

INTER PARTNER ASSISTANCE S.A.
Insurance and Reinsurance Company
General Agency for Italy

**MULTI-RISK TRAVEL INSURANCE
POLICY**

"TRIPY 4GOING"

Policy Summary

Last updated in November 2016



Inter Partner Assistance S.A. Member of AXA Assistance Group
Compagnia di Assicurazioni e Riassicurazioni
Rappresentanza Generale per l'Italia - Via Carlo Pesenti 121 - 00156 Roma - Tel.06/42118.1
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N.iscrizione all'Albo Imprese di Assicurazioni e Riassicurazioni I.00014 - Autorizzazione Ministeriale n. 19662 del 19.10.1993
Registro delle Imprese di Roma RM - Numero REA 792129 - Part. I.V.A. 04673941003 - Cod. Fisc. 03420940151



GLOSSARY

Insured: The individual whose interests are covered and protected by the insurance.

Insurance: the insurance contract.

Assistance: timely assistance or help, in money or in kind, provided that the insured person is in difficulties following the occurrence of an accident, organised through the Operations centre.

Baggage: Clothing, sporting goods and personal hygiene item, photographic and video equipment suitcase, a handbag, a backpack that may contain them and which the Insured may take with him/her on the trip.

Travelling companion: the insured person who, while not having family ties with the insured who suffered the incident, is listed on the same journey of the Insured.

Operations Centre: the organisational structure of Inter Partner Assistance SA - General Agent for Italy - Via Carlo Pesenti 121 - 00156 Rome - made up of human resources and equipment, available 24 hours of every day of the year, providing telephone contact with the Insured, organising intervention in-situ and to carry out, with costs borne by the Company, any assistance provided for in the Policy.

Insuring Party: The person who takes out the insurance. In the case of a natural person, a person of legal age with legal capacity to act.

Destinations: The list of individual countries per destination zone is available on the website prior to subscription.

Address: the place, in the country of origin, where the Insured lives or has established the headquarters of his business and interests.

Day hospital: a hospital stay not involving an overnight admission, but documented by medical records, at a medical facility authorised having beds devoted to hospital use.

Event: the event that caused or has given rise, directly or indirectly, to one or more claims.

Family: spouse, son, daughter, father, mother, brother, sister, father-in-law, mother-in-law, of the Insured, as well as other persons permanently living together with him/her as a family.

Excess: A fixed amount, in absolute number, to be paid by the insured person in the event of a claim or claims.

Theft: The offence under Article 624 of the Italian Criminal Code, committed by anyone who takes possession of the property of others, depriving its owner of it in order to gain profit for themselves or others.

Compensation or indemnification: the sum payable by the Company in event of a claim covered by the guarantees of the policy.

Injury: casualty due to fortuitous, violent and external causes that result in objectively noticeable bodily harm, which, as a consequence, results in the death, permanent injury or disability or temporary disability.

Care institution: University college hospital, hospital, nursing home, day hospital, diagnostic

and / or therapeutic clinic, duly authorised for diagnosis and treatment. The following are not commonly considered as health facilities for diagnosis and care: spas, mainly those for dietary purposes, for wellness, rehabilitation, convalescence, hospital stays or long stays, facilities for the elderly.

Illness: any noticeable impairment of health not due to the injury sustained.

Maximum: the maximum amount, established in the Policy, guaranteed by the Company in the event of a claim.

Medicines: Considered to be those entered in the Italian Register of Medicines. The following are not considered to be pharmaceutical products: homoeopathy, cosmetics, dietary, galenic preparation, etc., Even if prescribed by a doctor.

Policy: the document which proves the insurance.

Premium: the amount owed by the Contractor to the Insurer.

Statute of Limitations: the expiry of the time to exercise the same right within the time allowed by law.

Robbery: the theft of movable objects from the owner, with violence or threat to his/her person.

Residence: the place where the Insured has established his/her dwelling as a result the certificate of residence.

Admission / hospitalisation: staying in care institutions duly authorized for the provision of hospital care, covering at least one night, or a day hospital stay.

Deadline: the date on which the effects of the contract cease.

Deductible: The part of indemnifiable damage under the terms of the policy, calculated as a percentage, that remains the responsibility of the insured per claim.

Claim: the occurrence of the damaging event, in an uncertain future, for which insurance has been given.

Company: INTER PARTNER ASSISTANCE S.A. General Agent for Italy - Via Carlo Pesenti 121 - 00156 Rome.

Third parties mean any person not falling within the definition of "family".

Travel: the travel resulting from the related ticket (flight, railway, sea, road).

SPECIAL CONDITIONS OF INSURANCE

Territorial extension

The insurance is valid for the following sections:

- Assistance/medical expenses while travelling, transport means accident, luggage, plane delay, third party liability – TPL: pre-chosen destination in the policy;

Exclusions common to all sections

Excluded from the terms of this insurance are all the services for which the Insured has not sought prior approval from the Operations Centre helpline.

