

MyMemo IPV

CARD: IDPVI + BOOKING N°

How to request MEDICAL ASSISTANCE

If you need to use the guarantees provided in the policy, do not do it alone but immediately contact our Organizational Structure in Italy, available 24 hours a day, 365 days a year

Call from Italy and from abroad **+39.02.58.24.06.28** or click on <https://ipv.quickassistance.it> and request digital assistance.

How to request a REFUND

If you need to request a refund for expenses incurred during your trip, go to <https://sinistrionline.europassistance.it>

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

To open a claim you need :

- name, surname, address, phone number and tax code
- IBAN code in case of refund
- the cause of the accident
- card number IDPVI + BOOKING N°
- the date of occurrence of the accident
- description of what happened

In case of Assistance also :

- type of service required
- address of the place where you are

TRAVEL PRODUCT

QUESTIONNAIRE ON THE CONSISTENCY OF THE PROPOSED CONTRACT

Dear Customer, the purpose of this questionnaire is to obtain, in your interest, useful information to assess your requests and needs, in order to identify insurance products that meet your requirements. Not replying to the questions in the questionnaire might prevent the distributor from correctly assessing your needs and therefore from making an insurance proposal (pursuant to article 58 of IVASS Regulation 40/2018).

Customer Trip/Booking Number

Tour Operator/Policy

Customer details of Trip/Booking

Name/Surname

Tax ID Number

Only one questionnaire has to be completed for each customer trip.

What do you want to protect when you take out an insurance contract?

☒ The trip

What do you want to protect when you take out an insurance contract?

- ☐ Travel assistance and/or home and/or family assistance
- ☐ Illness and/or accidents, Medical Expenses
- ☐ Covid 19
- ☐ Property damage (with particular reference to baggage)
- ☐ Economic risks (cancelled trip)
- ☐ Legal assistance in the event of disputes, legal action for claims in tort of third parties, criminal defence
- ☐ Third party liability
- ☐ No answer

(Note: if you select "No answer" to this question, the distributor cannot issue an insurance policy, as per IVASS regulations)

Have you or one of your policyholders in the last 12 months had diagnostic tests, treatments/therapies, hospitalizations, regular medication or knowledge of current illnesses?

- ☐ Yes
- ☐ No
- ☐ No answer

Note: by selecting "Yes" or "no answer" we invite you to check the policy conditions in the exclusions section, as some guarantees may not be operating for events related to pre-existing and/or chronic diseases.)

What is the duration of your trip?

- ☐ Up to 30 days
- ☐ 30 days to 60 days
- ☐ 61 days to 90 days
- ☐ More than 90 days
- ☐ Not relevant in case of travel cancellation only policies

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

Are the concepts of deductibles, limits of liability, exclusions and the limitations of the proposed product clear to you?

- ☐ Yes
- ☐ No

(Note: if you select "No" to this question, the distributor cannot issue an insurance policy, as per IVASS regulations)

Date

**Note to the Distributor: This questionnaire must be retained by the Distributor pursuant to Article 67 of Regulation 40/2018.
A copy must be given to the Customer.**

Non-life insurance covering personal risks for activities you carry out during your trip

IPID - Insurance Product Information Document Company: Europ Assistance Italia S.p.A.

Product: "Medical Expense Supplementary Insurance - Form TAD477/2"



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

What kind of insurance is it?

The insurance serves to increase the Medical Expenses limits already guaranteed under policies 42136Q, 42135Q, 42137Q, for accidents occurring abroad in the World during tourist trips. Medical expenses incurred for accidents occurring in Italy, the Republic of San Marino, the Vatican City State are excluded.



What is insured?

Insert:

✓ **Medical Expense Supplement cover** (including in the event of terrorism)

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

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

Europ Assistance will pay the medical expenses, up to the maximum amount stated on the Application Form and for which you have paid the premium.

You can choose from the following supplementary liability limits: WORLD DESTINATION (excluding USA, Canada, Caribbean and Mexico)

- Euro 250,000.00
- Euro 500,000.00

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

- Euro 500,000.00

UNLIMITED (this ceiling is also valid for travel with stopover or transit in the United States)

The liability limit chosen is in addition to the limit for the Medical Expense Reimbursement Cover, which is indicated in the insurance cover included in the Trip (Policy No. 42137Q).

Please Note!

- the supplement to the limit of liability only applies to urgent and unpostponable medical/pharmaceutical/hospital expenses you incur during your Trip for accidents occurring in Europe or worldwide (excluding those occurring in Italy, Republic of San Marino, Vatican City State).
- the Deductible shall be applied only once per claim and is indicated in the basic policy catalogue (Policy Nos. 42136Q, 42135Q, 42137Q).

Please Note! there is a deductible for this cover.



What is not insured?

