



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

Insurance and Reinsurance Company  
General Agency for Italy

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

### **"TRIPY 360"**

Policy Summary

Last updated in June 2020



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 € 61.702.613 interamente versato - 100% AXA Partners Holding S.A.  
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## GLOSSARY

**House:** All the rooms that make up the entire family housing or a building intended for residential purposes, where the Insured is domiciled and the address is mentioned in the policy.

**Insured:** The individual, mentioned in the policy, 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 items, photographic and video equipment suitcase, handbag, a backpack that may contain them and which the Insured may take with him/her on the trip.

**Natural Disasters:** tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, floods, nuclear explosions and other upheavals of nature.

**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 who has suffered the incident, is listed on the same journey of the Insured.

**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.

**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 Italy 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.

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

**Abroad:** All countries of the world, except Italy.

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

**Family:** Means a person related by kinship to the insured (spouse, children, father, mother, brothers, sisters, grandparents, in-laws, son-in-laws, daughters-in-laws, uncles, cousins, nephews) and persons permanently living together with him/her in a family unit.

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

**Theft:** An offence committed by anyone who takes possession of the personal property of others, in order to gain profit for oneself or others as regulated by Articles 624a and 624b of the Penal Code.

**Mechanical failure:** the sudden and unexpected mechanical or hydraulic, event that puts the vehicle in such a way as to not be able to continue the planned trip or it puts in abnormal or dangerous traffic conditions in terms of safety of the persons or vehicles. The following are considered faults: breaking or perforation of the tyres, incorrect fuel type, battery failure, blocking of the theft alarm/immobiliser.

**Fire:** Free flame combustion of tangible assets outside of appropriate burning point that can expand and propagate by itself

**Traffic Accident:** An accident occurring to the vehicle while moving in traffic, including the impact or the collision

with a mobile or stationary obstacle, with other vehicles, identified or not, the overturning or running off the road, even if it is due to the incompetence, neglect and failure to comply with the traffic rules and regulations (as defined by law), such as to cause damage which leads to the immobilisation of the vehicle itself or allow for the vehicle to be driven with the risk of aggravating the damage which does not allow for independent travel in normal safety conditions.

**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.

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

**Pre-existing disease:** the disease that is the expression or direct consequence of chronic or pre-existing pathological situations at the start of the trip.

**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: homeopathy, cosmetics, dietary, galenic preparation, etc., even if prescribed by a doctor.

**Policy:** The document which proves the insurance has been taken out.

**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 permitted 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:** A 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.

**Mugging:** Stealing things by grabbing items from the hand or the person by force

**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, 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:** A trip, stay or location resulting from the relative contract or travel document.

## SPECIAL CONDITIONS OF INSURANCE

### Territorial extension

The insurance is valid for the following sections:

- Assistance/medical expenses while travelling, travel accidents, flight accidents, luggage, plane delays, trip interruption, third party liability – TPL, legal protection: pre-chosen destination in the policy;
- Housing Assistance: Italy.

### 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 does not apply to Travel Assistance, Medical Travel Expenses and Cancellation guarantees;
- 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. This exclusion does not apply to Travel Assistance, Medical Travel Expenses and Travel Cancellation guarantees;
- 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) willful or gross misconduct of the Insured;
- h) suicide or attempted suicide.

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.

### Age limitations

For trips with a duration up to 35 days, persons under the age of 90 years are insurable. However, for people who reach this age (90 years) during the contract, the policy remains valid until the expiry of the Policy.

For trips longer than 35 days, persons under 71 years of age are insurable. However, for people who reach this age (71 years) during the contract, the policy remains valid until the expiry of the Policy.

### 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.

### PURPOSE OF THE INSURANCE

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

#### A. TRAVEL ASSISTANCE ALL RISKS

#### B. MEDICAL EXPENSES WHILE TRAVELLING

#### C. TRAVEL ACCIDENTS

#### D. FLIGHT ACCIDENTS

#### E. BAGGAGE

#### F. TRAVEL INCONVENIENCE

#### G. TRIP CANCELLATION

#### H. THIRD PARTY LIABILITY - TPL

#### I. LIFESTYLE

#### J. MIS-CONNECTION

#### K. MY PERSONAL DOCTOR

#### L. BACK HOME

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

### **A.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 (mandatory list: spouse, cohabiting partner, children, father and mother). Other relatives are included in the definition of family member only if permanently living with the Insured as well as resulting from the family status (mandatory list: brothers, sisters, grandparents, in-laws, genders, daughters-in-law, brothers-in-law, uncles, cousins, grandchildren).

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

### **A.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 certain exclusions indicated in art. A.4 or exclusions common to all sections of art. 2.2. 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.

