



Europ Assistance Italia S.p.A.



Europ Assistance Italia S.p.A. with registered office at Piazza Trento no. 8, Milan - Company licensed to provide insurance services pursuant Decree no. 19569 issued by the Ministry of Industry, Commerce and Crafts on 2 June 1993 (Official Gazette no. 152 of 1 July 1993) – Entered in section I of the Register of Insurance and Reinsurance Companies under no. 100.108 – Generali Group company, entered in the Register of Insurance Groups – Company subject to the management and coordination of Assicurazioni Generali S.p.A.

(hereinafter for the sake of brevity – Europ Assistance) and

GLOBE INSIDE S.R.L. with registered office at Via Carlo Marx 60, in Acquaviva (AN) - VAT no. 02628520344

(hereinafter for the sake of brevity – Policyholder)

on behalf of customers of the Policyholder, to be understood as the Persons Insured pursuant to Article 1891 of the Italian Civil Code

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CONDITIONS OF INSURANCE FORM 20343

GENERAL CONDITIONS OF INSURANCE FOR THE INSURED

Art. 1. - OTHER INSURANCE POLICIES

You can be insured by multiple insurance companies for the same risk.

In the event of a claim, you must notify all the insurance companies that insure you for the same Risk, including Europ Assistance, of the existence of the other insurance companies that provide cover for the same Risk. In this event, Article 1910 of the Italian Civil Code shall apply.

Art. 1910 of the Italian Civil Code aims to prevent an Insured, who has taken out multiple policies covering the same Risk with different companies, from receiving an overall amount in excess of the actual loss suffered. In the event of a claim, the Insured must therefore notify each insurer of all policies taken out with other insurers for the same Risk.

Art. 2. - GOVERNING LAW AND JURISDICTION

The Conditions of Insurance are governed by the law of Italy.

The law of Italy shall apply in respect of any matters not expressly provided for by the Conditions of Insurance and all rules of jurisdiction and/or of court jurisdiction.

Art. 3. - LIMITATION PERIOD

Any claim you may have against Europ Assistance shall be time-barred two years after the date of the Claim. In the case of third party liability insurance, the two-year period shall begin on the date on which the injured party initiated legal proceedings to claim for damages or claimed for damages without taking legal proceedings against you. In this event, Article 2952 of the Italian Civil Code shall apply.

In the event of a claim, you shall be required to interrupt the limitation period in writing.

E.g.: if the Insured fails to make a Claim within the maximum period of two years established by the Italian Civil Code, they will not be entitled to damages.

Art. 4. - PAYMENT CURRENCY

In Italy, the payment of damages/reimbursement will be paid in Euro. If you request the reimbursement of expenses incurred in countries that are not part of the European Union or that are part of the European Union but do not have the Euro as their currency, Europ Assistance will determine the amount of the reimbursement by converting the total expenses incurred into Euro. Europ Assistance calculates the reimbursement based on the value of the Euro in relation to the currency of the country in which you incurred the expenses on the date the invoice was issued.

Art. 5. - PROFESSIONAL SECRECY

You are required to release from professional secrecy vis-à-vis Europ Assistance, the doctors who are required to review your claim in respect of which your state of health is to be assessed.

Art. 6. - DATA PROTECTION

When Europ Assistance provides you with Cover, it may become aware of and use other people's personal data. By taking out the Policy, you undertake to make such people aware of the Privacy Notice and to obtain their written consent to the processing of data relating to their health for insurance purposes. You can use the following consent formula: "I have read the Privacy Notice and consent to the processing my personal health data — which is necessary for the purposes of the management of the Cover — by Europ Assistance Italia and the people specified in the Privacy Notice."

SECTION I - DESCRIPTION OF COVER



What is insured?

Art. 7. - SUBJECT MATTER INSURED

A) COVID-19 CANCELLATION COVER

The benefits shall apply:

- only if the event of INJURY while you are engaged in OUTDOOR ACTIVITIES in a non-professional capacity
- in all locations within the geographical scope except as specified under the individual benefits.

• MEDICAL ADVICE

If you are injured during the trip you can call the Organizational Structure to seek telephone medical advice.

Doctors use the information you give them to assess your state of health.

The opinion provided does not constitute a diagnosis.

This service is available 24 hours a day, 7 days a week.

• PROVISION OF THE DETAILS OF A SPECIALIST DOCTOR

You can only request this benefit if you have had a MEDICAL CONSULTATION.

If you would like to know who the nearest doctor is for a specialist examination, the Organizational Structure will provide you with details of the doctor's name, subject to local availability.

• MEDICAL REPATRIATION

You can request Medical Repatriation, when following an injury, the Organizational Structure's doctors and the attending doctors decide that you can be transferred to

- to an equipped healthcare facility near your current location,

or

- to an equipped healthcare facility near your place of residence

or

- to your residence.

The final decision is nevertheless at the discretion of Organizational Structure doctors.

Europ Assistance will organise and pay for your medical repatriation within the timeframes and by the methods most suited to the situation.

The means of transport are:

- air ambulance; which, when available, is only and exclusively used if you reside in Italy and when the loss occurs in a European or Mediterranean Basin country.
- economy class charter flight, with space for a stretcher if you have to lie down;
- first class rail travel, in a sleeper car, where applicable;
- ambulance.

The Organizational Structure will also provide medical or nursing assistance during the return journey if deemed necessary by your doctors.

Europ Assistance may ask you to submit the unused return part of the travel ticket.

In the event of your death, the Organizational Structure will arrange and provide for the transport of your mortal remains to the place of burial in Italy. **Europ Assistance will only pay for the transportation costs on your behalf.**

• FAMILY MEMBER TRAVEL

Call the organizational Structure if you are hospitalised for more than seven days during the trip and require the assistance of a family member.

The Organizational Structure will book a ticket to allow your family member residing in Italy to travel to you, so that they can stay with you.

Europ Assistance will only pay the cost of a first class train ticket or an economy class airline ticket on your behalf.

• ESCORT OF MINORS

Call the Organizational Structure if you suffer an injury during the trip and cannot take care of minors under 15 years of age who are travelling with you.

The Organizational Structure will book a return ticket for one of their family members residing in Italy. They will need this return ticket to travel to the minors and escort them to their place of residence in Italy.

Europ Assistance will only pay the cost of a first class train ticket or an economy class airline ticket on your behalf.

• CONVALESCENT MEDICAL REPATRIATION

You can ask to be repatriated if you are convalescing after an injury that occurred during the trip and cannot use the means of travel originally planned for the return journey. You must call the Organizational Structure to arrange this.

The Organizational Structure will book a **first class train ticket or an economy class airline ticket for you.**

Europ Assistance will only pay for ticket costs on your behalf.

Europ Assistance may ask you to submit the unused return travel ticket.

• TRIP EXTENSION

You must call the Organizational Structure if a medical certificate confirms that the injury you suffered prevents you from returning home on the scheduled date. In this event, the Organizational Structure will book a hotel for you.

