

Insurance policy



INSURANCE POLICY INCLUDED

All travelers benefit from a Europ Assistance insurance policy offered by the Tour Operator for the following warrantees associated with the Card Basic:

1) MEDICAL ASSISTANCE DURING THE TRIP

- Medical Advice
- Sending a doctor or an ambulance in Italy
- Referral of a medical specialist abroad
- Medical repatriation
- Transportation of remains for a limit of € 5,000.00 per Insured
- Repatriation with an insured family member
- Repatriation of the other insured individuals
- Travel of a family member
- Accompaniment of minors
- Repatriation of the convalescent insured
- Prolongation of the stay
- Information and referral of corresponding medicines abroad
- Availability of interpreter while abroad
- Advance costs of basic needs (applies only to those insured who are resident in Italy)
- Early repatriation
- Advance costs of bail while abroad (applies only to those insured who are resident in Italy)
- Referral of a lawyer abroad
- Sending of urgent messages

2) VEHICLE ASSISTANCE

- Roadside assistance
- Continuation of the journey

3) MEDICAL EXPENSES REIMBURSEMENT

Following injury and/or sudden illness, Europ Assistance will reimburse the medical, pharmaceutical and hospital care expenses that the Insured has to bear for urgent care or interventions received on the spot during the trip for the following maximum coverage of:

When abroad: € 3,000.00

When in Italy: € 500.00

For all refunds, a fixed deductible of € 35.00 will be applied per Insured.

4) LUGGAGE INSURANCE

Europ Assistance provides compensation for damage to baggage and personal effects that the Insured brought at the beginning of the trip, including clothing, resulting from theft, burglary, robbery, theft, loss, loss and damage for a maximum coverage of € 500.00 per person in Italy, Europe and countries of the Mediterranean basin, World.

5) TRAVEL INSURANCE WRITE-UP

If the Insured should need to interrupt the insured journey solely for the following reasons:

- organization and execution by Europ Assistance to provide Return for Health reasons in accordance with the contract terms;
- organization and execution by Europ Assistance to provide "Early Re-Entry" in accordance with the contract terms;
- unlawful seizure of the aircraft on which the person is making the trip as a result of acts of piracy.

Maximum coverage: Europ Assistance will calculate the daily value of the trip, dividing the total value declared in the policy for the number of days originally planned, and will pay the remaining days not used by the Insured. The day of the interruption of the trip and the re-entry date foreseen at the beginning of the journey, are considered as a single day.

This maximum coverage, however, can never exceed Euro 5,000 per Insured. In the case of interruptions for more Insured members set to take the trip together and simultaneously, reimbursement will be paid to the extent of an amount equal to the maximum insured amount for each Insured, **but with the maximum cost of Euro 15,000.00 per accident.**

Exceptions

This excluded travel disruptions caused by:

- a) pre-existing diseases at the time of commencement of the warranty;
- b) pregnancy or pathological conditions resulting from this;
- c) nervous and mental illnesses;
- d) sickness or injuries whose treatment was the purpose of travel.

All travelers who request it may purchase, through the Tour Operator, the Europ Assistance policy for the following warrantees associated with Card Full Plus:

1) MEDICAL ASSISTANCE DURING THE TRIP

- Medical Advice
- Sending a doctor or an ambulance in Italy
- Referral of a medical specialist abroad
- Medical repatriation
- Transportation of remains for a limit of € 5,000.00 per Insured
- Repatriation with an insured family member
- Repatriation of the other insured individuals
- Travel of a family member
- Accompaniment of minors
- Repatriation of the convalescent insured
- Prolongation of the stay
- Information and referral of corresponding medicines abroad
- Availability of interpreter while abroad
- Advance costs of basic needs (applies only to those insured who are resident in Italy)
- Early repatriation
- Advance costs of bail while abroad (applies only to those insured who are resident in Italy)
- Referral of a lawyer abroad
- Sending of urgent messages

2) VEHICLE ASSISTANCE

- Roadside assistance
- Continuation of the journey

3) EXTRA ASSISTANCE DURING TRAVEL COVER

- return to the residence
- advance of emergency expenses

4) MEDICAL EXPENSES REIMBURSEMENT

Following injury and/or sudden illness, Europ Assistance will reimburse the medical, pharmaceutical and hospital care expenses that the Insured has to bear for urgent care or interventions received on the spot during the trip for the following maximum coverage of:

When abroad: € 15,000.00

When in Italy: € 1,000.00

For all refunds, a fixed deductible of € 35.00 will be applied per Insured.

