) USA, Canada, Caribbean and Mexico
Attention!
The cover does not apply in the countries listed in Art. Exclusions" and in Italy, Republic of San Marino, 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. The right to be forgotten in cancer is not affected
During the contract: you are obliged to communicate any changes that involve an increase in risk. Failure to notify it may result in the total or partial loss of the right to compensation as well as the termination of the insurance.
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 and to comply with the terms for reporting the claim.

When and how do I have to pay?
Upon signing the Membership Form, you must pay the premium in full, which is inclusive of taxes.

When does the cover start and when does it end?
The cover starts 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 ends when the last service provided for in the contract itself is fully completed.
The maximum duration of coverage during the period of validity of the Insurance is 45 consecutive days.

How can I cancel the policy?
The policy is short-term and does not provide for the possibility of cancellation.
It provides for the possibility of withdrawal only in the event of a claim.

Damage insurance to cover personal risks for activities you carry out during the trip
Additional pre-contractual information document for non-life insurance products

(Additional DIP Damage)

Product: "*Medical Expenses Integration Insurance* - Mod. TAD477/2"
Additional Non-Life DIP last updated: 31.03.2026

Purpose

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

The policyholder 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: EuropAssistanceItaliaSpA@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?

Customers who purchase a travel package or service from the Policyholder, subscribe to the relevant insurance coverage in Italy, the Republic of San Marino, the Vatican City State, and want to protect themselves for medical expenses during the trip.

What costs do I have to bear?
intermediation costs: the average share received by the intermediary/s is equal to 38.00%

HOW DO I FILE COMPLAINTS AND RESOLVE DISPUTES?	
To the insurance company	You can submit any complaints regarding the contractual relationship or the management of claims, including a detailed description of the events, the number of the policy or the claim in question and any information that 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: – 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. Europ Assistance Italia S.p.A. will respond to your complaint within 45 days of receipt as required by law.
To IVASS	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. In your complaint you must indicate: • name, surname and domicile of the complainant, with any telephone number; • identification of the person or persons whose work is complained of; • brief and exhaustive description of the reason for complaint; • a copy of the complaint submitted to the insurance undertaking and any response provided by the same; • any document useful for describing the relevant circumstances more fully. You can find the complaint form on the IVASS website, at www.ivass.it.
BEFORE GOING TO COURT, ALTERNATIVE DISPUTE RESOLUTION SYSTEMS CAN BE USED, SUCH AS:	
Insurance Arbitrator (effective from 15.01.2026)	By submitting an appeal to the Insurance Arbitrator through the portal available on the Insurance Arbitrator's website (www.arbitroassicurativo.org) where it is possible to consult the eligibility requirements, other information relating to the submission of the appeal itself and any other useful information.
Mediation	by contacting a Mediation Body among those on the list of the Ministry of Justice, available on the www.giustizia.it website (Law 9/8/2013, no. 98).
Negotiation assisted	By request of your lawyer to Europ Assistance Italia S.p.A.
Other alternative dispute resolution systems	**Insurance disputes on the determination and estimation of damages in the context of policies against the risk of damage (where provided for by the Insurance Conditions).** In the event of a dispute relating to the determination and estimation of damages, it is necessary to resort to the contractual 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 appraisal 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. 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 by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual or arbitration appraisal 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.

	In the case of disputes in the context of accident or illness policies in which arbitration has already been carried out or not relating to medical issues, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance. The right to appeal to the Judicial Authority remains unaffected. **For the resolution of cross-border disputes, you can lodge a complaint with IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the *https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_it website*).**

TAX REGIME	
Tax treatment applicable to the contract	For IRPEF purposes, only in the event of death and/or permanent disability of not less than 5%, the part of the premium actually incurred and not reimbursed relating to the guarantee is deductible from gross tax to the extent of 19% if not already deductible in the determination of your individual income (letter f, paragraph I, art. 15 TUIR). The tax rates relating to the branches of the Guarantees provided for in the Policy are as follows: - Disease (R02): 2.50% 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.