Europ Assistance will pay for the cost of bed and breakfast in a hotel with a maximum 4 star rating, until the date on which Organizational Structure doctors deem you fit to return to your residence, as set out in the "Medical Repatriation" or "Convalescent Medical Repatriation" benefit.

The opinion of Organizational Structure doctors shall be final.

• **PROVISION OF A DRIVER**

(this benefit applies only in Italy and Europe)

If, after suffering an injury, you are unable to drive the vehicle you used at the start of the trip and none of the passengers can — for objective reasons — drive the vehicle for you, you must call the Organizational Structure.

The Organizational Structure will provide you with a driver who will take you, the other passengers and the vehicle to the city in which you reside. To do this, the driver will take the shortest route.

Alternatively, the Organizational Structure may provide you with a first class train ticket or an economy class airline ticket to allow you to recover the vehicle.

Europ Assistance will **only pay the driver fee or the aforementioned ticket on your behalf within the limit of €200.00 per claim.**

Please note:

You will need to provide the name and telephone number of the doctor who confirmed your inability to drive.

If you decide to return to your residence without waiting for the driver, you must notify the Organizational Structure where your vehicle is being held. Together with the vehicle, you must leave the keys, vehicle registration document, driving licence, and if the vehicle is abroad, the green card.

• **INTERPRETER SERVICES ABROAD**

You must call the Organizational Structure, if you are admitted to a healthcare facility abroad and have difficulty communicating with doctors **because** you do not speak the local language.

The Organizational Structure will send an interpreter to the hospital for daily discussions with Healthcare Facility doctors.

Europ Assistance will pay for the cost of the interpreter for a maximum of **8 working hours.**

• **ASSISTANCE FOR PHYSIOTHERAPY TREATMENT WITH HOME REHABILITATION, IN ITALY**

If you are admitted to a healthcare facility after suffering an injury while travelling and need a physiotherapist, you must call the Organizational Structure.

The Organizational Structure will send a physiotherapist to your place of residence in Italy during your convalescence.

Europ Assistance will pay the physiotherapist's fee on your behalf, **within the limit**

€1,000.00 per claim during the trip.

• **PSYCHOLOGICAL SUPPORT ON RETURNING HOME TO ITALY**

If you require psychological support following an injury that causes severe permanent disability, you must call the Organizational Structure.

The Organizational Structure will arrange for you to receive psychological support or reimburse the cost of a psychological support session you arrange with a doctor of your choice.

Europ Assistance will pay your costs on your behalf, **for a maximum of 6 sessions and within the total limit of €1,000.00 per claim and per trip.**

B) MEDICAL EXPENSES COVER IN THE EVENT OF INJURY

You can only request this cover if you suffer an Injury while engaged in Outdoor Activities in a non-professional capacity.

The limits of liability for this Cover depend on the country in which the loss event occurred, as set out in the table below:

| COUNTRY | LIMIT OF LIABILITY Per claim and per trip. |
|--|--|
| A) Italy, Republic of San Marino, Vatican City State | € 5,000.00 |
| B) Europe: Albania, Algeria, Andorra, Austria, Belgium, Belarus, Bosnia Herzegovina, Bulgaria, Cyprus, Croatia, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Liechtenstein, Latvia, Lebanon, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldova, Monaco, Montenegro, Norway, the Netherlands, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Syria, Sweden, Switzerland, Tunisia, Turkey, Ukraine and the United Kingdom. | € 25,000.00 |
| C) World all other countries not included under groups A) and B) and with the exception of the countries listed under the "Exclusions" article | € 100,000.00 |

1. REIMBURSEMENT OF MEDICAL EXPENSES IN THE EVENT OF INJURY

If you suffer an Injury while engaged in Outdoor Activities, Europ Assistance will pay for the Urgent and essential pharmaceutical/hospital expenses incurred at the place where the loss event occurred, **within the limit of liability specified the table above.**

Europ Assistance will pay the expenses on your behalf if the Organizational Structure deems that the necessary technical and practical requirements have been met. If this is not possible, Europ Assistance will reimburse such expenses only if they have been authorised by the Organizational Structure.

If you have been admitted to hospital

- until you are discharged from the Healthcare Facility, or
- such a time as Europ Assistance doctors deem that you may return to Italy.

Europ Assistance will pay or reimburse the expenses it has authorised and that you incur for up to maximum of 90 days in hospital.

If you have not been admitted to hospital

Only expenses that you incurred during the policy period and that were authorised by the Organizational Structure.

Europ Assistance will pay you, within the limit of liability set out in the table above:

- daily in-patient fees for a Healthcare Facility.
- the cost of urgent and essential dental treatment required following an injury that occurred during the trip, **with a limit of liability of €100.00 per claim;**
- **in the event of an injury**, denture repair costs, **with a limit of liability of €100.00 per claim;**
- purchase and application expenses for orthopaedic and/or prosthetic devices **up to €400.00 per claim;**
- the cost of transportation to the nearest Healthcare Facility by equipped means, **up to €1,000.00 per claim.** Toboggans or similar piste expenses are included up to the limit of €200.00 per claim, provided that they resulted in transportation to the nearest Healthcare Facility by other rescue means.
- **only in the event of injury**, expenses for the treatment you receive when you return home, **for 45 days after the injury and up to the limit of liability of €5,000.00.**

Abroad you can pay medical/hospital/pharmaceutical expenses in cash **up to €1,000.00.**

You must pay expenses of more than €1,000.00 by:

- Bank transfer
- Credit card

In Italy payments must be made in compliance with the law.

Europ Assistance will only reimburse these expenses if you comply with these conditions.

Please note:

A Percentage excess applies to this cover. See the "Limits of Cover" article under Section II

C) SEARCH & RESCUE EXPENSES REIMBURSEMENT COVER

You can only request this cover if the covered event occurred while you were engaged in Outdoor Activities in a non-professional capacity.

If you are injured, go missing or, in any case, find yourself in a life-threatening situation while engaging in Outdoor Activities, civil and military rescue bodies or special public and private organisations may carry out or attempt to carry out search, rescue and/or recovery operations to rescue you.

Europ Assistance will reimburse the costs you incurred in respect of such search, rescue and/or recovery operations, up to the limit of liability of **€100,000.00 per claim and per trip.**

The costs of any helicopters used during the above operations are also included.

Please note:

Cover for each rescue and/or recovery operation shall end when the rescue team reaches the Healthcare Facility that is nearest to the place where the rescue and/or recovery took place.

D) REIMBURSEMENT OF LESSONS, EQUIPMENT, ACCOMMODATION AND PASSES NOT USED DUE TO INJURY COVER

You can only request this cover if you suffer an Injury while engaged in Outdoor Activities in a non-professional capacity.

