

CERTIFICATE OF CONFORMITY OF THE INSURANCE PRODUCT

POLICY 40657Q

The tourist package includes an insurance product covering the following risks:

- Travel assistance
- Medical Expense Cover
- Baggage
- Trip cancellation
-

with the limitations and exclusions indicated in the Information Set.

“DIGITALTREND ITALIA S.r.l.” has chosen and agreed upon the insurance product with these characteristics acting on behalf of the customer pursuant to Article 1891 of the Italian Civil Code.

Non-Life Insurance to cover risks during the trip

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

Product: "Digitaltrend" Mod. 22154



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

What kind of insurance is it?

This policy insures personal risks while travelling for the purposes of tourism and covers the penalty applied by the Tour Operator.



What is insured?

✓ TRAVEL ASSISTANCE

cover

Medical consultation, Sending a doctor or ambulance in Italy, Referral to a specialist doctor abroad, Medical re-entry, Re-entry with an insured family member, Re-entry of other insured persons up to Euro 500.00 per insured person, Travel of a family member, Accompanying minors, Re-entry of a convalescent insured person, Extension of stay, up to a maximum of Euro 100.00 per day for a maximum of 10 days, Information about and referral of corresponding medicinal products abroad, Interpreter available abroad for a maximum of 8 working hours, Advance on expenses for basic necessities: this benefit has a limit of liability of Euro 5,000.00, but Europ Assistance may decide to advance you a larger sum of money if you can provide financial guarantees in the country of residence, Early Return, Advance on criminal bail: this benefit has a limit of liability of Euro 1,500.00, but Europ Assistance may decide to advance you a larger sum of money if you can provide financial guarantees in the country of residence, Legal reporting abroad, Sending urgent messages.

✓ Medical Expense Cover

If, while you are travelling, you contract an illness suddenly or have an accident, Europ Assistance will pay for you the urgent, non-deferrable medical/hospital/pharmaceutical expenses incurred at the place of the Event, during the Policy term. Europ Assistance will pay expenses on your behalf if the Operations Centre considers that the technical and practical conditions for proceeding are met. If this is not possible, Europ Assistance will reimburse these expenses under the same conditions, without applying the deductible.

Europ Assistance will pay or reimburse medical expenses, per Insured Person and per Claim: up to the maximum amount of Euro 1,000.00 for Italian residents travelling in Italy and up to the maximum amount of Euro 30,000.00 abroad and for foreign residents wherever they travel.

If you have been hospitalised until you are discharged from the Healthcare Facility or until Europ Assistance doctors consider you may return to Italy.

If you have not been hospitalised, only expenses during the policy term and authorised by the Operations Centre.

Up to the maximum amount indicated above, Europ Assistance shall pay for your hospital fees in a medical institution prescribed by a physician, expenses for urgent dental treatment which cannot be postponed and which is necessary following an accident that occurred while you were travelling, up to the limit of Euro 250.00 per insured, only in the event of an accident, expenses for the repair of prostheses up to the limit of Euro 250.00 per insured, expenses for search and rescue, up to Euro 500.00 per claim in Italy Republic of San Marino, Vatican City State and Euro 2,500.00 per claim abroad, only in the event of an accident, the expenses for treatment you receive when you return to your residence, in the 45 days following the accident and up to the limit of Euro 500.00.

✓ Baggage Cover

1. BAGGAGE AND PERSONAL EFFECTS

Europ Assistance will compensate you for material and direct damage caused by: theft, burglary, mugging, robbery, fire and only in the case of delivery to an air carrier, also loss of or damage to the baggage delivered to the air carrier, including the clothes you were wearing when you left.

Europ Assistance will compensate you. The value of your items of luggage, with a limit of Euro 150.00 for each item, including bags, suitcases and backpacks. Europ Assistance considers bags, suitcases and backpacks as a single object.

Europ Assistance will compensate you up to a liability limit of Euro 1,500.00 in Italy and Euro 2,000.00 abroad, per Insured Person, per claim and per period of the journey.

For travel by plane, train, bus or ship, the cover will be provided:

- for Insured Persons residing in the European Union or Switzerland from the departure station (airport, railway station, etc. of the organised trip) until the end of the trip as organised by the Policyholder;

- for Insured Persons residing in countries outside the European Union from the date of arrival in one of the European Union countries or Switzerland until the date of departure from one of these countries at the end of the trip.

Europ Assistance will compensate you, per claim and per Policy term:

- up to 50% of the above limit, for: photographic, film and optical equipment and photosensitive material, radios, televisions, recorders, any other electronic equipment, musical instruments, personal defence and/or hunting items, diving equipment, eyeglasses or sunglasses.

Photographic, film and optical equipment (camera, video camera, binoculars, flasher, lenses, batteries, bags, etc.) are considered as a single object.

- up to 30% of the above limit, for cosmetics, medicinal products, medical items; jewellery, precious stones, pearls, watches, gold/silver/platinum items, furs and other precious objects, provided you are wearing them or they are placed in the hotel safe.

In addition to the limit of liability, Europ Assistance will reimburse you up to Euro 50.00 for the cost of reissuing your ID card, passport, and driving licence in the event of theft, robbery, mugging. Please Note! This Cover includes coinsurance. See the Article "Limitation of Cover" in Section II.

2. LATE BAGGAGE DELIVERY

You can request cover for Late Baggage Delivery, if the air carrier delivers your baggage more than 8 hours late in the case of confirmed flights.

Europ Assistance will reimburse unexpected expenses to buy necessary items for personal hygiene and/or clothing. This is up to a limit of liability of Euro 150.00 and only for delays in delivery to the destination airport on the outbound journey.



What is not insured?

* The following are excluded from all types of Cover.

Travel in the following countries: Afghanistan, Belarus, Bouvet Island, Chagos Islands, Cocos Islands, Crimea, Christmas Island, Falkland Islands, French Southern Territories, Heard Island and McDonald Islands, Kiribati, Marshall Islands, Minor Outlying Islands, Micronesia, Nauru, Niue, North Korea, Palau, Pitcairn Island, Samoa, Saint Helena, Solomon Islands, Somalia, South Georgia, Syria, Tokelau, Tonga, Tuvalu, Vanuatu, Venezuela, Wallis and Futuna, West Timor/East Timor and Western Sahara.

* The following are excluded from all types of Cover:

Events caused by: wilful misconduct or gross negligence except as indicated in individual cover, floods, inundations, volcanic eruptions, earthquakes, atmospheric events with the characteristics of natural disasters, phenomena of the transmutation of atomic nuclei, radiation caused by the artificial acceleration of atomic particles (save for indications in single cover) and vandalism, trips undertaken for the purpose of participating in competitions involving extreme activities and business trips.

* For Assistance Cover, claims due to the following are also excluded: car, motorbike or motorboat races and related trials and training; mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications; pregnancy-related illnesses after the 26th week of gestation and illnesses related to childbirth; illnesses that indicate or are the direct consequence of chronic pathological conditions; organ harvest and/or transplantation; abuse of alcohol or psychotropic drugs; illnesses/accidents arising from the HIV virus; use of narcotics and hallucinogens; no qualification to drive the vehicle in compliance with applicable legal provisions; attempted suicide or suicide; aerial sports in general, operating and using hang-gliders and other types of ultra-light aircraft, parachuting, paragliders and similar, bobsledding, acrobatic skiing, ski or water ski jumping, mountaineering with rock and glacier climbing, free climbing, kitesurfing, scuba diving, sports involving the use of motor vehicles and boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, caving, acts of recklessness, accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training); anything not expressly indicated in the individual benefits is also excluded. epidemics or pandemics based on declarations from the World Health Organisation; anything not specifically indicated in the individual Benefits is also excluded.

* Medical Expense Cover also excludes mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications; pregnancy-related illnesses after the 26th week of gestation and illnesses related to childbirth; illnesses that indicate or are the direct consequence of chronic pathological or pre-existing conditions at the start of the trip; accidents arising from the following activities: rock and glacier climbing, acrobatic skiing or water skiing, riding and using bobsleighs, aerial sports in general, operating and using hang gliders and other types of ultra-light aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training); organ harvest and/or transplantation; car, motorbike or motorboat races and related trials and training; gross negligence; abuse of alcohol or psychotropic drugs; illnesses/accidents arising from the HIV virus; use of narcotics and hallucinogens; attempted suicide or suicide; epidemics or pandemics based on declarations from the World Health Organisation; anything not specifically indicated in the "Medical Expenses" cover.