- ✗ The following are excluded:
 - any trip undertaken to participate in competitions/races involving extreme activities;
 - business trips;
 - any trip taken for the purposes of: visits, check-ups, admission to facilities, surgery.
 - any trip you take for the purpose of receiving treatment for an illness which manifested itself before you left home.
 - trips made against medical advice, or in any case with an illness in an acute phase at the time of departure;
 - extreme journeys in remote areas that can only be reached by special rescue vehicles.
- ✗ Countries excluded
 - Afghanistan, Antarctica, Cocos, South Georgia, Heard and McDonald Island, Bouvet Island, Chagos Islands, Christmas Island, Falkland Islands, Marshall Islands, Minor Outlying Islands, Kiribati, Micronesia, Nauru, Niue, Palau, Pitcairn Island, Samoa, Saint Helena, Solomon Islands, Somalia, French Southern Territories, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu, Wallis and Futuna, Western Sahara and those undertaken in countries in a state of war.
- ✗ Events caused by the following are excluded:
 - wilful misconduct or gross negligence except as indicated in individual cover;
 - floods, inundations, volcanic eruptions, earthquakes, atmospheric events with the characteristics of natural disasters, phenomena of the transmutation of atomic nuclei, radiation caused by the artificial acceleration of atomic particles;
 - war, strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism.
 - epidemics or pandemics based on declarations from the World Health Organisation, with the exception of COVID-19;
 - indirect consequences of the COVID-19 epidemic/pandemic.
 - all other matters not indicated in the article "Subject-matter of Insurance" for individual benefits/services/cover.
 - car, motorbike or motorboat races and related trials and training;
 - mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications;
 - pregnancy-related illnesses after the 24th week of gestation and illnesses related to childbirth;
 - illnesses with symptoms in progress on the date of departure
 - accidents occurring before the start of the trip;
 - accidents arising from the following activities: rock and glacier climbing, acrobatic skiing or water skiing, riding and using bobsleighs, aerial sports in general, operating and using hang gliders and other types of ultra-light aerial vehicles, paragliders and similar, kitesurfing, acts of recklessness as well as accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training);
 - organ harvest and/or transplantation;
 - voluntary termination of pregnancy;
 - abuse of alcohol or psychotropic drugs;

- illnesses/injuries arising from the HIV virus;
- use of narcotics and hallucinogens.
- ✗ In addition, Europ Assistance will not pay you for:
- all expenses incurred if you have not directly informed Europ Assistance, directly or through third parties, for hospitalisation or treatment at an Emergency Department;
- expenses for the treatment or elimination of physical defects or congenital malformations, for cosmetic applications, nursing, physical therapy, spa and weight-loss treatments;
- expenses for dental treatment following a sudden illness;
- the cost of purchasing and repairing eyeglasses, contact lenses;
- expenses for orthopaedic and/or prosthetic devices, following a sudden illness;
- expenses for voluntary terminations of pregnancy
- the costs of services and therapies relating to fertility and/or sterility and/or impotence
- ✗ The following are also excluded:
- failure to comply with orders/regulations imposed by control bodies/host countries or countries of origin;
- the consequences due or attributable to quarantine or measures restricting freedom of movement decided by the competent authorities that isolate the Municipality/more extensive territorial areas where you may be during the Trip.

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



Are there any limits on cover?

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

! Effect

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

- provide insurance coverage,
- pay claims

if this exposes it to any sanctions, prohibitions or restrictions emanating from "INTERNATIONAL SANCTIONS".

This article will prevail over any article to the contrary contained in the Terms and 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, you must prove to Europ Assistance Italia S.p.A. that you are in Cuba or Venezuela in compliance with U.S. laws in order to benefit from insurance coverage.

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

! Travel Limitations

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

! Catastrophe limit

If you are involved in an act of terrorism that also affects other persons insured by Europ Assistance, Europ Assistance, for the cover

- Medical expenses

overall and for all insured persons that are involved, guarantees a limit of liability of Euro 10 million per Catastrophic Event.

If this limit of liability is not sufficient to pay all insured persons involved, Europ Assistance will reduce the reimbursements for each individual insured person taking into account the limits of liability indicated in their policies. For insured persons with an unlimited limit of liability, Europ Assistance will reduce reimbursements, considering Euro 1 million as the reference limit of liability.

The total sum of the costs may not exceed the limit of liability indicated.

! **Continued stay abroad**

You may stay abroad for a maximum of 45 consecutive days during the term of this Policy. You will not be insured for events affecting you after 45 days.

! **Limits on entering into the policy**

You cannot buy this policy if your insured trip has already started.

- In addition, you may not subscribe to multiple Application Forms to extend your stay in the place where you are travelling or to increase the limits and cover provided in the policy.



Where does the cover apply?

In countries where the event occurs for which the cover may be requested, with the exception of the provisions of the article "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE".

They are divided into two groups:

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

B) World (including USA, Canada, Caribbean and Mexico) Warning:

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



What are my obligations?

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

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

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

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



When and how do I pay?

When signing the Application Form, you must pay the premium in full, which is inclusive of tax.