1. REIMBURSEMENT OF LESSONS, EQUIPMENT, ACCOMMODATION AND PASSES NOT USED DUE TO INJURY

If you suffer an injury while engaged in Outdoor Activities and are admitted to a Healthcare Facility for more than three days and/or are put in a plaster cast, Europ Assistance will reimburse the following unused services, **up to a maximum of €1,000.00:**

- accommodation;
- lessons and/or a guide;
- sports equipment rental;
- access passes for parks or protected areas and/or Ski passes.

The limits of liability are per claim and per trip.

2. REIMBURSEMENT FOR OWN EQUIPMENT

If your sports equipment is lost or damaged during a search and rescue operation, Europ Assistance will reimburse the cost of purchasing new equipment, **up to the limit of liability of €1,000.00.**

The equipment you purchase as a replacement must be of the same quality and value as the equipment you owned prior to the loss/damage.

The limits of liability are per claim and per trip.

E) ANNUAL GYM MEMBERSHIP REIMBURSEMENT COVER

You can only request this cover if you suffer an Injury while engaged in Outdoor Activities in a non-professional capacity.

If you suffer an injury while engaged in Outdoor Activities and are admitted to a Healthcare Facility for more than three consecutive days, Europ Assistance will reimburse the unused portion of your annual gym membership, **up to a maximum of €1,000.00.**

Reimbursement is only possible if you provide documentation to prove that you were unable to attend the gym for a minimum period of 60 consecutive days. The limits of liability are per claim and per trip.

F) COVID-19 MEDICAL EXPENSES COVER

If, during your trip, you develop an illness attributable to the Covid-19 epidemic/pandemic that is confirmed by a positive test, Europ Assistance will pay (if the technical-practical conditions have been met) or reimburse your medical expenses up to the limit of liability of € 5,000.00.

The limits of liability are per claim and per period of Cover.

Abroad you can pay medical/hospital/pharmaceutical expenses in cash up to €1,000.00.

You must pay expenses of more than €1,000.00 by:

- Bank transfer
- Credit card

Europ Assistance will only reimburse these expenses if you comply with these conditions.



Where does cover apply?

Art. 8. - GEOGRAPHICAL SCOPE

Specifies the countries in which the loss event occurs, for which you can apply for cover.

Understood as all the Countries of the world.



When does cover begin and when does it end?

Art. 9. - INCEPTION AND DURATION

Cover begins from the start date of the trip/stay and will remain in force until the end of trip/stay.

SECTION II – EXCLUSIONS AND LIMITS OF COVER



What is not insured?

Art. 10. - EXCLUSIONS

• GENERAL EXCLUSIONS APPLICABLE TO ALL COVER

For all cover, claims caused by the following exclusions shall apply:

- a. wilful intent or gross negligence without prejudice to the specifications of the individual cover;
- b. mental illness and mental health conditions in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, bipolar disorders and consequences/complications thereof;
- c. HIV-related pathological conditions;
- d. floods, inundations, volcanic eruptions, earthquakes, atmospheric events having the characteristics of natural disasters, nuclear transmutation and radiation caused by the artificial acceleration of atomic particles;
- e. war, strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism.
- f. epidemics or pandemics declared by the World Health Organisation;

Any trip undertaken in order to take part in races/competitions involving extreme activities and business trips are excluded.

EXCLUDED COUNTRIES: Travel to the following countries is not covered: Afghanistan, Bouvet Island, Chagos Islands, Christmas Island, Cocos, East Timor, Falkland Islands, French Southern Territories, Heard and Mc Donald, Kiribati, Marshall Islands, Micronesia, Minor Outlying Islands, Nauru, Niue, Palau, Pitcairn Island, Saint Helena, Samoa, Solomon Islands, Somalia, South Georgia, Tokelau, Tonga, Tuvalu, Vanuatu, Wallis and Futuna Islands, Western Sahara and West Timor.

• EXCLUSIONS RELATING TO INDIVIDUAL COVER

In respect of ASSISTANCE COVER, claims arising from the following are also excluded:

- a. aerial sports in general, reckless acts, as well as all injuries sustained as a result of sporting activities carried out on a professional rather than amateur basis;
- b. sports that entail the use of motor vehicles or motor vessels;
- c. injuries arising from or as a result of alcohol and psychotropic drug abuse and of the non-therapeutic use of narcotics and hallucinogens;
- d. injuries occurring due to mental illnesses and mental health conditions in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, bipolar disorders and consequences/complications thereof;
- e. skiing, failure to wear the protective helmet as envisaged by Law 363/2003;
- f. engaging in sports such as: mountaineering above 4,500 metres, skeleton, caving, bobsleighbing, sports climbing on any terrain if carried out without the assistance of safety tools and equipment, ski or water ski jumping, extreme and freestyle skiing;
- g. taking part in official competitions organised by any sports federation in a professional capacity or under a remunerated agreement, including

training for such competitions. Notwithstanding the following exclusion, sporting competitions for the purposes of recreation and/or leisure shall be understood as covered;

- h. taking part in any race, competition, event or endurance test, even if for the purposes of recreation and leisure, which entails sleep deprivation, mental alertness or physical activity for a period of 12 consecutive hours or more, or that is carried out under extreme conditions;
- i. conscious disregard of official regulations;
- j. hunting with any weapon;
- k. taking part in expeditions, time trials and/or attempts to break records, or in trips organised for the specific purpose of (including but not limited to) scientific or military exploration.

l. anything not stipulated under the individual insurance benefits.

THE FOLLOWING EXCLUSIONS SHALL ALSO APPLY TO INDIVIDUAL INSURANCE BENEFITS:

• MEDICAL REPATRIATION

The following exclusions shall apply:

- illness or injury that allows you, in the opinion of Organizational Structure doctors, to continue travelling,
- illness or injury that can be treated in situ,
- infectious diseases, when the transport does not meet national or international healthcare standards,
- discharge from a medical centre or hospital against medical advice, based on your own decision or that of your family members.

In the event of death, the following exclusions shall apply

- funeral expenses, search for persons, recovery of the mortal remains and other expenses that are do not relate to transportation.
- Transporting the body to places that cannot be reached by normal means of transport.

Transportation may take place in vehicles suitable for transporting the deceased (e.g. hearses), subject to the applicable legal regulations,

A return to your place of residence is excluded if you are not a European resident and your journey is to a non-European country.

