

Damage insurance to cover risks during the trip

DIP - Pre-contractual information document relating to the insurance product

Company: I amrop Assistance Italia SpA Product: "POLYTECHNIC OF MILAN" Mod. 25098



Complete pre-contractual and contractual information relating to the product is provided in other documents.

What type of insurance is it?

"This policy covers travel assistance, medical expenses while traveling, injuries and damages in the event of loss, theft or damage to baggage.



What is insured?

- ✓ **Travel Assistance** following an accident or illness and includes: Medical advice, referral to a specialist doctor abroad; information on hospitalisation, transfer to an equipped hospital centre (maximum €2,500.00 per insured person), medical repatriation; return of a convalescent patient, integrated home care (maximum 10 hours in total), transport of the body, early return, travel for a family member, extension of stay abroad (maximum €200.00 per day per sick/injured person – €1,000 per year);

vehicle assistance to and from the place of departure (maximum Euro 150.00 for an accident in Italy and Euro 250.00 for an accident abroad), replacement baggage delivery (maximum Euro 776.00 per year), information and reporting of corresponding medicines abroad; interpreter available abroad (maximum 8 hours in total), lawyer available abroad (maximum 5,000.00), advance payment for essential expenses (maximum 1,000.00) Travel Assistance also includes

Assistance to family members remaining in residence in Italy:

Family assistance for the duration of the trip (maximum Euro 500.00 overall with a limit of Euro 250.00 per incident)

Assistance with residence permit in Italy:

Home assistance for the duration of the trip (maximum Euro 150.00 per incident)

- ✓ **Medical Expenses Reimbursement** provides for the reimbursement of medical/pharmaceutical/hospital expenses for urgent and non-postponable treatments or surgical interventions following sudden illness or injury received on site during the trip, during the period of validity of the guarantee. The maximum amount per Insured, per claim and per period of duration of the coverage is Euro 2,500.00 in your country of residence and up to Euro 50,000.00 depending on the solution chosen and indicated on the Membership Form.

The following are included in the maximum amounts indicated: 0.50% of the maximum amount indicated on the Membership Form with a minimum of €100.00 up to a maximum of €500.00 per Insured for hospitalisation fees in a healthcare facility prescribed by the doctor; 0.50% of the maximum amount indicated on the Membership Form with a minimum of €100.00 up to a maximum of €500.00 per Insured for the costs of urgent dental care, only following an accident; 0.50% of the maximum amount indicated on the Membership Form with a minimum of €100.00 up to a maximum of €500.00 per Insured for the costs of repairing prostheses, only following an accident; 10% of the maximum amount indicated on the Membership Form for first aid costs only if incurred abroad and with a limit of €1,500.00. Only in the event of an accident are expenses incurred upon return to the place of residence incurred within 45 days of the accident included.

- ✓ **Insurance on Baggage and Personal Effects** divided into:
 - **Baggage and Personal Effects Guarantee** and provides for the reimbursement of material and direct damages due to theft, burglary, robbery, mugging, loss, misplacement, damage to baggage and/or personal effects, per incident and per period of coverage up to a maximum of Euro 3,000.00 and Euro 50.00 for expenses for re-issuing documents (Identity Card and Passport).
 - **Delayed Baggage Delivery** provides for reimbursement following a delay of more than 12 hours relating to duly confirmed scheduled flights and charter flights of unforeseen expenses for the purchase of toiletries and/or clothing for a maximum of Euro 250.00 per incident.
- ✓ **Insurance on Injuries:** operates for injuries that you suffer exclusively during travel in the course of any of your study/professional experience activities and any of your activities that are not of a professional nature. Also included are cases of Permanent Disability, Death, Presumed Death, Accidents in flight as a passenger on airplanes or helicopters, Accidents caused by war and insurrections for a maximum of 14 days from the onset of such events. In the event that the overall insured capital exceeds the limits indicated, the compensation due to each Insured will be reduced proportionally.