When does cover begin and when does it end?

The insurance cover starts on the date of commencement of the trip/stay and expires at the end of the same, i.e. from when you start using the first contractually agreed tourist service and ends when the last service under the contract is completed.

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



How can I cancel the policy?

The policy is short-term and does not provide for the possibility of cancellation.

Provides for the possibility of withdrawal only in the event of a claim

Non-life insurance covering personal risks for activities you carry out during your trip
Additional pre-contractual information document for non-life insurance products

(Additional non-life IPID)



Product: “Medical Expense Supplementary Insurance - Form TAD477/2”
Date of issue of the additional non-life IPID: 31 December 2024

Purpose

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

The policyholder must read the terms and conditions of insurance before signing the contract.

Company

Europ Assistance Italia S.p.A., Via del Mulino no. 4 – 20057 Assago (MI)- tel. 02.58.38.41 - www.europassistance.it – e-mail: servizio.clienti@europassistance.it - certified email address: EuropAssistanceItaliaSpA@pec.europassistance.it. Registered in Section I of the Register of Insurance and Reinsurance Companies under no. 100108 Company belonging to the Generali Group, registered in the Register of Insurance Groups Company subject to the management and coordination of Assicurazioni Generali S.p.A.

With reference to the last approved financial statements for the year ended 31 December 2023, the Company's shareholders' equity amounted to Euro 96,367,818 and the economic result for the period amounted to Euro 17,794,765. The solvency ratio for the non-life business is 142.5% as stated in the company's Solvency and Financial Condition Report available on the website at the following link: <https://www.europassistance.it/azienda/bilancio>, where it will be possible to consult subsequent updates on the balance sheet situation

The contract shall be governed by Italian law.

Product



What is insured?

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



What is NOT insured?

Excluded risks | No information in addition to the information given in the Non-Life IPID



Are there any limits on cover?

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



Who is this product for?

Customers who purchase a Policyholder's travel package or service, take out the relevant insurance cover in Italy, the Republic of San Marino and the Vatican City State, and wish to protect themselves against medical expenses during travel.



What costs do I pay?

intermediation costs: the average share received by the intermediary(ies) is equal to 38.00%

HOW CAN I SUBMIT COMPLAINTS AND RESOLVE DISPUTES?

<p>You can send complaints to the insurance company</p>	<p>Any complaints about the contract or management of claims must be made in writing, including a detailed description of the events, the number of the policy or claim in question and any information that may help to identify the policyholder or insured person (such as tax code, first name, surname, contact details, etc.) by writing to Europ Assistance Italia S.p.A. - Att: Ufficio Reclami/Claims Office by:</p> <ul style="list-style-type: none"> - post: Via del Mulino, 4 – 20057 Assago (MI); - Fax: 02.58.47.71.28 - By certified email (PEC): reclami@pec.europassistance.it (enabled to receive messages only from Certified Electronic Mail - PEC - mailboxes) - Email: ufficio.reclami@europassistance.it. <p>Europ Assistance Italia S.p.A. will reply to your complaint within 45 days of receipt, as provided for by law.</p>
<p>to IVASS</p>	<p>If you are not satisfied with the outcome of your complaint, or if you have not received a reply from Europ Assistance Italia S.p.A. within the deadline of forty-five days, you may contact IVASS (Istituto per la vigilanza sulle assicurazioni) - Servizio Tutela del Consumatore - Via del Quirinale, 21 - 00187 Rome, fax 06/42.13.32.06, certified email: ivass@pec.ivass.it, attaching documentation relating to your complaint processed by Europ Assistance to your request.</p> <p>In the complaint you must:</p> <ul style="list-style-type: none"> • indicate the name, surname and address of the party making the complaint, and a telephone number as applicable; • indicate the person or subjects the complaint refers to; • briefly describe in full the grounds of the complaint; • include a copy of the complaint submitted to the insurance company and any reply from it; • all documents useful to describe the relevant circumstances in more detail. <p>You can find the complaint form on the IVASS website at www.ivass.it.</p>
<p>BEFORE TAKING LEGAL ACTION, alternative dispute resolution systems can be used, such as:</p>	
<p>Mediation</p>	<p>By contacting a Mediation Body from those listed by the Ministry of Justice, at www.giustizia.it (Law 98 of 9 August 2013).</p>
<p>Assisted negotiation</p>	<p>Sending a request to Europ Assistance Italia S.p.A. via your lawyer.</p>
<p>Other alternative dispute resolution systems</p>	<p>Insurance disputes on the determination and estimation of damages under policies against the risk of harm (where contemplated in the Terms and Conditions of Insurance).</p> <p>In the event of a dispute regarding the determination and estimation of harm, an appraisal of the contract is necessary where contemplated by the terms of the policy, in order to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Claims Settlement Office (Ufficio Liquidazione Sinistri) – Via del Mulino 4 - 20057 Assago (MI), by registered letter with return receipt or by certified e-mail to sinistri@pec.europassistance.it.</p> <p>In the case of disputes regarding policies against the risk of damages in which the contract has already been appraised, or not regarding the determination and estimation of damages, the law provides for compulsory mediation, which is a condition for proceeding, with the option of prior assisted negotiation.</p> <p>Insurance disputes on medical matters (where contemplated in the Terms and Conditions of Insurance).</p> <p>In the event of disputes relating to medical matters under accident or health policies, arbitration must be used where contemplated in the terms of the policy, to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Claims Settlement Office (Ufficio Liquidazione Sinistri) – Via del Mulino 4 - 20057 Assago (MI), by registered letter with return receipt or by certified e-mail to sinistri@pec.europassistance.it.</p> <p>In the case of disputes regarding accident or health policies in which arbitration has already taken place or not regarding medical matters, the law provides for compulsory mediation, which is a condition for proceeding, with the option of prior assisted negotiation.</p> <p>The foregoing is without prejudice to the right to take legal action.</p>