MEDICAL EXPENSES COVER IN THE EVENT OF INJURY shall also exclude:

- a. injuries arising from the following activities: aerial sports in general, reckless acts, as well as all injuries sustained as a result of sporting activities carried out on a professional rather than amateur basis;
- b. injuries arising from or as a result of alcohol or psychotropic drug abuse and of the non-therapeutic use of narcotics and hallucinogens;
- c. injuries occurring due to mental illnesses and mental health conditions in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, bipolar disorders and consequences/complications thereof;
- d. skiing without the use of the protective helmet as envisaged by Law 363/2003;
- e. engaging in sports such as: mountaineering above 4,500 metres, skeleton, caving, bobsleighbing, sports climbing on any terrain if carried out without the assistance of safety tools and equipment, ski or water ski jumping, extreme and freestyle skiing;
- f. taking part in official competitions organised by any sports federation in a professional capacity or under a remunerated agreement, including training for such competitions. Notwithstanding the following exclusion, sporting competitions for the purposes of recreation and/or leisure shall be understood as covered;
- g. taking part in any race, competition, event or endurance test, even if for the purposes of recreation and leisure, which entails sleep deprivation, mental alertness or physical activity for a period of 12 consecutive hours or more, or that is carried out under extreme conditions;
- h. sports involving the use of motor vehicles or motor vessels;
- i. conscious disregard of official regulations;
- j. hunting with any weapon;
- k. taking part in expeditions, time trials and/or attempts to break records, or in trips organised for the specific purpose of (including but not limited to) scientific or military exploration;
- l. sudden illness, chronic and pre-existing illness;

The following exclusions shall also apply:

- any expenses incurred by the Insured, if they have not notified Europ Assistance, either directly or through third parties, that they have been admitted to hospital or have received first aid;
- expenses incurred for treating or removing physical defects or congenital malformations, for cosmetic applications that do not relate to reconstructive surgery, for nursing, physiotherapy and spa treatments;
- expenses incurred more than 90 days after the occurrence of the event after departing from the place where the injury occurred;
- the purchase and repair of spectacles and contact lenses.

SEARCH AND RESCUE REIMBURSEMENT COVER shall also exclude:

- a. injuries arising from the following activities: aerial sports in general, reckless acts, as well as all injuries sustained as a result of sporting activities carried out on a professional rather than amateur basis;
- b. injuries arising from or as a result of alcohol and psychotropic drug abuse and of the non-therapeutic use of narcotics and hallucinogens;
- c. injuries occurring due to mental illnesses and mental health conditions in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, bipolar disorders and consequences/complications thereof;
- d. all cases in which, in the opinion of the intervening authorities, the Insured was able to save themselves;

- e. engaging in sports such as: mountaineering above 4,500 metres, skeleton, caving, bobsleighbing, sports climbing on any terrain if carried out without the assistance of safety tools and equipment, ski or water ski jumping, extreme and freestyle skiing;
- f. taking part in official competitions organised by any sports federation in a professional capacity or under a remunerated agreement, including training for such competitions. Notwithstanding the following exclusion, sporting competitions for the purposes of recreation and/or leisure shall be understood as covered;
- g. taking part in any race, competition, event or endurance test, even if for the purposes of recreation and leisure, which entails sleep deprivation, mental alertness or physical activity for a period of 12 consecutive hours or more, or that is carried out under extreme conditions;
- h. sports involving the use of motor vehicles or motor vessels;
- i. conscious disregard of official regulations;
- j. hunting with any weapon;
- k. taking part in expeditions, time trials and/or attempts to break records, or in trips organised for the specific purpose of (including but not limited to) scientific or military exploration;
- l. sudden illness, chronic and pre-existing illness.

In respect of REIMBURSEMENT OF LESSONS, EQUIPMENT, ACCOMMODATION AND PASSE NOT USED DUE TO INJURY COVER, injuries caused by the following shall also be excluded:

- a. driving any motor vehicle or vessel, if the Insured does not is not licenced to do so in accordance with applicable legislation, without prejudice to driving with an expired licence, but provided that the Insured meets the conditions for renewal at the time of the loss event;
- b. the use, even as a passenger, of aircrafts, including hang-giders, ultra-light aircrafts and paragliders;
- c. drunkenness, abuse of psychotropic drugs and the use of narcotics and hallucinogens;
- d. surgery, medical examinations or medical treatment that are unnecessary for the purposes of the injury;
- e. the Insured's participation in crimes committed or attempted by them;
- f. floods, inundations, earthquakes and volcanic eruptions;
- g. atmospheric events having the characteristics of natural disasters;
- h. war and insurrection, except as envisaged under "Injuries caused by war and insurrection";
- i. nuclear reactions or radioactive decay, whether natural or provoked, and atomic particle accelerations (nuclear fission and fusion, radioactive isotopes, accelerating machines, X-rays, etc.);
- j. mental illness and mental health conditions in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, bipolar disorders and consequences/complications thereof;

Injuries caused by the following shall also be excluded:

- a. the practice of sports that entail the use of motor vehicles or motor vessels;
- b. sports parachuting;
- c. skiing without the use of the protective helmet as envisaged by Law 363/2003;
- d. engaging in sports such as: mountaineering above 4,500 metres, skeleton, caving, bobsleighbing, sports climbing on any terrain if carried out without the assistance of safety tools and equipment, ski or water ski jumping, extreme and freestyle skiing;
- e. taking part in official competitions organised by any sports federation in a professional capacity or under a remunerated agreement, including training for such competitions. Notwithstanding the following exclusion, sporting competitions for the purposes of recreation and/or leisure shall be understood as covered;
- f. taking part in any race, competition, event or endurance test, even if for the purposes of recreation and leisure, which entails sleep deprivation, mental alertness or physical activity for a period of 12 consecutive hours or more, or that is carried out under extreme conditions;
- g. engaging in sports that entail the use of motor vehicles or motor vessels;
- h. conscious disregard of official regulations;
- i. hunting with any weapon;
- j. taking part in expeditions, time trials and/or attempts to break records, or in trips organised for the specific purpose of (including but not limited to) scientific or military exploration.
- k. reckless acts;
- l. all activities that entail the use of mines, weapons and/or dangerous substances, accessing mines, excavations and/or quarries and land and sea extraction activities.

COVID-19 MEDICAL EXPENSES REIMBURSEMENT COVER shall also exclude:

- a. non-compliance with orders/regulations imposed by the supervisory bodies of the host countries or countries of origin;
- b. expenses arising from or attributable to self-isolation or other measures restricting freedom of movement, decided by the competent international and/or local Authorities, the latter being understood as meaning any competent authority of the Country of origin or of any Country in which you have planned your trip or that you are passing through to reach your destination.
- c. existing illnesses at the time of your departure for the trip;
- d. anything not specified under the "Medical Expenses" cover.



Are there limits of cover?

Art. 11. - INTERNATIONAL SANCTIONS

Europ Assistance Italia S.p.A. is not required to provide insurance cover and is not required to pay any Indemnity and/or Damages or to pay out any benefit envisaged by these Conditions of Insurance if the benefit provided by such cover, the payment of such Damages, or the payment of such insurance benefit exposes Europ Assistance Italia S.p.A. to the sanctions, prohibitions or restrictions envisaged by United Nations resolutions or to the commercial or economic sanctions or revocation measures established by EU or US laws or regulations. This clause shall prevail over any clause to the contrary contained in these Conditions of Insurance.

