

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) illness or injuries whose treatment was the purpose of travel.

Obligations of the Insured:

Following the interruption of the trip, the Insured must file, no later than sixty days from returning to his/her residence, a claim - by accessing the portal <https://sinistronline.europassistance.it> following the instructions (or accessing the site directly www.europassistance.it under the accident section) or must send a claim via telegram or fax to no. 02.58.47.70.19, or a written claim addressed to: Europ Assistance - Piazza Trento, 8 - 20135 Milano - outlining on the envelope the competent office (Claims Settlement Office - Travel Write-up) and including:

1. name, surname, address, telephone number;
2. Europ Assistance card number;
3. authorization for the processing of personal data by entering the following declaration in the complaint that must be undersigned by the Insured: "I, the undersigned, authorize Europ Assistance Italia S.p.A. to process my personal data, including sensitive data for evaluation of settling the claim";
4. the cause for the interruption of the trip;
5. travel program;
6. return date;
7. certificate of travel payment;
8. the confirmation statement of the reservation issued by the Organization/Travel Agency

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

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 € 1,000.00 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.

Obligations of the Insured:

Following the interruption of the trip, the Insured must file, no later than sixty days from returning to his/her residence, a claim - by accessing the portal <https://sinistronline.europassistance.it> following the instructions (or accessing the site directly www.europassistance.it under the accident section) or must send a claim via telegram or fax to no. 02.58.47.70.19, or a written claim addressed to: Europ Assistance - Piazza Trento, 8 - 20135 Milano - outlining on the envelope the competent office (Claims Settlement Office - Travel Write-up) and including:

1. name, surname, address, telephone number;
2. Europ Assistance card number;
3. authorization for the processing of personal data by entering the following declaration in the complaint that must be undersigned by the Insured: "I, the undersigned, authorize Europ Assistance Italia S.p.A. to process my personal data, including sensitive data for evaluation of settling the claim";
4. the cause for the interruption of the trip;
5. travel program;
6. return date;
7. certificate of travel payment;
8. the confirmation statement of the reservation issued by the Organization/Travel Agency

6) TRIP OR ACCOMODATION CANCELLATION INSURANCE

Travel cancellation

If the Insured must cancel or modify the booked trip, due to causes or events objectively verifiable and unforeseeable at the time of booking, which affect:

- the Insured directly and/or his/her family members;
 - the co-owner of the company/group practice directly;
- Europ Assistance will reimburse the penalty fee, contractually applied by the Tour Operator:
- to the Insured individual;
 - and provided he/she is insured and registered with the same practice:
 - to family members residing with the Insured;
 - to one of the travel companions.

In case of more than one or more Insured members subscribed to and travel together at the same time, in the absence of other people in the same household who live with the Insured, this will indicate only one person as a "travel companion".

Maximum coverage

Reimbursement of the penalty fee charged to the Insured by the Tour Operator including the cost of management practice, the agency fee, the adjustment of fuel and visas (excluding, in case of purchase of airplane tickets, airport taxes reimbursed by airline carrier) up to the value of the trip booked, which, however, can never be higher than Euro 5,000.00 per Insured and Euro 15,000.00 for practice.

Overdraft and liquidation criteria:

Europ Assistance reimburses the cancellation fee:

1. In the case of modification and/or forced cancellation of the journey due to a hospital stay (excluding Day Hospital and Emergency Room) or death, the penalty fee will be refunded without the application of any deductible.
2. In the case that the cancellation and/or modification is not determined by hospitalization or death, the penalty fee will be refunded with the application of a deductible equal to 20% of the amount of the penalty fee itself, and if the penalty fee exceeds the maximum benefit, the uncovered amount will be calculated on the latter. It is understood that the calculation of the compensation will be equivalent to the existing penalty fees on the date which the event occurred (Art. 1914 CC). Therefore, in the event that the Insured cancels the trip after the event, the largest possible penalty fee will be applied. In case of illness or injury Europ Assistance reserves the right to possibly send their own physician to certify that the conditions are such so as to prevent the Insured's participation in the trip.

Exceptions

Europ Assistance will not reimburse in the case of:

1. malice by the Insured;
2. causes that are not medical, predictable and/or known to the Insured at the time of booking;
3. chronic illness;
4. war, strikes, riots, civil unrests, acts of terrorism, earthquakes, weather phenomena that lend themselves to natural disasters, transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles;
5. failure of the Carrier or the Agency or Tour Operator;
6. epidemics with characteristics of a pandemic, severity and virulence so as to create a high mortality rate or to require restrictive measures in order to reduce the risk of transmission to the civilian population, quarantine;
7. causes or events not objectively documented.

Obligations of the Insured:

1. In case of modification and/or forced travel cancellation, the Insured must:

- Communicate to the Tour Operator the formal renunciation of the trip;
- make a complaint within 5 days from the occurrence of the cause of renunciation and in any case no later than the travel start date. The complaint may be made by accessing the portal <https://sinistrionline.europassistance.it> following the instructions (or accessing the site directly at www.europassistance.it, claims section) or by writing to Europ Assistance Italia S.p.A. - Ufficio Liquidazione Sinistri - Annullamento Viaggio (Claims Management Office - Trip Cancellation) - Piazza Trento, 8 - 20135 Milano, providing the following information:
 - name, surname, address, telephone number;
 - Europ Assistance card number;
 - the cause of cancellation or modification;
 - place of availability of the Insured or of the persons that gave rise to the cancellation (family, co-owner of the company/group practice);
 - objective documentation proving the cause of withdrawal/modification, with the original;
 - documentation proving the link between the Insured and any other person which determined the waiver.