In the case of tourist or transfer air travel, carried out as a passenger, on aircraft or helicopters, the sum of the guarantees, provided by the Policy or by others in your favor for the flight risk in combination with common accident policies stipulated with Europ Assistance may not exceed the following amounts: per person, Euro 250,000.00 in the event of death, Euro 250,000.00 in the event of permanent disability; overall per aircraft, Euro 1,000,000.00 in the event of death, Euro 1,000,000.00 in the event of permanent disability.



What is not insured? For all guarantees

- Excluded are claims caused by: fraud or gross negligence except as indicated in the individual guarantees; floods, inundations, volcanic eruptions, earthquakes, atmospheric phenomena with characteristics of natural disasters, phenomena of transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles; war, strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism. Epidemics or pandemics based on what was declared by the World Health Organization with the exception of Covid-19; indirect consequences of the Covid 19 epidemic/pandemic. Everything not indicated in art. "Object of the Insurance" for the individual benefits/guarantees. The following cases are also excluded: failure to comply with the ordinances/regulations imposed by the control bodies/of the host countries or countries of origin; the consequences due to or attributable to quarantines or restrictive measures on freedom of movement decided by the competent authorities that isolate the Municipality/larger territorial areas in which you are during the Trip. Except as indicated in the individual Guarantees, expenses due to or attributable to quarantines or other restrictive measures on freedom of movement decided by the competent International and/or local Authorities are not insured, meaning by Local Authorities any competent authority of the Country of origin or of any Country where you have planned your Trip or through which you are transiting to reach your destination.

- For Warranty Assistance

Europ Assistance is not required to provide benefits for all claims caused by or dependent on: attempted suicide or suicide; use of motor boats for all sports activities (both amateur and recreational and professional) with the exception of water skiing (excluding springboard jumps) and fishing; nervous and mental illnesses, illnesses dependent on pregnancy beyond the 26th week of gestation and the puerperium; accidents resulting from the performance of the following activities: mountaineering with rock climbing or access to glaciers, springboard jumps with skis or hydroskis, driving and use of sleds; kite-surfing; air sports in general, acts of recklessness, car, motorboat and motorbike races and competitions and related tests and training as well as all injuries suffered as a consequence of professional sports activities; illnesses and injuries resulting from and deriving from the abuse of alcohol or psychotropic drugs as well as from the non-therapeutic use of narcotics and hallucinogens; organ removal and/or transplant; all activities involving the use of mines, weapons and/or dangerous substances, access to mines, excavations and/or quarries and land and sea extraction activities. Anything not provided for in the individual services/guarantees **For vehicle assistance to and from the place of departure** The following are excluded from the benefit: costs for spare parts and any other repair costs; costs relating to the intervention of exceptional vehicles, when the latter are indispensable for the recovery of the vehicle; costs for towing, in the event that the vehicle has suffered an accident or breakdown while driving outside the public road network or equivalent areas (such as, for example: off-road routes).

Sending replacement baggage The benefit referred to in point a) is not applicable if the return of the Insured, as shown on the flight ticket, is prior to the number of days necessary for shipment as indicated above. **Transfer to Equipped Hospital Center:** The following are excluded from the benefit: illnesses or injuries which, in the opinion of the doctors of the Organizational Structure, can be treated on site; infectious diseases, in the event that transportation involves violation of national or international health regulations; all cases in which the Insured or his/her family members voluntarily sign the discharge against the opinion of the health workers of the facility where the Insured is hospitalized; all expenses incurred by the Insured, in the event that he/she has not reported to Europ Assistance, directly or through third parties, the hospitalization or emergency room service; expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, spa and slimming treatments, for dental treatments (except those specified above following an accident). The benefit does not apply to injuries which, in the opinion of doctors, can be treated at the hospital unit in the region of residence of the Insured, rehabilitation therapies, as well as infectious diseases in the event that transportation involves a violation of health regulations, **Health Return** The following are excluded from the benefit: infectious diseases, in the event that transportation involves violation of national or international health regulations; all cases in which the Insured or his/her family members voluntarily sign the discharge against the opinion of the health workers of the facility where the Insured was hospitalized. **Return of the Convalescent Patient** the following are excluded from the benefit: infectious diseases, in the event that transportation involves violation of national or international health regulations; all cases in which the Insured or his/her family members voluntarily sign the discharge against the opinion of the health workers of the facility where the Insured was hospitalized. **Integrated Home Care Light** The following are excluded: dental care, dental prosthetics and periodontal diseases not resulting from an accident; aesthetic applications (except for plastic surgery or reconstructive stomatological interventions made necessary by an accident or illness). **Transport of the body** The following are excluded from the benefit: expenses relating to the funeral ceremony and those for the possible recovery of the body. **Early Return** the following are excluded from the benefit: cases in which the Insured cannot provide the Organizational Structure with adequate information on the reasons that give rise to the request for early return. **A Family Member's Journey** The following are excluded from the benefit: family member's living expenses. **Extension of Stay Abroad** The following are excluded from the service: hotel expenses other than room and breakfast. **Legal available abroad** The following are excluded from the benefit: the transfer of currency abroad which entails a violation of the provisions in force in Italy or in the country in which the Insured is located; the case in which the Insured is unable to provide Europ Assistance with adequate guarantees of repayment in Italy. **Advance payment for basic necessities** The following are excluded from the service: the transfer of currency abroad which entails a violation of the provisions in force in Italy or in the country in which the Insured is located; the case in which the Insured is not in

