europ assistance
you live we care

IDEE PER VIAGGIARE
TOUR OPERATOR DAL 1995

MyMemo IPV

Identification Code: IDPVO + 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: IDPVO + 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

CERTIFICATE OF CONFORMITY OF THE INSURANCE PRODUCT

POLICY 42136Q

The tourist package includes an insurance product to cover the following risks:

- Travel assistance
- Vehicle Assistance
- assistance to family members who have remained at home
- Housing assistance
- Illness and medical expenses
- damage to property (with particular reference to luggage)
- trip cancellation
- Trip remake
- Flight Delay
- Flight Loss of Connection
- Rescheduling Trip
- daily allowance for hospitalization in case of Covid-19
- travel interruption in the event of Covid-19
- hospitalization allowance in the event of Covid-19
- Legal protection
- Zero risk

with the limitations and exclusions indicated in the Information Set.

The insurance product has been chosen and agreed with these characteristics by the Dear *"IDEE PER VIAGGIARE SRL"* which acts on behalf of the customer by virtue of Article 1891 of the Italian Civil Code.

Non-Life Insurance to cover risks for tourist activities

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: "All Risks Insurance - Mod. 24268"

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

What type of insurance is it?

This policy insures the risks to the person during trips for tourist purposes and to cover the penalty applied by the Tour Operator.

What is insured?

✓ **Service Cover** TRAVEL ASSISTANCE even in the event of acts of terrorism Medical advice, Referral of a doctor or an ambulance to Italy, Referral of a pediatrician in cases of urgency in Italy, Referral of a specialist doctor abroad, Medical return, Return with an insured family member, Return of other insured persons up to Euro 500.00 per insured person, Travel of a family member (100 euros per day for a maximum of 10 days), Accompaniment of minors, Costs for transfer in the event of hospitalization of the Insured (300.00 euros), Return of the Convalescent Insured, Extension of stay (100 euros per day for a maximum of 10 days), Information and reporting of corresponding medicines abroad, Interpreter available abroad for a maximum of 8 working hours, Advance on basic necessities (8,000.00 euros), Early return, Advance on criminal deposit (25,000 euros), Legal reporting abroad, Sending urgent messages, Telephone expenses (100.00 euros), Monitoring of hospital admission.
VEHICLE ASSISTANCE Roadside Assistance and Breakdown, Replacement car, Hotel expenses (100.00 euros), Return or continuation of the journey (maximum ticket cost 400.00 euros; maximum rental 2 days, excess luggage costs 150.00 euros), Recovery of the repaired vehicle, Driver available (3 days), Sending spare parts abroad.
ASSISTANCE TO FAMILY MEMBERS AT HOME Medical Advice, Sending a doctor or an ambulance to Italy, Sending a nurse to the home (1,000.00 euros), Home delivery of medicines, Search and booking of medical centers.
HOUSING ASSISTANCE IN ITALY
Sending an electrician for emergency interventions, Sending a plumber for emergency interventions, Sending a locksmith for emergency interventions, Sending an overseer, Early return (500.00 euros)

✓ **Medical Expenses Cover** in the event of acts of terrorismIf 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 accident, during the duration of the Policy.
Europ Assistance pays the costs on your behalf if the Organisational Structure 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 covers or reimburses medical expenses, per Insured and per claim, up to the maximum of:
- Euro 1,000.00 for claims occurred in ITALY
- Euro 50,000.00 for claims occurring in EUROPE and WORLD

Within the ceiling indicated above, Europ Assistance pays you:
- expenses for urgent and non-postponable dental treatment necessary following an accident that occurred while traveling with a limit of Euro 200.00 per insured person;
- expenses for outpatient medical examinations, diagnostic tests and laboratory tests (provided that they are relevant to the reported illness or accident) within the limit of Euro 1,500.00;
- expenses for medicines prescribed by the attending physician on site (provided that they are relevant to the illness or accident reported) within the limit of Euro 1,000.00;
- medical expenses incurred on board a ship within the limit of Euro 800.00;
- search and rescue costs, up to € 1,500.00 per claim;
- the costs of transporting you from the place of the accident to the health care institution deemed suitable up to the amount of Euro 5,000.00 per insured;
- only in the event of an accident the costs for the treatment you receive when you return to your residence, within 30 days of your return to your residence and up to the maximum of Euro 1,000.00.
  The Medical Expenses cover is valid for a period not exceeding 110 days of hospital stay.

✓ **Baggage Cover**
Europ Assistance indemnifies material and direct damage to your baggage, including the clothes you were wearing when you left, caused by:
- theft, mugging, robbery, arson;

and, only in the case of delivery to a carrier, also loss and damage to the luggage delivered only.
Europ Assistance indemnifies you. The value of the items that make up your luggage with a limit of 300.00 euros per item, including bags, suitcases and backpacks. Europ Assistance considers bags, suitcases and backpacks as a single object.
Within the maximum of € 2,500.00, Europ Assistance pays you per claim and per period of travel duration.
Europ Assistance pays you per claim and per period of the Policy, up to 50% of the maximum amount indicated above, for:
- photokinetic equipment and photosensitive material, radios, televisions, recorders, any other electronic equipment, musical instruments, personal defense and/or hunting weapons, diving equipment, eyeglasses or sunglasses.
  Photographic equipment (camera, video camera, binoculars, flashlight, lenses, batteries, bags, etc.) are considered a single object.
- jewelry, gemstones, pearls, watches, gold/silver/platinum items, furs, and other precious items.

Within the ceiling indicated above, Europ Assistance reimburses you:
- up to Euro 300.00 the costs to redo the Identity Card, passport and driving license/boat license,
- up to Euro 300.00 the unexpected expenses you have to make to buy personal hygiene items and / or clothing that are necessary. This is only in the event of total theft of the luggage or if the carrier delivers it to you at the destination airport of the outbound journey, more than 12 hours late in the case of confirmed scheduled flights and charter flights.

✓ **Travel Cancellation Costs Cover**
You can claim the trip cancellation cover when you have to cancel or change the booked trip for reasons or events that you can objectively document, that you could not have foreseen and that you did not know when you booked the trip and that prevent you from participating in it.
These events must affect:

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 take 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: Antarctica, Afghanistan, Cocos, South Georgia, Heard and Mc Donald, 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 Territories, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu and those undertaken in countries in a state of belligerence.

× For all covers, accidents caused by: wilful misconduct or gross negligence are excluded, except as indicated in the individual covers; floods, inundations, volcanic eruptions, earthquakes, atmospheric phenomena with the characteristics of natural disasters (included only for the Zero Risk Cover), 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 (included only for the Zero Risk Cover) 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.

× 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.

× **Assistance Cover and Trip Renovation Cover**
Accidents dependent on or caused by: car, motorcycle or motorboat races and related tests and training are also excluded; illnesses with symptoms in progress on the date of departure of the trip (valid for Personal Assistance services); 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 26th week of gestation and the puerperium; accidents that occur before the start of the journey; organ harvesting and/or transplantation; voluntary interruption of pregnancy; abuse of alcohol or psychotropic drugs; illnesses/injuries resulting from the HIV virus; use of drugs and hallucinogens; non-qualification to drive the vehicle in accordance with the provisions of the law in force; attempted suicide or suicide; air sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, parachuting, paragliders and similar, sledding, bobsleigh, acrobatic skiing, jumping from the trampoline with skis or hydroskis, mountaineering with rock climbing or access to glaciers, free climbing, kite-surfing, scuba diving, sports involving the use of motor vehicles and boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, caving; acts of recklessness; injuries suffered as a result of sports activities carried out on a professional basis, in any case not amateur (including competitions, trials and training).
Accidents occurring in countries where there are no Europ Assistance Branches or Correspondents are excluded.
In addition, diving with breathing apparatus is excluded for the ASSISTANCE COVER, with the exception dives organized at an amateur/recreational level.
For individual services, see the exclusions on the DIP

× **Medical expenses cover**
Accidents due to: car, motorcycle or motorboat races and related tests and training are also excluded; 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 26th 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

× **Baggage Cover**
In addition, claims due to or dependent on: insufficient or inadequate packaging, normal wear and tear, manufacturing defects and weather events are not insured; breakage and damage to luggage unless it is the result of theft, robbery, mugging or is caused by the carrier; theft of luggage contained inside the vehicle that is not regularly locked as well as theft of luggage placed on board motorcycles or placed on external luggage racks. Theft from 8 p.m. to 7 a.m. is also excluded if the luggage is not placed on board a locked vehicle in a guarded parking lot.
In addition, the following are not insured: money, cheques, stamps, tickets and travel documents, coins, art objects, collections, samples, catalogues, goods; documents other than identity card, passport and driving license; goods purchased during the Trip without regular proof of expenditure (invoice, receipt, etc.); goods other than clothing, which have been delivered, even together with clothes, to a transport company, including the air carrier;
The following are also excluded: the case of delayed baggage delivery at the airport of the city of departure at the beginning of the trip; all expenses you incur after receipt of your baggage.

× **Trip Cancellation Fee Cover**

- directly to you and/or your Family members;
- directly your Partner/Co-owner of the associated company/firm;
- directly your pet.

In the event of a lawsuit or event affecting the family member or the Partner/Co-owner of the company, you will have to prove that your presence is indispensable.
In addition, you can claim the trip cancellation or rental fee cover when you need to cancel your booked trip:
- following positivity from Covid-19 ascertained by reports with positive results that has affected:
  - directly you and/or your cohabiting family members;
  - directly to your travel companion;
- following terrorist acts, which occurred after the purchase of the policy in the 30 days before the departure of the trip.
  These terrorist acts must take place within a radius of 100 km:
- from the place where you were to stay as indicated by the insured trip booking,
- from the airport/port/station of destination in case of purchase of the ticket office only.

The reimbursement can never exceed € 50,000.00 per Insured Party, with a total maximum of € 150,000.00 per file

✓ **Trip Makeover Cover**
You can request this cover when you have to interrupt your trip only and exclusively as a result of:
- Medical Return organized by the Organizational Structure, on the basis of these contractual conditions;
- Early Return organized by the Organizational Structure, on the basis of these contractual conditions;
- Return of the convalescent Insured Person organized by the Organizational Structure, on the basis of these contractual conditions;
- early return if a family member at home has been hospitalized for more than 5 consecutive days or has died;
- your hospitalization for more than 24 hours that prevents the continuation of the Trip.

(maximum of 15,000.00 euros per travel file).

✓ **Flight Delay Cover: The cover is valid only for tickets issued by the Tour Operator.**
You can claim this cover if your departure flight is delayed by more than a full 8 hours.
Europ Assistance indemnifies you with an amount of Euro 120.00 per Insured.
Alternatively, if the flight delay of the first outbound or return flight is more than 8 full hours and this delay makes you choose to cancel the trip, Europ Assistance Italia S.p.A. reimburses 50% of the travel participation fee (maximum of Euro 5,000.00 per insured person)

✓ **Connection Flight Loss Cover**
You can claim this cover if you miss the connection of the flight following the first one scheduled on your ticket, for one of the following reasons:
- delays, denial of boarding, last-minute cancellation on the first flight or on subsequent flights, if there is more than one connection, due to unforeseeable causes not attributable to your will or to the travel organiser, or to the service companies subcontracted by the latter and which prevent you from boarding the next closed flight on the connection. Some examples of unforeseeable causes are: technical problems with the aircraft or adverse weather conditions incompatible with the execution of the flight or decisions taken by the aviation authorities on air traffic
- loss or loss of baggage by the air carrier, duly checked, occurring during the first flight that prevents you from being able to board the next connecting flight.

(maximum of 500.00 euros per insured)

✓ **Travel Rescheduling Expenses Cover**
You can claim this cover if you arrive late at your place of departure and cannot use your tickets.
The delay must be caused by an event or cause that may affect you, one of your family members or the co-owner/partner of your company/associated firm.
Europ Assistance reimburses you for 50% of the extra costs you have to incur to purchase new air, sea or train tickets, (maximum of 15,000.00 euros per travel file).