The following are also excluded from any compensation, services, consequences and / or event arising directly or indirectly from:

- a) situations of armed conflict, invasion, acts of foreign enemies, hostilities, war, civil war, rebellion, revolution, insurrection, martial law, military or usurped power or attempts to usurp power;
 - b) acts of terrorism in general, including the use of any type of nuclear or chemical bomb; This exclusion is not operational for travel assistance and medical expenses guarantees while travelling;
 - c) ionising radiation or radioactive contamination from nuclear fuel, or arising from phenomena of transmutation of the nucleus or radioactive, toxic, explosive, or other dangerous features of nuclear equipment and its components;
 - d) tornadoes, hurricanes, earthquakes, volcanic eruptions, flooding, nuclear explosions and other natural disasters;
 - e) air, water, soil, subsoil, or any other environmental damage;
 - f) search and rescue expenses of the insured in the sea, lake, mountain or desert;
 - g) wilful or gross misconduct Insured
- No (re)insurer will be required to provide coverage, to pay a claim or provide a service in any capacity in the event that the provision of such coverage, payment of the claim or the provision of this service exposes the (re)insurer to any penalty or restriction pursuant to a resolution of the United Nations or under the sanctions, laws or economic and trade embargoes of the European Union, the United Kingdom or the United States of America.

Purpose of the Insurance

The Company, through its Operations Centre, provides the guarantees specified in the following sections:

- A. ASSISTANCE AND MEDICAL EXPENSES WHILE TRAVELLING**
- B. ACCIDENTS ON THE MEANS OF TRANSPORT**
- C. REIMBURSEMENT OF PURCHASES DUE TO DELAYED AND/OR NON-DELIVERY OF BAGGAGE**
- D. PLANE DELAY**
- E. CANCELLATION OF THE TRAVEL TICKET / DOCUMENT**
- F. THIRD PARTY LIABILITY - TPL**

A. ASSISTANCE AND MEDICAL EXPENSES WHILE TRAVELLING

A.1. - Purpose of the insurance:

The Company, in the event of illness or an accident while travelling organises and provides 24-hour assistance through its Operations Centre the following benefits:

The **maximum duration of the Policy** is as follows: ■ all destinations: **30 days**

TRAVEL ASSISTANCE	Destination		
	Zone 1	Zone 2	Zone 3 / Zone 4
The maximum levels indicated must be considered per Insured, claim and insurance period, given the sub limits set out below.			
a) MEDICAL CONSULTATION BY TELEPHONE. The Operations Centre is available to the Insured to organise a medical consultation by telephone in the event of a sudden emergency while travelling.	YES	YES	YES
b) SENDING A DOCTOR OR AN AMBULANCE IN CASE OF EMERGENCY. If the Operations Centre medical service deems it necessary and a medical examination of the insured cannot be postponed, the Operations Centre will send an approved local general practitioner or if it not immediately available a doctor, organising the transfer of the insured by ambulance to the closest Accident and Emergency centre. The service is provided with costs borne by the Company. <i>N.B.: It is understood that in an emergency the Operations Centre helpline cannot in any way be a substitute for either Official Emergency Services (118), nor will it assume any costs incurred.</i>	YES	NO	NO
c) INDICATION OF A SPECIALIST DOCTOR. If, following the Medical Consultation by telephone, the insured should undergo specialist treatment, the Operations centre helpline will provide, consistent with local availability, the name of a specialist doctor in the location closest to the place where the Insured is.	NO	YES	YES
d) TRANSFER – PATIENT TRANSFER If the medical service of the Operations Centre advises the transfer of the patient following clinical consultation and in agreement with the attending physician on site, the Operations Centre will organise: <ul style="list-style-type: none"> • the transfer of the patient to the nearest suitable medical facility; • the transfer from the medical facility to the residence of the insured; • • The repatriation to Italy of the insured patient if the conditions allow and require it; With the necessary assistance during transport from medical or paramedical personnel. The patient transfer will be made, with all expenses paid by the Company, using the most appropriate means at the discretion of the Operations Centre. These means may be: <ul style="list-style-type: none"> • air ambulance, exclusively for the return to Italy and when the claim has taken place in Europe; • airline, possibly stretchered; • first class train and, if necessary, sleeper; • ambulance, unlimited mileage; • other means of transport. Excluded from the service are: <ul style="list-style-type: none"> • illnesses or injuries which, in the opinion of the medical service of the Operations Centre, can be treated on site or at least do not prevent the continuation of the trip; • infectious diseases if transportation implies violation of national or international health requirements; • • All cases where the insured or his family has voluntarily signed the waiver against the advice of the doctors with whom he/they was/were hospitalised; The Company shall have the right to request any unused travel ticket for the return of the Insured	YES	YES	YES
e) TRANSFER OF OTHER INSURED PARTIES If following the Transfer – Patient transfer service, or in case of death of the insured, the family members and the fellow travellers were not objectively able to return to their place of residence in Italy via the means initially planned for, the Operations Centre helpline will provide them a first class train ticket or an economy class airfare. The service shall be provided that family members and travelling companions are insured. The Company shall have the right to ask them for any unused travel tickets for the transfer.	€1,000	€1,500	€2,000
f) RETURN OF INSURED MINORS. If the Insured is unable to take care of the children insured with him in the trip as a result of hospitalisation or death and there is no one else able to do so, the helpline will provide a family member with a return ticket (first class by train or economy class by plane or other means at its sole discretion) to enable it to reach the children and bring them back to their home in Italy. The Company also refunds: <ul style="list-style-type: none"> • the possible new return ticket of minors; • the costs for one-night stay of a family member. 	€1,000	€1,500	€2,000