**A.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 the following services covering **100% of Real Costs**:

- **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;

**A.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**.

### **A3 - 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.

### **A.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. 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. This exclusion does not apply if the Insured or a travel companion is infected by the pathology for which the quarantine has been declared.
  - 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;
5. practice of air sports and the aerial activities in general, extreme sports if done outside sports organisations and without the required safety criteria;

6. any sport carried out professionally or which, however, leads to direct or indirect remuneration;
7. purchase and repair of glasses, contact lenses;
8. natural delivery or caesarean section;
9. morbidity due to pregnancy beyond the 26th week of pregnancy and childbirth;
10. abuse of alcohol or drugs and the use of narcotics and hallucinogens;
11. attempted suicide or suicide;
12. car racing, motorcycle racing, motorboat racing and related tests and workouts;
13. 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;
14. bankruptcy of the carrier or of the travel agent;
15. errors or omissions at the time of booking or inability to obtain a visa or passport;
16. mental illness, schizophrenia, bipolar disorders, psychosis, major depression in the acute stage.
17. 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;
18. 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;
19. 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.
20. in case of provision of hotel services, all charges other than the bed and breakfast are not included.

#### **A.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.

#### **A.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. MEDICAL EXPENSES WHILE TRAVELLING

### B.1 - Purpose of the insurance:

The Company, in the event of an illness or an accident of the Insured while travelling, provides the following services:

#### TRIPS UP TO 35 DAYS

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
<b>BY DIRECT PAYMENT – only if the Operations Centre has been contacted beforehand.</b>		<i>Maximum amount indicated on the policy certificate</i>	<i>Maximum amount indicated on the policy certificate</i>
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 condition to be repatriated. The guarantee shall be effective for a period not exceeding 50 days of hospitalisation in Europe / Australia and 120 days in the Rest of the World. 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.	<b>€ 10,000</b>	<i>Maximum amount as chosen</i>  € 30,000 € 50,000 € 100,000 € 200,000 € 300,000 € 500,000 100% Real Costs	<i>Maximum amount as chosen</i>  € 100,000 € 200,000 € 300,000 € 500,000 100% Real Costs
<b>TO BE REFUNDED - Even without prior authorisation from the Operations Centre, within the indicated sub-limits, upon the presentation of appropriate both clinical and tax documentation</b>		<b>€ 5,000</b>	
a) The Company will reimburse the cost of transport from the scene of the event to the medical centre emergency room or first admission.		<b>€ 1,500</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 (including the day hospital), incurred following an accident or illness occurred while travelling.		<b>€ 500</b>	
c) <u>Dental care</u> : The Company will reimburse the expenses for urgent dental treatment while travelling. <u>Treatment following an accident</u> : 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>€ 500</b>	
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.		<b>€ 500</b>	

### B.2 - Effective start date and operation of the section of Travel Medical Expenses

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.

### B.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 Operation 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 both cases, the Company will immediately suspend the assistance and coverage of the additional medical expenses accrued from the day following the refusal of the transport / repatriation to Italy.
- 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 during the trip. This exclusion does not apply if the Insured or a travel companion is infected by the pathology for which the quarantine has been declared.

Additionally:

### B.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);
- mental illness, schizophrenia, bipolar disorders, psychosis, major depression in the acute stage.
- the purchase, application, maintenance and repair of prostheses and therapeutic devices;
- 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;
- purchase and repair of glasses, contact lenses;
- 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.

#### **B.4 – Provisions and limitations**

- a) For insured persons who have already reached 71 years of age, the ceiling will be limited to € 100,000, in the event of a claim caused by pre-existing diseases and their complications, regardless of the ceiling selected in the policy.
- b) 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.
- c) For amounts over Euro 1,000.00, the Company will reimburse the medical expenses incurred, only if the Insured makes the payment by bank transfer or credit card.

**TRIPS FROM 36 AND UP TO 100 DAYS**

**B.2 - Effective start date and operation of the section of Travel Medical Expenses**

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.

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
<b>BY DIRECT PAYMENT – only if the Operations Centre has been contacted beforehand.</b>	<b>€ 10,000</b>	<b>Maximum amount indicated on the policy certificate</b>	<b>Maximum amount indicated on the policy certificate</b>
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 condition to be repatriated. The guarantee shall be effective for a period not exceeding 50 days of hospitalisation in Europe / Australia and 120 days in the Rest of the World. 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.		<b>Maximum amount as chosen</b>	<b>Maximum amount as chosen</b>
			€ 30,000 € 50,000 € 100,000
<b>TO BE REFUNDED - Even without prior authorisation from the Operations Centre, within the indicated sub-limits, upon the presentation of appropriate both clinical and tax documentation</b>			<b>€ 5,000</b>
a) The Company will reimburse the cost of transport from the scene of the event to the medical centre emergency room or first admission.			
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 occurred while travelling.			<b>€ 1,500</b>
c) <u>Dental care</u> : The Company will reimburse the expenses for urgent dental treatment while travelling. <u>Treatment following an accident</u> : 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>€ 500</b>
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.			<b>€ 500</b>

**B.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 Operation 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 the assistance and coverage of the additional medical expenses accrued from the day following the refusal of the transport / repatriation to Italy.
- 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 during the trip. This exclusion does not apply if the Insured or a travel companion is infected by the pathology for which the quarantine has been declared.