✓ **Daily hospitalization cover in case of covid-19**
If you fall ill due to Covid-19 and are hospitalized in a health care institution for more than 5 days, Europ Assistance pays you a daily allowance of €100.00 for each day of hospitalization, up to a maximum of 10 days per claim and per insured, therefore, the maximum sum for each Insured can never exceed €1,000.00.

✓ **Trip Interruption Cover in case of covid-19**
If you, your family members travelling with you or your registered travel companion are forced to quarantine for a Covid-19 infection at the same time, Europ Assistance reimburses:
- penalties charged for ground services booked and not used within the limit of Euro 2,000.00 per Insured;
- the additional costs you pay to change the ticket office (tickets) or buy new tickets to return to your residence, up to a maximum of Euro 2,000.00 per Insured and net of any refunds received from the carrier;
- any hotel/accommodation expenses to be borne by you for the quarantine period within a maximum of Euro 300.00 per day for a maximum of 14 days, if such quarantine cannot take place at the Insured Party's home.

✓ **Hospitalization indemnity cover in case of covid-19**
If you have been hospitalized in an intensive care unit for Covid-19, Europ Assistance pays you an Indemnity of € 1,500.00 per Insured, per claim and per period of duration of the Cover.

✓ **Legal Protection Cover**
Europ Assistance provides Legal Protection for the defence of your interests in out-of-court and judicial proceedings in the context of your private life during the trip, including expenses that cannot be recovered by the other party in the cases indicated in the policy, under the conditions of this policy (maximum of € 5,000.00 per unlimited claim and per duration of the trip)
The compensable charges provided for apply in the following cases:
- claims made by you for compensation for damages of a non-contractual nature, for unlawful acts of third parties, even in the event of the establishment of a civil party in the context of the criminal proceedings against the other party;
- civil action (or the possible establishment of a civil party in criminal proceedings) to obtain compensation for damages resulting from road/ship accidents in which the

You are not insured if the cases of cancellation depend on or are caused by: theft, robbery, loss of identification and/or travel documents; mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and their consequences/complications; pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium; diseases with symptoms in progress on the date of booking the trip; accident, which occurs before the confirmation of the trip; consequences and/or complications of accidents that occurred before the travel was confirmed; the bankruptcy of the air carrier or the Tour Operator/Travel Agency/non-hotel accommodation facility; deposits and/or advances not justified by tax documents of penalty; failure to send the communication (pursuant to art. "OBLIGATIONS OF THE INSURED IN THE EVENT OF AN ACCIDENT") on your part by the date of commencement of the trip/stay, except in cases of cancellation caused by the death or hospitalization of at least 24 consecutive hours (Day Hospital and Emergency Room excluded) of a family member.

× **Flight Delay Cover**
The following are also not insured: events known or occurred, up to six hours before the scheduled time of departure; known or planned strikes, up to six hours before the scheduled departure time. Delays suffered at intermediate stops and/or connections are also excluded.

× **Flight Loss Cover Connection**
Accidents are also excluded: due to loss of connection of flights in which the airlines operating on one and the other flight are the same, or belong to the same airline alliance; overbooking; events known at least 24 hours before the flight departure date; cancellation by the Tour Operator; missed connections in the case of flights booked with less than 2 hours between flights; all causes for which the Tour Operator must respond directly according to the provisions of the Tourism Code.

× **Legal Protection Cover**
The following are also excluded: disputes resulting from popular riots, acts of vandalism, earthquakes, strikes and lockouts, as well as from the possession or use of radioactive substances; disputes arising from intentional acts of the Insured; disputes relating to or in any case connected to the ownership or use of motor vehicles or the navigation and storage in the water of boats subject to compulsory insurance; facts originating from the ownership or use of motor aircraft; disputes with a value of less than Euro 500.00; contractual disputes with Europ Assistance; disputes not expressly mentioned in the "Legal Protection while travelling" paragraph.

× **Zero Risk Cover**
The following are also excluded for the ZERO RISK COVER: insolvency, arrears or non-fulfilment of financial obligations pertaining to the travel organiser and/or service providers; overbooking; missed connections of means of transport due to non-compliance with "connection times"; wilful misconduct or gross negligence on the part of the Tour Operator/travel organiser.

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.

! **Catastrophe limit**
If you are involved in an act of terrorism that also affects other policyholders of Europ Assistance, Europ Assistance for covers
- 1. Support
- 2. 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.

Service Cover

! **Limits of intervention**
Europ Assistance does not provide you with assistance services in the following countries:
- involved in armed conflicts, whether declared or de facto;
- of which public notice of the state of belligerence has been given;
- indicated on the official website europassistance.it/paesi-in-stato-di-belligeranza, with a very high degree of danger (Very High);
- in which local or international authorities prevent intervention, even in the absence of war risk.

! **Limits of the provision of benefits**
Assistance services are provided up to once per insured person, for each type within the duration of the trip.

! **Limitation of Liability**
Europ Assistance is not responsible 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.

Medical Expense Reimbursement Cover

! **Deductible**
Europ Assistance applies an absolute deductible of Euro 50.00, except in cases of Hospitalization and Day Hospital.

Travel Cancellation Costs Cover

! **OVERDRAFTS**
The cover includes the following overdrafts:
0% in the event of death or hospitalization or Covid-19 infection.

insured persons have been involved as pedestrians or as bicycle drivers or finally as passengers of any motor vehicle or boat;
- defense in criminal proceedings for culpable crimes and contraventions. The service is effective even before the official formulation of the crime report;
- the costs relating to the intervention of an interpreter in the event of proceedings taking root abroad concerning the covers covered by this Section, within the limits of the maximum insured amount.

✓ **Zero Risk Cover**
If you experience:
- fortuitous events,
- cases of force majeure,
- natural disasters,
- socio-political events, such as strikes, terrorist acts, wars, coups d'état,
- that prevent the regular performance of tourist services, and:

A. the Tour Operator, after you have reached the destination of your trip, is forced to change the trip from how it was planned. If you do not accept the change of the trip proposed by the Tour Operator and decide to return to the residence, Europ Assistance will refund the cost of the unused part of the Trip.
B. If you decide to cancel your trip following the delay of the "first means" of transport provided for in the travel contract, more than 12 hours, Europ Assistance will refund 70% of the individual participation fee for the trip.

If you report the claim:
by 24.00 of the day following the day of the event:
15% with a minimum of Euro 50.00 to be calculated on the penalty applied;
20% with a minimum of Euro 50.00 to be calculated on the penalty applied if this is equal to or greater than 90%.

after 24.00 hours of the day following the day of the event and in any case before the start of the trip, or you do not allow Europ Assistance to send your doctor to certify that your conditions are such as to prevent you from participating in the trip:
30% to be calculated on the penalty applied.
Attention!
If you have to cancel your trip due to illness or accident, without hospitalization, Europ Assistance may send you its doctor to certify that your condition is such as to prevent you from participating in the trip and to allow the opening of the claim through the issuance by the doctor of the appropriate certificate.

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". They are divided into three groups: A) Italy, Vatican City State and Republic of San Marino; B) all European countries and the countries of the Mediterranean Basin: Albania, Algeria, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Cyprus, Croatia, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland, Iceland, Israel, Liechtenstein, Latvia, Lebanon, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldova, Principality of Monaco, Montenegro, Norway, Netherlands, Poland, Portugal, Czech Republic, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and Hungary. C) all countries in the world.

✓ VEHICLE ASSISTANCE SERVICES are provided in: Italy, Republic of San Marino and Vatican City, Albania, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Mainland Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland and Northern Ireland, Iceland, Israel, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Morocco, Moldova, Monaco, Montenegro, Norway, Netherlands, Poland, mainland Portugal, United Kingdom, Czech Republic, Romania, Serbia, Slovakia, Slovenia, mainland Spain and Mediterranean islands, Sweden, Switzerland, Tunisia, Turkey, Ukraine, Hungary.

✓ The TRAVEL LEGAL PROTECTION COVER is operational for violations of the law and violations of rights occurring in Europe. Europe means: Italy, Republic of San Marino, Vatican City, Albania, Algeria, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland, Iceland, Liechtenstein, Latvia, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldova, Montenegro, Norway, Monaco, Netherlands, Poland, Portugal, United Kingdom, Czech Republic, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and Hungary. In any case, the costs of out-of-court and judicial assistance for violations of the law or violations of rights occurring in countries or areas where war or revolutions are taking place are excluded from the policy coverage.

Attention! The covers do not apply in the countries listed in Art." Exclusions".

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 Indemnity/compensation/provision of assistance services, as well as the termination of the insurance itself. The right to be forgotten in cancer is reserved.
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/compensation/provision of assistance services, as well as the termination of the insurance itself.
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?

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

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 45 consecutive days.
The "Trip Cancellation and Rental" Cover starts from the date of booking the Trip and lasts until the start date of the Trip. The start of the Trip means: the time of check-in at the airport or in the case of early check-in, the passage of boarding checks, or for rentals on the day of the start of the stay.
Vehicle Assistance services will start from 48 hours prior to the time of Check-in and will expire at the time of Check-in, at the booked facility or at the departure station. It will then start from the date of check-out, until the return to your residence and in any case within 48 hours.
For the Legal Protection in Travel Cover, please note that For the purposes of this Policy, the occurrence of the Accident means the date on which the harmful event occurs, understood, based on the nature of the dispute, as follows:
- the time of occurrence of the first event that gave rise to the right to compensation for the exercise of claims for compensation for non-contractual damages and for the costs of resistance for damage caused to third parties;
- the moment in which the Insured, the counterparty or a third party has or would have begun to violate legal or contractual regulations for all other hypotheses.

In the presence of several violations of the same nature, the date of the first violation is referred to for the moment of occurrence of the Claim.

How can I cancel the policy?

The policy is short-term without tacit renewal, therefore, cancellation is not provided.

Non-Life Insurance to cover risks for tourist activities
Additional pre-contractual information document for non-life insurance products
(Additional DIP Damage)

Product: "All Risks Insurance - Mod. 24268"
Additional DIP Non-Life last updated: 01.05.2026

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.

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 31/12/2025, the Company's shareholders' equity amounted to Euro 117,255,978 and the economic result for the period amounted to Euro 21,968,125. The solvency ratio, referring to non-life management, is 159.6% 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	In addition to the exclusions of the DIP, the following exclusions also apply to the individual Assistance Services **Medical Return** × The following are excluded: - the illness or accident that allows you, according to the assessment of the doctors of the Organisational Structure, to continue travelling, - the illness or accident that can be treated on the spot, - infectious diseases, when transport does not comply with national or international health regulations, - discharge from the medical center or hospital against the advice of the doctors, by your choice or by the choice of your family members. × In the event of death, the following are excluded: - funeral expenses, search for people, recovery of the body and other expenses that are not related to transport. - The transport of the body to places that are not practicable with normal means of transport.

	Transport, always in compliance with the laws in force, can be done with vehicles suitable for funeral transport (e.g. hearses), × The return to residence is excluded if you are not resident in Europe and your trip has a non-European country as its destination. **Roadside Assistance** × The following are excluded: - the costs for spare parts and all repair costs; - the expenses for the intervention of exceptional means, when the exceptional means are necessary for the recovery of the vehicle; - towing costs, when the vehicle has suffered an accident or breakdown while it was circulating outside the public road network or in areas comparable to it (such as: off-road routes). × Punctures of the tyre and incorrect refuelling are not considered to be a fault and/or accident. **Depannage** × The following are excluded: - Expenses for spare parts and all repair costs; - the expenses for the intervention of exceptional means, when the exceptional means are necessary for the recovery of the vehicle; - towing costs, when the vehicle has suffered an accident or breakdown while it was circulating outside the public road network or in areas comparable to it (such as: off-road routes). **Dispatch of a plumber for emergency interventions** × Claims due to: - interruption of supply by the provider, - Simple fault of taps **Dispatch of an Electrician for emergency interventions** × Claims due to: - due to the interruption of electricity by the provider; - due to faults in the power cable of the rooms of the house upstream and downstream of the meter.