- EXTRA MEDICAL EXPENSES COVER

Europ Assistance pays (if it is technically-practically feasible to proceed) or refunds you for any urgent medical/pharmaceutical/hospital expenses that cannot be deferred, incurred at the place of the claim, in the following cases:

Case A)

During the period for which your travel extends in the event of sudden illness or injury not connected with a COVID-19 epidemic/pandemic.

The limit to liability is that envisaged for the destination of your travel with the maximum limit of Euro 5,000.00.

Case B)

During travel in the event of illness relating to COVID-19 epidemic/pandemic, ascertained by positive testing.

The limit to liability is that envisaged for the destination of your travel with the maximum limit of Euro 5,000.00.

Limits of liability are per Insured Party and per period of Cover duration.

5) LUGGAGE INSURANCE

Europ Assistance provides compensation for damage to baggage and personal effects that the Insured brought at the beginning of the trip, including clothing, resulting from theft, burglary, robbery, theft, loss, loss and damage for a maximum coverage of € 1,000.00 per person in Italy, Europe and countries of the Mediterranean basin, World.

6) TRAVEL INSURANCE WRITE-UP

If the Insured should need to interrupt the insured journey solely for the following reasons:

- organization and execution by Europ Assistance to provide Return for Health reasons in accordance with the contract terms;
- organization and execution by Europ Assistance to provide "Early Re-Entry" in accordance with the contract terms;
- unlawful seizure of the aircraft on which the person is making the trip as a result of acts of piracy.

Maximum coverage:

Europ Assistance will calculate the daily value of the trip, dividing the total value declared in the policy for the number of days originally planned, and will pay the remaining days not used by the Insured.

The day of the interruption of the trip and the re-entry date foreseen at the beginning of the journey, are considered as a single day.

This maximum coverage, however, can never exceed Euro 5,000 per Insured. In the case of interruptions for more Insured members set to take the trip together and simultaneously, reimbursement will be paid to the extent of an amount equal to the maximum insured amount for each Insured, but with the maximum cost of Euro 15,000.00 per accident.

Exceptions

This excluded travel disruptions caused by:

- a) pre-existing diseases at the time of commencement of the warranty;
- b) pregnancy or pathological conditions resulting from this;
- c) nervous and mental illnesses;
- d) sickness or injuries whose treatment was the purpose of travel.

7) TRAVEL CANCELLATION COSTS COVER

You can request travel or rental cancellation costs cover when you need to cancel or alter the entire booked travel case for reasons or events that are objectively able to be documented, unexpected and not known to you at the time of confirming travel, affecting:

- you and/or your family members directly;
- your partner/joint-owner of the associated firm/business directly;
- You can request a trip or rental cancellation cost guarantee when you have to cancel entire booked travel case, following a positive result from Covid-19 verified by reports with positive results, affecting:
 - the Insured Party him/herself directly and/or his/her family members;
 - your Travel Companion directly.

- You can request a trip or rental cancellation cost guarantee when you have to cancel the booked trip, following a positive result from Covid-19 verified by reports with positive results, affecting:
 - the Insured Party him/herself directly and/or his/her family members;
 - your Travel Companion directly.

Europ Assistance will indemnify the penalty, applied contractually by the Tour Operator, to the insured persons indicated in the file.

Europ Assistance will reimburse the full amount of the penalty charged, up to the limit to liability envisaged in the contract with the Travel Organisation or specified by the Tour Operator in its catalogues. **The reimbursement shall not exceed Euro 20,000.00 per practice.**

The guarantee will operate only if they cancel all the members of the guarantee

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The guarantee will work only if cancel all members of the same practice, in no case will the pro-quota be refunded.