<p>g) SENDING URGENT MEDICINES If the Insured needs medication regularly registered in Italy but not available in the immediate location or it cannot be replaced with a suitable local medicinal equivalent, the medical service of the Operations Centre will accept to send the medicines via the quickest means possible in compliance with the rules and deadlines that regulate the transportation of medicines and drugs. The Company will bear the cost of shipping, while the cost of drugs remains the responsibility of the insured.</p>	NO	YES	YES
<p>h) INTERPRETER AVAILABLE. If the Insured is hospitalised during the trip and he has language difficulties in communicating with the doctors, the Operations Centre will send an interpreter on the spot. The Company shall bear the cost of the interpreter.</p>	NO	€1,000	
<p>i) TRANSLATION OF THE MEDICAL FILE. If the Insured needs the translation of the medical records released as a result of hospitalisation during the trip, he may request it to be translated into Italian from English, French, Spanish or German. The translation will only occur with the consent of the Insured in respect of the provisions of the current legislation in Italy on the processing of personal data.</p>	NO	YES	YES
<p>j) TRAVEL OF A FAMILY MEMBER IN CASE OF HOSPITALISATION. If the Insured, travelling alone or with minor, is hospitalised with an expected admission of more than 5 (five) days, the Operations Centre helpline will provide a round-trip ticket (first class train or economy class air travel or other means at its sole discretion) to enable a family member, who is in Italy, to reach the Insured who has been admitted to hospital.</p>	YES	YES	YES
<p>It includes the accommodation fees (bed and breakfast) for the family member.</p>	A maximum of 7 nights with a limit of €700		
<p>k) EXTENSION OF STAY. If the Insured is unable to return to Italy on the pre-established date due to:</p> <ul style="list-style-type: none"> Hospitalisation with an expected admission of more than 7 (seven) days; theft or loss of passport needed to return, with the appropriate declaration certificate from the local authorities; <p>the Company will bear the hotel expenses (bed and breakfast) of the Insured and travelling companions, provided they are also insured.</p>	A maximum of 10 nights with a limit of €1,000		
<p>l) TRANSFER OF CONVALESCENT INSURED TO HIS HOME. If the Insured following discharge from hospital is not able to return to his/her place of residence by the means initially planned, the Company will organise and take responsibility for the transfer expenses.</p>	YES	YES	YES
<p>The cover is also extended to family members and a travelling companion.</p>	€500	€750	€1,500
<p>m) MEDICAL CARE AFTER THE RETURN. If, <i>during the 7 (seven) days after the return to Italy</i>, the Insured, based on a medical certificate, needs to be taken care of in his home by specialised personnel (nurses or caretakers), he may request from the Operations Centre the identification and the sending of the necessary personnel. The Company will pay for this service.</p>	€600		
<p>n) REPATRIATION OF A BODY In the event of death of the insured during the trip, the Operations Centre will organise and carry out the repatriation of the body up to the burial site in Italy. Shipping will be done according to international standards and after fulfilling all formalities at the place of death. The Company wishes to bear the costs of transport, excluding costs related to the funeral, interment or cremation. The Company will bear the cost of the ticket, round-trip, of a family member to attend the place where the event occurred and the overnight costs of the first night at the closest hotel.</p>	YES	YES	YES
<p>o) EARLY RE-ENTRY If the Insured needs to curtail his/her trip and return to his/her home in Italy prior to the scheduled date and with a means other than that originally planned, due to death or hospitalisation of a family member with prognosis of more than 7 days, the Operations Centre will arrange for the return and be responsible for the relative expenses thereof. The guarantee also applies to the return of a family member provided they are also insured.</p>	€550	€2,000	