Additionally:

**B.3.2- Medical Expenses while Travelling**

The Company will not accept responsibility for expenses arising from:

- medical conditions that are a direct consequence of chronic or pre-existing pathological conditions at the beginning of the trip;
- rehabilitation and physiotherapy services other than those referred to in the Medical Expenses while Travelling Section, at point d);
- mental illness, schizophrenia, bipolar disorders, psychosis, major depression in the acute stage.
- the purchase, application, maintenance and repair of prostheses and therapeutic devices;
- 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;
- purchase and repair of glasses, contact lenses;
- 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.

**B.4 – Provisions and limitations**

- a) For trips with a duration of more than 35 days, persons can be insured only if they have not reached an age of 71 years at the date of start of the trip. However, for those who reach this age (71 years) during the contract the Medical Expenses guarantee remains valid until the expiry of the Policy.
- d) 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.
- e) For amounts over Euro 1,000.00, the Company will reimburse the medical expenses incurred, only if the Insured makes the payment by bank transfer or credit card.

**C. TRAVEL ACCIDENTS**

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

**C.2. - Purpose of the insurance:**

<b>TRAVEL ACCIDENTS</b> <i>The indicated thresholds must be understood by Insured, claim and insurance period, given the sub limits set out below.</i>	<b>Maximum</b>	<b>Deductible</b>
<p><b>Case of death or permanent disability</b> The Company provides the accident insurance (not plane accidents) suffered by the insured during the travel period, and communicated to the Company, and which, within two years from the day on which they occurred; have as a direct result death or permanent disability. The company considers accidents the following:</p> <ul style="list-style-type: none"> <li>▪ suffocation without morbid origin;</li> <li>▪ acute poisoning by ingestion or by absorption of substances;</li> <li>▪ drowning;</li> <li>▪ frostbite or freezing;</li> <li>▪ sunburn or heat strokes.</li> </ul>	<b>€ 100,000</b>	Compensation for permanent disability is due solely in the case where 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.

**C.3 - Effective 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 - Exclusions (in addition to the common exclusions)**

The company does not pay the compensation for injuries resulting directly or indirectly from:

- a) the performance of each professional or paid activity, however and wherever explained;
- b) driving vehicles for which a driving licence of category B is prescribed and motor boats for non-private use;
- c) the use, even if temporary, of aircraft (including gliders and ultralight aircraft);
- d) surgical operations, investigations or medical treatment not resulting from injury;
- e) a suicide attempt or suicide;
- f) the participation, even as a passenger, to sport competitions and related tests with or without the use of motor vehicles unless the same have recreational character;
- g) acts of recklessness and practice of air sports and air generally, speleology, ski jumps with skis or water-skis, acrobatic skiing, mountaineering, free climbing, rafting, bungee jumping, as well as any sport exercised professionally or that involves both direct and indirect remuneration;
- h) drunkenness, abuse of psychoactive drugs, use of drugs, or hallucinogens;
- i) the acquired immune deficiency syndrome (AIDS);
- j) hernias, except for the abdominal effort hernia;
- k) heart attacks generated by any cause.

**C.5 - Compensation criteria**

The company pays:

- a) the 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) the 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) for the case 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.6 - Persons for whom the travel guarantee is invalid**

This travel accident insurance is not valid for the insured persons who have already reached the 75 years of age.



#### D. FLIGHT ACCIDENTS

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

**D.2. - Purpose of the insurance:**

<b>FLIGHT ACCIDENTS</b> <i>The indicated thresholds must be understood for the Insured, claim and the insurance period, given the sub limits set out below.</i>	<b>Maximum</b>	<b>Deductible</b>
Case of death or permanent disability The company shall provide, from the moment when the Insured enters on an aircraft until the moment when he/she disembarks, insurance for the injuries that it suffers as a passenger of scheduled and charter flights (excluding private planes), and that within two years from the day on which they occurred, have as a direct result the death or permanent disability. The company considers accidents the following: <ul style="list-style-type: none"><li>▪ suffocation without morbid origin;</li><li>▪ acute poisoning by ingestion or by absorption of substances;</li><li>▪ drowning;</li><li>▪ frostbite or freezing;</li><li>▪ sunburn or heat strokes.</li></ul>	<b>€ 100,000</b>	Compensation for permanent disability is due solely in the case where 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.

#### D.3 - Effective start date and operation of Assistance-

The guarantee, for the period identified in the policy, works from the moment when the insured enters an aircraft and ends at the moment when he/she disembarks.

#### D.4 - Exclusions

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

- a) occurring in any air vehicle that is not considered aircraft in accordance with the law, such as the equipment for sports or leisure flying (hang gliders, ultra-lights, autogyros, paragliding, etc.);
- b) occurring on an aircraft other than those used for public transport of passengers, as well as the aircraft owned, affiliated or used by flying clubs;
- c) occurring on aircraft operating in violation of the provisions of the law, regulations, operating rules or of airworthiness and aircraft 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;
- d) occurred during trial flights or competition flights of all kinds and the related preparatory tests;
- 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.