An up-to-date list of countries subject to sanctions can be found at the following link

<https://www.europ-assistance.com/en/who-we-are/international-regulatory-information>

The policy is not valid in the following countries: Syria, North Korea, Iran, Venezuela and Crimea

Please note:

If you are a "United States Person" and you are in Cuba, in order to receive the assistance, Indemnity/Damages envisaged by the Policy, you must prove to Europ Assistance Italia S.p.A. that you are in Cuba in compliance with US laws.

Without authorisation for your stay in Cuba, Europ Assistance Italia S.p.A. cannot provide assistance and pay out Indemnity /Damages.

Art. 12. - LIMITS OF COVER

• APPLICABLE LIMITS

The cover shall apply at more than 50 km from your place of residence in Italy.

• TRIP LIMITATIONS

You are not covered if you travel to a Country, region or geographical area that the competent governmental authority in your Country of residence, Country of destination or host Country has advised you not to travel to or in any event reside in, even temporarily.

• AGE LIMITATIONS

This policy covers individuals aged 75 or under.

If you turn 75 during the policy period, we will nevertheless consider you to be insured until the expiration date.

• CONTINUED STAY ABROAD

You can stay abroad for a maximum of seven consecutive days. You will not be covered for claims occurring after the 7 days.

A) ASSISTANCE COVER

• LIMITATIONS

Europ Assistance does not provide you with Insurance Benefits in belligerent Countries that are in a state of belligerency, whether declared or de facto, including Countries whose belligerent status has been made public. Countries listed on the <https://www.europassistance.it/paesi-in-stato-di-belligeranza> website, with a risk level equal to or greater than 4.0, are considered belligerent countries.. Moreover, Europ Assistance cannot provide you with assistance Benefits in countries where local or international authorities do not allow it to assist in situ, even if there is no risk of war.

• INSURANCE BENEFIT LIMITATIONS

Each type of assistance benefit is provided up to three times per insured during the trip.

• LIMITATION OF LIABILITY

Europ Assistance is not required to pay compensation for damages:

- caused by the intervention of the Authorities of the Country in which the assistance is provided,
- as a result of any other fortuitous and unforeseen event.

It should also be noted that the validity of the benefits is subject to the restrictions and measures imposed by local governmental healthcare Authorities.

B) MEDICAL EXPENSES REIMBURSEMENT COVER IN THE EVENT OF INJURY

• PERCENTAGE EXCESS

In the event of reimbursement, Europ assistance will review the documentation. Only if authorised by the Organizational Structure, will Europ Assistance reimburse the medical expenses. A 20% percentage excess will apply to the expenses incurred, with a minimum of €50.00.

The percentage excess is not applied to expenses arising from admission to a Healthcare Facility.

Example percentage excess:

e.g. 1) total estimated loss
€100.00

20% percentage excess
20.00 euro

a minimum of €50.00 is applied as the calculated percentage excess is lower

indemnifiable/reimbursable loss within the limit of liability
€50.00 (€100.00 – €50.00)

e.g. 2) total estimated loss
€500.00

20% percentage excess €100,00

a minimum of €50.00 is applied as the percentage excess is above the minimum

indemnifiable/reimbursable loss within the limit of liability
€400.00 (€500.00 – €100.00)

- in the event of hospital admission, a certified true copy of the original medical record;
- the original invoices, till receipts or official receipts for the expenses incurred, complete with the tax details (VAT number or taxpayer reference number) of the person/company issuing the receipt and who it is made out to.
- a detailed report from the Authorities involved in the rescue operation.

D) REIMBURSEMENT OF LESSONS, EQUIPMENT, ACCOMMODATION AND PASSES NOT USED DUE TO INJURY COVER

You must make the claim **within ten days of the loss event**.

You must provide the following details/documents:

- an Accident & Emergency certificate filled out at the scene of the loss event that specifies the condition you are suffering from or the medical diagnosis and confirms the type of injury you have suffered and how it happened;
- a certified true copy of the original medical record;
- a medical certificate confirming the estimated recovery time;
- original pass, ski pass, any invoices for lessons, sports equipment and accommodation.

E) ANNUAL GYM MEMBERSHIP REIMBURSEMENT COVER

You must make the claim **within ten days of the loss event**.

You must submit the following information/documents:

- an Accident & Emergency certificate filled out at the scene of the loss event that specifies the condition you are suffering from or the medical diagnosis and confirms the type of injury you have suffered and how it happened;
- a certified true copy of the original medical record;
- a medical certificate confirming the estimated recovery time;
- original admission cards and a document from the gym confirming cancellation of membership;
- a copy of the gym membership agreement;
- membership invoices.

F) COVID-19 MEDICAL EXPENSES COVER

In the event of a Claim, you must call the Organizational Structure immediately on: **+39 02.58.24.61.09 from Italy or abroad**. You must make the claim **within sixty days of the loss event**.

You must provide the following details/documents:

- an Accident & Emergency certificate filled out at the scene of the loss event that specifies the condition you are suffering from, or a medical diagnosis confirming the type of injury you have suffered and how it happened;
- a certified true copy of your original medical record, if you were admitted to hospital;
- the original invoices, till receipts or official receipts for the expenses incurred, complete with the tax details (VAT number or taxpayer reference number) of the person/company issuing the receipt and who it is made out to;
- the medical prescription for the purchase of medicines accompanied by the original receipts for the medicines purchased;
- Covid-19 positive test result

In order to process the claims for all cover:

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

You must provide such documents.

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 art. 1815 of the Italian Civil Code.

Art. 1915 of the Italian Civil Code: this article explains what happens to the Insured if they do not report the claim to their insurer within the required timeframe. The insurer is required to indemnify the Insured in an amount equal to the loss suffered by the Insured.

If the Insured intentionally acts in such a way as to cause or aggravates the loss, the Insurer may not pay out to the Insured.

If the Insured unintentionally causes or aggravates the loss, the insurer may or may not pay out to the Insured.

Art. 14. - LOSS ASSESSMENT AND SETTLEMENT CRITERIA

• PAYMENT OF INDEMNITY

For all cover except Europ Assistance cover, once Europ Assistance has received the necessary documentation from you, has verified the validity of the cover and has carried out the necessary checks, it will calculate the Indemnity/reimbursement that is due to you and will notify you thereof.

Europ Assistance will pay out within 20 days of notifying you.

In the event of your death before Europ Assistance has paid out the indemnity/daily allowance/reimbursement, your heirs will be entitled to receive the payment that would have been due to you on confirming your right to the indemnity/daily allowance/reimbursement by providing Europ Assistance with the documentation required by the "Obligations of the Insured in the event of a claim" article.

SECTION III - OBLIGATIONS OF THE INSURED AND OF EUROP ASSISTANCE



What are your obligations and what are the company's obligations?

Art. 13. - OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM FOR ALL COVER OTHER THAN ASSISTANCE COVER

You must make a claim as follows:

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

or

- by sending a registered letter with acknowledgement of receipt to **Europ Assistance - Ufficio Liquidazione Sinistri [Claims Settlement Department](while specifying the cover for which the claim is being made) - Piazza Trento, 8 20135 Milan.**

You will need to provide the following details/documents:

- your name, surname and address
- your telephone number;
- your Europ Assistance card number + case number;
- the circumstances of the event;
- the date of the loss event;
- details of where you or the people who made the claim can be reached.