<p>p) SENDING URGENT COMMUNICATIONS. If the Insured, during his trip, needs to make urgent communications to persons resident in Italy and he is unable to contact them directly, the Company shall bear the cost for sending such messages.</p>	<p>YES</p>	<p>YES</p>	<p>YES</p>
<p>q) ADVANCED AMOUNTS FOR THE PURCHASE OF ESSENTIAL GOODS CASE OF THEFT, MUGGING, ROBBERY OR LOSS OF THE MEANS OF PAYMENT. If the insured has to bear, while travelling, unforeseen necessary expenses (hotel stay, car rental, travel tickets, restaurant, etc.) and is unable to do so directly and immediately due to theft, bag- snatching, mugging, robbery, theft or loss of their means of payment, the Operations Centre helpline may advance, direct payment to the supplier, the amounts shown on the corresponding tax document (invoice) within the established limit. The Insured must send a copy of the Declaration of the crime provided to the local authorities in situ. The guarantee will become effective at the time when, in Italy, the Operations Centre receives adequate bank refund guarantees. The Insured will have to make arzonements to repay, to the Company, the sums advanced within thirty (30) days of the payment of the same. This service is not available:</p> <ul style="list-style-type: none"> • In countries where there are no branches or correspondents of the Company; • when the Insured is not able to provide adequate bank guarantees of return of funds, or considered as such at the sole discretion of the Company; • in cases where transfers of currency abroad infringe existing rules on foreign exchange in Italy or in the country where the Insured is staying. 	<p>NO</p>	<p>€5,000</p>	
<p>r) PROTECTION OF CREDIT CARDS; In the event of theft or loss of credit cards of the Insured, the Operations Centre by specific request, shall put the Insured in contact with the issuing Institutions to start the necessary procedures to block lost or stolen credit cards. The Insured is responsible for completing the blocking procedure in accordance with the individual card issuers.</p>	<p>NO</p>	<p>YES</p>	<p>YES</p>
<p>s) ADVANCE COSTS OF LEGAL REPRESENTATION. If the insured person IS arrested or threatened with arrest and in need of legal assistance, the Operations Centre helpline will provide the Insured with a lawyer, in accordance with the local regulations, and advance the payment of the relevant fee. The Insured must report the reason for the request and the amount of the necessary sum. The guarantee will become effective at the time when, in Italy, the Operations Centre receives adequate bank refund guarantees. The Insured will have to make arzonements to repay, to the Company, the sums advanced within thirty (30) days of the payment of the same. This service is not available:</p> <ul style="list-style-type: none"> • in countries where there are no branches or correspondents of the Company; • when the Insured is not able to provide adequate bank guarantees of return of funds, or considered as such at the sole discretion of the Company; • in cases where transfers of currency abroad infringe existing rules on foreign exchange in Italy or in the country where the Insured is staying. 	<p>NO</p>	<p>€1,500</p>	
<p>t) ADVANCED BAIL. If the Insured is found, while travelling, to be in detention, under arrest or threat of arrest and cannot provide directly to pay the bail fee, the Company may pay on the spot, as an advance on behalf of the Insured, the bail fee. The guarantee will become effective at the time when, in Italy, the Operations Centre receives adequate bank refund guarantees. The Insured will have to make arzonements to repay, to the Company, the sums advanced within thirty (30) days of the payment of the same. This service is not available:</p> <ul style="list-style-type: none"> • In countries where there are no branches or correspondents of the Company; • when the Insured is not able to provide adequate bank guarantees of return of funds, or considered as such at the sole discretion of the Company; • in cases where transfers of currency abroad infringe existing rules on foreign exchange in Italy or in the country where the Insured is. 	<p>NO</p>	<p>€5,000</p>	
<p>u) PHONE COSTS. The Company will reimburse the telephone expenses documented and sustained by the Insured to contact the Operations Centre. The costs of 'international roaming' are also reimbursed, following the calls to the Operations Centre in the phases of assistance.</p>	<p>NO</p>	<p>€300</p>	

MEDICAL EXPENSES WHILE TRAVELLING <i>The indicated thresholds must be understood for the Insured, claim and the insurance period, given the sub limits set out below.</i>	Destination			
	Zone 1	Zone 2	Zone 3 / Zone 4	Russian Federation/ Belarus
BY DIRECT PAYMENT – only if the Operations Centre has been contacted beforehand.				
a) If the insured incurs medical expenses / hospital care or urgent and unavoidable surgery which cannot be postponed, received in situ during the trip, during the period of validity of the guarantee, the Company shall bear the costs with direct payments made by the Operations Centre. The guarantee will be paid until the date of discharge or until such time as the Insured shall be deemed, in the opinion of the doctors of the Company, in a condition to be repatriated. Where the Company cannot make direct payment, the expenses will be reimbursed provided they have been authorised, in advance by the Operations Centre prior to the period of hospitalisation. No refund will be made without prior contact with the Operations Centre helpline.	€ 10,000	€ 10,000	€10,000	€30,000
A REFUND – Even without prior authorisation from the Operations Centre, within the sub-limits indicated.				
a) The Company will reimburse the cost of transport from the scene of the event to the medical centre emergency room or first admission.	€500		€2,500	
b) The Company shall reimburse the expenses for medical and/or pharmaceutical visits pursuant to the medical prescription, diagnostic tests, ambulatory care and/or first admission (including the day hospital), incurred following an accident or illness which occurs while travelling.	€250		€750	
c) Dental care: The Company will reimburse the expenses for urgent orthodontic treatment while travelling. Treatment following an accident: In the event of an accident occurring while travelling the Company will also reimburse the expenses for medical and diagnostic tests, provided they are performed within 30 days after the return from the trip.	NO		€250	
d) The Company shall provide the refund of the expenses, including the physiotherapy, incurred following an accident or illness occurring while travelling and which resulted in a hospital admission. The guarantee covers, exclusively, the expenses incurred in the hospital or during the recovery period immediately following the admission and, in any case, prior to the return from the trip.	NO		€250	

A.2 - Effective start date and operation of Assistance Service and Medical Expenses during Travel

The guarantee runs from the time the trip begins and it ends at the end of the trip, however not later than the policy's end date.