Europ Assistance will not pay you for all expenses incurred if you have not notified Europ Assistance, either directly or through third parties, of your admission to hospital or emergency room, expenses for the treatment or elimination of physical defects or congenital malformations, for cosmetic applications, for nursing, physiotherapy, spa and weight loss treatments, expenses for dental treatment following a sudden illness, expenses for the purchase and repair of eyeglasses, contact lenses, expenses for orthopaedic and/or prosthetic devices following a sudden illness, check-ups in Italy for situations resulting from illnesses that began while travelling, expenses for transport and/or transfer to the medical institute and/or the place of your accommodation.

* The following is not insured under Baggage Cover: theft of luggage loaded on a motorbike of any capacity during the trip, the case of theft of luggage contained inside the vehicle, damage caused to sports equipment during use. In addition, the following are not insured: mobile telephones, MP3 players, personal computers, tablets, money, cheques, stamps, tickets and travel documents, souvenirs, coins, art objects, collections, samples, catalogues, goods, documents other than an ID card, passports and driving licences, helmets, professional equipment, fixed and service accessories of the vehicle itself (including removable car radios or players). Excluded from the Late Baggage Cover are late delivery of baggage at the airport in the city of departure at the beginning of the trip and all expenses incurred after receipt of the baggage.

* For Trip or rental Cancellation Expenses Cover, you are also not insured if the cancellation depends on or is caused by: theft, robbery, loss of ID and/or travel documents; mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications; pregnancy or related pathologies, in cases where conception was prior to the date of registering for the trip; accident, illness or death occurring before the confirmation of the trip; illnesses that indicate or are the direct consequence of chronic pathological conditions; consequences and/or complications of accidents occurring before the confirmation of the trip; the bankruptcy of the Carrier or Agency or Trip Organiser; epidemics with pandemic characteristics, of such severity and virulence as to entail high...

destination of the outbound trip. The limits of liability are per Insured, per claim and per policy term.

✓ Trip or Rental Cancellation Cover

You may request cover for the expenses of cancelling a trip or rental when you have to cancel or change the booked trip, due to causes or events that may be objectively documented, are unforeseeable, that were not known to you at the time of confirming your trip which affects:

- you and/or your family members directly;
 - your Partner/Associate Partner of the company/business practice directly;
- Europ Assistance will pay the penalty applied, as per the contract, by the Tour Operator:

- to you and, provided they are insured under the same contract:
- your family members;
- to one of your travelling companions.

If there are several insured persons registered for the trip at the same time, and no-one is a family member, you may indicate only one person as a "travelling companion".

Europ Assistance fully reimburses the penalty charged up to the maximum amount stipulated in the contract with the Travel Organisation or indicated by the Tour Operator in its catalogues. The reimbursement may never exceed Euro 30.000,00 per Insured.

If several insured persons enrolled in the trip together cancel the trip at the same time, Europ Assistance shall reimburse the penalty up to an amount equal to the sum of the insured sums for each person, up to a total amount of Euro 50,000.00 per trip.

Europ Assistance will not reimburse:

- case management costs,
- agent fees
- registration fees

Please Note!

This Cover includes coinsurance. See the Article "Limitation of Cover" in Section II.

Coinsurance is not applied:

- in the event of changing and/or having to forego a trip, due to hospitalisation (excluding Day Hospital and Emergency Department treatment)
- in the event of death.

mortality or to require restrictive measures to reduce the risk of transmission to the civilian population, quarantines; down payments and/or advances that are not justified by tax documents relating to the penalty; failure to send notification prior to the start date of the trip/stay, except in the case of waiver due to the death or hospitalisation for at least 24 consecutive hours (excluding Outpatient Hospital and Emergency Department treatment) of a family member.



Are there any limits on cover?

! International Sanctions (valid for all Cover)

"International Sanctions" means the set of national and international provisions governing embargoes, sanctioned individuals and entities, terrorist financing and trade restrictions adopted by: (i) the United Nations; (ii) the European Union; (iii) the United States of America, primarily through the Office of Foreign Assets Control of the United States Department of the Treasury; (iv) United Kingdom and (v) national jurisdictions governing these Terms and Conditions of Insurance. Europ Assistance Italia S.p.A. is not obliged to provide any insurance coverage, nor to settle claims, nor to provide any benefits or services described in the Terms and Conditions of Insurance if this would expose it to any sanction, prohibition or restriction pursuant to United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, the United States of America, the United Kingdom or applicable national jurisdictions governing the Terms and Conditions of Insurance. This clause will prevail over any clause to the contrary contained in these Terms and Conditions of Insurance. For further details you can visit:

<https://www.europassistance.it/contenuti-utili/international-regulatory-information-links>
Insurance cover is not available in the following countries: Syria, North Korea, Iran and Venezuela and the Crimea

Please Note! If you are a "United States Person" and you are in Cuba, in order to receive the assistance, indemnities/compensation provided for in the Policy, you must demonstrate to Europ Assistance Italia S.p.A. that you are in Cuba in compliance with US laws.

Without authorisation for your stay in Cuba, Europ Assistance Italia S.p.A. cannot provide assistance, and will not be able to award you indemnities/compensation.

! Continued stay abroad. You may stay abroad for a maximum of 30 consecutive days during the term of this Policy. You will not be insured for events affecting you after 30 days.

! Assistance Cover

- Limits of Intervention

Europ Assistance does not provide Benefits/Services in Countries considered to be in a state of declared or de facto war if the state of war has been made public. These are the countries listed on <https://www.europassistance.it/paesi-in-stato-di-belligeranza> with a danger rating of 4.0 or higher. In addition, Europ Assistance cannot provide the services/benefits in countries where local or international authorities do not permit intervention in situ, even if there is no risk of war.

- Limits on the provision of benefits/services

Assistance will be provided up to three times per insured, for each type within the trip duration.

- Limitation of liability

Europ ASSISTANCE will not pay for damage: caused by the intervention of the authorities of the country in which the assistance is provided, and as a result of any other fortuitous and unpredictable circumstances.



Where does the cover apply?

✓ Indicates countries where the event occurs for which the cover may be requested.

They are divided into three groups: A) Italy, the Republic of San Marino and the Vatican City State; B) All European countries and the countries of the Mediterranean Basin: Albania, Algeria, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, and United Kingdom. C) All countries in the world.



What are my obligations?

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

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

You cannot take out other policies such as this one with Europ Assistance to raise your limits of liability; you cannot take out this policy once your journey has begun; you cannot take out this

policy indicating a territorial extension that does not include all the stages of your trip;

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

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



When and how do I pay?

The premium, including taxes, is an integral part of the cost of the trip and is paid together with it.



When does cover begin and when does it end?

The insurance cover starts on the date of commencement of the trip and expires at the end of the trip.

Trip Cancellation Fee Cover starts from the date of booking of the Trip or rental and lasts until the date of commencement of the Trip. Commencement of the Trip means: the time of check-in at the airport or in case of early check-in the passage of boarding controls, or for rentals on the day of the start of the stay.



How can I cancel the policy?

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

Non-Life Insurance to cover risks during the trip

Additional pre-contractual information document for non-life insurance products
(Additional non-life IPID)

Company: Europ Assistance Italia S.p.A.

Product: "Digitaltrend Mod. 22154

Date of issue of the additional non-life IPID: 1 May 2022



This document contains additional and complementary information to that contained in the Pre-contractual Information Document for Non-Life Insurance Products (Non-Life IPID), in order to help the potential policyholder/insured person to understand in more detail the characteristics of the product, the contractual obligations and the company's financial situation.

The policyholder/insured person must read the terms of insurance before signing the contract.

Europ Assistance Italia S.p.A., Via del Mulino n. 4 – 20057 Assago (MI)- tel. 02.58.38.41 - www.europassistance.it – e-mail: servizio.clienti@europassistance.it- certified email address: EuropAssistanceltaliaSpA@pec.europassistance.it. Registered in Section I of the Register of Insurance and Reinsurance Companies under no. 1.00108 Company belonging to the Generali Group, registered in the Register of Insurance Groups Company subject to the management and coordination of Assicurazioni Generali S.p.A.

The shareholders' equity amounts to Euro 91,539,336, of which share capital amounts to Euro 12,000,000 and total equity reserves to Euro 79,539,336.

The solvency ratio for the non-life business is 190%. This ratio represents the ratio between the amount of own funds covering the solvency capital requirement equal to Euro 109,939,000 and the amount of the solvency margin required by regulations in force equal to Euro 57,779,000. The minimum capital requirement is equal to Euro 26,000,000.