	For the resolution of cross-border disputes, you can submit a complaint to IVASS or activate the competent foreign system through the FIN-NET procedure (at http://ec.europa.eu/internal_market/finnet/index_en.htm).
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TAX REGIME	
Tax treatment applicable to the contract	<p>For the purposes of IRPEF, only in the case of death and/or permanent invalidity of not less than 5%, the portion of the premium actually incurred and not reimbursed relating to the cover is deductible from gross tax at the rate of 19% if not already deductible when determining your individual income (Article 15, paragraph 1 f) of the Consolidated Income Tax Law or TUIR).</p> <p>The tax rates relating to the classes to which the Cover provided for in the Policy belong are as follows:</p> <ul style="list-style-type: none"> - Illness (R02): 2.50% <p>For the tax treatment applicable to the Policy with Contracting Parties resident in the Vatican City State or in the Republic of San Marino, please refer to the tax regulations in force in those territories.</p>



Europ Assistance Italia S.P.A.



"Medical Expense Supplementary Insurance"
Terms and Conditions of Insurance related to the Agreement entered into
by and between

Europ Assistance Italia S.p.A. with registered office at Via del Mulino, no. 4, 20057 Assago (MI) – A company authorised to carry out insurance business under the decree of the Ministry of Industry and Trade no. 19569 of 2 June 1993 (Gazzetta Ufficiale of 1 July 1993 no. 152) – Registered in section I of the Register of Insurance and Reinsurance Companies under no. 100108 – Single-member Company belonging to the Generali Group, registered in the Register of Insurance Groups Company managed and coordinated by Assicurazioni Generali S.p.A. (hereinafter – Europ Assistance)

and

IDEE PER VIAGGIARE SRL Via dei Magazzini Generali 18/20 – 00154 Rome – VAT No. 04761781006

(hereinafter the "Policyholder")

in favour of customers of the Policyholder, meaning the Insured pursuant to Article 1891 of the Italian Civil Code

THE COVER DESCRIBED IN THE TERMS AND CONDITIONS OF INSURANCE CAN BE TAKEN UP VOLUNTARILY IF YOU SIGN THE APPLICATION FORM.

Edition 31.12.2024



Card No.° IDPVI + TRAVEL FILE No.

TERMS AND CONDITIONS OF INSURANCE - FORM TAD477/2

GENERAL TERMS AND CONDITIONS OF INSURANCE FOR THE INSURED

Art. 1. - OTHER INSURANCE

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

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

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

Art. 2. - GOVERNING LAW AND JURISDICTION

The Policy is governed by Italian law.

For all matters not contemplated in the Policy and for all rules of jurisdiction and/or the competence of the judge, Italian law shall apply.

Art. 3. - TIME LIMITATION

Any claim you may have against Europ Assistance shall be limited to a period of two years from the date when the claim is made. In liability insurance, the two-year period

starts from the day when the injured party claimed compensation from you or sued you for damages. In this case, Article 2952 of the Italian Civil Code applies.

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

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

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

Art. 4. - CURRENCY OF PAYMENT

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

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

After each claim and up until the 60th day following payment or refusal to pay, you may withdraw from the Policy by writing a registered letter with return receipt to Europ Assistance. Withdrawal is effective after 30 days from when Europ Assistance received the registered letter with return receipt. Within the following fifteen days, Europ Assistance will reimburse you the part of the premium relative to the period of risk that has not yet taken place, withholding taxes.

Europ Assistance may also exercise its right to withdraw after a claim with the same thirty-day notice.

The collection or payment of premiums due after you have reported a claim or any other event on your part or on the part of Europ Assistance may not be interpreted as a waiver of the right of withdrawal.

Europ Assistance undertakes to complete the management of ongoing claims at the date when withdrawal becomes effective, and to manage claims related to events that

occur before withdrawal that are reported afterwards, provided this is within the times indicated in the article “Obligations of the Insured in the event of a claim” of these Terms and Conditions of Insurance.