The guarantee is given within the limits of capital and the assistance in situ where the event occurred, always included in the "destination" chosen in the policy.

A.3- Exclusions (In addition to common exclusions)

The assistance will not be provided in the following cases:

- if the Insured (or his/her representative) ignores the indications of the Operational Centre, that is where he/she requests to be discharged from the facility where admitted, against the advice of the doctors of the same facility; or if he/she refuses sanitary transportation or repatriation. In this last case, the Company will immediately suspend assistance and coverage of additional medical expenses accrued from the day following the refusal of transport / repatriation to Italy.
- pandemic (declared by WHO), of a high severity and virulence with a high mortality, i.e. requiring restrictive measures to reduce the risk of transmission to the civilian population;
- a trip made to an area where, at the time of departure, there is a ban or limitation (*even temporary*) issued by a competent public Authority;
- a trip made for the purpose of undergoing medical / surgical treatment;
- if the destination is to be or is declared to be under quarantine during the trip.

Additionally:

A.3.1-TRAVEL ASSISTANCE

The Company takes no responsibility for events resulting from:

- failure to contact the Operations Centre or otherwise, without prior authorisation;
- extreme trips in remote areas accessible only with the use of special means of rescue.

A.3.2- Medical Expenses while Travelling

The Company will not accept responsibility for expenses arising from:

- rehabilitation and physiotherapy services other than those referred to in the Medical Expenses While Travelling Section, at point d);
- the purchase, application, maintenance and repair of prostheses and therapeutic devices;
- mental illness, schizophrenia, bipolar disorders, psychosis, major depression in the acute stage.
- treatment or removal of physical defects or congenital malformations, for aesthetic applications, for thermal and slimming treatments;
- abortion;
- practice of air sports and the aerial activities in general, extreme sports if done outside sports organisations and without the required safety criteria;
- any sport carried out professionally or which, however, leads to direct or indirect remuneration;

- h) purchase and repair of glasses, contact lenses;
- i) follow-up visits in Italy for situations resulting from illnesses which started while travelling.

The guarantee also does not apply to accidents caused by or due to:

- natural delivery or caesarean section;
- morbidity due to pregnancy beyond the 26th week of pregnancy and childbirth;
- malice of the insured;
- abuse of alcohol or drugs and the use of narcotics and hallucinogens;
- attempted suicide or suicide.

A.4 – Provisions and limitations.

The Insured releases the doctors who examined him and the people involved by the policy conditions from professional confidentiality, exclusively for the events covered by this insurance and exclusively to the Company.

Additionally:

A.4.1-TRAVEL ASSISTANCE

- a) The assistance services are supplied per event, regardless of the number of policyholders involved, within the limits and any sub limits of the insured capital;
- b) the provision of assistance, in accordance with the specific operating conditions, is carried out in consideration of the state of health and the state of necessity, using the means and facilities that the Company believes, in its sole discretion, more appropriate for the purpose;
- c) the Company may not be held responsible for:
 - delays or impediments in the services agreed resulting from Acts of God, to the provisions of the local authorities or contrary to rules and regulations applicable at the place of payment of benefits;
 - errors arising from inexact communications received by the Insured or on his/her behalf;
- d) the Company is not required to pay an indemnity to replace the guarantees of assistance due.

B. ACCIDENTS ON THE MEANS OF TRANSPORT

B.1 - Territoriality: Pre-chosen destination identified in the policy.

B.2. - Purpose of the insurance:

ACCIDENTS ON THE MEANS OF TRANSPORT <i>The indicated thresholds must be understood for the Insured, claim and the insurance period, given the sub limits set out below.</i>	Maximum	Deductible
<p>Case of death or permanent disability The company shall provide, from the moment when the Insured is aboard an aircraft, vessel, train or car, until the moment when he/she disembarks, insurance for the injuries that it suffers as a passenger and that within two years from the day on which they occurred, have directly resulted in death or permanent disability. The company considers accidents to be the following:</p> <ul style="list-style-type: none"> ▪ suffocation without morbid origin; ▪ acute poisoning by ingestion or by absorption of substances; ▪ drowning; ▪ frostbite or freezing; ▪ sunburn or heat stroke. 	<p style="text-align: center;">€30,000</p>	<p>Compensation for permanent disability is due solely in the case when the degree of permanent disability is greater than 5 percentage points of the total; in this case, the allowance will be settled only by the percentage of permanent disability in excess of 5 percentage points.</p>

B.3 - Effective start date and operation of Assistance

The guarantee, for the period identified in the policy, works from the moment when the insured is aboard an aircraft, vessel, train or car, until the moment when he/she disembarks.-

B.4 - Exclusions

The company does not pay the compensation for the following injuries:

- a) occurred on means of transport other than those used for public transport of passengers, as well as on private transport;
- b) occurring on transport means operating in violation of the provisions of the law, regulations, operating rules or of worthiness, and on the means of transport whose crew does not hold the required licence or valid qualifications, when the violation or irregularities are known by the Insured or they are knowable according to the usual diligence;
- c) occurred during races or competition of all kinds and the related preparatory tests;
- d) occurring in any air vehicle that is not considered an aircraft in accordance with the law, such as the equipment for sports or leisure flying (hang gliders, ultra lights, autogyros, paragliding, etc.); as well as on owned cars, affiliated or in use, and air clubs;
- e) attributable in whole or in part to the severe negligence of the Insured.

