



# **INTER PARTNER ASSISTANCE S.A.**

Insurance and Reinsurance Company  
General Agency for Italy

## **MULTI-RISK TRAVEL INSURANCE POLICY**

### **"TRIPY ANNULLAMENTO"**

Policy Summary

Last updated in January 2019

Inter Partner Assistance S.A.  
Compagnia di Assicurazioni e Riassicurazioni  
Rappresentanza Generale per l'Italia - Via Carlo Pesenti 121 - 00156 Roma - Tel.06/42118.1  
Sede legale Bruxelles - Avenue Louise 166 - Capitale sociale € 31.702.613 interamente versato - 100% AXA Partners Holding S.A.  
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## 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.

**Ticket:** The ticket / air, rail, sea or bus travel document.

**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 carrying out, with costs borne by the Company, any assistance provided for in the Policy.

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

**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.

**Acts of terrorism:** public domain action, including serious forms of unlawful violence against a community (or part thereof) and related assets, designed to strike terror in members of an organized community and / or destabilize the established order and / or restrict individual freedoms (including religious), through bombings, kidnappings, hijackings of airplanes, ships etc. and provided that such acts liable to endanger the lives of individuals.

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

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

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

**Family:** the spouse, children, father, mother, brothers, sisters, stepbrother, stepsister, grandparents, sons-in-laws, daughters-in-law, uncles, first cousins, nieces of the Insured, as well as how many others are living with him as long as regularly certified.

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

**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 produces objectively noticeable bodily harm, which, as a consequence, result 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.

**Italy:** the territory of the Italian Republic, the Republic of San Marino and the Vatican City State.

**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.

**Package:** The single service on land (land) or the combination of a travel ticket / title plus other

land services for the same trip.

**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.

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

**Admission / hospitalization:** staying in care institutions duly authorised 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 Representative for Italy - Via Carlo Pesenti, 121 – 00156 Rome.

**Travel:** a trip, stay or lease resulting from the relative contract or travel document.

### Limitations common to all sections

In the event of multiple claims covered by the policy and caused by the same event that involved more than one policyholder at the same time, the aggregate policy ceiling for all claims cannot exceed € 20,000,000.00.

In the event that the total amount of claims exceeds € 20,000,000.00, the sums to be paid to the Insured will be reduced on a proportional basis, if possible.

## SPECIAL CONDITIONS OF INSURANCE

### Purpose of the insurance:

The company provides the guarantees specified below:

### A. TRAVEL CANCELLATION ALL RISKS

CANCELLATION/CHANGING OF THE TRIP – PENALTY REFUND	Maximum	Excess/Compensation limits			
<p>The company shall reimburse the penalty applied under a contract by a tour operator or airline or sailing company for the cancellation or changing of the trip brought about by causes or events objectively verifiable and unpredictable at the time of booking, which affect the insured, their family members, or the joint holder of the company/associated office.</p> <p>The refund of penalty as well:</p> <ul style="list-style-type: none"> <li>management costs;</li> <li>the fees of the agency;</li> <li>visas;</li> <li>the non-refundable airport taxes;</li> <li>the fuel adjustments already planned at the issue date of the policy and incorporated into the overall cost of the insured trip.</li> </ul> <p>When purchasing the air tickets, the airport taxes refunded by the carrier are excluded</p> <p>The Company will reimburse the penalty charged:</p> <ul style="list-style-type: none"> <li>to the Insured;</li> </ul> <p>and as long as they are insured and registered on the same policy:</p> <ul style="list-style-type: none"> <li>to all his family;</li> <li>to one of his travelling companions.</li> </ul> <p><b>Trip cancellation due to acts of terrorism</b></p> <p>The warranty is also active as a result of acts of terrorism that took place after the booking of the trip, provided that such acts take place within 30 days before departure and within 100 km:</p> <ul style="list-style-type: none"> <li>from the first intended destination resulting from the reservation of the insured trip;</li> <li>from the destination airport only in case of purchase of a travel ticket.</li> </ul>	<p><i><b>Trip value indicated on the insurance certificate</b></i></p>	The company will reimburse the cancellation with an overdraft on compensation as follows:			
		<b>In case of</b>	<b>Excess</b>	<b>Minimum</b>	
		Death or hospital admission (Day Hospital or emergency room excluded) of the insured, family members and the company/associated office.	0%	--	
		Other causes, if the claim has been notified within midnight (24.00 hours) of the day following the event having caused the cancellation	20%	€ 50.00	
		Other causes, if the claim has been notified after midnight (24.00 hours) of the day following the event having caused the cancellation	30%	€ 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.					
<p><b>PASSENGER RE-protection expenses. The company shall reimburse the Insured</b> at a rate of 50% of any further costs incurred to purchase new tickets (by air, sea or rail), to replace those that cannot be used because of the late arrival of the insured at the place of departure determined by unforeseeable causes or events at the time of booking, which has affected the insured, their family members, or the joint holder of the company/associated office.</p>	<p><b>€ 500</b> per insured</p>	The company shall reimburse the costs incurred within the fixed maximum amount provided that the purchased tickets are used for services previously booked.			