Art. 6. - PREMIUM

The premium for your policy, as stated on the Application Form, is calculated according to the destination, the liability limit chosen and the duration of the trip, and can be found in the table below:

DESTINATION/ LIMIT OF LIABILITY	DURATION DAYS							
	11 DAYS		20 DAYS		30 DAYS		45 DAYS	
WORLD (excluding USA, Canada, Caribbean and Mexico),	Gross premium	of which taxes	Gross premium	of which taxes	Gross premium	of which taxes	Gross premium	of which taxes
limit of liability € 250,000.00	€ 55.00	€ 1.34	€ 65.00	€ 1.59	€ 80.00	€ 1.95	€ 150.00	€ 3.66
limit of liability € 500,000.00	€ 70.00	€ 1.71	€ 80.00	€ 1.95	€ 100.00	€ 2.44	€ 180.00	€ 4.39
WORLD (including USA, Canada, Caribbean and Mexico),								
limit of liability € 500,000.00	€ 80.00	€ 1.95	€ 95.00	€ 2.32	€ 130.00	€ 3.17	€ 250.00	€ 6.10
UNLIMITED	€ 90.00	€ 2.20	€ 130.00	€ 3.17	€ 170.00	€ 4.15	€ 330.00	€ 8.05

Art. 7. - TAXES

The premium also includes taxes that are not the responsibility of Europ Assistance and that you are required to pay by law.

Art. 8. - DECLARATIONS RELATING TO THE CIRCUMSTANCES OF THE RISK

When you take out the Policy, you must verify that you have provided true, accurate and complete information. Any significant change in the information provided during the period when the Policy is valid must be immediately notified to Europ Assistance through the Policyholder. If you fail to comply with these obligations, you may lose all or part of your right to the Indemnity/compensation/provision of the assistance services.

Art. 9. - AGGRAVATION OF THE RISK

You are obliged to notify Europ Assistance, through the Policyholder, of any changes that lead to an aggravation of the risk. Failure to provide information may result in the total or partial loss of the right to indemnity, as well as the termination of the insurance pursuant to Article 1898 of the Italian Civil Code.

Art. 10. - DECREASE IN THE RISK

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

Art. 11. - PROFESSIONAL SECRECY

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

Art. 12. - THE RIGHT TO A COOLING-OFF PERIOD

If the policy was taken out entirely through a call centre or website, **you can cancel within 14 days of the conclusion of the contract**. You must send written notice to Europ Assistance Italia S.p.A. by registered letter with return receipt or certified email (PEC) to the following addresses:

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

Following the withdrawal notice, the policy will be deemed to have no effect from the outset, provided that a claim for which you have claimed one of the Policy Covers has not occurred in the meantime. In the latter case, the right to a cooling-off period is excluded.

Upon receipt of the request and in the absence of a claim, Europ Assistance shall reimburse you for the unused premium, deducting any taxes already paid by Europ Assistance.

Art. 13. - PROCESSING OF PERSONAL DATA

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

SECTION I - DESCRIPTION OF THE COVER



What is insured?

Art. 14. - SUBJECT-MATTER OF INSURANCE

A) MEDICAL EXPENSE SUPPLEMENTARY COVER

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

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

Europ Assistance will pay the medical expenses, up to the maximum amount you have chosen on the Application Form and for which you have paid the premium.

You can choose from the following supplementary liability limits:

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

- €250,0000.00
- €500,0000.00

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

- €500,0000.00
- **UNLIMITED (this ceiling is also valid for travel with stopover or transit in the United States)**

If you decide not to make use of the facilities affiliated with Europ Assistance, **your limit of indemnity shall be reduced to Euro 300,000.00 per claim, subject to the limit of indemnity provided for in the policy.**

Medical Expenses cover is operative for a period not exceeding a total of 110 days of hospitalisation.

The maximum liability limit chosen is in addition to the Medical Expense Cover which is indicated in the insurance coverage included in the Trip(Policy Nos. 42136Q, 42135Q, 42137Q).

Note!

- the supplement to the limit of liability only applies to urgent and unpostponable medical/pharmaceutical/hospital expenses you incur during your Trip for accidents occurring in Europe or worldwide (excluding those occurring in Italy, Republic Of San Marino, Vatican City State).
- the Deductible shall be applied only once per claim and is indicated in the basic policy catalogue (Policy Nos. 42136Q, 42135Q, 42137Q).

WHAT HAPPENS IN THE EVENT OF TERRORISM?

If an act of terrorism occurs in your location while you are travelling and you are directly affected, you can claim Medical Expense cover. Europ Assistance will directly pay the expenses. If this is not technically possible Europ Assistance will reimburse you, without applying the deductible.

Please Note!

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



Where does the cover apply?

Art. 15. - TERRITORIAL EXTENSION

Indicates countries where the event occurs for which the cover may be requested, **with the exception of the provisions of the Article "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE"**.

They are divided into two groups:

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

Please Note!