able to provide Europ Assistance in Italy with adequate guarantees of reimbursement.

Advance Bail AbroadThe transfer of currency abroad which violates the provisions in force in Italy or in the country where the Insured is located is excluded from the benefit; the case in which the Insured is unable to provide Europ Assistance with adequate guarantees of repayment in Italy; For assistance to family members remaining in residence in Italy (L and the services indicated are only and exclusively available in Italy). home assistance for the duration of the trip; **hydraulic**Excluded events: losses due to failure of taps and mobile pipes connected or not to any appliance (e.g. washing machines), and losses due to negligence of the Insured; interruption of supply by the supplier or breakage of pipes outside the building; overflow due to sewer backflow; blockage of mobile pipes of sanitary facilities; **Electrician**Excluded events: short circuit due to false contacts caused by the Insured; interruption of the electricity supply by the supplier; faults in the power cable of the rooms of the house upstream of the meter. Also excluded from the benefits: all costs relating to the material necessary for the repair, which must therefore be paid by the Insured.

Medical Expense Guarantee The following are excluded from the guarantee: all expenses incurred by the Insured in the event that he/she has not reported to Europ Assistance, directly or through third parties, the hospitalization or emergency room service and/or all expenses incurred in the absence of authorization from the Organizational Structure, except in the case of proven impossibility to make the report; expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, spa and slimming treatments, for dental treatments (except those specified above following an accident); expenses for the purchase and repair of glasses, contact lenses, expenses for orthopedic and/or prosthetic devices; expenses for check-ups carried out, upon return to the place of residence, for situations resulting from illnesses that began during the trip; accidents pre-existing at the start of the trip chronic illnesses that have led to diagnostic tests, hospitalizations or treatments/therapies in the last twelve months; The following are excluded: accidents and illnesses resulting from alcohol abuse, the use of hallucinogens and the non-therapeutic use of psychotropic drugs and narcotics; voluntary non-therapeutic abortion; pathological conditions related to HIV infection; dental treatments, dental prostheses and periodontal diseases not resulting from an accident; stays in spas, in specialized nursing homes for nervous and tubercular diseases, in cases of stay and convalescence, rest homes even if classified as health institutions.

- Baggage Guarantee The following are excluded from the "Baggage and personal effects" guarantee: money, cheques, stamps, tickets and travel documents, souvenirs, coins, art objects, collections, samples, catalogues, goods, helmets, professional equipment not specified in the definition of "Baggage", documents other than an identity card, passport and driving licence; all accidents occurring during trips made on motorcycles of any engine capacity; damage resulting from fraud or gross negligence of the Insured and damage caused to sports equipment during their use; goods other than clothing, such as watches and eyeglasses and sunglasses, which have been delivered, even together with clothing, to a transport company, including the air carrier; the case of theft of baggage contained inside a vehicle not properly locked; the case of theft without breaking into baggage contained in the boot of the vehicle; the case of theft of baggage contained inside the vehicle or in any case visible from the outside; the case of theft of luggage on board the vehicle that has not been stored in a guarded garage between 8 pm and 7 am; the case of forgetfulness, carelessness or loss by the Insured; the fixed and service accessories of the vehicle itself (including car radio or player, removable). The following are excluded from the "Expenses for delayed delivery of luggage" guarantee: the case of delayed delivery of luggage that occurred at the airport of the city of residence of the Insured; all expenses incurred by the Insured after receiving the luggage.