#### D.5 - Compensation criteria

The company pays:

- a) the 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) the 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) for the case 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.

#### D.6 - Provisions/Limitations

The capital sum insured by this policy and by other cumulative injury insurances that include this guarantee, stipulated by the Contractor with the Company, in favour of the same insured persons, cannot exceed the limits of:

- € 50,000.00 per person;
- € 5,000,000.00 per aircraft;

In the event that the insured capital altogether exceeds the amounts indicated above, the allowances payable in the event of a claim shall be adapted with the proportional reduction and charge on individual policies, so as not to exceed, altogether, the attributable amount on the basis of the amounts stated above.

## E. BAGGAGE

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

### E.2 - Purpose of the Insurance

BAGGAGE <i>The maximum amounts mentioned above are per Insured and accident</i>	Maximum			Limit of indemnity (sub-maximum)
	Zone 1	Zone 2	Zone 3 and Zone 4	
<b>THEFT, MUGGING, ROBBERY, FIRE, NON-DELIVERY OF BAGGAGE.</b> The company indemnifies the Insured for the material and direct damages to him arising from the theft, fire, robbery, mugging, and failure of the air carrier to return the personal baggage. The guarantee is valid also for travel bags, suitcases, pushchairs and prams. The warranty is only valid for the objects inside the baggage.	€ 500	€ 750	€ 1,000	The guarantee only covers one damage during the term of the policy. The Company will pay the indemnification with the maximum compensation: <ul style="list-style-type: none"><li>€ 150 per object;</li><li>€ 200 for childcare equipment;</li><li>€ 2,500 per policy.</li></ul> Please note that all photo-cine-optical material (camera, video camera, camcorder, lenses, flash, batteries, etc.), appliances and any other electronic equipment are considered collectively as a single object.  The maximum and the sub-maximum amounts provided shall be reduced by 50% in cases of: <ul style="list-style-type: none"><li>forgetfulness, carelessness, negligence or loss by the Insured;</li><li>lack of appropriate documentation supporting the value of the asset to be compensated.</li></ul>
<b>DELAYED DELIVERY OF BAGGAGE.</b> After a delay (as compared to the estimated time of arrival), greater than 8 hours, for the delivery of the checked baggage by the carrier, the company shall reimburse, within the limits of the insured sum: <ul style="list-style-type: none"><li>the purchase of essential items (clothing and personal hygiene items);</li></ul>		€ 200		The guarantee only covers one damage during the term of the policy. The Company will not reimburse expenses: <ul style="list-style-type: none"><li>for late delivery of baggage on the flight back to the habitual residence of the Insured;</li><li>incurred after the date of receipt.</li></ul>
<ul style="list-style-type: none"><li>hiring of pushchairs and prams.</li></ul>		€ 100		

### E.3 - Indemnity criteria and limits

The Company indemnifies the Insured within the limits of the maximum sum according to the place of occurrence of the insured event.-

### E.4 - Exclusions (in addition to the common exclusions)

The following are excluded from the insurance: computers, mobile phones, media players, sunglasses, televisions, battery chargers, money, precious stones, cheques, stamps, tickets and travel documents, jewelry, precious watches, coins, objects d'art, collections, samples, catalogues, goods, food, perishables.

The Company does not indemnify damage:

a) facilitated by intent or gross negligence by the Insured or persons of which must respond;

b) arising or attributable to breakage and damages;

c) occurred when:

- The baggage has been stowed in the boot of the properly locked vehicle;
- The vehicle is not parked, at night, between the hours of 20.00 and 07.00, in a public garage for a fee;
- The theft took place without breaking into the boot of the vehicle;
- The baggage is carried in motor vehicles even stowed in locked boot;

d) occurred during a stay on a camping site.

e) for which a certified copy of the complaint endorsed by the Authority of the place where the Event occurred, containing a detailed list of the stolen and/or destroyed objects, is not submitted.

The following are also excluded:

f) photo-cine-optical kit entrusted to third parties (hoteliers, carriers etc.).

### E.5 - Operational effective start date

The guarantee for the "Theft, mugging, robbery, fire, non-delivery of baggage" 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 "Delayed baggage" guarantee is operational from the point of first boarding the aircraft (check-in) and it ends before the last check-in

### E.6 - Provisions and limitations.

The company decides the compensation:

b) according to the market value of the items stolen at the time of occurrence of the event. In the event of apparel purchased during the trip, the refund will be the purchase value, provided it is substantiated by appropriate documentation.

b) in all the cases where the Insured is unable to provide appropriate documentation supporting the value of the asset to be compensated, the maximum and the sub-maximum amounts will be reduced by 50%.