The following are also excluded from any compensation, services, consequences and / or event arising directly or indirectly from:

- f) hernias, except for the abdominal effort hernia;
- g) heart attacks generated by any cause.

B.5 - Compensation criteria

The company pays:

- a) compensation for death or permanent disability even if they occur after the expiry of the insurance, but within two years from the day of the accident. It is understood that the event must be reported to the company at the time of the occurrence;
- b) compensation for the direct, exclusive and objectively evident consequences of the injury, that are independent of the pre-existing pathological or physical conditions or the ones occurred with respect to the accident;
- c) the amount of damages agreed directly with the Insured or person designated by the investigator. In the event of disagreement either Party may propose that the matter be settled by one or more arbitrators, to be appointed by a special act;
- d) In the event of death, the insured amount to the heirs. The compensation may not be combined with that for permanent disability. If after the payment of the compensation for permanent disability, the insured person dies as a result of the same accident, the company pays to the beneficiaries only the difference between the indemnity for death-whichever is higher-and that already paid for permanent disability;
- e) for the case of permanent disability equal to 100%, the maximum amount for such guarantee;
- f) for the case of permanent disability, the compensation calculated on the insured amount in proportion to the degree of permanent disability which must be ensured in accordance with the criteria and the percentages provided by INAIL Table, referred to in the Presidential Decree of 30 June 1965 No. 1124, amended.

C. REIMBURSEMENT OF PURCHASES DUE TO DELAYED AND/OR NON-DELIVERY OF BAGGAGE

GUARANTEE VALID ONLY FOR AIRPLANE TICKETS

C.1 - Territoriality: Pre-chosen destination identified in the policy.

C.2 – Purpose of the Insurance

<i>The maximum amounts mentioned above are per Insured and accident</i>	Maximum	Compensation limits
<p>DELAYED DELIVERY OF BAGGAGE. After a delay (as compared to the estimated time of arrival), greater than 8 hours, for the delivery of the checked baggage by the air carrier, the company shall reimburse, within the limits of the insured sum:</p> <ul style="list-style-type: none"> ▪ the purchase of essential items (clothing and personal hygiene items); 	€200	<p>The guarantee only covers one claim during the term of the policy.</p> <p>The Company will not reimburse expenses:</p> <ul style="list-style-type: none"> ▪ for late delivery of baggage on the flight back to the habitual residence of the Insured; ▪ incurred after the date of receipt.
<p>NON-DELIVERED BAGGAGE. If the delay in delivery of baggage, referred to in section a) above, exceeds 48 hours, the Company will reimburse, up to the maximum limit:</p> <ul style="list-style-type: none"> ▪ the purchase of essential items (clothing and personal hygiene items); <p>made within 4 days (of its scheduled time of arrival at destination).</p>	Further €300	

C.3 - Compensation criteria

The Company pays compensation up to the maximum limit per insured and per insurance period.

C.4 – Operational Effective start/end

The "Delayed baggage" and "Non-delivery of baggage" guarantees are operational from the point of the first boarding the aircraft (check-in) and it ends before the last check-in

C.5 – Provisions and limitations

In the event of apparel and personal hygiene products purchased during the trip, the refund will be the purchase value, provided it is substantiated by appropriate documentation.

D. FLIGHT DELAY

D.1 - Territoriality: Pre-chosen destination identified in the policy.

D.2 – Purpose of the Insurance

PLANE DELAY <i>The maximum amounts mentioned above are per Insured and accident</i>	Maximum	Compensation limits
<p>COMPENSATION FOR DELAYED DEPARTURE. In case of a documented delay of your flight, the company indemnifies the insured:</p> <ul style="list-style-type: none"> ▪ for the first 8 full hours of delay; 	€80	The guarantee only covers one event during the term of the policy.
<ul style="list-style-type: none"> ▪ for 8 additional full hours of delay; 	€80	

D.3 - Compensation criteria

Compensation is paid on condition that the Insured person has been registered and checked in accordance with the route provided by the airline. In addition, the hours of delay will be calculated according to the last official schedule released by the airline, of which the Insured will provide appropriate documentation.

E. CANCELLATION OF THE TRAVEL TICKET / DOCUMENT

E.1 – Purpose of the Insurance:

CANCELLATION OF THE TRAVEL TICKET / DOCUMENT The maximum amounts mentioned above are per Insured and accident	Maximum		
	Zone 1	Zone 2	Zone 3 / Zone 4
The Company will reimburse the Insured the total or partial cost of the ticket/travel document which is not directly reimbursable by the Airline, Railway, Navigation or Road Company, as determined by the applicable Conditions of Transport if the trip itself must be cancelled following one of the following circumstances, involuntary and unpredictable at the time of booking: a) illness, accident or death - of the Insured or of a family member (see definition); - the co-owner of a company or of a professional office; b) selection of the Insured or his sworn testimony to appear before the judicial authorities; c) damage to the Insured's dwelling or his own locations where he develops his business, professional or industry activity, as a result of fire, burglary or natural disasters, severe enough to make his presence necessary; c) inability to reach the place of departure of the trip as a result of: • accident to the means of transport during the journey; • natural disasters. The refund include also the agency fees and the additional and or optional costs incurred at the time of booking such as: • airport fees; • administrative fees; • the fuel adjustments already planned at the issue date of the ticket; • the rates for boarding the baggage on the air carrier, online check-in, priority boarding. The Company will reimburse the penalty charged: • to the Insured; and as long as insured and registered on the same policy: • to all his family; • to one of his travelling companions.	€300	€400	€500
	Excess/Compensation limits		
	The Company will make a refund: a) without deduction of any excess in the event of travel cancellation caused by death or hospitalisation of the insured in the same health institution for a period exceeding five days; b) for all other causes • if the claim has been notified within midnight (24.00 hours) of the day following the event having caused the cancellation, with the application of an excess of 15% with a minimum of €50.00. • if the claim has been notified after midnight (24.00 hours) of the day following the event having caused the cancellation, with the application of an excess of 25% with a minimum of €50.00. In case of illness or injury it is given the option to physicians of the Company to carry out a check in order to certify that the Insured's condition is such as to prevent his participation to the trip.		

E.2 - Start date and operation

The guarantee starts from the date of purchase of the trip and it is operative until the fruition of the first service for the trip provided by the contract. Please note that the reference time for the start date is the time zone of Rome (UTC / GMT + 1).

E.3 - Exclusions (in addition to the common exclusions)

The Company does not make the reimbursements related to cancellations caused by:

- a) pre-existing conditions of an evolving nature and their complications or if at the time of booking there is a pre-existing conditions or events that could give rise to a claim;
- b) forms of depression;
- c) pregnancy;
- d) diseases of pregnancy if existing before the date of booking;
- e) failure of the Carrier or travel agent;
- f) pandemic (declared by WHO), of such a severity and virulence with a high mortality, i.e. restrictive measures are required to reduce the risk of transmission to the civilian population;
- g) quarantine.

E.4 - Compensation criteria

The Company will reimburse the cancellation fee:

- a) up to the maximum amount according to the destination of the trip specified in the Policy;
- b) up to the existing percentage on the date on which the event occurred (Art. 19914 of the Italian Civil Code). Therefore, if the Insured cancels the trip after the event, the majority of the cancellation penalty will be at his/her cost;
- c) reserving the right to reduce the compensation by the amount of recoveries made directly by the Insured. The Company has the right to take possession of the unused tickets;
- d) a) without deduction of any excess in the event of travel cancellation caused by death or hospitalisation of the insured in the same health institution for a period exceeding five days;

E.5 - Validity

The guarantee is only valid if the policy was entered into:

- a) by the agency that made the travel reservation;
- b) at the same time of the reservation/purchase of the trip;

The guarantee is effective for a single application for compensation regardless of the outcome, at the occurrence of which it ceases.

F. THIRD PARTY LIABILITY - TPL

F.1 - Territoriality: Pre-chosen destination identified in the policy.

F.2 – Purpose of the Insurance:

THIRD PARTY LIABILITY The maximum amounts mentioned above are per Insured, event and insurance period	Maximum For damages to persons, objects and animals	Excess:
<p>THIRD PARTY LIABILITY - TPL The Company is responsible for the sums which the insured is obliged to pay, as the latter is civilly liable in accordance with the law, as compensation (capital, interest and expenses) for damages involuntarily caused to third parties for death, personal injury and damage to property and animals as a result of an accidental fact that occurred during the period of insurance in relation to facts of the private life, with the exclusion of all liability to the professional activity. The guarantee also includes collateral damage:</p> <ul style="list-style-type: none">▪ caused by pets;▪ caused by the ownership and use of cycles, non-motorised vehicles and boats no longer than 6.5 meters, golf cars;▪ caused by the use of horses and other animals with saddle with the consent of the owner;▪ caused by playing sports, including races, not exercised at the pro level, leisure activities and camping.	€50,000	With respect to the damage to property and animals, the insurance covers a deductible of € 150 per claim.

F.3 - In case of an event (see also art. F.5)

The Insured or his agent must:

a) notify

- the Company as stipulated in the policy. The failure to comply with this requirement may result in the total or partial loss of the right to compensation (article 1915 Civil Code);
- to all the insurers, in case of stipulation of more policies for the same risk, specifying their names (Article 1910 Civil Code);

b) make available to the Company all the documentation useful for investigations and checks.

F.4 - Exclusions

The following damages are excluded from the insurance:

- a) resulting from malicious acts committed or attempted by the insured;
- b) resulting from the exercise of professional activities;
- c) resulting from the hunting activities;
- d) resulting from theft;
- e) resulting from the circulation on public roads or equivalent areas by using motor vehicles, and by navigating on motor boats and using aircraft;
- f) resulting from the possession of weapons and their ammunition and from using them;
- g) caused to the property of third parties that the Insured party has taken delivery of and/or has in safekeeping, in any way.