#### A.1 - Start date and operation

The guarantee starts from the date of booking / purchase of the trip and it is operative until the fruition of the first service for the trip provided by the contract.

#### A.2 - Exclusions (in addition to the common exclusions)

The Company does not make reimbursements related to cancellations or changes directly or indirectly caused by:

- causes such as death or hospitalisation, not documented;
- causes, except for medical ones, known to the Insured at the time of booking;
- bankruptcy of the carrier or of the travel agent;
- 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;
- quarantine.

**A.3 - Compensation criteria**

The Company will reimburse the cancellation fee:

- a) up to the existing percentage on the date on which the event occurred. Civ. (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;
- b) reserving the right to reduce the compensation by the amount of recoveries received directly by the Insured. The Company has the right to take possession of the un-used tickets.

**A.4 - 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.

## B. TRAVEL CANCELLATION LIGHT

CANCELLATION/CHANGING OF THE TRIP – PENALTY REFUND	Maximum	Excess/Compensation limits			
<p>The company shall reimburse the penalty applied under a contract by a tour operator or airline or sailing company for the cancellation or changing of the trip brought about by one of the following causes or events objectively verifiable and unpredictable at the time of booking:</p> <p>a) sickness, accident or death</p> <ul style="list-style-type: none"> <li>• of the Insured or one of his family members (see definition);</li> <li>• of the co-owner of the company or of the associated studio.</li> </ul> <p>b) appointment of the Insured to a juror or his testimony given to the Judicial Authorities;</p> <p>c) material damage to the insured person's home or to the premises where he carries out commercial, professional or industrial activities as a result of fire, burglary or natural disasters, of such severity as to make his presence necessary;</p> <p>d) impossibility to reach the departure point of the trip as a result of:</p> <ul style="list-style-type: none"> <li>• accident occurred to the means of transport during the journey;</li> <li>• natural disasters;</li> </ul> <p>e) certifiable impediments of a professional nature:</p> <ul style="list-style-type: none"> <li>• revocation or modification of the Insured's scheduled holidays (exclusively for employees with permanent contracts);</li> <li>• dismissal from work, not for disciplinary reasons, of the Insured;</li> <li>• new employment, with a regular contract, of the Insured in a different company.</li> </ul> <p>The refund of penalty includes as well:</p> <ul style="list-style-type: none"> <li>• management costs;</li> <li>• the fees of the agency;</li> <li>• visas;</li> <li>• the non-refundable airport taxes;</li> <li>• the fuel adjustments already planned at the issue date of the policy and incorporated into the overall cost of the insured trip.</li> </ul> <p>When purchasing the air tickets, the airport taxes refunded by the carrier are excluded</p> <p>The Company will reimburse the penalty charged:</p> <ul style="list-style-type: none"> <li>• to the Insured;</li> </ul> <p>and as long as they are insured and registered on the same policy:</p> <ul style="list-style-type: none"> <li>• to all his family;</li> <li>• to one of his travelling companions.</li> </ul>	<p><b>Trip value indicated on the insurance certificate</b></p>	<p>The company will reimburse the cancellation with an overdraft on compensation as follows:</p>			
		<b>In case of</b>	<b>Excess</b>	<b>Minimum</b>	
		<p>Death or hospital admission (Day Hospital or emergency room excluded) of the insured, family members and the company/associated office.</p>	0%	--	
		<p>Other causes, if the claim has been notified within midnight (24.00 hours) of the day following the event having caused the cancellation</p>	20%	€ 50.00	
<p>Other causes, if the claim has been notified after midnight (24.00 hours) of the day following the event having caused the cancellation</p>	30%	€ 50.00			
		<p>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.</p>			