## F. TRAVEL INCONVENIENCE

**Territoriality:** Pre-chosen destination identified in the policy.

### PLANE DELAY

#### 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.

PLANE DELAY <i>The maximum amounts mentioned above are per Insured and accident</i>	Maximum	Compensation limits
a) <b>COMPENSATION FOR DELAYED DEPARTURE.</b> In case of a documented delay of your flight, the company indemnifies the insured: <ul style="list-style-type: none"><li>for the first 8 full hours of delay;</li></ul>	€ 80	<ul style="list-style-type: none"><li>The insurance cover extends to all the round trips in conjunction for the one-way trip. However, it excludes the internal flights, which are not part of the one-way trip.</li><li>The guarantee only covers one event during the term of the policy.</li><li>The guarantee <b>Compensation for the delayed departure</b> and the guarantee <b>Travel cancellation for delayed departure</b> cannot be combined.</li></ul>
<ul style="list-style-type: none"><li>for 8 additional full hours of delay;</li></ul>	€ 80	
b) <b>TRAVEL CANCELLATION FOR DELAYED DEPARTURE.</b> In the event of a documented delay of the one-way trip exceeding 16 hours, if the insured decides not to participate in the trip, the company reimburses the cost of the trip.	50% of the total cost of the journey (net of subscription fees) up to a maximum amount of € 1.000 per insured	

### INTERRUPTION OF THE TRIP

TRAVEL INTERRUPTION <i>The maximum amounts mentioned above are per Insured and accident</i>	Compensation limits
The company will refund the period of the travel that was not used, starting from the date when the Insured returned to his home, in case of: <ul style="list-style-type: none"><li>sanitary repatriation of the Insured, organised and maintained by the Operations Centre;</li><li>early return because of death or hospital admission of a family member with prognosis higher than 7 consecutive days, authorized and organised by the Operations Centre.</li></ul> <p>The guarantee is working also in case of death of the insured during his stay, and on condition that the "Return of the deceased" has been organised and conducted by the Operations Centre. The Company will refund the pro-rata share to the rightful estates and/or heirs.</p>	<ul style="list-style-type: none"><li>The company will refund the pro-rata share of the amount not used (excluding travel titles and practical management costs) of the Insured;</li><li>in calculating the pro-rata basis it should be noted that the day of the return and the one that was initially set for the return are treated as a single day.</li></ul>

#### Exclusions (in addition to common exclusions)

The guarantee is not operative in case of quarantine and/or 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.

### COVER STAY

COVER STAY	Compensation limits
<b>OBJECT OF THE INSURANCE</b> In the event of the Insured's medical stop, ordered by the competent authority for security reasons: <ul style="list-style-type: none"><li>upon arrival at the airport of the country of destination or transit;</li><li>or during the course of the trip or stay for the purpose of carrying out health checks;</li><li>or in case of declared quarantine with forced stay on the spot;</li></ul> the Company reimburses any major essential and indispensable costs for food and hotel accommodation incurred by the Insured for forced stay on site and for travel tickets to return to Italy. The Company reserves the right to ask the Insured for any refunds obtained from tourism service providers and / or carriers.	€ 2,500.00 per insured and € 10,000.00 for travel practice

#### Exclusions (in addition to common exclusions)

- a) willful misconduct or gross negligence of the Insured;
- b) trips undertaken to countries in which medical detention was already known;
- c) if a quarantine had already been declared at the place of destination before the departure of the trip;
- d) costs not covered by the guarantee;
- e) losses following the insured's waiver of the continuation / re-protection of the interrupted trip offered by the travel organizer.

### G. TRIP CANCELLATION – ALL RISKS (OPTIONAL COVER)

The company provides the guarantees specified below:

**The warranty is valid only if it is referred to in the insurance certificate and the relevant premium has been paid**

TRIP CANCELLATION	Maximum	Excess/Compensation limits			
<b>CANCELLATION/CHANGING OF THE TRIP – PENALTY REFUND.</b> <b>CANCELLATION/CHANGING OF THE TRIP – PENALTY REFUND.</b> 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. The refund of penalty as well: <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> When purchasing the air tickets, the airport taxes refunded by the carrier are excluded The Company will reimburse the penalty charged: <ul style="list-style-type: none"><li>to the Insured;</li></ul> and as long as insured and registered on the same policy: <ul style="list-style-type: none"><li>to all his family;</li><li>one of his travelling companions.</li></ul> <b>Trip cancellation due to acts of terrorism or natural disasters</b> The guarantee is also active as a result of acts of terrorism or natural disasters that took place after the booking of the trip, provided that such acts take place within 30 days before departure and within 100 km: <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> <b>Trip cancellation due to Pandemic or Quarantine</b> The guarantee is also effective in case of: <ul style="list-style-type: none"><li>Pathology that has the character of pandemic that affects the Insured, one of his Family Members (as defined in the glossary) or a Travel Companion (as defined in the glossary);</li><li>Quarantine which involves the fiduciary or supervised isolation of the Insured or a Travel Companion (as defined in the glossary).</li></ul>	<b>Trip value indicated on the insurance certificate</b>	The company will reimburse the cancellation with an excess on compensation as follows:			
			<b>Event</b>	<b>Excess</b>	<b>Minimum</b>
			Death or hospital admission ( <i>Day Hospital or emergency room excluded</i> ) of the insured, family members and the company/associated office.	None	-
			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.			
<b>PASSENGER RE-PROTECTION EXPENSES.</b> The company shall reimburse the Insured on 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.	<b>€ 500 per insured</b>	The company shall reimburse the costs incurred within the fixed maximum amount provided that the purchased tickets are used for services previously booked.			