- Accident Insurance Accidents caused by: are excluded from the insurance from driving any motor vehicle or vessel, if the Insured does not have the qualification required by the provisions in force, except in the case of driving with an expired license, but provided that the Insured has, at the time of the accident, the requirements for renewal; from the use, even as a passenger, of aircraft, including hang gliders, ultralights, paragliders, except as provided for in art. A.3 (Flight risk); from drunkenness, abuse of psychotropic drugs, use of narcotics and hallucinogens; from surgical operations, medical examinations or treatments not made necessary by an accident; from the participation of the Insured in crimes committed or attempted by him; from floods, inundations, earthquakes and volcanic eruptions; from war, armed struggle or insurrection even in limited geographical areas, except as provided for in art. "Accidents caused by war and insurrection"; from natural or caused energy transformations or adjustments of the atom, and from accelerations of atomic particles (nuclear fission and fusion, radioactive isotopes, centralizing machines, X-rays, etc.). Also excluded are accidents caused by the practice of: sports involving the use of motor vehicles and boats; parachuting; the following other sports: boxing, wrestling in its various forms, heavy athletics, rugby, American football, speleology, rock or glacier climbing, free climbing, sled riding, bobsleigh, freestyle skiing, ski or water ski jumping, scuba diving; sports constituting a primary or secondary, undeclared professional activity for the Insured.



Are there any coverage limits?

-EFFECT OF INSURANCE SANCTIONS (valid for INTERNATIONAL ON THE COVERAGE all Guarantees)

Europ Assistance Italia SpA is not required to:
 - provide insurance coverage,
 - pay the claims
 if this exposes it to any sanctions, prohibitions or restrictions that come from "INTERNATIONAL SANCTIONS".
 This article shall prevail over any other article contained in the Insurance Conditions.

In any case, check the updated list of sanctioned countries at the link: <https://www.europassistance.it/contenuti-utili/international-regulatory-informationlinks>

If you are a "United States Person" and you are in Cuba or Venezuela, to benefit from insurance coverage you must demonstrate to Europ Assistance Italia SpA that you are in Cuba or Venezuela in compliance with US laws.
 Without authorization for your stay in Cuba or Venezuela, Europ Assistance Italia SpA cannot provide insurance coverage.

-LIMITS ON THE DELIVERY OF SERVICES

Assistance benefits are provided up to three times per insured, for each type within the term of the Policy.

-For the Medical Expense Reimbursement guarantee The insurance is valid for people who have not reached the age of 75. A fixed and absolute deductible per accident and per Insured of Euro 52.00 is foreseen;

-For Baggage and Personal Effects Insurance Coverage is limited to: Euro 150.00 maximum for a single item; 50% of the maximum for photographic and cinematographic equipment and photosensitive material, electronic equipment, musical instruments, personal defense and/or hunting weapons, underwater equipment, eyeglasses or sunglasses; Photographic and cinematographic equipment is considered a single item. 30% of the maximum for cosmetics, medicines, sanitary items; jewelry, precious stones, pearls, watches, gold/silver/platinum objects, furs and other valuable objects, only if worn or stored in a hotel; The sum is reduced by 50% in the event of: forgetfulness, carelessness or loss, breakage (not resulting from an accident or force majeure), burglary of the contents of the trunk or the vehicle itself, theft from a tent provided it is inside a properly equipped and authorized campsite. burglary of luggage contained inside a properly locked vehicle that is not visible from the outside; theft of the entire vehicle.