Europ Assistance does not reimburse:

- file handling costs;
- agency fees;
- registration fees.

PERCENTAGE EXCESS CHARGES

The cover includes a 20% excess charge of the amount of the penalty, in the event of renunciation and/or change of travel for any reason other than hospitalisation or death.

The cover includes a 30% excess charge of the amount of the penalty, in the event of renunciation and/or change of travel determined by preexisting or chronic illnesses. If the penalty exceeds the limit to liability guaranteed, the percentage excess charge is calculated on the latter.

Exclusions:

- you are not insured if cancellation depends on or is caused by: wilful misconduct on the part of the Insured Party;
- a. causes that are not medical in nature, could be foreseen and/or were known to the Insured Party at the time of booking;
 - b. consequences and/or complications of injuries that took place prior to stipulating the policy and chronic illnesses;
 - c. situations of armed conflict, invasion, acts by foreign enemies, hostilities, war, strikes, uprisings, popular tumult, acts of terrorism, earthquakes, volcanic eruptions, atmospheric phenomena classed as natural disasters, atom nucleus transmutation, radiation caused by the artificial acceleration of atomic particles;
 - d. bankruptcy of the Carrier or Travel Agency or Organiser;
 - e. epidemics classed as pandemics, of such a severity and virulence as to entail a high level of mortality or to require restrictive measures in order to reduce the risk of transmission to the civil population, quarantine, except for quarantine due to COVID-19;
 - f. causes or events that cannot objectively be documented;
 - g. deposits and/or advances that are not justified by penalty tax documents;
 - h. failure by the Insured Party to send the communication (pursuant to the section OBLIGATIONS OF THE INSURED PARTY IN THE EVENT OF A CLAIM) before the travel/stay start date, except for cases of cancellation caused by death or hospitalisation of at least 24 consecutive hours (excluding Day Hospital and Accident & Emergency Care) of a family member.
- The Guarantee is excluded following events resulting from laws and / or decrees-laws issued on the occasion of Covid -19.

8)TRAVEL EXTENSION COVER

The Cover applies in the following cases:

Case A) if a COVID-19 epidemic/pandemic affects you and you are forced to quarantine;

or

Case B) if you are forced to extend your stay due to a positive result to a control of your state of health, by government directive in the country in which you find yourself during your Travel, performed on you at the departure port/airport/station prior to returning to your residence or to reach the subsequent destination.

In these cases, Europ Assistance will indemnify you by way of reimbursement for the costs of your hotel/ lease due to the extension of your stay.

In both case A) and case B) Europ Assistance will indemnify you for Euro 100.00 per day for a maximum of 15 days per Insured Party and period of duration of Cover.

Only a single indemnity will be provided, i.e. without summing the two cases.

9) INDEMNITY COVER FOR HOSPITALISATION

If, within 15 days of returning from Travel you were hospitalised for at least 7 consecutive days for COVID-19. Europ Assistance pays you an Indemnity of Euro 1,000.00 per Insured Party, per claim and per period of duration of Cover.

10) TRAVEL QUOTA REIMBURSEMENT COVER

If you, your family member travelling with you or your travel companion, registered simultaneously, are forced to interrupt travel in the event of:

- hospitalisation for COVID-19 epidemic/pandemic;
 - forced quarantine due to COVID-19;
 - rules/orders issued by the supervisory bodies of your country of origin that force you to return to your place of residence early;
- Europ Assistance will pay you the cost of the services on the ground for the number of days until completion of travel, starting from the day on which travel was interrupted.

In the event of the simultaneous registration of a pre-established group of participants, the definition of "travel companion" may refer to just one person.

The text of the warranties and benefits referred to in points 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10 are to be considered purely indicative.

Prior to subscribing, make sure all the tour participants read the Terms of Insurance which will be delivered by Tour Operator