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



When does the cover begin and end?

Art. 16. - COMMENCEMENT AND DURATION

The insurance cover starts on the date of commencement of the trip/stay and expires at the end of the same, i.e. from when you start using the first contractually agreed tourist service and ends when the last service under the contract is completed.

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

SECTION II - EXCLUSIONS AND LIMITATIONS OF COVER



What is not insured?

Art. 17. - EXCLUSIONS

• GENERAL EXCLUSIONS VALID FOR ALL COVER

Cover excludes events caused by:

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

The following are also excluded:

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

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

The following is also excluded:

- **any trip undertaken to participate in competitions/races involving extreme activities;**
- **business trips;**
- **any trip taken for the purposes of: visits, check-ups, admission to facilities, surgery.**
- **any trip you take for the purpose of receiving treatment for an illness which manifested itself before you left home.**
- **trips made against medical advice, or in any case with an illness in an acute phase at the time of departure;**
- **extreme journeys in remote areas that can only be reached by special rescue vehicles.**

COUNTRIES EXCLUDED

Travel in the following countries is excluded: Antarctica, Afghanistan, Cocos, South Georgia, Heard and Mc Donald, Bouvet Island, Christmas Island, Pitcairn Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Outlying Islands, Solomon Islands, Wallis and Futuna, Kiribati, Micronesia, Nauru, Niue, Palau, Western Sahara, Samoa, Saint Helena, Somalia, French Southern Territories, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu.

• EXCLUSIONS RELATED TO INDIVIDUAL COVER

A) MEDICAL EXPENSE COVER

Claims due to the following are also excluded:

- a. car, motorbike or motorboat races and related trials and training;**
- b. mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications;**
- c. pregnancy-related illnesses after the 26th week of gestation and illnesses related to childbirth;**
- d. illnesses with symptoms in progress on the date of departure**
- e. accidents occurring before the start of the trip;**
- f. or accidents arising from the following activities: rock and glacier climbing, acrobatic skiing or water skiing, riding and using bobsleighs, aerial sports in general, operating and using hang gliders and other types of ultra-light aerial vehicles, paragliders and similar, kitesurfing, acts of recklessness as well as accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training);**
- g. organ harvest and/or transplantation;**
- h. voluntary termination of pregnancy;**
- i. abuse of alcohol or psychotropic drugs;**
- j. illnesses/accidents arising from the HIV virus;**
- k. use of narcotics and hallucinogens;**

In addition, Europ Assistance will not pay you for:

- all expenses incurred if you have not directly informed Europ Assistance, directly or through third parties, for hospitalisation or treatment at an Emergency Department;**
 - expenses for the treatment or elimination of physical defects or congenital malformations, for cosmetic applications, nursing, physical therapy, spa and weight-loss treatments;**
 - expenses for dental treatment following a sudden illness;**
 - the cost of purchasing and repairing eyeglasses, contact lenses;**
 - expenses for orthopaedic and/or prosthetic devices, following a sudden illness;**

- expenses for voluntary terminations of pregnancy
- the costs of services and therapies relating to fertility and/or sterility and/or impotence.



Are there any limits on cover?

Art. 18. - EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVER

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

- provide insurance coverage,
- pay claims

if this exposes it to any sanctions, prohibitions or restrictions emanating 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, international sanctions may 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 article that may be contained in these Terms and 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, you must prove to Europ Assistance Italia S.p.A. that you are in Cuba or Venezuela in compliance with U.S. laws in order to benefit from insurance coverage.

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

Art. 19. - LIMITATIONS OF COVER

- TRAVEL LIMITATIONS

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

- **CATASTROPHE LIMIT**

If you are involved in an act of terrorism that also affects other persons insured by Europ Assistance, Europ Assistance, for the cover

- Medical expenses

overall and for all insured persons that are involved, guarantees a limit of liability of Euro 10 million per Catastrophic Event.

If this limit of liability is not sufficient to pay all insured persons involved, Europ Assistance will reduce the reimbursements for each individual insured person taking into account the limits of liability indicated in their policies. For insured persons with an unlimited limit of liability, Europ Assistance will reduce reimbursements, considering Euro 1 million as the reference limit of liability. The total sum of the costs may not exceed the limit of liability indicated.

- **CONTINUED STAY ABROAD**

You may stay abroad for a maximum of 45 consecutive days during the term of this Policy. You will not be insured for events affecting you after 45 days.

- **AGE LIMITS**

This policy insures people up to the age of 75 years.

If you turn 75 during the policy term, you will still be considered insured until the expiry date.

- **LIMITS ON ENTERING INTO THE POLICY**

You cannot buy this policy if your insured trip has already started.

If you have already taken out this Medical Expense Supplement policy with Europ Assistance and decide to extend your trip that has already begun, you can complete another Application Form to cover the entire duration of your trip.