WHAT IS THE RIGHT TO BE FORGOTTEN ONCOLOGICAL	
Right to be forgotten about cancer	If you have previously been affected by oncological diseases - whose active treatment has been concluded, in the absence of recurrences, for more than ten years, in accordance with the provisions of Law No. 193 of 7 December 2023 and its implementing decrees - you are not required to provide information, nor undergo any type of investigation (e.g. medical examination) regarding this previous pathology. The term is reduced from ten to five years, in the event that the pathology arose before the age of twenty-one. For oncological pathologies provided for by Law no. 193 of 7 December 2023 and the related implementing decrees, there are shorter deadlines, indicated in the Table, which can be consulted on the website of Europ Assistance Italia S.p.A. at the following link: https://www.europassistance.it/contenuti-utili/oblio-oncologico
Certification of the existence of the necessary requirements for the Purposes of oncological oblivion	If, prior to the stipulation or renewal of the insurance contract, you have provided information relating to your state of health, concerning oncological diseases from which you have previously been affected and whose active treatment has ended, without episodes of recurrence, you must promptly send Europ Assistance Italia S.p.A. or the Intermediary the certification issued in accordance with the provisions of Law no. 193 of 2023 and subsequent implementing decrees.
Effects of oncology oblivion for companies	If the period for the existence of the right to be forgotten in cancer has expired, any information already acquired cannot be used to change the contractual conditions, to assess the risk of the transaction or your creditworthiness. Europ Assistance Italia S.p.A. is obliged to definitively delete the data relating to the previous oncological pathology within 30 days of receipt of the certification, at no cost to you. Contractual clauses stipulated in contrast with the provisions of art. 2 paragraphs 1 to 5 of Law no. 193 of 7 December 2023 are null and void, without prejudice to the effectiveness and validity of the contract. Nullity operates only to the advantage of the policyholder or the insured and can be raised ex officio at any stage and level of the proceedings.

"Insurance INTEGRATION OF MEDICAL EXPENSES"
Insurance Conditions relating to the Agreement stipulated
between
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.
(hereinafter for the sake of brevity – Europ Assistance)
e
IDEE PER VIAGGIARE S.r.l. Via dei Magazzini Generali, n. 18/20 – 00154 Roma – Vat number 04761781006

(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 31.03.2026

Europ Assistance Italia S.P.A.

GENERALI

IDEE PER VIAGGIARE
TOUR OPERATOR DAL 1995

Identification Code: IDPVI + Booking Nr

Insurance Terms and Conditions Mod. TAD477/2

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 a claim, 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. - LIMITATION PERIODS

Any of your rights against Europ Assistance are time-barred within two years from the day of the Claim. 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 a claim 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.

Art. 5. - WITHDRAWAL IN THE EVENT OF A CLAIM

After each claim report and up to the 60th day from payment or refusal of payment, you can withdraw from the Policy by writing to Europ Assistance a registered letter with return receipt Withdrawal is effective 30 days after Europ Assistance received your registered letter with return receipt. Europ Assistance, in the following fifteen days, will refund you the part of the premium relating to the period of risk not incurred, withholding taxes.
Europ Assistance can also exercise the right to withdraw after a claim with the same thirty days' notice.
The collection or payment of premiums due after you have reported a claim or any other act of yours or Europ Assistance cannot be interpreted as a waiver of the right of withdrawal.
Europ Assistance undertakes to terminate the management of claims in progress on the effective date of the withdrawal and the management of claims that occur before the withdrawal and reported after the withdrawal, provided that they are within the time limits set out in the article "Obligations of the Insured in the event of a claim" of these Conditions of Insurance.

PART II – Insurance Conditions Mod. TAD477/2

Art. 6. - AWARD

The premium for your Policy, shown on the Application Form, is calculated based on the destination, the chosen ceiling and the duration of the Trip and can be found in the table below:

	DURATA GIORNI							
	11 GIORNI		20 GIORNI		30 GIORNI		45 GIORNI	
DESTINAZIONE/ MASSIMALE	Premio lordo	*di cui imposte*	Premio lordo	*di cui imposte*	Premio lordo	*di cui imposte*	Premio lordo	*di cui imposte*
MONDO (escluso USA, Canada, Caraibi, Messico)								
massimale Euro 250.000,00	€ 55,00	*€ 1,34*	€ 65,00	*€ 1,59*	€ 80,00	*€ 1,95*	€ 150,00	*€ 3,66*
massimale Euro 500.000,00	€ 70,00	*€ 1,71*	€ 80,00	*€ 1,95*	€ 100,00	*€ 2,44*	€ 180,00	*€ 4,39*
ILLIMITATO	€ 85,00	*€ 2,07*	€ 110,00	*€ 2,68*	€ 140,00	*€ 3,41*	€ 230,00	*€ 5,61*
USA, Canada, Caraibi, Messico								
massimale Euro 500.000,00	€ 80,00	*€ 1,95*	€ 95,00	*€ 2,32*	€ 130,00	*€ 3,17*	€ 250,00	*€ 6,10*
ILLIMITATO	€ 90,00	*€ 2,20*	€ 130,00	*€ 3,17*	€ 170,00	*€ 4,15*	€ 330,00	*€ 8,05*

Art. 7. - TAX CHARGES

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

Art. 8. - 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.
The right to be forgotten in cancer is reserved.

Art. 9. - 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, as well as the termination of the insurance pursuant to Art. 1898 of the Civil Code.

Art. 10. - 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. 11. - 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. 12. - RIGHT TO CHANGE YOUR MIND

If the Policy has been placed entirely through the call center or website, **you can withdraw within 14 days of the conclusion of the contract**. You must send written notice to Europ Assistance Italia S.p.A. by registered letter with acknowledgment of receipt or certified email to the following addresses:

- Europ Assistance Italia S.p.A., Via del Mulino n. 4 – 20057 Assago (MI);
- EuropAssistanceItaliaSpA@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 a Claim has not occurred 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.
Upon receipt of the request and in the absence of a Claim, Europ Assistance will refund you the unused premium by deducting taxes, if already paid by Europ Assistance.

Art. 13. - 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 COVERS

What is insured?

Art. 14. - OBJECT OF THE INSURANCE

A) MEDICAL EXPENSES INTEGRATION COVER

If you have an illness and/or suffer an accident while travelling, Europ Assistance pays for you the urgent and non-postponable pharmaceutical/hospital medical expenses, incurred at the place of the claim, during the duration of the Policy.

PART II – Insurance Conditions Mod. TAD477/2

Europ Assistance pays the costs on your behalf if the Operations Centre meets the technical and practical conditions to proceed. If this is not possible, Europ Assistance reimburses these expenses under the same conditions, without applying the deductible. Europ Assistance will pay for medical expenses, up to the maximum amount you have chosen and shown on the Application Form and for which you have paid the premium.

You can choose from the following supplementary limits:

DESTINATION WORLD (excluding USA, Canada, Caribbean and Mexico)

- **Euro 250,000.00**
- **Euro 500.000,00**
- **UNLIMITED (this limit is also valid for travel with a stopover or transit in the United States)**

DESTINATION USA, Canada, Caribbean and Mexico

- **Euro 500.000,00**
- **UNLIMITED (this limit is also valid for travel with a stopover or transit in the United States)**

If you decide not to use the facilities affiliated with Europ Assistance **, your limit will be reduced to Euro 300,000.00 per claim, without prejudice to the limit of the maximum amount provided for by the policy.**

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

The chosen ceiling is added to that of the Medical Expenses Cover which is indicated in the insurance coverage included in the Travel (**Policies no. 42136Q, 42135Q, 42137Q).**

Attention!

- **the integration of the Ceiling is valid only for urgent and non-postponable medical/pharmaceutical/hospital expenses that you incur during the Trip for claims that occurred in Europe or the World (excluding those that occurred in Italy, the Republic of San Marino, the Vatican City State).**
- **the Deductible will be applied only once per claim and is indicated in the basic policy in the catalogue** (**Policies no. 42136Q, 42135Q, 42137Q).**

WHAT HAPPENS IN THE EVENT OF TERRORISM?

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

Attention!
There is a deductible for this cover. Consult art. "Limitations on Covers" in Section II.

Where are the covers valid?

Art. 15. - TERRITORIAL EXTENSION

Indicates the countries where the claim occurs for which you can request the cover **except as reported in Art. "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE".**

They are divided into two groups:

A) **World (excluding USA, Canada, Caribbean and Mexico),**

B) **USA, Canada, Caribbean and Mexico**

Attention!