### B.1 - Start date and operation

The guarantee starts from the date of booking / purchase of the trip and it is operative until the fruition of the first service for the trip provided by the contract.

### B.2 - Exclusions (in addition to the common exclusions)

The Company does not make reimbursements related to cancellations or changes directly or indirectly caused by:

- f) causes such as death or hospitalisation, not documented;
- g) causes, except for medical ones, known to the Insured at the time of booking;
- h) bankruptcy of the carrier or of the travel agent;
- i) 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;
- j) quarantine.

**B.3 - Compensation criteria**

The Company will reimburse the cancellation fee:

- c) up to the existing percentage on the date on which the event occurred. Civ. (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;
- d) reserving the right to reduce the compensation by the amount of recoveries received directly by the Insured. The Company has the right to take possession of the un-used tickets.

**B.4 - Validity**

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

- c) by the agency that made the travel reservation;
- d) 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.

## OPTIONAL GUARANTEES

**THESE GUARANTEES ARE VALID AND OPERATIONAL ONLY IF THEY ARE SPECIFIED ON THE INSURANCE CERTIFICATE AND THE PREMIUM HAS BEEN PAID.**

The maximum duration of All Risks Travel Assistance and Medical Expenses while Travelling is: **35 days for all destinations.**

### **C. TRAVEL ASSISTANCE – ALL RISKS**

#### **C.1- Definitions of the section details:**

**Assistance:** The Company, for the entire duration of the policy or for the duration of the trip, is committed to providing immediate assistance within the limits agreed, in the event of difficulties caused by the occurrence of unexpected events and incidental findings affecting the Insured himself, his family members (though not travelling with the insured) and his possessions.

**Family:** the person bound by a family relationship with the Insured (exhaustive list: spouse, cohabiting partner, children, father, mother). The definition of the family includes other relatives permanently living with the Insured as well as resulting from the family status (exhaustive list: brothers, sisters, grandparents, sons-in-law, daughters-in-law, uncles, cousins, nephews).

**Insured goods:** vehicles / motorcycles and home, located in Italy, owned by the Insured.

#### **C.2- PURPOSE OF THE INSURANCE:**

The company, following the "**ALL RISKS**" principle in case of any unforeseeable and unpredictable event that occurs during the trip, and affecting:

- the Insured party;
- the Family of the Insured;
- the Goods of the Insured;

organises and provides 24 hours of 24, through the Helpline, all the necessary assistance for the state of necessity that has arisen, except as expressly provided in the special exclusions of this section and in the general exclusions. The Company, before the release of any provision of assistance, has the right to request at its own discretion all the necessary supporting evidence for the actual occurrence of the unforeseeable and unexpected event that gave rise to the claim.