The timeframes for making a claim are specified under the individual cover.

YOU MUST ALSO PROVIDE US WITH OTHER INFORMATION/DOCUMENTS FOR EACH COVER, AS SPECIFIED BELOW:

A) ASSISTANCE COVER

Always call the Organizational Structure of Europ Assistance on the following number: **+39 02.58.24.61.09 from Italy or abroad**. The Organizational Structure is open 24 hours a day, 365 days a year.

Do not do anything without contacting the Organizational Structure first.

If urgent, call the Emergency Service.

If you do not contact Europ Assistance, the benefits are not guaranteed. Art. 1915 of the Italian Civil Code shall apply.

B) MEDICAL EXPENSES COVER IN THE EVENT OF INJURY

In the event of a Claim, you must call the Organizational Structure immediately on: **+39 02.58.24.61.09 from Italy or abroad**. You must make the claim **within sixty days of the loss event**.

You must provide the following details/documents:

- an Accident & Emergency certificate filled out at the scene of the loss event that specifies the condition you are suffering from, or a medical diagnosis confirming the type of injury you have suffered and how it happened;
- a certified true copy of your original medical record, if you were admitted to hospital;
- the original invoices, till receipts or official receipts for the expenses incurred, complete with the tax details (VAT number or taxpayer reference number) of the person/company issuing the receipt and who it is made out to;
- the medical prescription for the purchase of medicines accompanied by the original receipts for the medicines purchased.

C) SEARCH & RESCUE EXPENSES REIMBURSEMENT COVER

You must make the claim **within ten days of the loss event**.

You must provide the following details/documents:

C) SEARCH & RESCUE EXPENSES REIMBURSEMENT COVER

• **CRITERIA**

If more than one person is involved in the search and rescue operation, Europ Assistance will only reimburse you only for the portion of expenses that relate to you.

The total expenses incurred will be divided equally between the parties involved, and you, as the Insured, will only receive reimbursement of your share.

E) ANNUAL GYM MEMBERSHIP REIMBURSEMENT COVER

• **CRITERIA**

EA will reimburse an amount equivalent to the number of unused days' membership, calculated as follows:

- $(\text{Annual cost of gym membership}) : (\text{number of days' membership}) = \text{Cost of one day's membership.}$
- $(\text{Cost of one days' membership}) \times (\text{number of unused days' membership}) = \text{REIMBURSABLE AMOUNT.}$

The REIMBURSABLE AMOUNT will be reimbursed within the limit of liability envisaged for the cover.

HOW TO REQUEST ASSISTANCE

In order to receive Assistance benefits, you can call the Europ Assistance Organizational Structure, which is available 24 hours a day. The Organizational Structure will provide you with all the information you need or will indicate the most appropriate procedures for resolving any type of problem in the best possible way, and will also authorise any expenses.

IMPORTANT: do not take any action without first contacting the Organizational Structure on:

to telephone from Italy or abroad (+39) 02-58.28.65.37

You will need to provide the following information:

- Type of assistance required;
- name and surname;
- address of your current location;
- telephone number.

If you cannot call the Organizational Structure, you can send: a fax to 02.58477201

In order to provide the Cover envisaged by the Conditions of Insurance, Europ Assistance must process your data and requires your consent to do so, as stated in the General Data Protection Regulation (Regulation (EU) 2016/679). By calling or writing or having Europ Assistance call or write, you freely give your consent to the processing of your personal data. When necessary, consent can also relate to the use of data concerning your state of health or criminal offences and convictions, as specified in the Privacy Notice you received.

COMPLAINTS

Any complaints regarding the contractual relationship or the handling of claims must be submitted in writing to: Europ Assistance Italia S.p.A. - Ufficio Reclami [Complaints Department] - Piazza Trento, 8 - 20135 Milan; fax: 02.58.47.71.28 – certified e-mail: reclami@pec.europassistance.it - e-mail: ufficio.reclami@europassistance.it.

If you are not satisfied with the outcome of the complaint or if you do not receive a reply within the maximum period of forty-five days, you may contact the Italian Institute for the Supervision of Insurance (Istituto per la vigilanza sulle assicurazioni, IVASS) - Servizio Tutela del Consumatore (Consumer Protection Department) - Via del Quirinale, 21 - 00187 Rome, fax: 06.42.13.32.06, certified e-mail: ivass@pec.ivass.it, accompanying the complaint with the documentation relating to the complaint handled by Europ Assistance. In these cases and for complaints regarding compliance with industry regulations to be submitted directly to IVASS, you must provide the following in the complaint:

- name, surname and address of the complainant, and telephone number where applicable;
- name of the person or persons whose actions are being complained about;
- brief and exhaustive description of the reason for the complaint;
- a copy of the complaint submitted to Europ Assistance Italia and of any response received;
- all such documents as may be useful to describe the situation in greater detail.

The IVASS complaint form can be downloaded from the www.ivass.it website.

Before taking the matter to court you can turn to the alternative dispute resolution systems envisaged by law or by the policy.

- **Mediation:** you can contact one of the Mediation Bodies listed by the Ministry of Justice on the www.giustizia.it website (Law no. 98 of 09/08/2013);
- **Assisted negotiation:** your solicitor must submit a request to Europ Assistance Italia S.p.A.

Insurance disputes regarding the determination and estimation of damages within the scope of risk of loss insurance policies (where envisaged by the Conditions of Insurance).

In the event of disputes regarding the loss adjustment and estimation, a contractual loss adjustment must be carried out, where envisaged by the Conditions of Insurance, to settle the dispute. The contractual loss adjustment request must be submitted to: Ufficio Liquidazione Sinistri [Claims Settlement Department] - Piazza Trento, 8 - 20135 Milan, by registered letter with acknowledgement of receipt or by e-mail to: sinistri@pec.europassistance.it.

In the event of disputes regarding risk of loss policies in which a contractual loss adjustment has already been carried out, or in the event of disputes regarding other than loss adjustment and estimation, the law envisages compulsory mediation, which constitutes grounds for legal action, with the possibility of prior recourse to assisted negotiation.

Insurance disputes regarding medical matters (where envisaged by the Conditions of Insurance).

In the event of disputes regarding medical matters in relation to injury and illness policies, arbitration must be undertaken in order to settle the dispute, where this is envisaged by the Conditions of Insurance. The contractual loss adjustment request must be submitted to: Ufficio Liquidazione Sinistri [Claims Settlement Department] - Piazza Trento, 8 - 20135 Milan, by registered letter with acknowledgement of receipt or by e-mail to: sinistri@pec.europassistance.it. Arbitration will take place at the registered office of the Institute of Forensic Medicine closest to your place of residence.