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 a 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 travel cancellation before departure and medical expenses assistance during the trip.

What costs do I have to bear?

intermediation costs: the average share received by the intermediary(s) is equal to 33.00%

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 (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 – 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	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 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. 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 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. 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% - Goods transported (R07): 12.50% - Pecuniary losses (R16): 21.25% - Service (R18): 10.00% 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 that has already been acquired cannot be used to change the contractual conditions, to assess the risk of the transaction or to assess 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 contracting party and can be raised ex officio at any stage and level of the proceedings.

Europ Assistance Italia S.P.A.

GENERALI

"All Risks Insurance"
Insurance Conditions relating to the Policy 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. 100.108 – Company belonging to the Generali Group, registered in the Register of Insurance Groups – Single-member company subject to the management and coordination of Assicurazioni Generali S.p.A.
-hereinafter referred to as "Europ Assistance"-
e
IDEE PER VIAGGIARE S.r.l. Via dei Magazzini Generali, n. 18/20 – 00154 Roma – Vat number 04761781006
-hereinafter referred to as "the Policyholder"-

in favour of the Policyholder's customers, to be understood as Insured Persons pursuant to art. 1891 of the Civil Code

Edition 01.05.2026

IDEE PER VIAGGIARE
TOUR OPERATOR DAL 1995

Identification Code: IDPVO + BOOKING Nr

Insurance Terms and Conditions Mod. 24268

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. - TERMS OF PRESCRIPTION

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. - 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. 6. - 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."

Insurance Terms and Conditions Mod. 24268

SECTION I – DESCRIPTION OF WARRANTIES

What is insured?

Art. 7. - OBJECT OF THE INSURANCE

A) SERVICE COVER

TRAVEL ASSISTANCE

You can request the following benefits from Europ Assistance in the event of an accident, illness or in the event of Covid-19 that must directly affect you, a family member or a travel companion, as long as they are insured and traveling with you.
The causes indicated must occur in Travel.

INTERVENTION IN THE EVENT OF TERRORISM
Europ Assistance also assists you when acts of terrorism strike you directly at the place where you are travelling.
Europ Assistance provides all benefits when:
- political, military or local authorities allow it
- The activated operators can work without risk to their person
- The intervention complies with international and/or local laws and/or regulations

- **MEDICAL ADVICE**
  If you have an illness and/or accident while traveling, you can seek medical advice by phone.
  Doctors use the information you give them to assess your health.
  This opinion is not a diagnosis.
  You can request this service 24/7.

- **SENDING A DOCTOR OR AN AMBULANCE TO ITALY**
  You can only apply for this benefit if you are traveling and after having had a MEDICAL CONSULTATION.
  If you are in Italy and need a medical examination or an ambulance, the Operations Centre sends a chosen and affiliated doctor to the place where you are during the trip.
  When no doctor can intervene personally, the Operations Centre transports you by ambulance to the nearest and most specialized medical center.
  This is not an emergency service, in this case call 118.
  The time for the provision of the service is as follows:
  - *Monday to Friday, from 8 p.m. to 8 a.m.,*
  - *on Saturdays, Sundays and public holidays, 24 hours a day.*

- **REFERRAL OF A PEDIATRICIAN IN URGENT CASES IN ITALY**
  You can only request this benefit after having had a MEDICAL CONSULTATION.
  If you are in Italy and you need a pediatrician and you cannot find one, the Operations Centre sends a pediatrician to the home of the place where you are traveling to Italy.
  When no doctor can intervene personally, the Operations Centre transports you by ambulance to the nearest and most specialized medical center.
  This is not an emergency service, in this case call 118.

- **REFERRAL OF A SPECIALIST DOCTOR ABROAD**
  You can only apply for this benefit if you are traveling and after having had a MEDICAL CONSULTATION.
  If you are abroad and want to know which doctor is closest for a specialist visit, the Operations Centre will indicate the name of the doctor, compatibly with local availability.

- **MEDICAL RETURN**
  You can request the Medical Return, when after an injury and/or a sudden illness, the doctors of the Operations Centre together with the doctors on site, decide that you can be transferred
  - in a well-equipped health care institution in the place where you are,

  or
  - in a well-equipped care institution in the place where you have your residence

  or
  - to your residence.

  The final decision is however the one taken by the doctors of the Operations Centre.
  Europ Assistance organizes and pays for your medical return in the time and with the most suitable means for the situation.
  The means of transport are:
  - medical aircraft; which is used, when available, only and exclusively if you reside in Italy and when the claim occurs in one of the European countries or in the countries of the Mediterranean Basin.
  - airliner in economy class, also with room for a stretcher if you have to lie down;
  - train in first class and, if necessary, with sleeping car;
  - ambulance.

The Operations Centre also provides medical or nursing assistance during the return trip if its doctors deem it necessary.
You can request a transfer to the nearest health care institution, or transfer to a health care institution suitable for the treatment of your disease, when you are hospitalized in a local facility that is not suitable for the treatment of your disease; the Operations Centre will organize the transfer, by the means and at the time deemed most suitable by the doctors of the Operations Centre after the consultation of the latter with the attending physician on site.
Europ Assistance can ask you for the return ticket that you do not use.
In the event of death, the Operations Centre will organize the transport of the body to the place of burial in the country of residence or to the nearest international airport
The final decision is however the one taken by the Operations Centre
Europ Assistance only pays the costs for the transport of the body.

- **RETURN WITH AN INSURED FAMILY MEMBER**
  When, during the organization of the "Medical Return" service, the doctors of the Operations Centre do not consider it necessary to provide health care to the Insured during the trip, and one of your insured family members wishes to accompany you to the place of hospitalization or to your residence, the Operations Centre will also arrange for the return of the family member by the same means used for you. Europ Assistance may request any unused travel ticket for the return to the family member.

- **RETURN OF OTHER INSURED PERSONS**
  You can request the return of other insured persons only after the "MEDICAL RETURN"
  If one of your travel companions or a family member, insured and traveling with you, are objectively unable to return home with the means of transport provided and/or used at the beginning of the trip**,** the Operations Centre books a ticket for them to return to their residence.
  Attention! By family member we mean: spouse more uxorio/cohabitant and the children living with you.

  Europ Assistance pays the costs for a first class train ticket or an economy class flight ticket on your behalf, up to a maximum amount of **Euro 500.00** per insured person.
  Europ Assistance may ask you for the return ticket that the other insured persons do not use.

- **A FAMILY MEMBER'S TRIP**
  You can request that a family member or a person you choose join you if you are hospitalized in a nursing home for more than 5 days during the trip and need their help.
  The Operations Centre books a ticket to reach you and a place to stay overnight, for your family member residing in Italy so that they can stay with you.
  Europ Assistance pays for you the costs for a first class train ticket or an economy class flight ticket and accommodation costs up to a maximum of € 100.00 per day and for a maximum of 10 days.

- **ACCOMPANIMENT OF MINORS**
  You can request the accompaniment of minors travelling with you if you have an accident or illness or if you are unable to take care of them for reasons beyond your control.
  The Operations Centre books a return ticket for a family member. This return ticket is used to reach minors and bring them back to their residence.
  Europ Assistance pays for you for a first-class train ticket or an economy class flight ticket.

- **COSTS FOR RELOCATION IN THE EVENT OF HOSPITALIZATION OF THE INSURED PERSON**
  If your family member or travel companion, who is also insured, has to come to you while you are hospitalized in a health care institution, the Operations Centre will arrange for their transfer from the hotel to the health care institution where you are hospitalized and vice versa.
  Europ Assistance pays the transfer costs on your behalf up to a **maximum of Euro 300.00.**

- **RETURN OF THE CONVALESCENT INSURED**
  You can request to return to your residence if you are convalescing after an illness or accident and cannot use the means initially planned for your return from travel.
  The Operations Centre books a ticket for you, for one of your Family Members or Travel Companions, as long as they are insured.
  Europ Assistance pays the costs for the first class train ticket or an economy class flight ticket for you.
  Europ Assistance can ask you for the return ticket that you have not used.

- **EXTENSION OF STAY**
  You can request to extend your stay, if a doctor's note confirms that the illness or injury prevents you from returning home on the date you had planned. In this case, the Operations Centre books a hotel for you, for your Family Member, for underage insured persons or a Travel Companion, as long as they are insured.
  Europ Assistance pays only the expenses for the room and breakfast for a maximum of 10 days and up to a maximum of Euro 100.00 per day

- **INFORMATION AND REPORTING OF CORRESPONDING MEDICINAL PRODUCTS ABROAD**
  (the service is valid only for residents in Italy)
  You can request information on medicines when you are abroad, have an illness and/or have been injured, and need to receive information on medicinal products regularly registered in Italy; in this case, the Operations Centre will notify you of the corresponding medicines, if any, available on site.

- **INTERPRETER AVAILABLE ABROAD**
  You can request an Interpreter if you are hospitalized in a healthcare institution abroad or in case of court proceedings and have difficulty communicating because you do not know the local language.
  The Operations Centre provides you with an interpreter.
  Europ Assistance pays the cost of the Interpreter for a maximum of Euro 1,000.00.

- **ADVANCE ON BASIC NECESSITIES**
  You can have an advance on your essentials if you had:
  - an injury
  - a disease,
  - theft, robbery, mugging or non-delivery of luggage

  And you have unexpected expenses that you can't pay.
  The Operations Centre advances invoices for you, on site, **up to a maximum amount of Euro 8,000.00.**
  The benefit will be operational when you can provide an economic cover.
  The Operations Centre covers you the Advance Expenses of Basic Necessity if:
  - the money transfer complies with the rules or regulations in the United Kingdom or the country you are in
  - proves that you are able to return the amount of money
  - in the countries where you are located, there are Europ Assistance Branches or Correspondents to be able to make the Advance.

  Caution:
  Within one month of the date of the advance, you will have to repay the advance amount.
  If you don't, you'll pay extra interest at the current legal rate.

- **EARLY RETURN**
  You, your family members and a Travel Companion who are also insured and who are traveling with you, may be forced to return home earlier than planned:
  - due to the death or hospitalization with imminent danger to the life of one of your Family Members. The date of death must appear on the death certificate issued by the registry office;
  - due to material damage to your main or secondary home, your professional studio or your company that makes your presence indispensable and undeferrable.

  Europ Assistance pays for you a first-class train ticket or an economy class flight ticket to allow you to reach the burial place or where your family member is hospitalized.
  If you are traveling with a minor , the Operations Centre will allow you both to be included as long as the minor is also insured.
  If you are travelling with a vehicle and cannot use it to return earlier, the Operations Centre also provides you with a ticket so that you can later go and retrieve it.
  Within 15 days of the event that forced you to return early, you must send Europ Assistance the death certificate or documents proving the hospitalization of the family member and his or her life-threatening situation.

- **ADVANCE PAYMENT OF CRIMINAL BAIL ABROAD**
  You can apply for advance criminal bail if you have been arrested abroad or are threatened with arrest and need to pay criminal bail to be released.
  The Operations Centre advances on your behalf, directly on the spot, the criminal deposit **up to a maximum total amount of Euro 25,000.00.**
  The benefit will be operational when you can provide an economic cover.
  The Operations Centre covers you the Advance Criminal Bail if:
  - the money transfer complies with the rules or regulations in the United Kingdom or the country you are in
  - proves that you are able to return the amount of money
  - in the countries where you are located, there are Europ Assistance Branches or Correspondents to be able to make the Advance.

  Caution:
  Within one month of the date of the advance, you will have to repay the advance amount.
  If you don't, you'll pay extra interest at the current legal rate.