The above figures refer to the latest approved financial statements and to the financial situation at 31/12/2020. Subsequent updates on the financial situation will be made available at <https://www.europassistance.it/azienda/bilancio>.

The contract shall be governed by Italian law



What is insured?

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



What is NOT insured?

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



Are there any limits on cover?

Assistance Cover (mandatory)	No information in addition to the information given in the Non-Life IPID.
Medical Expense Cover (mandatory)	! DEDUCTIBLE Europ Assistance applies a deductible only when you are not hospitalised and in cases of reimbursement. The total deductible is Euro 50.00.
Baggage Cover (mandatory)	! COINSURANCE Europ Assistance applies 50% coinsurance if: - you forget your luggage, you don't look after it properly or you lose it, - if your entire vehicle has been stolen with your baggage in it, - if the things you put in your tent are stolen. However, you must be in a properly equipped and authorised campsite.
Trip or Rental Cancellation Cover (mandatory)	! COINSURANCE The cover provides for a coinsurance of 20% of the penalty amount if you forego and/or change the trip for reasons other than hospitalisation or death, or 25% in the case of pre-existing illnesses. If the penalty is higher than the maximum amount covered, the coinsurance is calculated on the basis of the latter.



Where does the cover apply?

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



What are my obligations? What obligations does the company have?

What do I have to do in case of an event?	Reporting a claim:	<p>Assistance Cover (mandatory) Always call the Operations Centre of Europ Assistance at the number: +39 02.58.28.65.32 from Italy or abroad. The Operations Centre is open 24/7, 365 days a year. If you cannot telephone, you can send a fax to the Operations Centre at the number 02.58.47.72.01 or a telegram to EUROP ASSISTANCE ITALIA S.p.A. - Via del Mulino, no. 4 - 20057 Assago (MI)</p> <p>Medical Expense Cover (mandatory) Baggage Cover (mandatory) For the Medical Expense Cover only, always call the Europ Assistance Operations Centre at the number: +39 02.58.28.65.32 from Italy or abroad.</p> <p>For both types of Cover, in the event of a claim, you must report the claim within 60 days in the following ways:</p> <ul style="list-style-type: none"> - access the portal https://sinistrionline.europassistance.it or the website www.europassistance.it and the section CLAIMS. Follow the instructions. <p>or</p> <ul style="list-style-type: none"> - by writing a registered letter with return receipt to Europ Assistance - Claims Settlement Office [Ufficio Liquidazione Sinistri] (indicating the cover for which you are making the claim) - Via del Mulino no. 4 – 20057 Assago (MI). <p>You must send Europ Assistance all documentation required under the policy.</p> <p>Trip Cancellation Expenses Cover (mandatory) In the event of a Claim, you must notify the trip organiser or agent or the carrier of the formal waiver of or change to the Trip and you must file a claim no later than 3 days from when the event causing the cancellation occurred and in any case before the date of commencement of the Trip if the 3-day deadline is after the date of commencement of the Trip. You must report the claim within 15 days in the following ways:</p> <ul style="list-style-type: none"> - access the portal https://sinistrionline.europassistance.it or the website www.europassistance.it and the section CLAIMS. Follow the instructions. <p>or</p> <ul style="list-style-type: none"> - by writing a registered letter with return receipt to Europ Assistance - Claims Settlement Office [Ufficio Liquidazione Sinistri] (indicating the cover for which you are making the claim) - Via del Mulino no. 4 – 20057 Assago (MI). <p>You must send Europ Assistance all documentation required under the policy.</p>
	Direct assistance/assistance under special arrangements:	<p>Assistance Cover (mandatory) No services are provided directly to you by organisations or facilities that have special arrangements with Europ Assistance other than those indicated in the Assistance Cover.</p> <p>Medical Expense Cover (mandatory) No services are provided directly to you by organisations or facilities that have special arrangements with Europ Assistance other than those indicated in the Medical Expense Reimbursement Cover.</p> <p>Baggage Cover (mandatory), Trip Cancellation Expenses Cover (mandatory) No services are provided directly by organisations or facilities that have special arrangements with Europ Assistance.</p>
	Management by other companies:	No management by other companies.

	Time limitation:	<p>Assistance Cover (mandatory) Rights arising under the contract shall be time-barred within two years from the day on which the event the right is based on occurred.</p> <p>Baggage Cover (mandatory), Trip Cancellation Expenses Cover (mandatory) Rights arising under the contract shall be time-barred within two years from the day on which the event the right is based on occurred.</p>
		In the event of a claim, you are obliged to interrupt the limitation period in writing.
Incorrect or reticent declarations	No information in addition to the information given in the Non-Life IPID.	
Obligations of the company	<p>Assistance Cover (mandatory) No compensation will be paid as the assistance services are provided directly by the Europ Assistance Operations Centre.</p> <p>Baggage Cover (mandatory), Trip Cancellation Expenses Cover (mandatory) After receiving the necessary documentation, checking the effectiveness of cover and carrying out necessary checks, Europ Assistance will determine the compensation due, notify the parties concerned and arrange for payment within 20 days from the notification.</p>	



When and how do I pay?

Premium	<p>Accepted means of payment are:</p> <ul style="list-style-type: none"> - bank cheques or drafts with a non-transferable clause made payable to Europ Assistance Italia S.p.A. (except if the policy is purchased remotely), - sums credited directly to current bank and postal accounts in the name of Europ Assistance Italia S.p.A. by bank transfer, bank pay-in slip, POS system. If permitted by the intermediary, payment by credit card is also allowed. <p>Payments made in cash are only permitted if the amount of the annual premium (even if in separate instalments) does not exceed Euro 750.00 (except if the policy is purchased remotely).</p>
Reimbursement	Reimbursement does not apply.



When does cover begin and when does it end?

Duration	No information in addition to the information given in the Non-Life IPID.
Suspension	There is no possibility of suspending cover.



How can I cancel the policy?

Reconsideration after entering into the contract	Reconsideration after entering into the contract does not apply.
Termination	There are no cases in which you are entitled to terminate the contract other than those that may be indicated in the section "When and how do I have to pay? - Reimbursement".



Who is this product for?

Customers who purchase a Policyholder's travel package lasting no longer than 30 days and wish to protect themselves against health problems during their own trip or those of their family members who have stayed at home; insure luggage in case of loss, theft or damage during the trip; the assets in the event of cancellation of the trip.



What costs do I pay?

intermediation costs: the average share received by the intermediary(ies) is: 21,50%.

HOW CAN I MAKE COMPLAINTS AND RESOLVE DISPUTES?	
To the insurance company	<p>You can also send complaints about the contract or management of claims in writing to Europ Assistance Italia S.p.A. - c.a. Ufficio Reclami:</p> <ul style="list-style-type: none"> • by post: Via del Mulino, 4 – 20057 Assago (MI); • by fax: 02.58.47.71.28 • by certified email: reclami@pec.europassistance.it • Email: ufficio.reclami@europassistance.it. <p>Europ Assistance Italia S.p.A. will reply to your complaint within 45 days of receipt, as provided for by law.</p>
to IVASS	<p>If you are not satisfied with the outcome of your complaint, or if you have not received a reply from Europ Assistance Italia S.p.A. within the deadline of forty-five days, you may contact IVASS (Istituto per la vigilanza sulle assicurazioni) - Servizio Tutela del Consumatore - via del Quirinale, 21 - 00187 Rome, fax 06/42.13.32.06, certified email: ivass@pec.ivass.it, attaching to your request any documentation relating to your complaint processed by Europ Assistance.</p>
	<p>In the complaint you must:</p> <ul style="list-style-type: none"> • indicate the name, surname and address of the party making the complaint, and a telephone number as applicable; • indicate the person or subjects the complaint refers to; • briefly describe in full the grounds of the complaint; • copy of the complaint submitted to the insurance company and any reply that it may provide; • all documents useful to describe the relevant circumstances in more detail. <p>You can find the complaint form on the IVASS website at www.ivass.it</p>
BEFORE TAKING LEGAL ACTION , alternative dispute resolution systems can be used, such as:	
Mediation	By contacting a Mediation Body from those listed by the Ministry of Justice, available at www.giustizia.it (Law 98 of 9/8/2013).
Assisted negotiation	Sending a request to Europ Assistance Italia S.p.A. via your lawyer
Other alternative dispute resolution systems	<p>Insurance disputes on the determination and estimation of damages under policies against the risk of harm (where contemplated in the Terms and Conditions of Insurance).</p> <p>In the event of a dispute regarding the determination and estimation of harm, an appraisal of the contract is necessary where contemplated by the terms of the policy, in order to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Claims Settlement Office (Ufficio Liquidazione Sinistri) – Via del Mulino 4- 20057 Assago (MI), by registered letter with return receipt or by certified e-mail to sinistri@pec.europassistance.it.</p> <p>In the case of disputes regarding policies against the risk of harm in which the contract has already been appraised, or not regarding the determination and estimation of damages, the law provides for compulsory mediation, which is a condition for proceeding, with the option of prior assisted negotiation.</p> <p>Insurance disputes on medical matters (where contemplated in the Terms of Insurance).</p> <p>In the event of disputes relating to medical matters under accident or health policies, arbitration must be used where contemplated in the terms of the policy, to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Claims Settlement Office (Ufficio Liquidazione Sinistri) – Via del Mulino 4- 20057 Assago (MI), by registered letter with return receipt or by certified e-mail to sinistri@pec.europassistance.it.</p> <p>In the case of disputes regarding accident or health policies in which arbitration has already taken place or not regarding medical matters, the law provides for compulsory mediation, which is a condition for proceeding, with the option of prior assisted negotiation.</p> <p>The foregoing is without prejudice to the right to take legal action.</p> <p>For the resolution of cross-border disputes, you can submit a complaint to IVASS or activate the competent foreign system through the FIN-NET procedure (accessing the website http://ec.europa.eu/internal_market/finnet/index_en.htm).</p>