**C.2.1- Following the accident of the Insured during the trip,** the Company guarantees, **by way of example only**, the following Assistance services:

- **MEDICAL CONSULTATION BY PHONE;**
- **SENDING A DOCTOR OR AMBULANCE;**
- **INDICATION OF A SPECIALIST DOCTOR;**
- **RETURN OF THE TRAVELING COMPANIONS;**
- **JOURNEY OF A FAMILY MEMBER FOR THE RETURN OF MINORS TO THEIR HOME IF NEEDED;**
- **SENDING MEDICINES ABROAD;**
- **INTERPRETER AVAILABLE IN CASE OF HOSPITALISATION;**
- **TRANSLATION OF MEDICAL RECORDS;**
- **TRAVEL OF A FAMILY MEMBER IN CASE OF HOSPITALISATION;**
- **EXTENSION OF STAY DUE TO HOSPITALISATION;**
- **SENDING URGENT COMMUNICATIONS;**
- **EARLY RETURN IN CASE OF ILLNESS OF A FAMILY MEMBER;**
- **ADVANCED AMOUNTS FOR THE PURCHASE OF ESSENTIAL GOODS ABROAD IN CASE OF THEFT, MUGGING, ROBBERY OR LOSS OF THE MEANS OF PAYMENT;**
- **BLOCKING OF CREDIT CARDS;**
- **ADVANCE PAYMENT OF EXPENSES FOR LEGAL ASSISTANCE ABROAD;**
- **ADVANCE FOR BAIL ABROAD.**

Maximum added **€ 15,000 per event** related to the Assistance services regarding accidents, illness, or death;

Maximum added **€ 1,500 per event** related to the Assistance services regarding events other than accidents, illness, or death;

Travel assistance guarantees are valid for family members and a fellow traveller as long as they are policyholders.

It also specifies that, with respect to the insured person present in the policy, the company delivers with **UNLIMITED maximum amount** the following services:

- **MEDICAL REPATRIATION;**
- **RETURN OF THE DECEASED;**
- **RETURN OF CONVALESCING PATIENT FOLLOWING HOSPITALISATION.**

In case of Medical Repatriation the following are not included in the assistance services:

- 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;

**C.2.2- As a result of an accident involving a family member not travelling with the insured and/or the goods of the same**, the company will ensure, **by way of example**, the following assistance services:

- **MEDICAL ASSISTANCE TO THE FAMILY BACK HOME;**
- **SENDING A CRAFTSMAN FOLLOWING ANY DAMAGE TO THE DWELLING;**
- **SENDING A BABY-SITTER FOR CHILDREN LEFT UNATTENDED;**
- **ROADSIDE ASSISTANCE IN CASE OF BREAKDOWN OR ACCIDENT;**

Please note that the guarantees under section A.2.2 shall be provided only in Italy.  
Maximum added **€ 3000 per claim and per policy**.

### **C3 - Start date and operation**

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.

### **C.4 - Special exclusions applicable to this section (in addition to the common exclusions)**

The assistance will not be provided in the following cases:

1. if the Insured (*or his/her representative*) ignores the indications of the Operations Centre, that is where he/she requests to be discharged from the facility when 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.
2. direct organisation, or otherwise, without the prior permission of the Operations Centre, of any kind of assistance;
3. the medical expenses except for those specified in section B – Medical expenses when travelling.
4. 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;
5. planned trip:
  - a trip made towards 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.
  - for medical rehabilitation and physiotherapy;
  - for the purchase, application, maintenance and repair of prostheses and therapeutic devices;
  - for the treatment or removal of physical defects or congenital malformations, for aesthetic applications, for thermal and slimming treatments, dental treatments;
  - for voluntary termination of pregnancy, assisted reproduction and their complications;
  - for explants and/or organ transplants;
6. practice of air sports and the aerial activities in general, extreme sports if done outside sports organisations and without the required safety criteria;
7. any sport carried out professionally or which, however, leads to direct or indirect remuneration;
8. purchase and repair of glasses, contact lenses;
9. natural delivery or caesarean section;
10. morbidity due to pregnancy beyond the 26th week of pregnancy and childbirth;
11. abuse of alcohol or drugs and the use of narcotics and hallucinogens;
12. attempted suicide or suicide;
13. car racing, motorcycle racing, motorboat racing and related tests and workouts;
14. all the professional activities involving the use of mines, weapons and/or dangerous substances, access to mines, quarries and excavation and/or mining activities on land and sea;
15. bankruptcy of the carrier or of the travel agent;
16. errors or omissions at the time of booking or inability to obtain a visa or passport;
17. mental illness, schizophrenia, bipolar disorders, psychosis, major depression in the acute stage.
18. if you need assistance at home:
  - it excludes the costs related to equipment and/or the spare parts required for repair;
  - the services cannot be provided abroad;
19. in case of roadside assistance, vehicles are excluded:
  - with a total weight at full load higher than 35 quintals;
  - with a foreign plate, not registered in Italy;
  - with the date of the first registration exceeding 15 years;
  - not regularly insured for the compulsory RCA coverage;
  - used for public use, driving instruction and taxi and electric vehicles, vehicles with three wheels camper vans/motor homes and caravans, trailers and car trailers;
20. the Roadside Assistance services are not operating:
  - if the vehicle is located in a place which is not accessible by means of ordinary aid;
  - for the recovery, transfer and storage of personal effects and the transported goods;
  - for rentals of motor cars exceeding 1,200 cc, for periods longer than 3 days and if the insured is not able to guarantee the security deposit, required by the car rental companies, in the form of a credit card. It excludes fuel costs, as well as the non-filling of the tank at the time of delivery to the



renter, the drop-off (the return of the vehicle in a country other than where it was taken over), the optional insurance, the deductible theft and Kasko, the tolls in general (highways, ferries, etc.), any fines, and the time exceeding the guaranteed days;

- for the immobilisation of the vehicle for carrying out the periodic service check and in the case of the recall.

21. in case of provision of hotel services, all charges other than the bed and breakfast are not included.

### **C.5 - Provisions and limitations**

The Company reserves the right not to deliver the required services following an event, or to suspend at any moment the execution if it is blatantly or reasonably impossible, impractical or feasible only through illegal channels or by invading the privacy or by breaching the national or international laws or the ethical and moral standards.

The Insured and any other persons entitled to the benefits of free assistance by professional secrecy, for the sole events object of this insurance and exclusively including the Company, the doctors and other health care professionals who have visited them or they have acquired sensitive information about their health state.

The Company will provide the Roadside Assistance only in the following countries: Albania, Andorra, Armenia, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Denmark, Estonia, Russia, Finland, France, Germany, Great Britain, Georgia, Gibraltar, Greece, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Rep. Moldova, Montenegro, Netherlands, Monaco, Norway, Poland, Portugal, Romania, Czech Rep., Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Hungary, Ukraine.

The Company takes no responsibility for events resulting from:

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

Please note also that:

- a) 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, most appropriate for the purpose;
- b) 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;
- c) the Company is not required to pay an indemnity to replace the guarantees of assistance due;
- d) in the event of Insured's hospitalisation, the travel arrangements for family members to be at the side of the Insured is limited to 2 persons;
- e) nursing is valid only within 7 days after the return from the trip;
- f) the costs/bail advances are paid exclusively abroad within the limit of € 5,000 per claim and per policy and the guarantee will become effective at the time when, in Italy, the helpline receives the adequate bank refund guarantees. The Insured will have to repay, to the Company, the sums advanced within thirty (30) days of the payment of the same. This service is not available:
  - 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.
- g) the Company, regarding the extension of the stay, will bear the hotel expenses (bed and breakfast) for the Insured and the travelling companions, provided that they are insured, within the limit of € 1,500.00 per incident and per policy;
- h) in case of return of the convalescent Insured to his home, the organisation of a trip for a companion is limited to one person;
- i) the medical records released as a result of hospitalisation during the trip will 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.