- **LEGAL REPORTING ABROAD**
  You can ask for a referral from a lawyer if you are abroad and are arrested or risk being arrested.
  The Operations Centre indicates the legal advisor based on local rules and availability. This happens in countries where there are branches or correspondents of Europ Assistance.
  This is only a report and the costs of the lawyer remain at your expense.

- **SENDING URGENT MESSAGES**
  You can request messages to be sent when, due to illness and/or injury, you are unable to send urgent messages to people residing in Italy, the Operations Centre will communicate the message to the recipient.
  The Operations Centre is not responsible for the messages transmitted.

- **TELEPHONE EXPENSES**
  If you have contacted the Operations Centre for assistance and have had telephone costs, Europ Assistance will bear these costs **up to a maximum of Euro 100.00**. If you have already incurred them, you can also request a refund within the limit.

To get the refund you must prove the expenses through the bills or other documentation that Europ Assistance may ask you for.

- **MONITORING OF HOSPITAL ADMISSION**
  If you are hospitalized, the Medical Service of the Operations Centre is available, as a point of reference, for any communications and updates on the clinical course to be given to your family members.

VEHICLE ASSISTANCE

- **ROADSIDE ASSISTANCE**
  If during the journey, the vehicle you are travelling with stops due to a breakdown and/or accident, and is no longer in a condition to move, please call the Operations Centre.
  The Operations Centre will send you to where you have stopped, a roadside assistance vehicle.
  The tow truck transports the vehicle from the place of immobilization:
  - to the nearest authorized Europ Assistance service center,
  - to the nearest manufacturer's service point or to the nearest mechanical workshop,
  - to the point indicated by you as long as it is within 50 kilometers (round trip) from the stopping point.

  Europ Assistance **pays the costs of roadside assistance on your behalf to the destinations listed above and within the expected mileage, per claim**.
  Attention! Punctures of the tyre and incorrect refuelling are not considered to be a fault and/or accident.

- **DEPANNAGE**
  If during your journey, the vehicle you are travelling with cannot leave:
  - due to battery depletion or failure to start typically
  - if you have lost your keys or they are broken
  - for a puncture of the tires,

  you must call the Operations Centre.
  The Operations Centre sends you a roadside assistance vehicle. The rescue vehicle repairs the vehicle on the spot, if possible.
  Europ Assistance **pays the costs** related to the rescue on your behalf as long as the supplier is within **20 km of the place where the vehicle is stationary. Otherwise, the "Roadside Assistance" service intervenes.**

- **REPLACEMENT CAR**
  If, after the "Roadside Assistance", the vehicle has to remain stationary in the workshop for more than 3 working days of labour certified by the workshop according to the manufacturer's schedules and in accordance with the schedules of the National Association of Insurance Companies (ANIA), you must call the Operations Centre which will provide you with a replacement car, for private use, without driver, of 1,200 cc of displacement to reach the place of destination of the Journey.
  This car will be available at an affiliated rental station, subject to availability and in the manner applied by the same and during normal opening hours.
  Europ Assistance **will cover the costs of renting the car, with unlimited mileage**, **until the end of the repair and in any case for a maximum of 2 days.**
  Attention! The following are not considered claims:
  - **cases of immobilization of the trailer;**
  - **cases of immobilization of the insured vehicle due to the execution of the periodic coupons provided for by the manufacturer;**
  - **ordinary maintenance operations, the repair times of which cannot be combined with those relating to the damage to be repaired.**

- **HOTEL EXPENSES**
  If during the journey the vehicle stops due to a breakdown and/or accident and for repair it must remain stationary in the workshop for one or more nights, call the Operations Centre.
  The Operations Centre provides for the booking and accommodation of you and the passengers travelling with you at the hotel.
  Europ Assistance pays only the costs of bed and breakfast on your behalf **up to Euro 100.00 per person.**

- **RETURN OR CONTINUATION OF THE JOURNEY**
  If during the journey the vehicle suffers a:
  - breakdown, accident, fire or partial theft for which it must **remain stationary in the workshop for more than 72 hours**.
  - theft or robbery

  calls the Operations Centre.
  The Operations Centre provides you and passengers travelling with you, to return you to your residence or to onward your journey:
  - a first-class train ticket or an economy class flight ticket

  or
  - a replacement car and/or a taxi. The replacement car is for private use, without a driver, with a displacement of 1,200 cc. This car will be available at an affiliated rental station, subject to availability and in the manner applied by the same and during normal opening hours.

  Europ Assistance **pays for you:**
  - the cost of tickets **up to a maximum amount of Euro 400.00;**
  - the cost of renting the car, with unlimited mileage, **for a maximum of two days**;
  - the return of any baggage exceeding the limits allowed by public transport or not transportable on the rental car, **up to a maximum of Euro 150.00 in total per claim**.

- **RECOVERY OF THE REPAIRED VEHICLE**
  If, following Roadside Assistance, the vehicle has to be stationary in the workshop for one or more days for repair, the Operations Centre provides you with a first-class train ticket or an economy class flight ticket to allow you to recover the Vehicle.
  Europ Assistance pays the ticket costs for you.

- **DRIVER AVAILABLE**
  If you cannot drive your vehicle back to the residence and none of the other passengers can do so for you, the Operations Centre provides you with a driver.
  The **driver** is available **for a maximum of three days** to take your Vehicle to the first original destination of the Trip or to your residence as soon as possible.

- **SENDING SPARE PARTS ABROAD**
  If you are abroad and need spare parts essential for the repair and operation of the Vehicle immobilized due to Breakdown, but these are not available on site, the Operations Centre will search for them and send them.
  The shipment will be made to the customs clearance location closest to the location where the Vehicle is immobilized. You are always responsible for the costs of spare parts and shipping.
  Europ Assistance does not assume responsibility for any delays due to the unavailability of the requested parts.
  Obligations of the Insured
  The Insured Party must communicate the make, type, model, displacement, chassis and/or engine number and year of construction of the Vehicle and specify the exact name of the parts required and the manufacturer's reference number shown on each spare part.
  The Operations Centre will promptly communicate the information relating to the forwarding of the pieces to their destination and give the appropriate instructions if necessary.
  The Insured must bring with him the vehicle registration document, passport and damaged parts; this precaution can in many cases avoid the payment of customs fees.

ASSISTANCE TO FAMILY MEMBERS WHO HAVE REMAINED AT HOME IN ITALY

- **MEDICAL ADVICE**
  When a family member who has stayed at home has fallen ill or injured, and needs to assess his or her state of health, he or she can call the doctors of the Operations Centre and ask for a telephone consultation.
  The Family Member must communicate to the Operations Centre the reason for their request and their telephone number.
  This opinion is not a diagnosis.
- **DISPATCH OF A DOCTOR OR AN AMBULANCE TO ITALY**
  You can request this benefit only after a MEDICAL CONSULTATION has been requested for your family member.
  If you are in Italy and a family member needs a medical examination or an ambulance, the Operations Centre sends a chosen and affiliated doctor to his or her home.
  When no doctor can intervene personally, the Operations Centre transports you by ambulance to the nearest and most specialized medical center.
  This is not an emergency service, in this case call 118.
  The time for the provision of the service is as follows:
  - *Monday to Friday, from 8 p.m. to 8 a.m.,*
  - *on Saturdays, Sundays and public holidays, 24 hours a day.*

- **SENDING A NURSE TO YOUR HOME**
  If a family member needs a nurse, the Operations Centre will send them one at a controlled rate.
  After calling the Operations Centre, your family member must send her the medical certificate stating the pathology they suffer from and the treatment they must do.
  Europ Assistance pays the costs for the nurse on your behalf up to a maximum of Euro 1,000.00.

- **HOME DELIVERY OF MEDICINES**
  If a family member needs medicine, but cannot leave the home on certification from their doctor, you can contact the Operations Centre. The Operations Centre, after collecting the relevant prescription, organises the delivery of what is prescribed by the attending physician.
  The costs of the medication delivered remain the responsibility of your family member.

- **SEARCH AND BOOKING MEDICAL CENTERS**
  If a family member needs to undergo a medical examination or an examination, he or she can call the Operations Centre. The Operations Centre, after analyzing your case and possibly consulting your doctor, finds the Medical Center in Italy that best suits your needs and books appointments according to your availability and that of the Center itself.

ASSISTANCE TO THE HOME IN ITALY

You can request the following services while you are traveling and only 1 time per type.

- **DISPATCH AN ELECTRICIAN FOR EMERGENCY WORK**
  In the event that you need an electrician due to a lack of electricity in all the rooms of your home due to failures in the ignition switches, power sockets or internal distribution systems, the Operations Centre will send you an electrician, 24 hours a day, including holidays.
  Europ Assistance pays for you only the costs for the exit, the labor and the material necessary to repair the damage.

- **DISPATCH OF A PLUMBER FOR EMERGENCY INTERVENTIONS**
  In the event that you need a plumber as a result of flooding, infiltration, lack of water or failure to drain black water due to breakage, clogging, failure of fixed plumbing pipes, the Operations Centre will send you an electrician, 24 hours a day, including holidays.
  Europ Assistance pays for you only the costs for the exit, the labor and the material necessary to repair the damage.

- **DISPATCH OF A LOCKSMITH FOR EMERGENCY INTERVENTIONS**
  In the event that you need a locksmith for theft or attempted theft, loss or breakage of keys, failure of the entrance lock, which make it impossible to access the home or which have compromised the functionality of the door in such a way as not to cover the security of the premises, the Operations Centre will send a locksmith, 24 hours a day, including public holidays.
  Europ Assistance pays for you only the costs for the exit, the labor and the material necessary to repair the damage.

- **SENDING AN OVERSEER**
  If, following one of the events for which you have requested one of the services "DISPATCH OF AN ELECTRICIAN FOR EMERGENCY INTERVENTIONS", "DISPATCH OF A PLUMBER FOR EMERGENCY INTERVENTIONS", "DISPATCH OF A LOCKSMITH FOR EMERGENCY INTERVENTIONS", your Home is no longer safe, the Operations Centre at your request will contact a security company which will send a person in order to cover the safety of the home.

- **EARLY RETURN**
  If, following one of the events for which you have requested one of the services "DISPATCH OF AN ELECTRICIAN FOR EMERGENCY INTERVENTIONS", "DISPATCH OF A PLUMBER FOR EMERGENCY INTERVENTIONS", "DISPATCH OF A LOCKSMITH FOR EMERGENCY INTERVENTIONS" your Home is damaged while you are traveling and you are forced to return before the scheduled date, The Operations Centre provides you with a first-class train ticket or an economy class flight ticket to allow you to return.
  The Insured Party must subsequently document, at the request of the Operations Centre, the causes of the claim.
  Europ Assistance will bear the costs up to a **maximum of Euro 500.00 per claim**.

B) MEDICAL EXPENSES 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.
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 covers or reimburses medical expenses, **per Insured and per claim, up to the maximum of:**

- **Euro 1,000.00 for claims occurred in ITALY**
- **Euro 50,000.00 for claims occurring in EUROPE and WORLD**

For Italian policyholders, the ceiling relating to the country of destination will be recognized; for Policyholders with foreign residence, the ceiling relating to the country of residence will be recognized.
The Medical Expenses cover is valid for a period not exceeding 110 days of hospital stay.