#### G.1 - Effective start date and operation of the guarantee

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.

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

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

- undocumented death or hospitalization;
- reasons, except for medical ones, known to the Insured at the time of booking;
- bankruptcy of the carrier or of the travel agent;
- 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;
- acts of terrorism in general, including the use of any type of nuclear or chemical bomb;
- ionising radiation or radioactive contamination from nuclear fuel, or nuclear waste, or arising from phenomena of transmutation of the nucleus or radioactive, toxic, explosive, or other dangerous features of nuclear equipment and its components;
- air, water, soil, subsoil pollution, or any other environmental damage;
- willful or gross misconduct Insured;
- persons resident, domiciled or recipients of a prohibition order for removal, except as indicated in the text of the guarantee regarding Pandemic / Quarantine;
- journeys with departure or arrival in areas affected by bans on removal.

#### G.3 - Compensation criteria

The Company will reimburse the cancellation fee:

- up to the existing percentage on the date on which the event occurred. Art. 1914 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;
- 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 un-used tickets.

#### G.4 - Validity

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

#### H. THIRD PARTY LIABILITY - TPL

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

**H.2 - Purpose of the insurance:**

THIRD PARTY LIABILITY – TPL	Maximum	Deductible
<p>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> <p>caused by pets;</p> <ul style="list-style-type: none"><li>▪ caused by the ownership and use of cycles, non-motorised vehicles and boats no longer than 6.5 meters, golf carts;</li><li>▪ caused by the use of horses and other animals with saddle with the consent of the owner;</li><li>▪ caused by playing sports, including races, not exercised at the pro level, leisure activities and camping.</li></ul>	<p>For damages to people, things and animals, per event and insurance period:</p> <p><b>€ 100,000</b> per insured</p>	<p>With respect to the damage to property and animals, the insurance covers a deductible of € 150 per claim.</p>

#### H.3 - In case of an event (see also art. I.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.

#### H.4 - Exclusions

The following damages are excluded from the insurance resulting from:

- a) malicious acts committed or attempted by the insured;
- b) the exercise of professional activities;
- c) hunting activities;
- d) theft;
- e) the circulation on public roads or equivalent areas by using motor vehicles, and by navigating on motor boats and using aircraft;
- f) 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.
- h) the use of horses and other animals with a saddle.

#### H.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 cooperate 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.

#### I. LIFESTYLE

The Operations Centre, in the period of validity of the policy, is available to provide:

##### a) Useful information on the trip

- entry documents in the country and formalities (*Visas, passports, vaccinations and recommended health prevention*);
- currency exchange;
- weather forecasts and seasonal average temperatures;
- local electrical voltage;
- address of the Embassies or Consulates;
- socio-politics of the country, based on the information spread by official means of communication.

##### b) Information on the destination

- Culture: shows, museums, art galleries, exhibitions, fairs and auctions;
- Music: local shows or concerts of classical music, opera, rock, pop, jazz;
- Sports: sport events in general;
- Entertainment: theatres, cinema, fashion shows;
- Wellness: spas, sports centres, Spa.

**J. MIS-CONNECTION (OPTIONAL COVER)**

*The pre-established warranties and maximum amounts are valid only if they are referred to in the insurance certificate and the relevant premiums have been paid*

The company provides the guarantees specified below:

**J.1 – MIS-CONNECTION – BASE**

*The maximum amounts mentioned below are per claim and per policy*

**J.1.1 - Object of insurance**

MIS-CONNECTION – BASE	MAXIMUM
<p><b>MIS-CONNECTION</b> In the event that the Insured loses the confirmed air connection due to the delayed arrival, of more than 2 hours for destinations in Italy and 4 hours for destinations abroad, of the flight on which he is traveling and the air carrier does not provide any alternative means of transport, the Operations Center will endeavor to allow to the Insured to reach the previously booked destination, modifying the original ticket or making available a new air ticket.</p> <p><b>Lack of connection with the sea cruise journey</b> The guarantee is also valid in case of non-connection with the departure of a trip on a sea cruise previously purchased. In this case, the Operations Center will do its best to allow the Insured to reach the first possible stage of the cruise journey, modifying the original ticket or providing a new travel document.</p> <p>If it is not possible to perform the service directly, the Company will reimburse, upon presentation of a suitable expense document, the costs incurred to modify the booking or purchase a new air ticket.</p>	<p><b>€ 1,500 per insured and € 10,000 per policy</b></p>
<p><b>EXPENSES FOR TRAVEL INCONVENIENCES</b> In the case of mis-connection, for a delay of more than 4 hours, the additional expenses incurred for local transportation, meals, drinks and hotel will be reimbursed in the period between the scheduled time and the actual time of departure.</p>	<p><b>€ 1,500</b> per claim and per policy</p>

**J.1.2 - Effective start date and operation of the guarantee**

The guarantee is valid from the start of the trip until the end of the outward journey. The insurance coverage extends to all routes in conjunction. However, internal flights are excluded, which are not part of the outward journey.