THE COMPANY DOES NOT HAVE A HOME INSURANCE AREA FOR THE POLICYHOLDER/INSURED ON THE WEBSITE FOR THIS CONTRACT, SO AFTER SIGNING THE CONTRACT YOU CANNOT CONSULT THIS AREA, NOR USE IT FOR THE ONLINE MANAGEMENT OF YOUR PERSONAL DATA IN THE CONTRACT.



"DIGITALTREND EXTRA"

Terms and Conditions of Insurance related to Policy no. 40657Q entered into between



Europ Assistance Italia S.P.A.



Europ Assistance Italia S.p.A. with registered office in Assago (MI), Via del Mulino, no. 4 - A company authorised to carry out insurance business under the decree of the Ministry of Industry and Trade no. 19569 of 2 June 1993 (Gazzetta Ufficiale of 1 July 1993 no. 152) Registered in section I of the Register of Insurance and Reinsurance Companies under no. 100.108 - Company belonging to the Generali Group, registered in the Register of Insurance Groups Company managed and coordinated by Assicurazioni Generali S.p.A.

(hereinafter – Europ Assistance)

and

Policyholder: Digitaltrend Italia S.r.l with registered office in Milan, Via Piceno n.6 - VAT no. 02599920994 in favour of customers of the Policyholder (hereinafter called the Insured Person) meaning the Insured pursuant to Article 1891 of the Italian Civil Code

(hereinafter – the Policyholder)

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Edition 01.05.2022



Card no. DGTIN + BOOKING NO.

TERMS AND CONDITIONS OF INSURANCE - FORM 22154

GENERAL TERMS AND CONDITIONS OF INSURANCE FOR THE INSURED PERSON

Art. 1. - OTHER INSURANCE

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

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

Art. 2. - GOVERNING LAW AND JURISDICTION

The Terms and Conditions of Insurance are governed by Italian law. For all matters not contemplated in the Terms and Conditions of Insurance and for all rules of jurisdiction and/or the competence of the judge, Italian law shall apply.

Art. 3. - TIME LIMITATION

Any claim you may have against Europ Assistance shall be limited to a period of two years from the date when the claim is made. In liability insurance, the two-year period starts from the day when the injured party claimed compensation from you or sued you for damages. In this case, Article 2952 of the Italian Civil Code applies.

For cover other than Assistance, in the event of a claim being made and pending legal proceedings, you are obliged to interrupt the time limitation periods in writing. It should be noted that pending legal proceedings are not considered as a cause of stopping the time limitation period.

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

Art. 4. - CURRENCY OF PAYMENT

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

Art. 5. - PROCESSING OF PERSONAL DATA

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

SECTION I - DESCRIPTION OF THE COVER



What is insured?

Art. 6. - SUBJECT-MATTER OF INSURANCE

A) ASSISTANCE COVER TRAVEL ASSISTANCE (ONLY IN THE EVENT OF ILLNESS AND/OR AN ACCIDENT WHILE TRAVELLING)

• MEDICAL CONSULTATION

If you have an illness or injury while travelling, you can ask for medical advice by phone.

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

This opinion is not a diagnosis.

You can request this service 24 hours a day, 7 days a week.

• SENDING A DOCTOR OR AN AMBULANCE IN ITALY

You can apply for this benefit only after having had a MEDICAL CONSULTATION. If you are in Italy and need a medical consultation or ambulance, the Operations Centre will send a doctor to where you are staying during your trip.

When no doctor can intervene personally, the Operations Centre will transport you by ambulance to the nearest specialised medical centre.

This is not an emergency service. If you require the assistance of the emergency services in Italy, call 118.

The times for the provision of the service are as follows:

- Mondays to Fridays, from 20.00 to 8.00,
- Saturdays, Sundays and public holidays, 24 hours a day.

• REFERRAL TO A MEDICAL SPECIALIST ABROAD

You can apply for this benefit only after having had a MEDICAL CONSULTATION. If you are abroad and would like to know the nearest doctor for a specialist visit, call the Operations Centre, which will provide you with the name of the doctor, subject to local availability.

• MEDICAL RE-ENTRY

You can request Medical Re-Entry when, after a sudden accident and/or illness, the doctors of the Operations Centre, together with the doctors on site, decide that you can be transferred

- to a healthcare facility in Italy or to your residence,
- or
- to a healthcare facility in Italy or where you are resident,
- or
- to your home.

However, the final decision is made by the doctors of the Operations Centre.

Europ Assistance will organise and pay for your medical repatriation, according to the times and means most suitable for the circumstances.

The means of transport are:

- air ambulance; which is used, when available, only if you live in Italy and when the event occurs in a European or Mediterranean country.
- economy class flight, also with room for a stretcher if you have to lie down;
- first class train travel and, if necessary, with a sleeper car;
- ambulance.

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

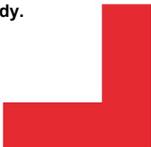
You may request transfer to the nearest Emergency Department or Healthcare Facility, or transfer to a Treatment Centre which is adequate to treat your illness, when you are hospitalised at a local facility that cannot adequately treat your condition, the Operations Centre will arrange for your transfer, with the means and times considered most suitable by the Operations Centre after it has consulted with your attendant physician.

In this case, Europ Assistance will pay costs on your behalf up to a **maximum of Euro 7,500.00.**

Europ Assistance may ask you for a return ticket that you do not use.

In the event of the death, the Operations Centre will arrange for the transport of the body to the place of burial in the country of residence or to the closest international airport.

**However, the final decision is made by the Operations Centre
Europ Assistance will only pay for the cost of transporting the body.**



- **RE-ENTRY WITH AN INSURED FAMILY MEMBER**

When, during the organisation of the "Medical Re-entry", the doctors of the Operations Centre do not consider medical assistance for the Insured necessary during the trip, and an insured family member wishes to accompany the Insured to the place where they will be hospitalised or their home, the Operations Centre will arrange for the family member to return with the same form of transport as that of the Insured. Europ Assistance may request the unused return ticket of the family member. **Europ Assistance will only pay the costs of the return ticket for the family member.**

- **RE-ENTRY OF OTHER INSURED PERSONS**

You may only request the Re-entry of other Insured Persons following "MEDICAL RE-ENTRY".

If the other insured persons travelling with you are objectively unable to return home by the means of transport provided and/or used at the start of the trip, the Operations Centre will book a ticket for them to return to their residence.

Europ Assistance will pay the cost of tickets up to a maximum of **Euro 500.00** per Insured person.

Europ Assistance may ask you for the return ticket that other insured persons do not use.

- **TRAVEL OF A FAMILY MEMBER**

You can request that a member of your family joins you if, during your trip, you are hospitalised for more than 7 days and need their help.

The Operations Centre will book a ticket for your family member residing in Italy to reach you, and stay with you.

Europ Assistance will only pay the cost of a first-class train ticket or an economy-class plane ticket.

- **ACCOMPANYING MINORS**

You may request minors aged 15 years travelling with you to be accompanied if you have an accident or illness or when you are not able to accompany them yourself, for a reason beyond your control.

The Operations Centre will book a return ticket for a family member. This return ticket can be used to reach the minors and return with them to their home.

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

- **RE-ENTRY OF A CONVALESCENT INSURED PERSON**

You can request to return to your home if you are convalescing after an illness or injury and cannot use the means of transport originally intended for your return from the trip.