In the event of disputes regarding illness and injury policies in which a contractual loss adjustment has already been carried out, or in the event of disputes regarding other than medical matters, the law envisages compulsory mediation, which constitutes grounds for legal action, with the possibility of prior recourse to assisted negotiation. This is without prejudice to your right to take the matter to the Courts.

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 (by accessing the http://ec.europa.eu/internal_market/finnet/index_en.htm) website.

Europ Assistance Italia S.p.A.

Sede sociale, Direzione e Uffici: Piazza Trento, 8 - 20135 Milano - Tel. 02.58.38.41 - www.europassistance.it
Indirizzo posta elettronica certificata (PEC): EuropAssistancelItaliaSpA@pec.europassistance.it
Capitale Sociale Euro 12.000.000,00 i.v. - Rea 754519 - Partita IVA 01333550323 - Reg. Imp. Milano e C.F.: 80039790151
Impresa autorizzata all'esercizio delle assicurazioni, con decreto del Ministero dell'Industria, del Commercio e dell'Artigianato n. 19569 del 2/6/93 (Gazzetta Ufficiale del 1/7/93 N. 152) - Iscritta alla sezione I dell'Albo delle Imprese di assicurazione e riassicurazione al n. 1.00108 - Società appartenente al Gruppo Generali, iscritto all'Albo dei Gruppi assicurativi - Società soggetta alla direzione e al coordinamento di Assicurazioni Generali S.p.A.

PRIVACY NOTICE

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

Information on the processing of data for insurance purposes
(within the meaning of articles 13 and 14 of the General Data Protection Regulation)

Personal data is information relating to an individual that allows them to be identified amongst others. Personal Data includes, for example, name and surname, identity card or passport number, information about the individual's state of health, such as illness or injury and information on offences and criminal convictions.

There are rules^[1] that safeguard Personal Data to protect it from improper use. Europ Assistance Italia adheres to these rules, which is partly why we want you to know what we do with Your Personal Data^[2].

If the content of the Privacy Notice is not sufficient, or if you wish to assert any of the rights envisaged by legislation, please write to the **Data Protection Officer** at Europ Assistance Italia - Ufficio Protezione Dati [Data Protection Office] - Piazza Trento 8 - 20135 Milan, Italy, or send an e-mail to UfficioProtezioneDati@europassistance.it

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

Where necessary, Europ Assistance Italia uses Your Personal data to manage the COVER, including data concerning your state of health and criminal offences, for the following *insurance purposes*:

- to carry out the activity envisaged by the Policy, namely to provide the COVER; to carry on insurance business, for example to propose and manage the Policy, collect premiums, reinsure, carry out checks and capture statistics: Your Ordinary data, which may also include data concerning Your location (geolocation), is processed in order to fulfil the agreement; where necessary, for the purposes of processing Data concerning your state of health or criminal offences or convictions, you will have to give Your consent;
- to carry on insurance business, prevent and detect fraud, take legal action and notify the Authorities of possible offences, recover debt, make intragroup communications, keep corporate assets secure (e.g. building and IT tools): Your Data, including data concerning your state of health or criminal offences or convictions for which you have given your consent, is processed in the legitimate interest of the company and of third parties;
- to carry out activities that are required by law, such as the retention of documents relating to the Policy and to the claim; to respond to requests from authorities, such as the Carabinieri, the Italian Institute for the Supervision of Insurance (IVASS): Your Data, including data concerning your state of health and criminal offences, is processed in order to comply with the law or regulations.

If you do not provide your Personal Data and/or do not consent to the use of your Personal Data, Europ Assistance Italia will not be able to carry out its activities for *insurance purposes* and will not therefore be able to provide the COVER.

How Europ Assistance Italia uses your Personal Data and to whom it discloses your Personal Data to

Europ Assistance Italia, through its employees, collaborators and external individuals/companies,^[3] uses the Personal Data it has obtained from You or from other people (such as the Policyholder, a relative of yours or the doctor who treated you, a travel companion or a supplier) either on paper or via computer or app.

For *insurance purposes*, Europ Assistance Italia may, if necessary, disclose Your Personal Data to private and public entities operating in the insurance sector and to other entities that carry out technical, organisational or operational duties^[4].

Depending on the activities to be carried out, Europ Assistance Italia may use Your Personal Data in Italy and abroad and may also disclose Your Personal Data to entities located in countries outside the European Union which may not guarantee a suitable level of protection according to the European Commission. In these cases, the transfer of your Personal Data to entities outside the European Union will take place with appropriate and suitable safeguards in accordance with applicable law. You are entitled to obtain information on 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 Europ Assistance Italia retains Your Personal Data

Europ Assistance Italia retains your Personal Data for the time necessary to fulfil the above purposes, in accordance with the law or, if not stipulated, in accordance with the following timeframes.

- The Personal Data contained in insurance contracts, insurance treaties and co-insurance contracts and claim and dispute files, is retained for 10 years from the last entry, within the meaning of the Italian Civil Code or for an additional 5 years, within the meaning of insurance regulations.
- Ordinary Personal Data collected on any occasion (such as when taking out a Policy or asking for a quote) accompanied by consent/refusal of consent for sales promotions and profiling is retained indefinitely as is a record of the relevant changes You made until the date of consent/refusal. You have the right to object to such processing at any time and to request the erasure of Your data if there are no contractual or regulatory conditions that require their retention.
- Personal data collected following the exercise of the data subject's rights is retained for 10 years from the last entry, within the meaning of the Italian Civil Code
- The personal data of individuals who have defrauded or attempted to defraud, is retained beyond the 10-year period.

In general, for all matters not expressly specified, the ten-year retention period envisaged by Article 2220 of the Italian Civil Code or any other specific timeframe envisaged by the applicable legislation shall apply.

Your personal data protection rights

You have the following rights in relation to the processing of Your personal data: the right of access, right to rectification, right to erasure, right to restrict processing, right to data portability, right of revocation and right to object, which you can assert in the manner described in the following paragraph "How to assert Your personal data protection rights". You have the right to lodge a complaint with the Italian Data Protection Authority and can find more information on the www.garanteprivacy.it.

How to assert your personal data protection rights

- To find out what Personal Data is used by Europ Assistance Italia (right of access);
- to request the rectification (updating, amendment) or, if possible, the erasure, restriction and exercise the right to data portability for Your Personal Data that is processed by Europ Assistance Italia;
- to object to the processing of Your Personal Data based on the legitimate interest of the data controller or of a third party, unless the data controller or the third party demonstrates that such legitimate interests prevail over your own or that such processing is necessary for the ascertainment, exercise or defence of legal claims; to object to the processing of Your Personal Data for direct marketing purposes

you can write to:

^[1] The General Data Protection Regulation (EU) 2016/679 (hereinafter Privacy Regulation) and Italian primary and secondary legislation

^[2] Europ Assistance Italia is the Data Controller within the meaning of the Privacy Regulation.