### **C.6 - Obligations of the Insured in the event of assistance request**

The Insured must contact personally the Helpline, unless he is objectively unable to do so, and he must provide his personal data, the policy number and the type of service required.

<b>D. MEDICAL EXPENSES WHILE TRAVELLING</b>	<b>Maximum</b>	
	<b>Zone 1</b>	<b>Zone 2, 3, 4</b>
<b>BY DIRECT PAYMENT - only if the Operations Centre has been contacted beforehand.</b>		
<p>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.</p> <p>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.</p> <p>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.</p> <p>No refund will be made without prior contact with the Operations Centre helpline.</p>	<b>€ 10,000</b>	<b>€100,000</b>
<b>A REFUND - Even without prior authorisation from the Operations Centre, within the sub-limits indicated.</b>		
<b>a)</b> The Company will reimburse the cost of transport from the scene of the event to the medical centre emergency room or first admission.	<b>€2,500</b>	
<b>b)</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 ( <i>including the day hospital</i> ), incurred following an accident or illness occurred while travelling.	<b>€750</b>	
<b>c) <u>Dental care:</u></b> The Company will reimburse the expenses for urgent dental treatment while travelling. <b><u>Treatment following an accident:</u></b> 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.	<b>€250</b>	
<b>d)</b> The Company shall provide the refund of the expenses, including for 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.	<b>€250</b>	

#### **D.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.

#### **D.3 - Exclusions (In addition to common exclusions)**

The assistance will not be provided in the following cases:

- a) 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.
- f) 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;
- c) 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;
- d) a trip made for the purpose of undergoing medical / surgical treatment;
- e) if the destination is to be or is declared to be under quarantine during the trip.

Additionally:

##### **D.3.1-Travel assistance**

The Company takes no responsibility for events resulting from:

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

##### **D.3.2- Medical Expenses while Travelling**

The Company will not accept responsibility for expenses arising from:

- a) rehabilitation and physiotherapy services other than those referred to in the Medical Expenses while Travelling Section, at point d);
- b) the purchase, application, maintenance and repair of prostheses and therapeutic devices;
- c) mental illness, schizophrenia, bipolar disorders, psychosis, major depression in the acute stage.
- d) treatment or removal of physical defects or congenital malformations, for aesthetic applications, for thermal and slimming treatments;
- e) abortion;
- f) practice of air sports and the aerial activities in general, extreme sports if done outside sports organisations and without the required safety criteria;
- g) 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.

#### **D.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:

##### **D.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;

the provision of assistance, in accordance with the specific operating conditions, are 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.

### **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, details of:

▪ **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 with the Insured.

### **4 - OBLIGATIONS OF THE INSURED IN CASE OF AN CLAIM**

#### **Trip cancellation**

The claim must be notified by telephone or on line using the website 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 Articles “Trip cancellation all risks” and “Trip cancellation light”, 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 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 via the Internet on the website), 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.

He will also provide:

▪ **Trip Cancellation All Risks and Light - Penalty refund**

- 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.

▪ **Trip re-routing expenses**

The Insured must notify the Company within 30 days from the return, providing:

- original 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;
- new travel tickets purchased to reach the intended location of the trip and the relevant amount, in original;
- copy of the travel contract with payment records;
- copy of the account statement issued by the agency organising the trip;

– original unused travel tickets.

**• 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.

**5 - IMPORTANT REFERENCES**

**TRIP CANCELLATION**

**CLAIM NOTIFICATION 24/7**

**Phone: + 39 06 42115586**

**On line: <https://trade.axa-assistance.it>**

**ASSISTANCE AND MEDICAL EXPENSES WHILE TRAVELLING**

**OPERATIONS CENTRE 24/7**

**Phone + 39 06 42115820**

**REFUND REQUESTS**

**The events 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