F.5 - Management of the Third Party Liability event

The Company, as long as it has an interest, will manage disputes both in and out of court, both civil and criminal, on behalf of the Insured Party, designating, where necessary, lawyers or technicians, and availing itself of all the rights and actions to which the Insured Party is entitled. The Insured is obliged to co-operate in order to enable the management of these disputes and to appear in person if the procedure so requires. The company is entitled to claim against the Insured the prejudice created through the breach of such obligations. The costs incurred to resist the action of the damaged party against the insured are paid by the Company within the limits of the quarter of the insured amount. However, in case it is damaged due to an excessive insured amount, the procedural costs are distributed between the company and the insured in proportion to their respective interests.

The Company disclaims any expenses incurred by the Contracting Party for legal or technical expertise that is not designated by it, and is not liable for fines or trial expenses.

3 - IN CASE OF CALL FOR ASSISTANCE

The Insured, or someone acting on his behalf, must immediately contact the Operations Centre, providing personal data of the Insured, the policy number and the type of intervention required, indicating, in addition, for:

- **Assistance and Medical Expenses during Travelling** resulting in hospitalisation
 - temporary telephone number;
 - Hospital data (*Name and telephone number, ward where admitted, name of the doctor who took care of the patient*);
 - address of any family members / travelling companions of the Insured.

4 - IN CASE OF A REFUND REQUEST

Cancellation of the travel ticket/document

For the guarantee "Cancellation of the travel/ticket document", the claim must be notified by telephone or on line within midnight (24:00 hours) of the day following the event having caused the cancellation. For details of excess applied to compensation, please refer to Article E – Cancellation of the travel ticket/document, of the Insurance Conditions.

For any other refund request, the Insured or the person acting on his behalf, must report the accident to the Company within 30 days after his return or, for the Travel Cancellation guarantee, within 5 days from the date of the event, providing the Company, regardless of the way in which the complaint was made (i.e. in writing or on line), the set of documents relevant to the management of the claim, except as provided in Art. 12.1 of the General Insurance Conditions, and in particular:

- policy number;
- receipt of payment of the trip with the route;
- personal details and tax code of the recipient of the payment, pursuant to Law n. 248 of 4 August 2006;
- name and address of the Bank, IBAN, SWIFT code in the case of the foreign bank account;
- name of account holder if different from the owner of the file;
- place, date and time of the event and the circumstances and the causes that have determined it.

Providing also:

■ **Refund of medical expenses:**

- medical records written on site (medical records, minutes of first aid, medical certificate stating the diagnosis) and related original receipts of incurred medical expenses.

■ **Accidents on the means of transport:**

- place, date and time of the event;
- official documentation confirming the presence of the Insured on the means of transport;
- medical certificates attesting the injury;
- thereafter and until healing has occurred, the medical certificates on the evolution of injuries, in original copy.

N.B.: Also, if the accident caused the death of the Insured or when death occurs during the treatment period, the Company must be notified immediately by submitting the death certificate.

■ **Late or non-delivery of baggage by the airline carrier**

- copy of the PIR report (Property Irregularity Report);
- copy of the air ticket and baggage ticket;
- the airline reply stating the date and time of the delayed delivery or failure to find the baggage, and the amount paid under its jurisdiction;
- receipts for the purchase of essential goods, in original, with detailed list of purchases;

■ **Flight delay**

- copy of the travel pass or the last official press release from the airline regarding the timetable;
- documentation demonstrating the actual boarding time.

N.B.: The air carrier must provide a written certification stating the cause and the actual delay compared to the originally scheduled flight and the possible reimbursement and/or services of the same.

■ **Cancellation of the travel ticket/document**

- copy of the documentation objectively proving the cause of the waiver/change;
- in the event of illness or accident, first aid and medical certificate reporting the date of the accident or the onset of the disease, the specific diagnosis and prognosis;
- documentation proving the link between the Insured and any other person who has issued the waiver;
- if hospitalised, complete copy of the medical record;
- copy of the catalogue and/or tour program with its regulation regarding the penalty;
- copy of the travel contract with payment records;
- copy of the booking statement of reservation and penalties issued by the organiser of the trip;
- original travel documents, for the 100% penalty.

■ **Third Party Liability - TPL**

- written request of the other party with the quantification of the damage.
- any possible testimonials.

5 - IMPORTANT REFERENCES

**TRIP CANCELLATION
CLAIM NOTIFICATION 24/7
Phone: + 39 06 42115586
On line: <https://trade.axa-assistance.it>**

**ASSISTANCE AND MEDICAL EXPENSES
OPERATIONS CENTRE 24/7
Phone + 39 06 42115820**

REFUND REQUESTS

The claims must be reported as follows:

The Insured shall notify the claim via the website <https://trade.axa-assistance.it>, enter "Denuncia sinistro" and follow the instructions at "Istruzioni per la denuncia".

Alternatively, the Insured can download the claim notification form at "Modulo di denuncia" from the site <https://trade.axa-assistance.it> and send it together with all the useful documentation to:

Inter Partner Assistance S.A. - Travel - Ufficio Sinistri
Casella Postale 20175
Via Eroi di Cefalonia
00128 Spinaceto – Roma