The cover does not apply in the countries listed in Art. Exclusions" and in Italy, Republic of San Marino, Vatican City State.

When do the covers start and when do they end?

Art. 16. - COMMENCEMENT AND DURATION

The cover starts 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 ends when the last service provided for in the contract itself is fully completed.

The maximum duration of coverage during the period of validity of the Insurance is 45 consecutive days.

SECTION II – DISCLAIMERS AND LIMITATIONS OF COVERS

What is not insured?

Art. 17. - EXCLUSIONS

- **GENERAL EXCLUSIONS APPLY TO ALL COVERS**

For all covers, claims caused by:

a. **wilful misconduct or gross negligence except as indicated in the individual covers;**
b. **from floods, floods, volcanic eruptions, earthquakes, atmospheric phenomena having the characteristics of natural disasters, phenomena of transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles;**
c. **war, strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism.**
d. **epidemics or pandemics according to what has been declared by the World Health Organization with the exception of Covid-19;**
e. **indirect consequences of the Covid 19 epidemic/pandemic.**
f. **anything not indicated in art. "Object of the Insurance" for individual benefits/covers.**

The following cases are also excluded:
- **failure to comply with the ordinances/rules imposed by the control bodies/host countries or countries of origin;**
- **the consequences due to or attributable to quarantines or restrictive measures on freedom of movement decided by the competent authorities that isolate the Municipality/larger territorial areas in which you are during the Trip.**

Except as indicated in the individual Covers, expenses due to or attributable to/resulting from quarantine or other measures restricting freedom of movement, decided by the competent International and/or Local Authorities, are not insured, meaning any competent authority of the country of origin or of any country where you have planned your Trip or through which you are transiting to reach your destination.
It is also excluded:
- **any travel undertaken for participation in races/competitions involving extreme activities;**
- **any trip you make for the purpose of carrying out: visits, check-ups, hospitalizations, surgeries.**
- **any trip you make with the aim of going to treat a pathology that had manifested itself before departure.**
- **trips made against medical advice, or in any case with an acute illness at the time of departure of the trip;**
- **extreme journeys in remote areas, which can only be reached with the use of special rescue vehicles.**

EXCLUDED COUNTRIES
Travel to the following countries is not insured: Afghanistan, Antarctica, Cocos, South Georgia, Heard and McDonald, Bouvet Island, Christmas Island, Pitcairn Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Isles, Solomon Islands, Wallis and Futuna Islands, Kiribati, Micronesia, Nauru, Niue, Palau, Western Sahara, Samoa, St. Helena, Somalia, French Southern Lands, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu, and those undertaken in countries in a state of belligerence.

- **EXCLUSIONS RELATING TO INDIVIDUAL COVERS**

A) MEDICAL EXPENSES COVER
Claims due to:
a. car, motorcycle or motorboat races and related tests and training;
b. mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications;
c. pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium;
d. diseases with symptoms in progress on the date of departure of the trip
e. claims that occur before the start of the journey;
f. accidents resulting from the performance of the following activities: mountaineering with rock climbing or access to glaciers, jumps from the trampoline with skis or hydroskis, driving and use of sled guides, air sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as all injuries suffered as a result of sports activities carried out on a professional basis in any case not amateur (including competitions, rehearsals and training);
g. organ harvesting and/or transplantation;
h. voluntary interruption of pregnancy;
i. alcohol or psychotropic drug abuse;
j. illnesses/injuries resulting from the HIV virus;
k. use of drugs and hallucinogens;
In addition, Europ Assistance does not pay you:
- **all expenses incurred if you have not reported to Europ Assistance, directly or through third parties; hospitalization or first aid service;**
- **expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, spa and slimming treatments;**
- **expenses for dental treatment following sudden illness;**
- **expenses for the purchase and repair of glasses, contact lenses;**
- **expenses for orthopaedic and/or prosthetic appliances following sudden illness;**
- **expenses for voluntary interruptions of pregnancy**
- **expenses for services and therapies related to fertility and/or sterility and/or impotence.**

Are there any coverage limits?