**J.1.3 – Validity**

The guarantee is valid only if the policy has been stipulated by the agency that made the booking of the trip.

The guarantee covers only one claim during the validity of the policy.

**J.1.4 - Special section exclusions (in addition to the common exclusions)**

The guarantee is not valid:

- a) cases where the Insured has not been registered and has not checked in according to the itinerary provided by the airline;
- b) cases of mis-connection due to causes attributable to the Insured;
- c) additional expenses incurred in cases where the airline has offered travel or accommodation alternatives that have been refused by the Insured;
- d) for tickets on charter flights;
- e) for tickets purchased with a minimum connection time of less than 2 hours for destinations in Italy and 4 hours for destinations abroad;
- f) in the event of bankruptcy or suspension of the air carrier's license;
- g) closure of airports following any cause;
- h) strike by on-board personnel or ground personnel causing the postponement of the scheduled departure time;
- i) errors or omissions in the booking process or inability to obtain a visa or passport.

## **J.2 – MIS-CONNECTION PLUS – TRIP CANCELLATION DUE TO MIS-CONNECTION**

**Valid only if the Travel Cancellation Guarantee was purchased**

### **J.2.1 - Object of insurance**

<b>MIS-CONNECTION – PLUS</b>	<b>MAXIMUM</b>
<p><b>TRIP CANCELLATION DUE TO MIS-CONNECTION</b> Following the mis-connection, for a delay of more than 2 hours for destinations in Italy and 4 hours for destinations abroad, in addition to the Mis-connection Base warranty, if the Insured decides not to continue the trip, the Company, in partial exception of the article "Sart and Operation" of the guarantee Trip Cancellation, refunds the cost of the penalty applied.</p> <p><b>Cancellation of a sea cruise trip due to lack of connection</b> Following a missed connection, for an air delay of more than 4 hours, if the Insured decides to renounce the previously purchased cruise trip, the Company, in partial exception of the article " Effective start date and operation of the guarantee " of the Travel Cancellation guarantee, reimburses the cost of the penalty applied.</p>	<p><b>€ 100,000</b> per insured and per policy</p> <p>The Company reimburses the cancellation penalty with the application of a 30% deductible with a minimum of € 50.00</p>
<p><b>RETURN TO THE DEPARTURE PLACE</b> Following the trip cancellation due to mis-connection, the Operations Center will endeavor to allow the Insured to return to the airport of departure in Italy, modifying the original ticket or providing a new air ticket. If it is not possible to make the service directly, the Company will reimburse the costs incurred to modify the booking or purchase a new air ticket, upon presentation of a suitable expense document.</p>	<p><b>€ 2,500</b> per claim and per policy</p>

### **J.2.2 - Effective start date and operation of the guarantee**

The guarantee is valid from the start of the trip until the end of the outward journey. The insurance coverage extends to all routes in conjunction. However, internal flights are excluded, which are not part of the outward journey.

### **J.2.3 - Limitations**

The guarantee is valid only if the policy has been stipulated:

- by the agency that made the booking of the trip;
- at the same time as the date of purchase of the journey which includes air tickets and a the sea cruise.

The guarantee covers only one claim during the validity of the policy.

### **J.2.4 - Special section exclusions (in addition to the common exclusions)**

The guarantee is not valid:

- cases where the Insured has not been registered and has not checked in according to the itinerary provided by the airline;
- cases of mis-connection due to causes attributable to the Insured;
- additional expenses incurred in cases where the airline has offered travel or accommodation alternatives that have been refused by the Insured;
- for tickets on charter flights;
- for tickets purchased with a minimum connection time of less than 2 hours for destinations in Italy and 4 hours for destinations abroad;
- in the event of bankruptcy or suspension of the air carrier's license;
- closure of airports following any cause;
- strike by on-board personnel or ground personnel causing the postponement of the scheduled departure time;
- errors or omissions in the booking process or inability to obtain a visa or passport.

## **K. MY PERSONAL DOCTOR (OPTIONAL COVER)**

**THIS WARRANTY IS VALID ONLY IF IT HAS BEEN RECALLED ON THE INSURANCE CERTIFICATE AND THE RELEVANT PREMIUM HAS BEEN PAID. TO ACCESS THE SERVICE IT IS NECESSARY TO DOWNLOAD THE RELATED APP.**

"My Personal Doctor" is a simple and innovative service, complementary to the basic health care of the Insured.

It is accessible 24 hours a day, every day of the year, by telephone or video call via a dedicated line.

### **K.1 - Teleconsultation (valid in Italy and abroad)**

If the Insured needs to organise a medical consultation by telephone in the event of an emergency following an accident or sudden illness, the Operations Center will transfer the call to its medical service which will evaluate, with the consent of the Insured, whether to continue the interview by telephone or switch to video call mode, all protected by medical secrecy.

Teleconsultation is available in Italy and abroad.