SECTION III - OBLIGATIONS OF THE INSURED AND EUROP ASSISTANCE



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

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

You must report the claim in the following ways:

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

or

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

You must provide the following data/documents:

- your name, surname and address
- your telephone number;
- Your Europ Assistance card number and the travel file number;
- the circumstances of the event.
- the date of the event;
- the place where you or the persons who caused the accident can be found.

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

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

A) MEDICAL EXPENSE COVER

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

+39 02 5824 0628 from Italy or abroad

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

You must send the following data/documents:

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

For the management of claims regarding all types of Cover:

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

You are obliged to give them.

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

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

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

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

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

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

Art. 21. - CRITERIA FOR THE ASSESSMENT AND SETTLEMENT OF THE LOSS/DAMAGE

• PAYMENT OF COMPENSATION

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

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

In the event of death before Europ Assistance has paid the compensation/reimbursement, your heirs shall be entitled to the payment owed, only if they can proof the existence of the right to the compensation/reimbursement by giving Europ Assistance the documentation required under the article “Obligations of the Insured in the event of a Claim”.

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

HOW TO CONTACT EUROP ASSISTANCE

To request Assistance Cover and authorisation for the payment 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 consulting the Operations Centre

If you are unable to telephone, you may send:
- a fax to the number 02 5847 7201

or

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

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



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

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

COMPLAINTS

Any complaints regarding the contractual relationship or claims handling should be made in writing, including a detailed description of the events, the number of the policy or claim in question and any information that may help to identify the policyholder or insured (such as tax code, first name, surname, contact details, etc.) to: Europ Assistance Italia S.p.A. - Ufficio Reclami - Via del Mulino n. 4 - 20057 Assago (MI); Fax: 02.58.47.71.28, certified email: reclami@pec.europassistance.it - email: ufficio.reclami@europassistance.it.

If you are not satisfied with the outcome of your complaint, or if you have not received a reply within the deadline of forty-five days, you may contact IVASS (Istituto per la vigilanza sulle assicurazioni) - Servizio Tutela del Consumatore - via del Quirinale, 21 - 00187 Rome, fax: 06.42.13.32.06, certified email: ivass@pec.ivass.it, attaching documentation relating to your

complaint processed by Europ Assistance to your request. In these cases, and for complaints concerning compliance with sector regulations to be submitted directly to IVASS, the complaint must indicate:

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

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

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

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

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

In the event of a dispute regarding the determination and estimation of damages, an appraisal of the contract is necessary where contemplated by the Terms and Conditions of Insurance, in order to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Claims Settlement Office (Ufficio Liquidazione Sinistri) – Via del Mulino 4- 20057 Assago (MI), by registered letter with return receipt or by certified e-mail to: sinistri@pec.europassistance.it.

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

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

In the event of disputes relating to medical matters under accident or health policies, arbitration must be used where contemplated in the Terms and Conditions of Insurance, to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Claims Settlement Office (Ufficio Liquidazione Sinistri) – Via del Mulino 4- 20057 Assago (MI), by registered letter with return receipt or by certified e-mail to: sinistri@pec.europassistance.it. Arbitration will take place at the headquarters of the Institute of Forensic Medicine closest to your place of residence.

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

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

For the resolution of cross-border disputes, you can submit a complaint to IVASS or activate the competent foreign system through the FIN-NET procedure (accessing the website http://ec.europa.eu/internal_market/finnet/index_en.htm).

PRIVACY NOTICE

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

Information on data processing for insurance purposes

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

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

There are regulations¹ protecting personal data from misuse. Europ Assistance Italia, a Data Controller, complies with these regulations and, for this reason, wishes to inform you of what it does with your personal data.

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

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

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

- to carry out the activity that is foreseen by the Policy or to provide the SERVICES and COVER; to carry out insurance business, for example proposing and managing the Policy, collecting premiums, undertaking reinsurance, control and statistical activities: your common data, which may also concern your location (geolocation), is processed in order to meet contract obligations; to process, where necessary, your health data, you must provide your consent; *automated decision-making processes*² are used in some of the processes of managing SERVICES and COVER.
- to carry out insurance business and prevent and detect fraud, take legal action and notify the authorities of possible offences, recover amounts owing, issue intra-group communications, protecting the security of the company's assets (e.g. buildings and IT tools), develop IT solutions, processes and products: your Data, including data relating to your health for which you have given your consent, or data relating to criminal offences and convictions, is processed in the legitimate interests of the company and third parties;

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

² Automated decision-making is defined as a management process that does not require the intervention of an operator: this process has shorter management times. If you would like to request the services of a Claims handler in relation to Benefits, you can call the Operations Centre in relation to the Types of Cover, you can write to the Claims Department at the contact address provided on the website www.europassistance.it and on the Policy.

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- to carry out activities required by law, such as the retention of Policy and claim documents; to respond to requests from the authorities such as the Carabinieri, the Insurance Regulator (IVASS): your Data, including data relating to your health or to criminal offences and convictions, is processed in order to comply with the law or regulations.