<u>If you have been hospitalized</u>

- until your resignation from the Care Institute,
  or
- until the doctors of Europ Assistance believe that you can return to Italy**.**

<u>If you have not been hospitalized</u>,

- **only the expenses that you have made during the duration of the policy and that the Operations Centre has authorized you.**

Within the ceiling indicated above, Europ Assistance pays you:

- expenses for urgent and non-postponable dental treatment necessary **following a claim** that occurred while traveling **with a limit of Euro 200.00 per insured person;**
- **expenses for outpatient medical examinations**, **diagnostic tests** and **laboratory tests** (provided that they are relevant to the reported illness or accident) within the limit of **Euro 1,500.00;**
- expenses for medicines **prescribed by the attending physician** on site (provided that they are relevant to the illness or accident reported) within the limit of **Euro 1,000.00**;
- **medical expenses** incurred **on board a ship** within the limit of **Euro 800.00;**
- search and rescue costs, **up to € 1,500.00 per claim;**
- the costs of **transporting you from the place of the claim to the health care institution deemed suitable up** to the amount of **Euro 5,000.00 per insured**;
- only **in the event of a claim** the costs for the treatment you receive when you return to your residence, **within 30 days of your return to your residence and up to the maximum of Euro 1,000.00.**

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 Warranties" in Section II.

C) BAGGAGE COVER

1. BAGGAGE AND PERSONAL EFFECTS

Europ Assistance indemnifies material and direct damage to your baggage, including the clothes you were wearing when you left, caused by:

- theft, mugging, robbery, arson;

and, only in the case of delivery to a carrier, also loss and damage to the luggage delivered only.
Europ Assistance indemnifies you. The value of the items that make up your luggage **with a limit of Euro 300.00 per item, including bags, suitcases and backpacks. Europ Assistance considers bags, suitcases and backpacks as a single object.**
Within the maximum of Euro 2,500.00, Europ Assistance pays you per claim and per period of travel duration.

Europ Assistance pays you per claim and per period of the Policy, up to 50% of the maximum amount indicated above, for:

- photokinetic equipment and photosensitive material, radios, televisions, recorders, any other electronic equipment, musical instruments, personal defense and/or hunting weapons, diving equipment, eyeglasses or sunglasses.
  Photokinetic equipment (camera, video camera, binoculars, flashlight, lenses, batteries, bags, etc.) **are considered a single object.**
- jewelry, gemstones, pearls, watches, gold/silver/platinum items, furs, and other precious items.

Within the ceiling indicated above, Europ Assistance reimburses you:

- up to **Euro 300.00** the costs to redo the Identity Card, passport and driving license/boat license,
- up to **Euro 300.00** the unexpected expenses you have to make to buy personal hygiene items and / or clothing that are necessary. This is only in the event of total theft of the luggage or if the carrier delivers it to you at the **destination airport of the outbound journey,** more than 12 hours late in the case of confirmed scheduled flights and charter flights**.**

D) TRAVEL CANCELLATION FEE COVER

You can claim the trip cancellation cover when you have to cancel or change the booked trip for reasons or events that you can **objectively document**, that **you could not have foreseen** and that **you did not know when you booked the trip** and **that prevent you from participating in it**.
These events must affect:

- directly to you and/or your Family members;
- directly your Partner/Co-owner of the associated company/firm;
- directly your pet.

In the event of a lawsuit or event affecting the family member or the Partner/Co-owner of the company, you will have to prove that your **presence is indispensable**.
In addition, you can claim the trip cancellation or rental fee cover when you need to cancel your booked trip:

- following **positivity from Covid-19 ascertained by reports with positive results that has affected:**
  - directly you and/or your cohabiting family members;
  - directly to your travel companion.
- following **terrorist acts,** which occurred after the purchase of the policy in the 30 days before the departure of the trip.
  These terrorist acts must take place **within a radius of 100 km:**
  a. from the place where you were to stay as indicated by the insured trip booking,
  b. from the airport/port/station of destination in case of purchase of the ticket office only.

Europ Assistance indemnifies the penalty, contractually applied by the Tour Operator:

- to you

and, provided that they are insured and registered on the same file:

- to your family members;
- to one of your travel companions.

If there are several insured persons registered for the trip at the same time, and no one belongs to your household, you must indicate only one person as a "travel companion".
Family members or a travel companion are also considered as registered for bookings made on separate bookings, as long as the penalty document shows the wording "Travel with"
Europ Assistance reimburses the full penalty charged **up to the maximum amount provided for in the contract with the Travel Organization or reported by the Tour Operator in its catalogues. The reimbursement can never exceed Euro 50,000.00 per Insured.**
If several insured persons registered for the trip together and at the same time cancel the trip, Europ Assistance reimburses the penalty up to an amount given by the sum of the insured ceilings for each person, **with a total maximum of Euro 150,000.00 per file.**

Europ Assistance does not reimburse:

- **the costs of practical management,**
- **agency fees,**
- **travel registration fees,**

- **insurance premiums.**

Attention!
This cover includes an Overdraft. Consult art. "Limitations on Warranties" in Section II.

The overdraft is not applied:
- **in the event of a change and/or forced cancellation of the trip due to hospitalization (excluding Day Hospital and Emergency Room)**
- **in the event of death.**

E) TRAVEL REMAKE COVER
You can request this cover when you have to interrupt your trip only and exclusively as a result of:
- *Medical Return* organized by the Operations Centre, on the basis of these contractual conditions;
- *Early Return* organized by the Operations Centre, on the basis of these contractual conditions;
- *Return of the convalescent Insured Person* organized by the Operations Centre, on the basis of these contractual conditions;
- early return if a family member at home has been hospitalized for more than 5 consecutive days or has died;
- your hospitalization for more than 24 hours that prevents the continuation of the Trip.

Europ Assistance reimburses the portion of the trip not used calculated as indicated in Art. "CRITERIA FOR LIQUIDATING DAMAGES".
The part of the trip not used will be refunded **up to a maximum of Euro 15,000.00 per travel practice.**

F) FLIGHT DELAY COVER
(The cover is valid only for tickets issued by the Tour Operator)
You can claim this cover if your departure or return flight is delayed by more than a full 8 hours**. Europ Assistance indemnifies you with an amount of Euro 120.00 per Insured.**

Alternatively, if the flight delay of the first outbound flight is more than 8 full hours and this delay makes you choose to give up the trip, **Europ Assistance Italia S.p.A. reimburses 50% of the travel participation fee** up to a maximum of **Euro 5,000.00 per insured person.**

G) CONNECTION FLIGHT LOSS COVER
You can claim this cover if you miss the connection of the flight following the first one scheduled on your ticket, for one of the following reasons:

- **delays, denial of boarding, last-minute cancellation on the first flight or on subsequent flights**, if there is more than one connection, **due to unforeseeable causes not attributable to your will or to the travel organiser, or to the service companies subcontracted by the latter** and which prevent you from boarding the next closed flight on the connection.
  Some examples of unforeseeable causes are: technical problems with the aircraft or adverse weather conditions incompatible with the execution of the flight or decisions taken by the aviation authorities on air traffic

- **loss or loss of baggage by the air carrier**, duly checked, occurring during the first flight that prevents you from being able to board the next connecting flight.

Europ Assistance reimburses you,
- the expenses you make to buy an economy class ticket back to the starting point of your trip;

or
- the costs of purchasing a new economy class ticket to reach the final destination of your journey,

up to a maximum amount of Euro 500.00 per insured.

H) TRAVEL RESCHEDULING COSTS COVER
You can claim this cover if you arrive late at your place of departure and cannot use your tickets.
The delay must be caused by an event or cause that may affect you, one of your family members or the co-owner/partner of your company/associated firm.
Europ Assistance **reimburses you for 50% of the extra costs you have to incur** to **purchase new air, sea or train tickets**, with a maximum limit of **Euro 15,000.00 per travel case.**
Europ Assistance reimburses any additional costs:
- to you

and if insured and registered on the same file as you:
- to your family members;
- to one of your travel companions

I) DAILY HOSPITALIZATION COVER IN CASE OF COVID-19
If due to Covid-19 you fall ill and are hospitalized in a health care institution for more than 5 days, Europ Assistance pays you a Daily Allowance of **Euro 100.00 for each day of hospitalization, up to a maximum of 10 days per claim and per Insured, therefore, the maximum sum for each Insured can never be more than Euro 1,000.00.**

J) TRAVEL INTERRUPTION COVER IN CASE OF COVID-19
If you, your family members travelling with you or your registered travel companion are forced to quarantine for a Covid-19 infection at the same time, **Europ Assistance reimburses:**

- penalties charged **for ground services** booked and not used **within the limit of Euro 2,000.00 per Insured**;
- the **additional costs you pay to change the ticket office (tickets) or buy new tickets** to return to your residence, **up to a maximum of Euro 2,000.00 per Insured and** net of any refunds received from the carrier;
- any **hotel/accommodation expenses** to be borne by you for the quarantine period within a **maximum of Euro 300.00 per day for a maximum of 14 days**, if such quarantine cannot take place at the Insured Party's home.

K) HOSPITALIZATION INDEMNITY COVER IN CASE OF COVID-19

If you have been hospitalized in an intensive care unit for Covid-19, Europ Assistance pays you an Indemnity of **Euro 1,500.00 per Insured, per claim and per period of the Cover**.

L) LEGAL PROTECTION COVER

Europ Assistance provides Legal Protection for the defence of your interests in extrajudicial and judicial proceedings in the context of your private life during the trip, including expenses that cannot be recovered by the other party in the cases indicated in the policy, under the conditions of this policy and **with the limit of the maximum amount of Euro 5,000.00 per unlimited claim and per duration of the trip**.
The fees you will be paid include:

- the costs of the mediation/assisted negotiation procedure to appeal and/or participate in the procedure itself according to the provisions of the tables attached to Ministerial Decree 55/2014 and/or subsequent amendments. The expenses will be according to the parameters set out in the aforementioned tables with the exclusion of any form of reduction or increase in the fees referred to in the aforementioned Decree 55/2014 and/or subsequent amendments**.**
- the costs of a single Lawyer appointed to manage the Claim in accordance with the provisions of the tables attached to Ministerial Decree 55/2014 and/or subsequent amendments. The expenses will be paid according to the parameters set out in the aforementioned tables **with the exclusion of any form of reduction or increase in remuneration referred to in the aforementioned Decree 55/2014 and/or subsequent amendments.**
- investigative expenses for the search and acquisition of evidence for the defense;
- any costs of the opposing lawyer, in the event of your unsuccessful conviction, or of a settlement authorised by Europ Assistance pursuant to Art. "MANAGEMENT OF THE CLAIM AND FREE CHOICE OF LAWYER" letter A);
- the costs for the intervention of the Court-appointed Technical Consultant;
- the expenses for the Party's Technical Consultant and Experts provided that they are chosen in agreement with Europ Assistance pursuant to Art. "MANAGEMENT OF THE CLAIM AND FREE CHOICE OF LAWYER" letter B);
- court costs;
- the costs of arbitration for the decision of disputes. The expenses of the referees are also insured in accordance with the provisions of the tables attached to Ministerial Decree 55/2014 and/or subsequent amendments. The expenses will be paid according to the parameters set out in the aforementioned tables with the exclusion of any form of reduction or increase in remuneration referred to in the aforementioned Decree 55/2014 and/or subsequent amendments**.**
- The Unified Contribution for the costs of judicial documents (L. 23 December 1999, no. 488 art. 9 - D.L. 11.03.2002 n° 28), if not repeated by the Counterparty in the event of the latter's defeat.
- the costs for the registration of judicial documents ***up to a limit of Euro 500.00.***

In the event of an event concerning the covers covered by the insurance, the insured can obtain information on the covers themselves, the insured risks, the policy conditions, the methods and terms for reporting claims and the evolution of existing claims by calling the Europ Assistance toll-free number.

1. LEGAL PROTECTION WHILE TRAVELING

The indemnified charges provided for in the previous paragraph apply in the following cases:

1. claims made by you for compensation for damages of a non-contractual nature, for unlawful acts of third parties, even in the event of the establishment of a civil party in the context of the criminal proceedings against the other party;
2. civil action (or the possible establishment of a civil party in criminal proceedings) to obtain compensation for damages resulting from road/ship claims in which the insured persons have been involved as pedestrians or as bicycle drivers or finally as passengers of any motor vehicle or boat;
3. defense in criminal proceedings for culpable crimes and contraventions. The service is effective even before the official formulation of the crime report;
4. the costs relating to the intervention of an interpreter in the event of proceedings taking root abroad concerning the covers covered by this Section, within the limits of the maximum insured amount.