### **K.2 - Medical prescription (valid only in Italy)**

Following the Teleconsultation, if the doctor at its sole discretion deems it necessary to prescribe a medicine, he may transmit a white prescription to the pharmacy closest to the place where the Insured is located in Italy, so that the latter or a delegate can buy the prescribed medicine.

The Medical Prescription following the Teleconsultation is available exclusively in Italy.

### **K.3 - Medication delivery (valid only in Italy)**

If the Insured is in a condition of temporary inability, he may ask the Operational Center to deliver the medicines, present in the pharmaceutical handbook, to the place where the Insured is located in Italy. The Operational Center, in compliance with the rules governing the purchase and transport of medicines, will send a correspondent who can get from the Insured: the money, the prescription and any necessary delegation. Then the correspondent purchases and delivers to the Insured the required medicines as soon as possible and in any case within the next 24 (twenty-four) hours.

The Company will cover the cost of the delivery, while the cost of the medicines are paid by the Insured.

The delivery of medicines is available exclusively in Italy.

## L. BACK HOME (OPTIONAL WARRANTY)

**THIS WARRANTY IS AN INTEGRATION OF THE TRAVEL ASSISTANCE SECTION AND THEREFORE THE SAME EXCLUSIONS AND TERMS ARE APPLIED, WHERE RELEVANT. IT IS VALID AND OPERATING ONLY IF IT HAS BEEN RECALLED ON THE INSURANCE CERTIFICATE AND IF THE PREMIUM HAS BEEN PAID**

### BACK HOME

If the Insured is unable to continue the trip according to the itinerary initially planned due to:

- failure or insolvency of travel services by the travel organizer;
- natural disasters (tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, floods, nuclear explosions and other upheavals of nature);
- epidemic or pandemic (declared by any governmental body), of seriousness and virulence such as to result in high mortality or to require restrictive measures in order to reduce the risk of transmission to the civilian population.

The Operations Center organizes:

- moving to another accommodation or
- coming back home to the insured residence in Italy

Limit: € 1,500.00 per insured and € 5,000 per policy

### 3 - IN CASE OF CALL FOR ASSISTANCE

The Insured, or someone acting on his behalf, must immediately contact the Operations Centre, providing personal details of the Insured, the policy number and the type of intervention required, as well as indicating:

• **Assistance and Medical Expenses during Travelling** resulting in hospitalisation

- Temporary telephone number;
- Hospital details (*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.

• **Home assistance**

- Home address;
- Telephone number.

• **Roadside assistance**

- Identification details of the vehicle;
- The location and telephone number

### 4 - IN CASE OF A REFUND REQUEST

#### Trip Cancellation All Risks

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 Article "Trip Cancellation All Risks", 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, providing the Company regardless of the way in which the complaint was made (i.e. in writing or via the Internet on the site) the set of documents relevant to the management of the claim, 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 No. 248 of 4 August 2006;
- Name and address of the Bank, IBAN, SWIFT code in the case of a 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.

Also providing:

• **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.

• **Travel accidents:**

- place, date and time of the event;
- 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.

• **Flight accident:**

- place, date and time of the event;
- official documentation confirming the presence of the Insured on the aircraft;
- 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.

• **Theft, mugging, robbery, burning of baggage:**

- complaint, in original copy, submitted to the competent authorities of the place where the event occurred, with a detailed list of the stolen or burned items, and documentation certifying their value;
- in the case of theft, also the copy of the complaint sent to the hotel manager or the carrier who was entrusted with the baggage.

• **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;
- detailed list of the not returned or removed objects and documentation demonstrating their value at the time of the event, also the brand, model, approximate date of purchase;
- receipts for the purchase of essential goods, in original, with detailed list of purchases;
- copy of the payment receipt attesting the hiring of buggies pushchairs.



**• 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 All Risks - 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 rerouting expenses**

- original documentation objectively proving the cause of the waiver/change;
- new travel tickets purchased to reach the intended location of the trip and the relevant amount;
- copy of the travel contract with payment records;
- copy of the account statement issued by the agency organising the trip;
- original unused travel tickets.

**• Travel interruption**

- copy of the documentation demonstrating the cause of interruption: medical certificate stating the diagnosis, medical records, death certificate;
- copy of the booking statement;
- catalogue and/or travel plans proving the cost of the ground services or statement of the agency organising the trip.
- document confirming the booked services that were not used, with non-refundable costs.

**• Third Party Liability - TPL**

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

**• Mis-connection Base**

- copy of the tickets with the original flight plan,
- copy of the alternative ticket purchased from which the amounts paid are shown;
- boarding card for the alternative flight carried out;
- original receipts for expenses incurred for local transportation, meals, drinks and hotel during the period between the scheduled time and the actual time of departure.

**• Mis-connection Plus**

- travel contract with payment receipts, in copy;
- reservation and penalty statement issued by the travel organizer, in copy;
- original travel documents, for a 100% penalty;
- copy of the return ticket purchased from which the amounts paid are shown.

**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 claims must be notified 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**