Art. 18. - 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/international-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.

PART II – Insurance Conditions Mod. TAD477/2

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. 19. - LIMITATIONS OF COVERS

- **TRAVEL RESTRICTIONS**
  You are not covered if you travel to a country, region or region for which the relevant government authority in your country of residence or in the country of destination or host has advised against travelling or otherwise residing, even temporarily.
- **CATASTROPHIC LIMIT**
  If you are involved in an act of terrorism that also affects other Europ Assistance policyholders, Europ Assistance for covers
  - Medical expenses
  overall and for all its policyholders involved, it covers a maximum of 10 million euros per Catastrophe Event.
  If this ceiling is not sufficient to pay all the policyholders involved, Europ Assistance reduces the reimbursements of each individual policyholder taking into account the limits indicated in their policies. For policyholders with unlimited limits, Europ Assistance reduces reimbursements by taking 1 million euros as a reference ceiling.
  The total sum of the costs may not exceed the ceiling provided.
- **CONTINUOUS STAY ABROAD**
  You can stay abroad for a maximum of 45 consecutive days during the validity of this Policy. **You will not be insured for claims that happen to you after 45 days.**
- **AGE LIMITS**
  This policy insures people up to 75 years of age.
  If you turn 75 years old during the policy term, we still consider you insured until the expiration date.
- **SUBSCRIPTION LIMITS**
  You cannot buy this policy if your journey in coverage has already begun.
  If you have already subscribed to this Medical Expenses Supplement policy with Europ Assistance and decide to extend your trip that has already begun, you can sign up for another Membership Form to cover the entire duration of your trip.

SECTION III – OBLIGATIONS OF THE INSURED AND EUROP ASSISTANCE

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

Art. 20. - OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM

You will have to report the claim in the following ways:
- *by accessing the https://ideeperviaggiare.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 - Ufficio Liquidazione Sinistri (indicating the cover for which you are reporting the claim) - Via del Mulino n. 4 – 20057 Assago (MI).***

You must provide the following data/documents:
- *your first name, 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 claim;*
- *where you or the persons who gave rise to the claim 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) MEDICAL EXPENSES COVER

In the event of a Claim, you must immediately call the Operations Centre at:
+39 02.58.24.06.28 from Italy or abroad
*You must make a report **no later than sixty days from when you had the claim**.*
You must submit the following data/documents:
- *the First Aid certificate written at the scene of the accident indicating the pathology suffered or the medical diagnosis certifying the type of accident suffered and how it happened;*
- *a certified copy of the original medical record, if you have been hospitalized;*
- *originals of invoices, receipts or tax receipts for the expenses incurred, complete with the tax data (VAT number or Tax Code) of the issuers and holders of the receipts themselves;*
- *medical prescription for the purchase of medicines with the original receipts of the medicines purchased.*

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 claim 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. 21. - 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".

  The day of the interruption of the trip and the day of return scheduled at the beginning of the trip are considered as a single day.

HOW TO CONTACT EUROP ASSISTANCE

To request authorization of medical expenses you must call the following numbers:
+39 02.58.24.06.28 from Italy or abroad

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

You can also contact Europ Assistance by clicking on the link: https://ipv.quickassistance.it or scan QR code.

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.

PART II – Insurance Conditions Mod. TAD477/2

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) - Servizio Tutela del Consumatore - via del Quirinale, 21 - 00187 Rome, fax: 06.42.13.32.06, pec: ivass@pec.ivass.it, attaching the complaint to the documentation relating to the complaint handled by 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 GOING TO COURT, alternative dispute resolution systems can be used, such as:

- ***Insurance Arbitrator:** by submitting an appeal to the Insurance Arbitrator through the portal available on the latter's website (www.arbitroassicurativo.org) where it is possible to consult the eligibility requirements, other information relating to the submission of the appeal itself and any other useful information;*
- ***Mediation:** By contacting a Mediation Body among those on the list of the Ministry of Justice, which can be consulted on the www.giustizia.it website (Law 9/8/2013, no. 98);*
- ***Assisted negotiation:** at the request of your lawyer to 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: Ufficio Liquidazione Sinistri – 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: Ufficio Liquidazione Sinistri – Via del Mulino n. 4 – 20057 Assago (MI), by registered mail with return receipt or certified email: to 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 POLICY

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 policies[1] 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 Datir** 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 COVERS [2].
- 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 claim 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 nature[4].