The Operations Centre will book a return ticket for you.

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

Europ Assistance may ask you for a return ticket that you do not use.

- **EXTENSION OF STAY**

You can request to extend your stay, if a medical certificate confirms that the illness or injury prevents you from returning home on the date you had planned. The Operations Centre will book a hotel for you.

Europ Assistance will pay for your room and breakfast expenses for a maximum of 10 days following the date on which you were supposed to return, and for a maximum of Euro 100.00 per day per Sick/Injured Insured Person.

- **INFORMATION ABOUT AND REFERRAL OF MEDICINAL PRODUCTS ABROAD**

(this service is only valid for people resident in Italy)

You can ask for information about medicinal products when you are abroad and have an illness and/or have been injured, and need information about Italian-registered medicinal products; in this case, the Operations Centre will inform you of any corresponding medicinal products available at your location.

- **INTERPRETERS ABROAD**

You can request an interpreter if you are admitted to a healthcare facility abroad and have difficulty communicating with the doctors because you do not know the local language.

The Operations Centre will send you an interpreter to the hospital for the daily consultations with the doctors who are treating you.

Europ Assistance will pay the costs of the Interpreter for a maximum of 8 working hours

- **ADVANCE ON EXPENSES FOR BASIC NECESSITIES**

(this service is only valid for people resident in Italy)

You may receive an advance for expenses for basic necessities, if you have had:

- an accident
- an illness,
- been affected by a theft, mugging or non-delivery of baggage and you have unexpected expenses that you cannot pay.

The Operations Centre will pay the invoices for you, on the spot, up to a maximum amount of **Euro 5,000.00**.

Europ Assistance may decide to advance you even more money, if the total of invoices is more than Euro 150.00, if you can provide a financial guarantee.

The Operations Centre guarantees it will advance Expenses for Basic Necessities if:

- the money transfer complies with the rules or regulations in Italy or in the country where you are located
- you can prove you can repay the loaned sum

Note:

Within one month from the date of the advance, you must repay the amount advanced.

If you fail to do so, you will pay additional interest at the current legal rate.

- **EARLY RETURN**

You can request to return home earlier than you had planned. In the case of the death or life-threatening hospitalisation of: the spouse, cohabiting partner, son/daughter, brother, sister, parent, in-law, son-in-law, daughter-in-law

The date of death must be that indicated on the death certificate issued by the registry office

Europ Assistance will pay the cost of a first-class train ticket or an economy-class plane ticket so you can reach the place where the burial will take place or where your hospitalised family member is.

If you are travelling with a minor, the Operations Centre will arrange for the return of both of you, provided the minor is also insured.

If you are travelling in a vehicle and cannot use it to return home earlier, the Operations Centre will also provide you with a ticket so that you can retrieve it later.

Within 15 days of the event that forced you to return home early, you must send Europ Assistance the death certificate or documents proving that the family member has been admitted to the hospital and that his or her life is in danger.

- **ADVANCE ON BAIL ABROAD**

(this service is only valid for people resident in Italy)

You can apply for an advance on criminal bail if you have been arrested abroad or are threatened with arrest and have to pay criminal bail to be released.

The Operations Centre will advance on your behalf, directly on the spot, the bail up to a maximum total amount of **Euro 15,000.00**.

Under no circumstances will Europ Assistance pay out more than Euro 15,000.00.

The service will be operative when you can provide a financial guarantee.

The Operations Centre guarantees it will pay the Advance on Bail if:

- the money transfer complies with the rules or regulations in Italy or in the country where you are located
- you can prove you can repay the loaned sum

Note:

Within one month from the date of the advance, you must repay the amount advanced.

If you fail to do so, you will pay additional interest at the current legal rate.

- **REFERRAL TO A LAWYER ABROAD**

If you are abroad and are arrested or at risk of being arrested, you may request the name of a lawyer.

The Operations Centre will refer you to the lawyer according to local rules and availability. This is the case in countries where there are Europ Assistance branches or correspondents.

Only a name is provided and you will still be responsible for the costs of the lawyer.

- **SENDING URGENT MESSAGES**

To you may ask for messages to be sent when because of an illness and/or accident, you cannot have urgent messages sent to people who live in Italy, the Operations Centre will arrange for the message to be received.

The Operations Centre is not responsible for messages sent.

B) MEDICAL EXPENSE COVER

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

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

Europ Assistance will pay or reimburse medical expenses, **per Insured Person and per Claim:**

- up to the maximum amount of Euro 1,000.00 for Italian residents travelling in Italy
- up to the maximum amount of Euro 30,000.00 abroad and for foreign residents wherever they travel.

The limits of liability are per Insured Person, per claim and per policy term.

If you have been hospitalised

- until you are discharged from the Healthcare Facility, or
- until Europ Assistance doctors consider that you can return to Italy.

If you have not been hospitalised.

- **only expenses during the policy term and authorised by the Operations Centre.**

Within the limit of liability indicated above, Europ Assistance will pay:

- the cost of a stay at a Healthcare Facility prescribed by the doctor.
- the cost of urgent and non-deferrable dental treatment required as a result of an accident that occurred while travelling, **with a limit of Euro 250.00 per insured;**

- only in the case of an accident, the cost of repairing prostheses, up to a limit of Euro 250.00 per insured
- search and rescue costs, up to Euro 500.00 per event in Italy, the Republic of San Marino and Vatican City State and Euro 2,500.00 per event occurring abroad.
- in the event of an accident only, the costs of treatment you receive when you return to your residence, within 45 days of the accident and up to a maximum of Euro 500.00.

Please Note!

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

C) BAGGAGE COVER

1. BAGGAGE AND PERSONAL EFFECTS

Europ Assistance will compensate you for material and direct damage caused by:

- theft, burglary, mugging, robbery, fire;

and only in the case of delivery to an air carrier also

- loss
- damage to

your luggage, including the clothes you were wearing when you left.

Europ Assistance will compensate you. The value of your items of luggage, with a limit of Euro 150.00 for each item, including bags, suitcases and backpacks. Europ Assistance considers bags, suitcases and backpacks as a single object.

Europ Assistance will compensate you up to a liability limit of Euro 1,500.00 in Italy and Euro 2,000.00 abroad, per Insured Person, per claim and per period of the journey.

For travel by plane, train, bus or ship, the cover will be provided:

- for Insured Persons residing in the European Union or Switzerland from the departure station (airport, railway station, etc. of the organised trip) until the end of the trip as organised by the Policyholder;
- for Insured Persons residing in countries outside the European Union from the date of arrival in one of the European Union countries or Switzerland until the date of departure from one of these countries at the end of the trip.

Europ Assistance will compensate you, per claim and per Policy term:

- up to 50% of the above limit, for:
 - photographic, film and optical equipment and photosensitive material, radios, televisions, recorders, any other electronic equipment, musical instruments, personal defence and/or hunting items, diving equipment, eyeglasses or sunglasses. **Photographic, film and optical equipment** (camera, video camera, binoculars, flasher, lenses, batteries, bags, etc.) are considered as a single object.
- up to 30% of the above limit for:
 - cosmetics, medicinal products, medical items;
 - jewellery, precious stones, pearls, watches, gold/silver/platinum items, furs and other precious objects, provided you are wearing them or they are placed in the hotel safe.

In addition to the limit of liability, Europ Assistance will reimburse you up to Euro 50.00 for the cost of reissuing your ID card, passport, and driving licence in the event of theft, robbery, mugging.

Please Note!

This Cover includes coinsurance. See the article "Limitation of Cover" in Section II.

2. LATE BAGGAGE DELIVERY

You can request cover for Late Baggage Delivery, if the air carrier delivers your baggage more than 8 hours late in the case of confirmed flights.

Europ Assistance will reimburse unexpected expenses to buy necessary items for personal hygiene and/or clothing. This is up to a limit of liability of Euro 150.00 and only for delays in delivery to the destination airport on the outbound journey.

The limits of liability are per Insured, per claim and per policy term.

D) TRIP OR RENTAL CANCELLATION COVER

You may request cover for the expenses of cancelling a trip or rental when you have to cancel or change the booked trip, due to causes or events that may be objectively documented, are unforeseeable, that were not known to you at the time of confirming your trip which affects:

- you and/or your family members directly;
- your Partner/Associate Partner of the company/business practice directly;

Europ Assistance will pay the penalty applied, as per the contract, by the Tourist Operator:

- to you
- and, provided they are insured under the same contract:
 - your family members;
 - to one of your travelling companions.