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

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

Europ Assistance Italia, through its employees, staff and external parties/companies³, uses personal data that it has obtained from you or from other persons (such as, for example, the policyholder, a relative of yours or the doctor who treated you, a travelling companion or a supplier) either on paper or via computer or an app.

For *insurance purposes*, Europ Assistance Italia may disclose your personal data, if necessary, to private and public entities operating in the insurance sector that are involved in managing relations with you and other entities performing technical, organisational and operational activities⁴

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

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

How long does Europ Assistance Italia retain your personal data?

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

⁴ The Policyholder, other branches of Europ Assistance, Generali Group companies and other entities such as insurance intermediaries (agents, brokers, sub-agents, banks); co-insurance or reinsurance companies; lawyers, doctors, consultants and other professionals; suppliers such as body shops, salvage firms, wreckers, health facilities, claims management companies, other companies providing IT, telematics, financial, administrative, archiving, mailing, profiling and customer satisfaction survey services. Information on the processing of the data of private and public entities operating in the insurance sector and of other entities carrying out tasks of a technical, organisational or operational nature and acting as Controllers is available from them (e.g. from suppliers) and/or at www.europassistance.it

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

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

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

What are your rights to protect your personal data?

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

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

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

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- if the processing carried out by the Data Controller is based on your consent, to withdraw the consent given, it being understood that the withdrawal of the consent previously given does not affect the lawfulness of the processing carried out before the withdrawal,

you can write at any time 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

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

GLOSSARY

ANNEX A - GLOSSARY

Insured: the natural person whom we address on a first-name basis, who has purchased a tourist package from the Policyholder and has entered into the policy in Italy or through the Policyholder's Italian website. Your name must appear on the Application Form and you must have paid the applicable premium.

Acts of Terrorism/Terrorism: any act of violence or threat of violence directed against an indeterminate group of persons and perpetrated for political, religious, ethnic, ideological or similar reasons shall be considered terrorism. The act of violence or threat of violence is such as to spread panic, terror or insecurity in the population or part thereof and to exert influence on a government or state institutions to force those in power to make decisions to do or tolerate things they would not have accepted under normal conditions. Internal unrest is not considered as terrorism. This includes violence against persons or property committed in the course of rallies, riots or disorders as well as damage due to looting in direct connection with internal unrest.

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

Policyholder: **IDEE PER VIAGGIARE SRL** Via dei Magazzini Generali 18/20 – 00154 Rome – VAT No. 04761781006.

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

Day Hospital/Outpatients: day hospitalisation, with a bed without overnight stay, for medical services that are:

- referring to therapies (excluding investigations for diagnostic purposes, including preventive ones);
- documented by medical records;

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- practised in a hospital, clinical institution or nursing home

Domicile: the place where the insured person lives, even temporarily.

Europ Assistance: the insurance company, i.e. Europ Assistance Italia S.p.A. with registered office at Via del Mulino, no. 4 - 20057 Assago (MI) – A company authorised to carry out insurance business under the decree of the Ministry of Industry and Trade no. 19569 of 2 June 1993 (Gazzetta Ufficiale of 1 July 1993 no. 152) – Registered in section I of the Register of Insurance and Reinsurance Companies under no. 100108 – Single-member company belonging to the Generali Group, registered in the Register of Insurance Groups Company managed and coordinated by Assicurazioni Generali S.p.A.

Catastrophic event: an occurrence involving several persons/entities at the same time and insured for the same risks. For acts of terrorism, the event must occur within 168 hours. For epidemics/pandemics, a single event is considered to be one that involves numbers of people in different countries/continents.

Family member(s): spouse/domestic partner, parents, brothers, sisters, children, parents in-law, sons-in-law, daughters-in-law, brothers-in-law, sisters-in-law, grandparents, uncles/aunts and nephews up to the 3rd degree of relationship

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

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

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

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

Accident: the event due to a fortuitous, violent and external cause that causes objectively ascertainable bodily injury resulting in death, permanent disability or temporary inability to perform your normal daily activities.

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

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

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

Sudden illness:

- for **Medical Expense Cover:** acute onset illness of which the Insured was unaware and which is not a sudden manifestation of a pathology known to the Insured and which arose prior to the start of the trip.

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

Application Form: the document signed by the Insured Person and containing his/her personal details, the amount of the premium due from him/her and the duration of the Policy.

Policy: the document consists of the Insurance Terms and Conditions and the Application Form.

Premium: the sum owing to Europ Assistance.

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

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

Risk: the probability of the claim occurring.

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

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

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

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

United States Person: means:

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

which 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 US companies and foreigners in possession of US-sourced assets must also comply with US sanctions in some cases.

Trip/travel: the travel and/or stay for tourism, study and business purposes of the Insured Person organised by the Policyholder; the journey/accommodation begins after check-in (if by air flight), entry to the hotel/apartment (if stay only), boarding (if by ship or ferry), boarding the carriage (if by train).

GLOSSARY