If the waiver and/or amendment to the trip or accommodation is due to illness and/or injury, the complaint must contain:

- the pathology type;
 - the beginning and the end date of the pathology.
- Within 15 days of the complaint referred to above, the Insured should also submit the following documents to Europ Assistance:
- Europ Assistance card number;
 - personal data, tax ID and contact details;
 - objective documentation proving the cause of withdrawal from the trip, with the original;
 - in case of an illness or accident, a medical certificate attesting to the date of the accident or the onset of the illness, the specific diagnosis and days of prognosis;
 - in the case of hospitalization, a copy of the medical records;
 - registration form for the trip, or a similar document;
 - receipts (deposit, balance, penalty) of payment of travel or location;
 - the booking confirmation statement issued by the Tour Operator;
 - invoice from the Organization relating to the penalty charged;
 - travel program and schedule;
 - travel documents (visa, etc.);
 - travel reservation contract.

Effective date and duration of the insurance

The insurance in regards to the Insured starts on the day of registration/confirmation of the travel/accommodation and lasted until the day of commencement of travel/accommodation, meaning the beginning of the trip when the Insured would have presented themselves to the departure station or the first day of the accommodation

All travelers who request it may purchase, through the Tour Operator, the Europ Assistance policy for the following warranties 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) EXTRA ASSISTANCE DURING TRAVEL

You may request that Europ Assistance provide the following services in the event of COVID-19 epidemics/pandemics, striking:

- you;
 - a family member travelling with you, as long as they are insured;
 - a travel companion, as long as insured;
 - or if the consequences are experienced at the place in which you find yourself during your Travel.
- The assistance services are supplied up to once per Insured Party, per type within the period of policy duration.

3) VEHICLE ASSISTANCE

- Roadside assistance
- Continuation of the journey.

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 EXPENSE REIMBURSEMENT

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 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 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 REPETITION INSURANCE

If the Insured Party should interrupt the trip insured exclusively as a result of:

- organisation and delivery by Europ Assistance of the provision of Return for Health Reasons, according to contractual conditions;
 - organisation and delivery by Europ Assistance of the provision of Early Return, according to contractual conditions;
 - redirection of the aeroplane on which the Insured Party is travelling, following an act of piracy.
- Europ Assistance will refund the portion of the trip not used, calculated as specified in the Article entitled "CRITERIA FOR THE LIQUIDATION OF DAMAGES."
- The part of the trip not used will be refunded up to a

maximum amount equal to the travel purchase value. Said maximum cover cannot in any case exceed **Euro 5,000 per Insured Party**. In the event of the interruption of more than one Insured Party registered for travel together and simultaneously, the reimbursement will be paid out up to the amount equal to the sum of the maximum amounts insured per Insured Party, but with the total maximum of **Euro 15,000.00 per claim**.

Exclusions

Cover excludes interruptions of travel caused by:

- a) pre-existing illness at the time the cover starts;
- b) pregnancy or consequent pathological situations;
- c) nervous or mental diseases;
- d) illness or injury the treatment of which constituted the purpose of the trip.

Obligations of the insured party:

Following the interruption of the trip, within sixty days of his/her return to domicile, the Insured Party must submit a claim by accessing the portal <https://sinistrionline.europassistance.it> and following the instructions given (or by accessing the website www.europassistance.it - it - claims section, directly) or must send a telegram or fax to 02.58.47.70.19, with a written declaration addressed to: Europ Assistance - Piazza Trento, 8 - 20135 Milan - specifying "Ufficio Liquidazione Sinistri - Rifacimento Viaggio" (Claims Liquidation Office - Travel Repetition) on the envelope and giving:

1. first name, last name, address, telephone number;
 2. Europ Assistance card number;
 3. authorisation to the processing of personal data by including the following declaration in the report, which must be signed by the Insured Party: "I hereby authorise Europ Assistance Italia S.p.A. to process my personal data, including sensitive data, to evaluate the liquidation of the claim";
 4. the reason for the interruption of travel;
 5. travel programme;
 6. return date;
 7. certificate of payment of travel;
 8. billing statement confirming the booking as issued by the Travel Agency/Organisation.
- Breach of the obligations relating to the declaration of the claim may result in the loss of a right to indemnity, in accordance with Art. 1915 of the Italian Civil Code.

7) TRIP OR ACCOMMODATION CANCELLATION INSURANCE

If the Insured Party should need to cancel or alter the trip booked, for reasons or events that can objectively be documented and could not be foreseen at the time of booking, Travel cancellation due to testing positive for COVID-19 is also covered. These events must involve:

- the Insured Party directly and/or his/her family members;
- the joint-owner of the associated firm/business directly;
- Europ Assistance refunds the penalty applied per contract terms and conditions by a Tour Operator or an Air or Sea Carrier to:
- the Insured Party and, as long as they are insured and registered in the same travel file:
 - family members;
 - a Travel Companion.

If several Insured Parties are registered to travel together at the same time, for lack of any other persons of the same family nucleus as the Insured Party, the latter shall specify a single person as his/her "Travel Companion."

Exclusions

The guarantee excludes cases of renunciation caused by:

- a. willful misconduct on the part of the Insured Party;
- b. causes that are not medical in nature, could be foreseen and/or were known to the Insured Party at the time of booking;

- c. consequences and/or complications of injuries that took place prior to stipulating the policy and chronic illnesses;
- d. 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;
- e. bankruptcy of the Carrier or Travel Agency or Organiser;
- f. 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;
- g. causes or events that cannot objectively be documented;
- h. deposits and/or advances that are not justified by penalty tax documents;
- i. 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