If there are several insured persons registered for the trip at the same time, and one is a family member, you may indicate only one person as a "travelling companion".

Europ Assistance fully reimburses the penalty charged up to the maximum amount stipulated in the contract with the Travel Organisation or indicated by the Tour Operator in its catalogues. The reimbursement may never exceed Euro 30,000.00 per Insured.

If several insured persons enrolled in the trip together cancel the trip at the same time, Europ Assistance shall reimburse the penalty up to an amount equal to the sum of the insured sums for each person, up to a total amount of Euro 50,000.00 per trip.

Europ Assistance will not reimburse:

- case management costs,
- agent fees
- registration fees

Please Note!

This Cover includes coinsurance. See the article "Limitation of Cover" in Section II.

Coinsurance is not applied:

- in the event of changing and/or having to forego a trip, due to hospitalisation (excluding Day Hospital and Emergency Department treatment)
- in the event of death.



Where does the cover apply?

Art. 7. - TERRITORIAL EXTENSION

Indicates countries where the event occurs for which the cover may be requested. They are divided into three groups:

- A) Italy, the Republic of San Marino and the Vatican City State;
- B) All European countries and the countries of the Mediterranean Basin: Albania, Algeria, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, and United Kingdom.
- C) All countries in the world.



When does the cover begin and end?

Art. 8. - COMMENCEMENT AND DURATION

The insurance cover starts on the date of commencement of the trip and expires at the end of the trip.

Trip Cancellation Fee Cover starts from the date of booking of the Trip or rental and lasts until the date of commencement of the Trip. Commencement of the Trip means: the time of check-in at the airport or in case of early check-in the passage of boarding controls, or for rentals on the day of the start of the stay.

SECTION II - EXCLUSIONS AND LIMITATIONS OF COVER



What is not insured?

Art. 9. - EXCLUSIONS

• GENERAL EXCLUSIONS VALID FOR ALL COVER

Cover excludes events caused by:

- wilful misconduct or gross negligence except as indicated in individual cover;
 - floods, inundations, volcanic eruptions, earthquakes, atmospheric events with the characteristics of natural disasters, phenomena of the transmutation of atomic nuclei, radiation caused by the artificial acceleration of atomic particles;
 - war, strikes, revolutions, riots or popular movements, looting, acts of terrorism (except as indicated in individual cover under the item: "What is insured?" in Section I - Description of the Cover) and vandalism;
- Any trip undertaken to participate in competitions/races involving extreme activities, or business trips;

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

• EXCLUSIONS RELATED TO INDIVIDUAL COVER

For ASSISTANCE COVER, claims due to the following are also excluded:

- car, motorbike or motorboat races and related trials and training;
- mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications;
- pregnancy-related illnesses after the 26th week of gestation and illnesses related to childbirth;

- d. illnesses that indicate or are the direct consequence of chronic pathological conditions;
- e. organ harvest and/or transplantation;
- f. abuse of alcohol or psychotropic drugs;
- g. illnesses/accidents arising from the HIV virus;
- h. use of narcotics and hallucinogens;
- i. no qualification to drive the vehicle in compliance with applicable legal provisions;
- j. attempted suicide or suicide;
- k. aerial sports in general, operating and using hang-gliders and other types of ultra-light aircraft, parachuting, paragliders and similar, bobsledding, acrobatic skiing, ski or water ski jumping, mountaineering with rock and glacier climbing, free climbing, kitesurfing, scuba diving, sports involving the use of motor vehicles and boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, caving, acts of recklessness, accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training);
- l. anything not expressly indicated in the individual benefits is also excluded.
- m. epidemics or pandemics based on declarations from the World Health Organisation;
- n. anything not specifically indicated in the individual Benefits is also excluded.

IN ADDITION, THE FOLLOWING EXCLUSIONS APPLY FOR INDIVIDUAL COVER:

- MEDICAL RE-ENTRY**

The following are also excluded:

- illness or injury that allows you, as assessed by the doctors of the Operations Centre, to continue travelling,
- illness or injury that can be treated on site,
- infectious diseases, when transport violates national or international health regulations,
- discharge from a medical centre or hospital against the advice of doctors, by your own choice or that of your family members.

The following are excluded in the event of death

- expenses for the funeral, for searches for persons and recovery of the body and other expenses that are not related to transport.
- Transport of the body in places that cannot be easily reached by normal means of transport.

Transport, in compliance with applicable laws, may take place using suitable vehicles (e.g. hearses).

Return to your home is excluded if you are not a resident in Europe and your travel destination is a non-European country.

For **MEDICAL EXPENSE COVER**, claims due to the following are also excluded:

- mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications;
- pregnancy-related illnesses after the 26th week of gestation and illnesses related to childbirth;
- illnesses that indicate or are the direct consequence of chronic pathological or pre-existing conditions at the start of the trip;
- accidents arising from the following activities: rock and glacier climbing, acrobatic skiing or water skiing, riding and using bobsleighs, aerial sports in general, operating and using hang gliders and other types of ultra-light aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training);
- organ harvest and/or transplantation;
- car, motorbike or motorboat races and related trials and training;
- gross negligence;
- abuse of alcohol or psychotropic drugs;
- illnesses/accidents arising from the HIV virus;
- use of narcotics and hallucinogens;
- attempted suicide or suicide;
- epidemics or pandemics based on declarations from the World Health Organisation;
- anything not specifically indicated in the "Medical Expenses" cover.

In addition, Europ Assistance will not pay you for:

- all expenses incurred if you have not directly informed Europ Assistance, directly or through third parties, for hospitalisation or treatment at an Emergency Department,
- expenses for the treatment or elimination of physical defects or congenital malformations, for cosmetic applications, nursing, physical therapy, spa and weight-loss treatments,
- expenses for dental treatment following a sudden illness,
- the cost of purchasing and repairing eyeglasses, contact lenses,
- expenses for orthopaedic and/or prosthetic devices, following a sudden illness,
- check-ups in Italy for situations resulting from illnesses that began while travelling,
- the costs of transport and/or transfer to the healthcare facility and/or your place of accommodation.

The following is not insured under **BAGGAGE COVER**:

- theft of luggage loaded on a motorbike of any capacity during the trip;
- theft of luggage contained in the luggage compartment of the vehicle;
- damage to sports equipment during its use;

In addition, the following are not insured:

- mobile telephones, MP3 players, personal computers, tablets.
- money, cheques, stamps, tickets and travel documents, souvenirs, coins, art objects, collections, samples, catalogues, goods, documents other than an ID card, passport and driving licence;
- helmet, professional activities;
- the fixed and service accessories of the vehicle (including a removable car radio or CD player).

The following are excluded from "LATE BAGGAGE DELIVERY" cover: in the case of late baggage delivery at the airport in the city of departure at the start of your trip; all costs you incur after receiving your baggage.

For **TRIP CANCELLATION EXPENSES COVER**, you are also not insured if the cancellation depends on or is caused by:

- theft, robbery, loss of ID and/or travel documents;
- mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications;
- pregnancy or related pathologies, in cases where conception was prior to the date of registering for the trip;
- accident, illness or death occurring before the confirmation of the trip;
- illnesses that indicate or are the direct consequence of chronic pathological conditions;
- consequences and/or complications of accidents occurring before the confirmation of the trip;
- the bankruptcy of the Carrier or Agency or Trip Organiser;
- epidemics with pandemic characteristics, of such severity and virulence as to cause high mortality or to require restrictive measures to reduce the risk of transmission to the civilian population, quarantines;
- down payments and/or advances that are not justified by tax documents relating to the penalty;
- your failure to send notification (as per the Article "OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM") prior to the start date of the trip/stay, except in the case of waiver due to the death or hospitalisation for at least 24 consecutive hours (excluding Outpatient Hospital and Emergency Department treatment) of a family member;



Are there any limits on cover?

Art. 10. - INTERNATIONAL SANCTIONS

"International Sanctions" means the set of national and international provisions governing embargoes, sanctioned individuals and entities, terrorist financing and trade restrictions adopted by: (i) the United Nations; (ii) the European Union; (iii) the United States of America, primarily through the Office of Foreign Assets Control of the United States Department of the Treasury; (iv) United Kingdom and (v) national jurisdictions governing these Terms and Conditions of Insurance.

Europ Assistance Italia S.p.A. is not obliged to provide any insurance coverage, nor to settle claims, nor to provide any benefits or services described in the Terms and Conditions of Insurance if this would expose it to any sanction, prohibition or restriction pursuant to United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, the United States of America, the United Kingdom or applicable national jurisdictions governing these Terms and Conditions of Insurance.