Europ Assistance, at the request of the Policyholder, will pay for each criminal defence claim, the payment of the "provision for expenses and fees" requested by the lawyer in charge of managing the insurance case by means of a regular invoice, **up to the limit of Euro 5,000.00 per claim.**
As a result of these payments, the insured ceiling will be proportionally reduced to an extent corresponding to the amount of the "expense fund" recognized.
Europ Assistance retains the right to recover any amount advanced to you if you are found to have been grossly negligent or wilful misconduct in the event giving rise to the dispute.

M) ZERO RISK COVER

If you experience:

- fortuitous events,
- cases of force majeure,
- natural disasters,
- socio-political events, such as strikes, terrorist acts, wars, coups d'état,

that prevent the regular performance of tourist services, and:

A. the Tour Operator, after you have reached the destination of your trip, is forced to change the trip from how it was planned. If you do not accept the change of the trip proposed by the Tour Operator and decide to return to the residence, **Europ Assistance will refund the cost of the part of the trip not used calculated on the basis of the indications found in Art. "Criteria for the assessment and liquidation of damages".**

B. If you decide to cancel your trip following the delay of the "first means" of transport provided for in the travel contract, more than 12 hours, **Europ Assistance will refund 70% of the individual participation fee for the trip.**

Where are the covers valid?

Art. 8. - TERRITORIAL EXTENSION

Indicate the countries where the claim occurs for which you can request covers **except as reported in Art. "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE".**
They are divided into three groups:
A) **Italy**, the Vatican City State and the Republic of San Marino;
B) all **European countries and the countries of the Mediterranean Basin**: Albania, Algeria, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Cyprus, Croatia, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland, Iceland, Israel, Liechtenstein, Latvia, Lebanon, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldova, Principality of Monaco, Montenegro, Norway, Netherlands, Poland, Portugal, Czech Republic, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and Hungary.
C) all **countries in the world**.

VEHICLE ASSISTANCE SERVICES are provided in: Italy, Republic of San Marino and Vatican City, Albania, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Mainland Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland and Northern Ireland, Iceland, Israel, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Morocco, Moldova, Monaco, Montenegro, Norway, Netherlands, Poland, mainland Portugal, United Kingdom, Czech Republic, Romania, Serbia, Slovakia, Slovenia, mainland Spain and Mediterranean islands, Sweden, Switzerland, Tunisia, Turkey, Ukraine, Hungary.

The TRAVEL LEGAL PROTECTION COVER is operational for violations of the law and violations of rights occurring in Europe.
Europe means: Italy, Republic of San Marino, Vatican City, Albania, Algeria, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland, Iceland, Liechtenstein, Latvia, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldova, Montenegro, Norway, Monaco, Netherlands, Poland, Portugal, United Kingdom, Czech Republic, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and Hungary.
In any case, the costs of out-of-court and judicial assistance for violations of the law or violations of rights occurring in countries or areas where war or revolutions are taking place are excluded from the policy coverage.

Attention!
The covers do not apply in the countries listed in Art." Exclusions".

When do the covers start and when do they end?

Art. 9. - 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 45 consecutive days.
The "Trip Cancellation and Rental" Cover starts from the date of booking the Trip and lasts until the start date of the Trip. The start of the Trip means: the time of check-in at the airport or in the case of early check-in, the passage of boarding checks, or for rentals on the day of the start of the stay.

Vehicle Assistance services will start from 48 hours prior to the time of Check-in and will expire at the time of Check-in, at the booked facility or at the departure station. It will then start from the date of check-out, until the return to your residence and in any case within 48 hours.

For the Travel Legal Protection Cover

- **OCCURRENCE OF THE CLAIM – START OF THE COVER**

For the purposes of this Policy, the occurrence of the Claim means **the date on which the harmful event occurs, understood, based on the nature of the dispute, as follows**:
- the time of occurrence of the first event that gave rise to the right to compensation for the exercise of claims for compensation for non-contractual damages and for the costs of resistance for damage caused to third parties;
- the moment in which the Insured, the counterparty or a third party has or would have begun to violate legal or contractual regulations for all other hypotheses.

In the presence of several violations of the same nature, the date of the first violation is referred to for the moment of occurrence of the Claim.
The Insurance Cover is provided for Claims, if the respective Covers are present in the Policy, which have arisen:
- during the period of validity of the Policy, if it is a question of the exercise of claims for compensation for non-contractual damages, costs of resistance for damage caused to third parties, criminal proceedings, administrative liability and appeals or oppositions to administrative sanctions;
- after 3 (three) months from the start of the Policy, for contractual disputes.

In the event that this Policy replaces another policy stipulated for the same risk, (coming from another Company), without any temporal interruption of the insurance coverage, the insurance will also apply to negligent conduct carried out during the validity of the replaced policy, provided that the claims are reported during the validity of this Policy and refer to acts/facts carried out no later than two years before the date of stipulation of this Policy Policy provided that the claims have not yet been submitted to the Policyholder and/or the Insured on the date of issue of this policy.

In the event that this Policy replaces another one taken out for the same risk, (coming from Europ Assistance), without any temporal interruption of the insurance coverage, the insurance will also apply to negligent conduct carried out during the validity of the replaced policy, provided that the claims are reported during the validity of this Policy and refer to acts/facts carried out no earlier than the effective date of the first policy, provided that the claims have not yet been submitted to the Policyholder and/or the Insured on the date of issue of this policy.

The above applies to all the benefits already provided for in the previous policy, while it does not apply to all intents and purposes for the new benefits included in this contract, for which the deficiencies and general provisions apply.

In the event of a claim occurring during the above period, it will be the responsibility of the Policyholder/Insured to provide a copy of the previous Legal Protection Policy.

The Cover extends to claims that have arisen during the period of validity of the Policy and that have been reported to Europ Assistance, within 12 (twelve) months of the termination of the Policy itself in the manner and within the terms provided for in this Policy.

The Cover does not take place in cases arising from contracts that at the time of stipulation of the Insurance had already been cancelled by one of the Policyholders or whose termination, termination or modification had already been requested by one of the Policyholders.

The following are considered to all intents and purposes as a single Claim:

- **one or more harmful events connected or consequential to each other or attributable to the same context, even if they involve several people;**
- **disputes brought by or against several persons and concerning identical or related claims;**
- **investigations or indictments or administrative liability proceedings against one or more insured persons and due to the same event or fact;**
- **the criminal charges for continued crime.**

In the event of multiple Insured Persons involved in a single claim, the benefit is coverd with a single maximum per claim which **is equally divided among all the Insured Persons** regardless of the costs borne by each**. If, at the time the claim is settled, the maximum amount per claim is not exhausted, the remainder shall be divided equally among the Policyholders who have only partially received reimbursement of the expenses referred to in paragraph 1. LEGAL PROTECTION ON THE ROAD of the "What is insured?" section.**

SECTION II – DISCLAIMERS AND LIMITATIONS OF WARRANTIES

What is not insured?

Art. 10. - EXCLUSIONS

- **GENERAL EXCLUSIONS APPLY TO ALL WARRANTIES**

For all covers, claims caused by:

a. wilful misconduct or gross negligence except as indicated in the individual covers;
b. from floods, inundations, volcanic eruptions, earthquakes, atmospheric phenomena with the characteristics of natural disasters (included only for the Zero Risk Cover), 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 (included only for the Zero Risk Cover) 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.

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: visits, check-ups, hospitalizations, surgeries;**
- **any trip you take 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 Islands, 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) ASSISTANCE COVER and E) TRIP REMAKE COVER

Claims dependent on or caused by:

a. **car, motorcycle or motorboat races and related tests and training;**
b. **illnesses with symptoms in progress on the date of departure of the trip (valid for Personal Assistance services)**
c. **mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications;**
d. **pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium;**
e. **accidents that occur before the start of the journey;**
f. **organ harvesting and/or transplantation;**
g. **voluntary interruption of pregnancy;**
h. **abuse of alcohol or psychotropic drugs;**
i. **illnesses/injuries resulting from the HIV virus;**
a. **use of drugs and hallucinogens;**
j. **non-qualification to drive the vehicle in accordance with the provisions of the law in force;**
k. **attempted suicide or suicide;**
l. **air sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, parachuting, paragliders and similar, sledding, bobsleigh, acrobatic skiing, jumping from the trampoline with skis or hydroskis, mountaineering with rock climbing or access to glaciers, free climbing, kite-surfing, scuba diving, sports involving the use of motor vehicles and boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, caving,**
m. **acts of recklessness,**
n. **injuries suffered as a result of sports activities carried out on a professional basis, in any case not amateur (including competitions, trials and training).**

Claims occurring in countries where there are no Europ Assistance Branches or Correspondents are excluded.

IN ADDITION, THE FOLLOWING EXCLUSIONS APPLY TO INDIVIDUAL SERVICES:

- **MEDICAL RETURN**

The following are excluded:

- **the illness or accident that allows you, according to the assessment of the doctors of the Operations Centre, to continue travelling,**
- **the illness or accident that can be treated on the spot,**
- **infectious diseases, when transport does not comply with national or international health regulations,**
- **discharge from the medical center or hospital against the advice of the doctors, by your choice or by the choice of your family members.**

In the event of death, the following are excluded:

- **funeral expenses, search for people, recovery of the body and other expenses that are not related to transport.**
- **The transport of the body to places that are not practicable with normal means of transport.**

Transport, always in compliance with the laws in force, can be done with vehicles suitable for funeral transport (e.g. hearses),
The return to residence is excluded if you are not resident in Europe and your trip has a non-European country as its destination.

- **ROADSIDE ASSISTANCE**

The following are excluded:

- **the costs for spare parts and all repair costs;**
- **the expenses for the intervention of exceptional means, when the exceptional means are necessary for the recovery of the vehicle;**
- **towing costs, when the vehicle has suffered an accident or breakdown while it was circulating outside the public road network or in areas comparable to it (such as: off-road routes).**

Punctures of the tyre and incorrect refuelling are not considered to be a fault and/or accident.

- **DEPANNAGE**

The following are excluded:

- **Expenses for spare parts and all repair costs;**
- **the expenses for the intervention of exceptional means, when the exceptional means are necessary for the recovery of the vehicle;**
- **towing costs, when the vehicle has suffered an accident or breakdown while it was circulating outside the public road network or in areas comparable to it (such as: off-road routes).**

- **DISPATCH OF A PLUMBER FOR EMERGENCY INTERVENTIONS**

Claims due to:

- **interruption of supply by the provider,**
- **simple failure of taps.**

- **DISPATCH AN ELECTRICIAN FOR EMERGENCY WORK**

Claims due to:
- **due to the interruption of electricity by the provider;**
- **due to faults in the power cable of the rooms of the house upstream and downstream of the meter.**

B) 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. accidents 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**

C) BAGGAGE COVER

In addition, claims due to or dependent on the following are not insured:

a. insufficient or inadequate packaging, normal wear and tear, manufacturing defects and weather events;
b. breakage and damage to luggage unless it is the result of theft, robbery, mugging or is caused by the carrier;
c. theft of luggage contained inside the vehicle that is not regularly locked as well as theft of luggage placed on board motorcycles or placed on external luggage racks. Theft from 8 p.m. to 7 a.m. is also excluded if the luggage is not placed on board a locked vehicle in a guarded parking lot.

In addition, the following are not insured:

d. money, cheques, stamps, tickets and travel documents, coins, art objects, collections, samples, catalogues, goods;
e. documents other than identity card, passport and driving license;
f. goods purchased during the Trip without regular proof of expenditure (invoice, receipt, etc.);
g. goods other than clothing, which have been delivered, even together with clothes, to a transport company, including the air carrier;

The following are also excluded:

h. the case of delayed baggage delivery at the airport of the city of departure at the beginning of the trip;
i. all expenses you incur after receipt of your baggage.