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.

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.

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[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 POLICY

- 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 S.p.A. – Via del Mulino, 4 – 20057 Assago (MI), also via 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 where you can also find more information on the personal data protection policies adopted by Europ Assistance Italia.

ANNEX A - GLOSSARY

ANNEX A – GLOSSARY

Insured: the natural person to whom we address by first name, who has purchased a tourist package from the Policyholder and subscribed to the policy in Italy or through the Policyholder's Italian website. The name must be shown on the Application Form and you must have paid the relevant premium.
Acts of Terrorism/Terrorism: Terrorism is considered to be any act of violence or threat of violence directed at an indeterminate group of persons and perpetrated for political, religious, ethnic, ideological and similar reasons. The act of violence or the threat of violence is such as to spread panic, terror, insecurity in the population or in part of it and to exert influence on a government or state institutions to force those in power to make decisions to make or tolerate solutions that they would not have accepted under normal conditions. Internal unrest is not considered terrorism. As such, violence against people or property committed on the occasion of gatherings, riots or riots as well as damage due to looting in direct relation to internal disorders are valid.
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: IDEE PER VIAGGIARE S.r.l. Via dei Magazzini Generali, n. 18/20 – 00154 Roma – P.IVA 04761781006.
Indirect consequence: any situation not attributable to a positive Covid-19 outcome that affects you and/or your family members/travel companions.
Day hospital: daytime hospitalization, with a bed without overnight stay, for medical services that are:

- referred to therapies (with the exclusion of investigations for diagnostic purposes, including preventive ones);
- documented by medical records;
- practiced in hospital, clinical institution or nursing home

Domicile: the place of residence, even temporary, of the insured.
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 Group Generali, registered in the Register of Insurance Groups – Single-member company subject to the management and coordination of Assicurazioni Generali S.p.A.
Catastrophic event:a claim involving several persons/entities at the same time and insured for the same risks. For acts of terrorism, the event must have occurred within 168 hours. For epidemics/pandemics, a single event is considered one that involves several people in different territories/continents.
Family member(s): spouse/cohabitant more uxorio, parents, brothers, sisters, children, in-laws, sons-in-law, daughters-in-law, grandparents, uncles and nephews up to the 3rd degree of kinship, brothers-in-law
Deductible: this is the amount that remains at your expense at the time of settlement of the claim.
Cover: insurance that is different from assistance insurance and for which, in the event of a claim, Europ Assistance pays compensation.
Breakdown: the damage suffered by the vehicle due to wear, defect, breakage, failure of its parts to make it impossible for you to use it under normal conditions.
Indemnity/Compensation: the amount that Europ Assistance pays you in the event of a claim.
Accident: the event due to fortuitous, violent and external causes that causes objectively ascertainable physical injuries that can result in death, permanent disability or a temporary inability to carry out your normal daily activities.
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: any alteration in the state of health not dependent on an accident.
Sudden illness:

- for the **Medical Expenses Cover**: illness of acute onset of which the Insured was not aware and which in any case is not a manifestation, albeit sudden, of a pathology known to the Insured and which arose before the start of the trip.

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.
Residence: the place where you live as shown in the registry certificate.
Hospitalization: the stay in a Health Care Institute for at least one night.
Risk: the probability of the claim occurring.
Claim: 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.
Medical/pharmaceutical/hospital expenses: these include surgical costs (surgeon's, assistant's, assistant's fees, anesthesiologist's fees, operating room fees and intervention materials) and health expenses (hospitalization fees, specialist medical consultations, medicines, tests and diagnostic tests). The inpatient fees indicate the cost of the day of hospitalization in a health care institution. The cost also includes medical/nursing assistance.
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,

ANNEX A - GLOSSARY

- 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: the travel and/or stay for tourist, study and business purposes of the Insured Party organized by the Policyholder; the trip/rental begins after check-in (if by flight), entry into the hotel/apartment (if only stay), boarding (if by ship or ferry), sitting in the carriage (if by train).