This clause will prevail over any clause to the contrary contained in these Terms and Conditions of Insurance.

For further details you can visit:

<https://www.europassistance.it/contenuti-utili/international-regulatory-information-links>

Insurance cover is not available in the following countries: **Syria, North Korea, Iran and Venezuela** and the **Crimea**

Please Note!

If you are a "United States Person" and you are in Cuba, in order to receive the assistance, indemnities/compensation provided for in the Policy, you must demonstrate to Europ Assistance Italia S.p.A. that you are in Cuba in compliance with US laws.

Without authorisation for your stay in Cuba, Europ Assistance Italia S.p.A. cannot provide assistance, and will not be able to award you indemnities/compensation.

Art. 11. - LIMITATIONS OF COVER

- CONTINUED STAY ABROAD**

You may stay abroad for a maximum of 30 consecutive days during the term of this Policy. You will not be insured for events affecting you after 30 days.

A) ASSISTANCE COVER

- LIMITS OF INTERVENTION**

Europ Assistance does not provide Benefits/Services in Countries considered to be in a state of declared or de facto war if the state of war has been made public. These are the countries listed on <https://www.europassistance.it/paesi-in-stato-di-belligeranza> with a danger rating of 4.0 or higher. In addition, Europ Assistance cannot

provide the services/benefits in countries where local or international authorities do not permit invention in situ, even if there is no risk of war.

• **LIMITS ON THE PROVISION OF BENEFITS/SERVICES**

Assistance will be provided once only per insured person, for each type within the trip duration.

• **LIMITATION OF LIABILITY**

Europ Assistance will not pay for damage:

- caused by the intervention of the authorities of the country in which the assistance is provided,
- as a result of any other fortuitous and unpredictable circumstances.

B) MEDICAL EXPENSE REIMBURSEMENT COVER

• **DEDUCTIBLE**

Europ Assistance applies a deductible only when you are not hospitalised and in cases of reimbursement. The total deductible is Euro 50.00.

C) BAGGAGE COVER

• **COINSURANCE**

Europ Assistance applies 50% coinsurance if:

- you forget your luggage, you don't look after it properly or you lose it,
- if your entire vehicle has been stolen with your baggage in it, if the things you put in your tent are stolen. However, you must be in a properly equipped and authorised campsite.

D) TRIP CANCELLATION COVER

• **COINSURANCE**

The cover provides for a coinsurance of 20% of the penalty amount if you forego and/or change the trip for reasons other than hospitalisation or death, or 25% in the case of pre-existing illnesses.

If the penalty is higher than the maximum amount covered, the coinsurance is calculated on the basis of the latter.

Example of the deductible:

if the agreed deductible is a fixed sum of Euro 50.00: costs of less than Euro 50.00 will not be compensated/reimbursed expenses in excess of Euro 50.00 will be reimbursed with a deduction of Euro 50.00 (subject to the limits of liability indicated).

Specialist examination	Euro 150.00
Deductible	Euro 50.00
Reimbursement	Euro 100.00

Example of the coinsurance:

amount of the estimated damage	Euro 100.00
coinsurance 20%	Euro 20.00
damage that may be compensated/reimbursed up to the limits of liability	Euro 80.00 (Euro 100.00 – Euro 20.00)

SECTION III - OBLIGATIONS OF THE INSURED AND EUROP ASSISTANCE



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

Art. 12. - OBLIGATIONS OF THE INSURED PERSON IN THE EVENT OF A CLAIM

FOR ALL COVER OTHER THAN ASSISTANCE

You must report the claim in the following ways:

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

or

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

You must provide the following data/documents:

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

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

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

A) ASSISTANCE COVER

Always call the Operations Centre of Europ Assistance at the number: **+39 02.58.24.58.96 from Italy or abroad.** The Operations Centre is open 24/7, 365 days a year.

Do not do anything without first contacting the Operations Centre.

In an emergency, call the Emergency Service

If you do not contact Europ Assistance, the same will not guarantee the benefits. In this case, Article 1915 of the Italian Civil Code applies.

B) MEDICAL EXPENSE COVER

In case of an Event, you must immediately call the Operations Centre on: **+39 02.58.24.58.96 from Italy or abroad, you must file a claim within sixty days from when the event occurred.**

You must send the following data/documents:

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

Europ Assistance may ask you for other documents needed to assess the claim. You are obliged to give them.

If you fail to meet your obligations in the event of a claim, Europ Assistance may decide not to reimburse you. This is established by Article 1915 of the Italian Civil Code.

C) BAGGAGE COVER

WHAT TO DO IN THE EVENT OF PROBLEMS WITH YOUR BAGGAGE

You must remember that

- in the event of theft/loss, you must immediately file a report with the competent public authorities of the place where the event occurred and keep a certified copy for Europ Assistance;
- send a written complaint to the hotelier or carrier or other party responsible for the damage;
- if the carrier is liable, file a complaint in accordance with the procedures indicated by the carrier at the time of the event;
- within 60 days from the occurrence of the event, file a claim with Europ Assistance by accessing the portal <https://sinistrionline.europassistance.it> or using the alternative methods indicated below

It is important to keep all the documents to give to Europ Assistance together with the claim and to carefully read the procedures indicated.

You must file the claim **within sixty days of the event occurring and send the following data/documents:**

The following is not insured under "Baggage" cover:

- copy of the travel tickets or details of the stay;
- an authenticated copy of the report with the approval of the Police Authority of the place where the event occurred;
- the circumstances of the event;
- the list of lost or stolen items, their value and date of purchase;
- the names of the Insured Person who suffered the damage;
- a copy of the letter of complaint submitted to the hotelier or carrier responsible for the damage;
- proof of the costs of re-documentation, if incurred;
- copies of invoices, receipts or tax receipts for expenses incurred, complete with tax data (VAT number or tax ID number) of the issuers and the holders of the receipts, proving the value of damaged or stolen goods and their purchase date;
- a repair invoice or declaration of non-repair for the damaged or stolen goods drawn up on headed paper by a dealer or a specialist in the field.

Only in the event of non-delivery and/or damage to all the baggage handed over to the carrier, the claim for reimbursement must have the following attached:

- a copy of the report made immediately at the office specifically overseeing claims for lost baggage;
- a copy of the letter of complaint sent to the carrier with the request for compensation and the air carrier's letter of reply.

For "Late Baggage Delivery" cover, you must send the following data/documents:

- a declaration from the airport operator or carrier company stating that the baggage was delayed for more than 12 hours and the time of delivery;
- copies of invoices, receipts or tax receipts for expenses incurred, complete with tax data (VAT number or tax ID number) of the issuers and the holders of the receipts, proving the value of the purchased goods;
- a copy of the letter of complaint sent to the carrier with the request for compensation and the air carrier's letter of reply.

Europ Assistance may ask you for other documents needed to assess the claim. You are obliged to give them.

If you fail to meet your obligations in the event of a claim, Europ Assistance may decide not to reimburse you. This is established by Article 1915 of the Italian Civil Code.

D) TRIP CANCELLATION COVER

In the event of a Claim, you must notify the trip organiser or agent or the carrier of the formal waiver of or change to the Trip and you must file a claim no later than 3 days from when the event causing the cancellation occurred and in any case before the date of commencement of the Trip if the 3-day deadline is after the date of commencement of the Trip.

If the waiver and/or change of the trip is due to illness and/or an accident, you must also indicate in your claim:

- the type of pathology;
- the start and end of the pathology.

No later than 15 days from making the above claim, you must send the following documents to Europ Assistance Italia S.p.A.:

- a copy of your Europ Assistance card;
- original copies of documentation objectively proving the cause of the waiver/amendment;
- documentation certifying the link between you and any other person that caused the waiver;
- in the case of illness or accident, a medical certificate stating the date of onset of the illness or the date of the accident, the specific diagnosis and the days of prognosis;
- in the case of hospitalisation, a true copy of the original of the medical record;
- in the event of death, the death certificate;
- the trip registration form or a similar document;
- travel or rental payment receipts (advance, balance, penalty);
- the booking confirmation statement issued by the Organisation/Travel Agency;
- the invoice for the charged penalty, issued by the Policyholder and Organisation/Travel Agency;
- a copy of the cancelled ticket;
- the trip schedule and regulations;
- travel documents (visits, etc.);
- travel confirmation agreement.

In the case of a penalty charged by the air carrier/shipping company:

- confirmation of purchase of the ticket or a similar document, or payment receipt;
- copy of the cancelled air/ferry ticket, indicating the amounts charged to the customer.