D) TRAVEL CANCELLATION FEE COVER

You are not insured if the cancellation cases depend on or are caused by:

a. theft, robbery, loss of identification and/or travel documents;
b. mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and their 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 booking the trip;
e. accident, which occurs before the confirmation of the trip;
f. consequences and/or complications of accidents that occurred before the travel was confirmed;
g. the bankruptcy of the air carrier or the Tour Operator/Travel Agency/non-hotel accommodation facility;
h. deposits and/or advances not justified by tax documents of penalty;
i. failure to send the communication (pursuant to art. "OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM") on your part by the date of commencement of the trip/stay, except in cases of cancellation caused by the death or hospitalization of at least 24 consecutive hours (Day Hospital and Emergency Room excluded) of a family member.

F) FLIGHT DELAY COVER

The following are also not insured:
a. the facts known or occurred, up to six hours before the scheduled time of departure;
b. known or planned strikes, up to six hours before the scheduled departure time.
Delays suffered at intermediate stops and/or connections are also excluded.

H) FLIGHT LOSS COVER CONNECTION

Claims are also excluded:
a. due to loss of connection of flights in which the airlines operating on one and the other flight are the same, or belong to the same airline alliance.
b. overbooking;
c. events known at least 24 hours before the flight departure date;
d. cancellation by the Tour Operator;
e. missed connections in the case of flights booked with less than 2 hours between flights;
f. all causes for which the Tour Operator must respond directly according to the provisions of the Tourism Code.

L) LEGAL PROTECTION COVER

The following are also excluded:
a. disputes resulting from popular riots, acts of vandalism, earthquakes, strikes and lockouts, as well as from the possession or use of radioactive substances;
b. disputes arising from intentional acts of the Insured;
c. disputes relating to or in any case connected to the ownership or use of motor vehicles or the navigation and storage in the water of boats subject to compulsory insurance;
d. facts originating from the ownership or use of motor aircraft;
e. disputes with a value of less than Euro 500.00;
f. contractual disputes with Europ Assistance;
g. disputes not expressly mentioned in the "Legal Protection while travelling" paragraph.

M) ZERO RISK COVER

For the ZERO RISK COVER, the following are also excluded:
a. insolvency, arrears or non-compliance with pecuniary obligations of the travel organiser and/or service providers;
b. Overbooking
c. missed connections of means of transport due to non-compliance with "connection times";
d. wilful misconduct or gross negligence on the part of the Tour Operator/travel organiser.

Are there any coverage limits?

Art. 11. - 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".

"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.

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
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. 12. - LIMITATIONS OF WARRANTIES

- **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 policyholders of Europ Assistance, Europ Assistance for covers
  - **1. Support**
  - **2. 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.**

A) ASSISTANCE COVER

- **LIMITS OF INTERVENTION**
  Europ Assistance does not provide you with assistance services in the following countries:
  - **involved in armed conflicts,** whether declared or de facto;
  - **of which public notice of the state of belligerence has been given;**
  - **indicated on the official website europassistance.it/paesi-in-stato-di-belligeranza, with a very high degree of danger (Very High);**
  - **in which local or international authorities prevent intervention,** even in the absence of war risk.

- **LIMITS OF PROVISION OF BENEFITS**
  Assistance services are provided up to once per insured person, for each type within the duration of the trip.

- **LIMITATION OF LIABILITY**
  Europ Assistance is not responsible 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) MEDICAL EXPENSE REIMBURSEMENT COVER

- **DEDUCTIBLE**
  Europ Assistance **applies** an absolute **deductible** of **Euro 50.00**, except in cases of Hospitalization and Day Hospital.

D) TRAVEL CANCELLATION COSTS COVER

- **OVERDRAFTS**
  The cover includes the following overdrafts:
  - **0%** in the event of **death** or **hospitalization** or Covid-19 **infection.**

  If **you report** the claim:
  - **by 24.00 of the day following the day of the event:**
    - **15%** with a **minimum of Euro 50.00** to be calculated **on the penalty applied**;
    - **20%** with a **minimum of Euro 50.00** to be calculated **on the penalty applied** if this is **equal to or greater than 90%.**

  - **after 24.00 hours of the day following the day of the event** and **in any case before the start of the trip**, **or you do not allow Europ Assistance to send your doctor** to certify that your conditions are such as to prevent you from participating in the trip:
    - **30% to be calculated on the penalty applied.**

Attention!
If you have to cancel your trip due to illness or accident, without hospitalization, Europ Assistance may send you its doctor to certify that your condition is such as to prevent you from participating in the trip and to allow the opening of the claim through the issuance by the doctor of the appropriate certificate.

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

Example of overdraft:	
Estimated damage amount	Euro 100,00
20% overdraft	Euro 20,00
Damage that can be compensated/reimbursed within the limits of the maximum	Euro 80,00 (Euro 100,00 – Euro 20,00)

SECTION III – OBLIGATIONS OF THE INSURED AND EUROP ASSISTANCE

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

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

FOR ALL WARRANTIES OTHER THAN SERVICE

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) SERVICE COVER

*Call the Europ Assistance Operations Centre **immediately and** always at:*
+39 ***02.58.24.06.28 from Italy or abroad.***
The Operations Centre is active 365 days a year, 24 hours a day.
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) 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.*

C) BAGGAGE COVER

WHAT SHOULD YOU DO IF THERE IS A PROBLEM WITH YOUR LUGGAGE?

You must remember to

- in the event of theft/loss, immediately report it to the competent authorities of the place where the claim occurred and keep an authentic copy for Europ Assistance;
- send a written complaint to the hotelier or carrier or other person responsible for the damage;
- in the event of liability of the carrier, file a report according to the procedures indicated by the carrier itself at the time of the claim;
- within 60 days of the occurrence of the claim, send the claim report to Europ Assistance by accessing the https://ideeperviaggiare.sinistrionline.europassistance.it portal or in the manner listed below

It is important to keep all the documents to be submitted to Europ Assistance together with the claim report and to carefully read the procedures listed below.

*You must report the claim **within sixty days of having suffered it.** Send the following data/documents:*
For the "Baggage" cover, you must send the following data/documents:

- *copy of travel tickets or details of stay;*
- *certified copy of the report with the approval of the Police Authority of the place where the event occurred;*
- *the circumstances of the incident;*
- *the list of lost or stolen items, their value and the date of purchase;*
- *the names of the Insured Persons who have suffered the damage;*
- *copy of the complaint letter submitted to the hotelier or carrier who may be responsible;*
- *Proof of the costs of remaking documents, if incurred;*
- *copies of invoices, receipts or tax receipts, complete with the tax data (VAT number or Tax Code) of the issuers and holders of the receipts themselves, proving the value of the damaged or stolen goods and their date of purchase;*
- *repair invoice or declaration of irreparability of damaged or stolen goods drawn up on headed paper by a dealer or a specialist in the sector.*

Only in the event of non-delivery and/or damage to all or part of the baggage delivered to the carrier must you attach to the refund request:

- *a copy of the report made immediately to the Office specifically designated for claims for lost baggage;*
- *copy of the complaint letter sent to the carrier with the request for compensation and the letter of response from the carrier itself.*

In case of delayeddelivery of the Baggage you must send the following data/documents:

- *a declaration from the Airport Management Company or the carrier certifying that the baggage has been delayed beyond 12 hours and the time of delivery;*
- *copies of invoices, receipts or tax receipts, complete with the tax data (VAT number or Tax Code) of the issuers and the holders of the receipts themselves, proving the value of the goods purchased;*
- *copy of the complaint letter sent to the carrier with the request for compensation and the letter of response from the carrier itself.*

D) TRAVEL CANCELLATION FEE COVER

*In the event of a claim, you must notify the travel organization or agency or the carrier of the formal cancellation of the Trip and you must **make a report to Europ Assistance within 5 days from when the cause of the cancellation of the Trip occurred** **and in any case no later than** **the start date of the Trip.***

Attention! Depending on the time at which you report the claim, a different overdraft will be applied to you (see Art. LIMITATIONS OF WARRANTIES).

If the cancellation and/or change to the trip is due to illness and/or accident, the report must also include:

- *the type of pathology;*
- *the beginning and end of the disease.*

Within 15 days of the above report, you must send Europ Assistance Italia S.p.A. the following documents:

- *copy of the Europ Assistance card;*
- *documentation objectively proving the cause of the renunciation/modification, in original;*
- *documentation attesting to the link between you and any other person who determined the renunciation;*
- *in the event of illness or injury, a medical certificate stating the date of the accident or onset of the disease, the specific diagnosis and the days of prognosis;*
- *in case of hospitalization, a certified copy of the original medical record;*
- *in the event of death, the death certificate;*
- *travel registration form or similar document;*
- *receipts (deposit, balance, penalty) for payment of the trip or rental;*
- *confirmation account statement issued by the Organization;*
- *invoice relating to the penalty charged issued by the Policyholder and the Organization;*
- *copy of the cancelled ticket;*
- *program and travel regulations;*
- *travel documents (visas, etc.);*
- *Travel Confirmation Agreement.*

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

- *confirmation of the purchase of the ticket or similar document or receipt of payment of the same;*
- *copy of the cancelled air/ship ticket certifying the amounts charged to the customer.*

In case of cancellation due to Covid-19:

- *report of Covid-19 positivity tests (swab and/or serological test);*
- *certificate from the hospital where you were admitted for Covid-19.*

E) TRAVEL REMAKE COVER

*You must make a report **no later than sixty days from when you had the claim**.*
You must submit the following documentation:

- *the cause of the interruption of the trip;*
- *medical certificate/medical record proving that you or your family member was hospitalized and caused the trip to be interrupted*

- *travel program;*
- *date of return;*
- *travel payment certificate;*
- *confirmation account statement issued by the Travel Organization/Agency.*

F) FLIGHT DELAY COVER

*You must make a report **no later than sixty days from when you had the claim**.*
You must submit the following documentation:

- *document proving the actual departure time, which you must request directly from the Carrier and possibly from the Tour Operator;*
- *booking confirmation (or other document issued by the travel agent) proving that the travel tickets were issued by the Tour Operator,*
- *copy of tickets/boarding passes;*
- *last convocation sheet of the Tour Operator;*
- *last update time communicated by the Tour Operator.*

In case of cancellation of the ticket office

- *confirmation of ticket purchase or similar document;*
- *receipt of payment of the ticket;*
- *declaration by the air carrier certifying the penalty charged;*
- *original of the flight ticket.*

G) CONNECTION FLIGHT LOSS COVER

*You must make a report **no later than sixty days from when you had the claim**.*
You must submit the following documentation:

- *documentation objectively proving the cause that led to the missed flight;*
- *documentation attesting to the link between you and any other person involved;*
- *documentation certifying the actual time of departure, which you must request directly from the Carrier;*
- *copy of new tickets/boarding passes;*
- *copy of the unused ticket;*
- *program and travel regulations;*
- *travel documents (visas, etc.);*
- *travel confirmation contract;*
- *any other document useful for the definition of the claim.*

H) COVER TRAVEL RESCHEDULING COSTS

*You must make a report **no later than sixty days from when you had the claim**.*
You must submit the following documentation:

- *documents objectively proving the cause of the delay, in original*
- *medical certificate stating the condition for which you were unable to reach the place of embarkation;*
- *new travel tickets purchased to reach the place provided for in the travel contract, in original;*
- *travel contract with payment receipts, in copy;*
- *a copy of the booking account statement issued by the Tour Operator organising the trip;*
- *unused tickets/travel tickets, in original.*

I) DAILY HOSPITALIZATION COVER IN THE EVENT OF COVID-19

*You must make a report **no later than sixty days from when you had the claim**.*
You must submit the following documentation:

- *medical record or discharge certificate from the Health Care Institution where you were hospitalized for Covid-19, showing the reason and duration of hospitalization.*

J) TRAVEL INTERRUPTION COVER IN THE EVENT OF COVID-19

*You must make a report **no later than sixty days from when you had the claim**.*
You must submit the following documentation:

- *documentation certifying the quarantine ordered by the local authorities;*
- *travel contract/booking statement;*
- *any re-routing travel tickets with evidence of the higher cost paid;*
- *declaration of not flown, issued by the air carrier;*
- *Penalty statements of lost service fees*
- *expense invoices relating to forced stay;*
- *documentation certifying any reimbursements recognized by suppliers.*

K) HOSPITALIZATION INDEMNITY COVER IN THE EVENT OF COVID-19

You must make a report no later than sixty days from when you had the claim.
You must submit the following documentation:

- *discharge certificate from the health care institution where you were hospitalized for Covid-19 and its variants showing the reason and duration of hospitalization.*

L) COVER LEGAL PROTECTION ON THE ROAD

1. ***You must immediately report any claim as soon as it occurred and/or you became aware of it,*** *by accessing the portal www.sinistrionline.europassistance.it following the instructions (or by accessing the website directly www.europassistance.it the claims section) or by sending a written report to* ***Europ Assistance Italia S.p.A., Ufficio Liquidazione Sinistri "Legal Protection", Via del Mulino n. 4 – 20057 Assago (MI), Fax 02 58384210, Toll-free number 800.085820****.*
2. ***In any case, you must send Europ Assistance a copy of each document received by you, within 7 (seven) days from the date of receipt of the same.***
3. *You will have to indicate the* ***role number and/or any other useful element for the correct identification of the procedure.***

- **PROVISION OF EVIDENCE AND DOCUMENTS NECESSARY FOR THE PROVISION OF THE INSURANCE COVER**

  You must:
  - ***immediately inform Europ Assistance in a complete and truthful manner of all the details of the Claim, as well as indicate the means of proof and documents and, on request, make them available;***
  - ***instruct the lawyer responsible for the protection of their interests, as well as inform them completely and truthfully of all the facts, indicate the means of proof, provide all possible information and procure the necessary documents.***

- **CLAIM MANAGEMENT AND FREE CHOICE OF LAWYER**

  A) Attempt at an amicable settlement (out of court)

  Upon receipt of the Claim report, Europ Assistance tries, where possible, to manage ***the out-of-court handling of the dispute in order to achieve*** *an amicable settlement.* ***Europ Assistance reserves the right to delegate out-of-court management to Lawyers of its choice or chosen by the Insured Party, subject to the approval of Europ Assistance, even before mediation bodies.*** *The Insured Party may not carry out initiatives and actions, reach agreements or Transactions without the prior approval of Europ Assistance. In the event of non-compliance with these obligations, the Insured forfeits the right to compensation for the Claim.*

  B) Choice of lawyer or expert

  When it has not been possible to reach an amicable settlement of the dispute (out-of-court, as identified in point A), or when the nature of the dispute excludes the possibility of an amicable settlement initiated by Europ Assistance, or when there is a conflict of interest between Europ Assistance and the Insured, or when there is a need for a criminal defence covered by the Insurance, the Insured has the right to choose a lawyer of his/her trust to whom he/she entrusts the protection of his/her interests, provided that ***he/she is registered in the Register of Lawyers of the Judicial Office competent for the dispute*** *or* ***of the Insured Party's place of residence,*** *reporting his/her name to Europ Assistance. If the dispute or criminal proceedings must be rooted in a court of appeal district other than that of the Insured Party's residence, the Insured Party has the right to choose a lawyer who practices in the district of the court of appeal of his/her residence, in any case reporting the name to Europ Assistance; in this case, Europ Assistance also reimburses any expenses incurred exclusively in court for a corresponding lawyer (Authorised Agent Fees) within the quantitative limits indicated in the Policy.*

  The Insured Party who does not intend to make use of the right to choose a lawyer may ask Europ Assistance to indicate the name of a lawyer to whom the protection of their interests can be entrusted. The power of attorney to the Designated Lawyer must be issued by the Insured, and the latter must provide him with all the necessary documentation. Europ Assistance confirms the professional assignment to the lawyer thus conferred.

  If it is necessary to appoint a party Expert, this must be agreed in advance with Europ Assistance.

  Europ Assistance reimburses the costs of a single lawyer and/or expert even if the Insured has appointed several lawyers/experts.

  Europ Assistance is not responsible for the work of Lawyers, Technical Consultants and Experts.

  C) Revocation of the appointment of the designated Lawyer or renunciation of the mandate by the same Lawyer

  In the event of revocation of the professional appointment of the Lawyer initially appointed by you and subsequent appointment to another Lawyer during the same level of proceedings, Europ Assistance reimburses the costs of a single Lawyer of your choice.

  If the professional assignment is revoked at the end of a level of judgment, Europ Assistance will also reimburse the costs of the lawyer appointed for the new level of judgment.

  In the event of withdrawal by the Appointed Lawyer, Europ Assistance reimburses both the costs of the Lawyer originally appointed and the expenses of the new Appointed Lawyer, provided that the waiver is not determined by an objective assessment of the recklessness of the dispute.

  D) Obligations of the Insured with regard to lawyers' fees and experts. Reimbursements to the Insured Party of the expenses incurred for the management of the dispute

  The Insured Party may not reach agreements with the Lawyers and Experts regarding the fees due to them without the prior consent of Europ Assistance. In the event of failure to comply with this obligation, the Insured loses the right to compensation.

  When the dispute has been concluded, Europ Assistance will reimburse the Insured for the expenses incurred (within the limits of the maximum amount provided for in the Policy and minus any deductibles and overdrafts), provided that such expenses are not recoverable by the other party.

  E) Disagreement between the Insured and the Company

  In the event of disagreement between the Insured and Europ Assistance regarding the interpretation of the Policy and/or the management of the Claim, Europ Assistance undertakes to inform the Insured of its right to avail itself of the arbitration procedure, and the decision is referred, without excluding the possibility of going to court, to an arbitrator appointed by mutual agreement of the parties or, in the absence of agreement, by the President of the Court with territorial jurisdiction for the dispute. The arbitrator shall act in accordance with equity.

  The costs of arbitration are awarded as follows:
  - ***in the event of a totally or partially favourable outcome for Europ Assistance, they are divided 50% between each of the two parties;***
  - *in the event of a totally favorable outcome for the Insured, they must all be paid by Europ Assistance.*

- **RECOVERY OF SUMS**

Europ Assistance, which has incurred or advanced them, is responsible for the fees, fees and expenses paid in court or agreed with the counterparty.

M) ZERO RISK COVER

*You must make a **report no later than sixty days from when you had the claim**.*
You must submit the following documentation:

For Case A
- *confirmation account statement issued by the Organization;*
- *proof of your waiver of the trip change proposed by the Tour Operator.*

For Case B
- *confirmation account statement issued by the Organization;*
- *copy of the cancelled ticket;*
- *declaration by the airport management company or air carrier certifying that the flight delay has occurred beyond 12 hours.*

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. 14. - 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".

C) BAGGAGE COVER

- **CRITERIA**

In the event of damage to your luggage delivered to a carrier/hotelier, Europ Assistance pays you, up to the maximum amount provided for in the Policy, **supplementing the part already reimbursed by the carrier/hotelier responsible for the event**.

Attention!
Europ Assistance reimburses only the insured person whose name is shown on the PIR within the ceiling provided for the insured person only.

In the case of **items purchased no later than three months before the occurrence of the claim**, the refund will be made **based on the purchase value**, if proven by the relevant documentation.
In the case of **objects purchased more than three months before the occurrence of the claim, the degradation of use of the same will be taken into account**.
In case of damage to your luggage, the cost of the repair will be refunded upon presentation of an invoice.
In no case will the so-called sentimental values be taken into account.

D) TRAVEL CANCELLATION OR RENTAL COSTS COVER

- **CRITERIA**

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

E) TRAVEL REMAKE COVER

- **CRITERIA**
  Europ Assistance will calculate the period paid and not used as follows: total value **paid for the trip (only the stay will be considered excluding the costs of round trips), divided by** the **number of days of travel initially planned, multiplied by the days not used**.
  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.

F) FLIGHT DELAY COVER

- **CRITERIA**
  The **calculation of the delay** will be made on **the basis of the actual departure time made official by the carrier**, compared to the last update of the departure time that the Tour Operator has officially communicated to you at the travel agency or local correspondent, up to eighteen hours before the scheduled departure time.
  The cover is effective only in the event that the travel tickets have been issued by the Tour Operator as shown on the booking statement.

G) LOSS OF CONNECTION FLIGHT

- **CRITERIA**
  In the event that the person responsible for the delay, cancellation of the flight, loss or loss of checked baggage, compensates you, the compensation will be paid, in addition to any reimbursed by the person responsible for the event, up to the amount insured.

M) ZERO RISK COVER

- **CRITERIA**
- **For case A)** Europ Assistance will calculate the daily value of the trip, **dividing the individual participation fee by the nights of travel duration and multiplying this figure by the days of travel lost.**

HOW TO CONTACT EUROP ASSISTANCE

To request the Assistance Cover and the 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.

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) - 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 (in force from 15.01.2026):** 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 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*:

- carry out the activity that is envisaged by the Policy or to provide the SERVICES and COVERS; carry out the insurance activity or for example propose and manage the Policy, 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; in some PERFORMANCE and COVER management processes, *automated decision-making processes*[2] are used.
- 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, 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 people (such as, for example, from the policyholder, from your relative or from the doctor who treated you, from a travel companion or from a supplier) 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 that are involved in the management of existing relationships with you or to other subjects 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

[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 Services, you can call the Operations Centre, in relation to the 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 data, 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 Policyholder, 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 carry out 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

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.
- 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 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 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: the dog or cat, with health card, owned by you and equipped with a microchip.
Insured: a person whose interest is protected by the Insurance who has purchased a travel package/service from the Tour Operator **IDEE PER VIAGGIARE S.r.l.** (to whom we address in the Conditions of Insurance by being on a first-name basis).
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.
Breakdown: This is damage to luggage during navigation or flight**.**
Luggage : clothing, sporting goods and personal hygiene items, photographic equipment, radio-television equipment and electronic equipment and the suitcase, bag, backpack that can contain them and that the insured takes with him or her on his or her trip.
Travel companion: the person who travels with you and is insured under this policy.
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.
General Conditions of Insurance for the Policyholder: Clauses of the Policy that govern, among other things, the payment of the premium, the duration of the policy and the obligations of the Policyholder and Europ Assistance.
Contractor: **IDEE PER VIAGGIARE S.r.l.** -Via dei Magazzini Generali, n. 18/20 – 00154 Rome – VAT number 04761781006. which has signed the Policy with Europ Assistance in favour of its customers.
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 Generali Group, registered in the Register of Insurance Groups – Single-member company subject to the management and coordination of Assicurazioni Generali S.p.A.
Catastrophic event:an accident 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.
Illness: any alteration in the state of health not dependent on an accident.
Sudden illness:

- for the **Assistance Cover and the Medical Expenses Cover**: an acute onset illness 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.
Policy: the insurance contract between Europ Assistance and the Policyholder, stipulated in favour of the Policyholder's customers and concerning the Covers described in the Conditions of Insurance. The Policy consists of the General Conditions of Insurance for the Policyholder and the Conditions of Insurance.
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.
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.

ANNEX A - GLOSSARY

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,
- 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.
Vehicle: pursuant to articles 47 et seq. of the New Highway Code, a vehicle for own use is defined as a vehicle with a total weight of up to 3.5 tons with an Italian license plate
and in particular:
- car
- trailers (trailer appendix; caravans) towed by cars;
- motorhomes and campers that require a B license for driving;
- motorcycle.

Carrier: plane, tourist bus, train, ship.
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).