^[3] Within the meaning of the Privacy Regulation, the above are designated Data Processors and/or authorised data processing agents, or act as independent Data Controllers or Joint Data Controllers, and carry out technical, organisational and operational duties. They are, for example: agents, subagents and other agency staff, insurance brokers, banks, SIM and other acquisition channels; insurers, co-insurers and reinsurers, pension funds, actuaries, appointed legal and medical experts, technical advisors, roadside assistance staff, experts, car repair shops, scrapyards, healthcare centres, loss adjustment firms and other service providers), Generali Group companies and other companies that provide contract and performance management services, IT, telematic, financial, administrative, archiving, mailroom management auditing and account certification services, as well as companies that specialise in market research and service quality surveys.

^[4] To the Policyholder, other Europ Assistance branches, Generali Group companies and other entities such as insurance intermediaries (agents, brokers, subagents and banks); co-insurance or reinsurance companies; lawyers, doctors, consultants and other professionals; providers such as body shops, salvage firms, scrapyards, healthcare facilities, claim handling firms, other companies that provide IT, telematic, financial, administrative, archiving, mailing, profiling and customer satisfaction service.

Changes and updates to this Privacy Notice

Europ Assistance Italia may supplement and/or update all or part of this Privacy Notice at any time, and in consideration of future changes that may affect the applicable privacy legislation. In accordance with current legislation, it is understood that any amendments, supplements or updates will also be published on the www.europassistance.it website, where you will also find further information on the personal data protection policies adopted by Europ Assistance Italia.

ANNEX A – GLOSSARY

ANNEX A – GLOSSARY

Insured: the natural person who has purchased a travel package from the Contracting Party (who we shall address on a first-name basis).

Outdoor activities: recreational and sporting activities carried out in the natural environment, such as but not limited to: Trekking, Hiking, Snowshoeing, Mountaineering, Climbing, Nordic Walking, Skiing, Snowboarding, Alpine Skiing, Freeride Skiing, Mountain Biking, Running, Sailing, Canoeing/Kayaking, Rafting, Nature Walking, with or without animals, Orienteering.

Sports equipment: all that is necessary for engaging in Outdoor Activities

Damage: damage to baggage during sea or air travel.

Baggage: the suitcase, bag or rucksack you take with you on the trip and the contents of said suitcase, bag or rucksack.

Conditions of Insurance: Policy clauses that contain: General Conditions of Insurance for the Insured, the description of the Guarantees, the exclusions and limits of Cover, and the obligations of the Insured and of Europ Assistance.

Policyholder: the Company engaged as a Tour Operator, with registered office and tax domicile in Italy, the Republic of San Marino or the Vatican City State, and which takes out the policy on behalf of third parties and is responsible for the relevant costs.

Travel companion: the person travelling with you and insured under this policy.

Europ Assistance: The insurance company, namely Europ Assistance Italia S.p.A. in Piazza Trento no. 8 - 20135 Milan, authorised by Decree of the Ministry of Industry, Trade and Crafts no. 19569 of 2 June 1993 (Official Gazette no. 152 of 1 July 1993) and entered in Section I of the Register of Insurance and Reinsurance Companies under no. 1.00108. Europ Assistance is a Generali Group Company that is entered in the Register of Insurance Groups and is managed and coordinated by Assicurazioni Generali S.p.A.

Family member: the spouse, common-law partner, children, parents, brothers/sisters, son/daughter-in-law, grandparents, grandchildren, mother/father-in-law, brother/sister-in-law, and any other individual living with the insured provided that they are listed on a standard registry certificate.

Deductible: the amount that you will have to pay when the claim is settled.

Cover: insurance other than assistance insurance and in respect of which, Europ Assistance will pay out in the event of a claim.

Breakdown: damage to the vehicle due to wear and tear, defects, failure of its parts that make it impossible for you to use the vehicle under normal conditions.

Indemnity/Damages: the amount Europ Assistance pays you in the event of a claim.

Injury: the event arising from a fortuitous, violent and external cause. The direct and exclusive consequences of the injury are objectively ascertainable physical injury resulting in death, permanent disability or temporary disability.

Plaster cast: a restraint made using flexible plaster or other equivalent immobilising devices.

Healthcare Facility: a public hospital, clinic or nursing home, whether affiliated with the National Health Service or private, that is duly authorised to provide hospital care. Spa establishments, convalescent and residential care homes, and dietary and aesthetic clinics are not considered healthcare facilities.

Illness: any change to the state of health that is not caused by injury.

Chronic illness: an illness that has required diagnostic investigations, hospital admission or treatments/therapies in the last 12 months.

Sudden illness: an acute onset illness you were unaware of before the start of the Trip.

Pre-existing condition: illness arising from or as a direct result of conditions that were chronic or pre-existing at the start of the trip.

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

Policy: the insurance contract between Europ Assistance and the Policyholder/Insured, that establishes the rights and obligations.

Premium: the amount payable to Europ Assistance.

Benefit: the assistance provided in kind, namely the help to be provided to the Insured by Europ Assistance, through the Organizational Structure, in their moment of need.

Residence: the place in which you live, as confirmed by a registry certificate.

Hospital admission: admission to a Healthcare Facility for at least one night.

Risk: the likelihood of a loss occurring.

Claim: the occurrence of a harmful event covered by the insurance benefit/cover.

Percentage excess: the percentage part of the loss amount that is declared as a percentage and that you are required to pay with a minimum amount expressed as a fixed value.

Medical/pharmaceutical/hospital expenses: surgical costs (surgeon, staff, assistant and anaesthetist fees, operating theatre charges and surgical equipment) and healthcare costs (hospital fees, specialist medical advice, medicines, diagnostic tests and examinations). Inpatient fees indicate the cost of a day's stay in a healthcare facility. The cost is inclusive of medical/nursing care.

Organizational Structure: Europ Assistance Italia S.p.A. - P.zza Trento, 8 - 20135 Milan, Italy, consisting of managers, personnel (doctors, technicians, operators), equipment and facilities (centralised and non-centralised) operating 24 hours a day, every day of the year, which provides telephone contact with the Insured and arranges and provides the Assistance Benefits envisaged by the Conditions of Insurance.

Vehicle: within the meaning of articles 47 et seq of the New Italian Highway Code, a vehicle is defined as a vehicle for one's own use with a gross laden weight of up to 3.5 tonnes and an Italian number plate

and, in particular:

- a car
- trailers (trailer; caravan) towed by cars;
- motor caravans and camper vans that require a category B licence to drive;
- motorcycle.

Carrier: plane, tourist coach, train or ship.

Trip/Travel: travel for the purposes of tourism.

In the event of travel by plane, train, coach or ship, trip/travel means the journey from the point of departure (airport, port or railway station) to the point of arrival. In the event of travel by car or by other means of transport other than ship, plane or coach, trip/travel means anywhere more than 50 km from the Insured residence in Italy. For *Vehicle Assistance* only, the mileage excess does not apply.