Europ Assistance may ask you for other documents needed to assess the claim. You are obliged to give them.

If you fail to meet your obligations in the event of a claim, Europ Assistance may decide not to reimburse you. This is established by Article 1915 of the Italian Civil Code.

For the management of claims regarding all cover:

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

You are obliged to give them.

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

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

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

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

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

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

Art. 13. - CRITERIA FOR THE ASSESSMENT AND SETTLEMENT OF THE LOSS/DAMAGE

C) BAGGAGE COVER

• CRITERIA

In the event that a carrier/hotel is responsible for the damage to your Baggage, Europ Assistance will pay you, up to the limit of liability provided for in the Policy, integrating the portion already reimbursed by the carrier/hotel responsible for the event.

In the case of items purchased no more than three months prior to the event, the reimbursement will be made based on the purchase value, if proven by the relevant documentation. In the case of items purchased

more than three months prior to the event, the deterioration in use of the item will be taken into account.

In the event of breakage, the cost of the repair will be reimbursed on presentation of an invoice.

In no case will so-called affective values be taken into account.

GLOSSARY

Insured: the individual who has purchased the travel package from the Policyholder (whom we address on a first-name basis).

Baggage damage: is damage to baggage during navigation or flight.

Baggage: the suitcase, bag and backpack you take with you when travelling and the contents.

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

Policyholder: the Company which carries out the activity of Tour Operator, which has its registered office and fiscal headquarters in Italy, the Republic of San Marino, or the Vatican City and which underwrites the policy in favour of third parties and undertakes the relative charges.

Travelling Companion: the person travelling with you and insured under this policy.

Europ Assistance: the Insurance Company with Registered Office, Head Office and Offices in Via del Mulino, 4 – 20057 Assago (MI) – Certified Electronic Mail (PEC) address: EuropAssistanceItaliaSpA@pec.europassistance.it - A company authorised to carry out insurance business under Decree of the Ministry of Industry and Trade no. 19569 of 2 June 1993 (Italian Official Gazette no. 152 of 1 July 1993) - Registered in section I of the Register of Insurance and Reinsurance Companies under no. 100108 - Company belonging to the Generali Group, registered in the Register of Insurance Groups Company managed and coordinated by Assicurazioni Generali S.p.A.

Family member: the spouse, cohabiting partner, children, parents, brothers/sisters, son-in-law/daughter-in-law, grandparents, grandchildren, mother-in-law/father-in-law, son-in-law/daughter-in-law and all those living in the same household as the Insured, provided that they are certified by a registry office.

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

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

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

Accident: an event due to a fortuitous, violent and external cause. The direct and exclusive consequence of the accident is physical injury which may be objectively ascertained, causing death, permanent or temporary disability.

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

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

Chronic disease: an illness which has required diagnostic treatment, hospitalisation or treatment/therapy in the last 12 months.

Sudden illness: an acute-onset illness which you were not aware of before the start of the Trip.

Pre-existing illness: an illness that indicates or is the direct consequence of pathological conditions occurring before the start of the Trip.

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

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

Premium: the sum owing to Europ Assistance.

Benefit/Service: assistance provided in kind, i.e., the help that must be provided to the Insured, at the time of need, by Europ Assistance through the Operations Centre.

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

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

Risk: the probability of the claim occurring.

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

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

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

Operations Centre: the centre of Europ Assistance Italia S.p.A. - Via del Mulino n. 4 - 20057 Assago (MI) consisting of managers, personnel (doctors, technicians, operators), equipment and facilities (centralised or otherwise) operating 24/7, every day of the year, providing telephone contact with the Insured, and the organisation and delivery of the Assistance provided for in the Terms of Insurance.

Carrier: aircraft, touring bus, train, ship.

Trip/travel: travel for tourism purposes.

In the case of travel by plane, train, coach or ship, this means the stage from the station of departure (airport, port or railway station) of the journey to the station of arrival. In the case of travel by car or other means other than ship, plane or coach, this means any location more than 50 km from the place of residence in Italy of the Insured person. For *Vehicle Assistance* only, no per-kilometre deductible applies.

HOW TO REQUEST ASSISTANCE

To receive Assistance, you can telephone the Operations Centre of Europ Assistance, which is available 24 hours a day. The Operations Centre will give you all information or indicate the most suitable procedures to best solve any type of problem, as well as authorise any expenses.

IMPORTANT: do not take any initiative without first consulting the Operations Centre, calling the number:

(+39) 02-58.24.58.96

You can contact Europ Assistance by clicking on the link: <https://cruisetopic.quickassistance.it/>



You must provide the following information:

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

If you are unable to telephone the Operations Centre, you may send: [a fax to the number 02.58477201](mailto:reclami@pec.europassistance.it)

In order to provide the cover provided in the Terms and Conditions of Insurance, Europ Assistance needs to process your data and for this it needs your consent, as says the EU Regulation 2016/679 on the protection of personal data. You can freely give your consent to the processing of your personal data by telephoning or writing to Europ Assistance. When necessary, consent may also cover the use of data relating to the state of health or criminal offences and convictions, as indicated in the Information on data processing that you have received.

COMPLAINTS

Any complaints about the contract or management of claims must be made in writing to: Europ Assistance Italia S.p.A. - Ufficio Reclami - Via del Mulino n. 4 - 20057 Assago (MI); fax: 0258 477128, certified email: reclami@pec.europassistance.it - email: ufficio.reclami@europassistance.it.

If you are not satisfied with the outcome of your complaint, or if you have not received a reply within the deadline of forty-five days, you may contact IVASS (Istituto per la vigilanza sulle assicurazioni) - Servizio Tutela del Consumatore - via del Quirinale, 21 - 00187 Rome, fax: 06.42.13.32.06, certified email: ivass@pec.ivass.it, attaching documentation relating to your complaint processed by Europ Assistance to your request. In these cases, and for complaints concerning compliance with sector regulations to be submitted directly to IVASS, the complaint must indicate:

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

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

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

- **Mediation:** by contacting a Mediation Body from those listed by the Ministry of Justice, at www.giustizia.it (Law 9/8/2013 no. 98);
- **Assisted negotiation:** by sending a request to Europ Assistance Italia S.p.A. via your lawyer

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

In the event of a dispute regarding the determination and estimation of damages, an appraisal of the contract is necessary where contemplated by the Terms and Conditions of Insurance, in order to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Ufficio Liquidazione Sinistri - Via del Mulino No. 4 - 20057 Assago (MI), by registered letter with return receipt or by certified email: sinistri@pec.europassistance.it.

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

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

In the event of disputes relating to medical matters under accident or health policies, arbitration must be used where contemplated in the Terms and Conditions of Insurance, to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Ufficio Liquidazione Sinistri - Via del Mulino No. 4 - 20057 Assago (MI), by registered letter with return receipt or by certified email: sinistri@pec.europassistance.it. Arbitration will take place at the headquarters of the Institute of Forensic Medicine closest to your place of residence.

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

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

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

PRIVACY NOTICE

WHAT IS PERSONAL DATA AND HOW IS IT USED BY EUROP ASSISTANCE ITALIA S.P.A. Information on data processing for insurance purposes

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

Personal data is information about a person that enables him or her to be recognised among other people. Personal data includes, for example, your name and surname, your identity card or passport number, information about your health, such as illness or injury, information about criminal offences and criminal convictions. There are regulations¹ protecting personal data from misuse. Europ Assistance Italia, a Data Controller, complies with these regulations and, for this reason, wishes to inform you of what it does with your personal data.

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

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

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

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

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

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

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

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

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

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

How long does Europ Assistance Italia retain your personal data?

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

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

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

What are your rights to protect your personal data?

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

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

- To find out which of your personal data is used by Europ Assistance Italia (right of access);
- to request your data to be rectified (updated, modified) or if possible, erased, limited and to exercise the right to the portability of your personal data processed at Europ Assistance Italia;
- to object to the processing of your personal data based on the legitimate interest of the controller or a third party unless the controller or the third party demonstrates that such legitimate interest overrides your own or such processing is necessary for the establishment, exercise or defence of legal claims; to object to the processing of your personal data for direct marketing purposes
- if the processing carried out by the Data Controller is based on your consent, to withdraw the consent given, it being understood that the withdrawal of the consent previously given does not affect the lawfulness of the processing carried out before the withdrawal.

you can write at any time to:

Data Protection Office - Europ Assistance Italia SpA - Via del Mulino, 4 - 20057 Assago (MI)

also by e-mail: UfficioProtezioneDati@europassistance.it

Changes and updates to the Notice

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

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

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

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

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