-For Accident insurance: The insurance is valid for people who have not reached 75 years of age,

Absolute deductible on permanent disability The payment of the compensation due for permanent disability will be determined by applying a 3% deductible. Therefore, Europ Assistance will not pay any compensation if the permanent disability is of a degree not exceeding 3% of the total. If, however, the permanent disability is of a degree greater than 3% of the total, Europ Assistance will pay the compensation only for the excess part. It is understood that for permanent disability of a degree greater than 20% of the total, the compensation will be paid in full, without deducting any deductible.



Where is the coverage valid?

✓ Indicates the countries where the accident occurs for which you can request the guarantees except as indicated in Art. "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE". The guarantees and the services are provided, subject to the limitations specified below in the individual services. The following services are not provided in the excluded countries: Reporting of a specialist doctor abroad; Sending a medical team abroad; Interpreter available abroad; Lawyer available abroad; Advance payment of essential expenses; Advance payment of bail abroad; Sending replacement baggage abroad. EXCLUDED COUNTRIES. The following countries are excluded: Afghanistan, Cocos (Keeling) Islands, South Georgia, French Southern Territories, Heard Island and McDonald Islands, Bouvet Island, Chagos Islands, Christmas Island, East Timor, Falkland Islands, Marshall Islands, Minor Outlying Islands, Micronesia, Nauru, Niue, Palau, Pitcairn Island, Samoa, Solomon Islands, St Helena, Somalia, Tokelau, Tonga, Tuvalu, Vanuatu, Wallis and Futuna Islands, Western Sahara.



What obligations do I have?

When you sign the contract: you are required to make true, accurate and complete declarations. Untrue, inaccurate or uncommunicated declarations may result in 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 Civil Code

Under contract: you are required to communicate any changes that lead to an increase in risk. Failure to communicate may result in the total or partial loss of the right to compensation, as well as the termination of the insurance pursuant to Art. 1898 CC

In case of accident: you are obliged to communicate in writing to Europ Assistance Italia SpA the existence of other insurance policies you have subscribed to with the same characteristics as this one (art. 1910 CC) and to respect the terms for reporting the claim".



When and how do I pay?

The premium must be paid in full at the time of signing the policy. The premium is inclusive of taxes.



When does coverage begin and when does it end?

The Guarantees for each Insured Party start from 24.00 on the day of signing the Membership Form and expire at 24.00 on the 180th day following the effective date, for options 1, 2 and 3; start from 24.00 on the day of signing the Membership Form and expire at 24.00 on the 365th day following the effective date, for options 4 and 5; start instead from 24.00 on the day of signing the Membership Form and expire at 24.00 on the 120th day following the effective date, for options 6, 7 and 8.

Any tacit renewal is excluded.



How can I cancel the policy?

There is no cancellation provision as it is temporary in duration.

Distance selling: You can exercise the right of withdrawal within 14 days from the date of conclusion of the contract by writing a registered letter with return receipt to Europ Assistance, without prejudice to the right of Europ Assistance to retain the premium instalment corresponding to the period in which the contract was effective.

The withdrawal does not apply to policies with a duration of less than one month.

Damage Insurance to cover risks during the trip Additional pre-contractual information document for insurance products

damage
(Additional Damage DIP)



Product: "POLYTECHNIC OF MILAN Mod. 25098"

Date of drafting of the additional DIP Damages: 15.04.2025

Scope

This document contains additional and complementary information to that contained in the pre-contractual information document for damage insurance products (DIP Danni), to help the potential contractor understand the characteristics of the product in more detail, with particular regard to insurance coverage, limitations, exclusions, costs and the financial situation of the company.

The policyholder must read the insurance conditions before signing the contract.

Society

Europ Assistance Italia SpA, Via del Mulino, n.4 – 20057 Assago (MI) - tel. 02.58.38.41 - www.europassistance.it - e-mail: servizio.clienti@europassistance.it - pec: EuropAssistanceItaliaSpA@pec.europassistance.it .
Registered in Section I of the Register of Insurance and Reinsurance Companies at no. 1.00108 - Company belonging to the Generali Group, registered in the Register of Insurance Groups - Single-member company subject to the management and coordination of Assicurazioni Generali SpA
With reference to the latest financial statement approved at 12/31/2023, the Company's net assets amount to Euro 96,367,818 and the economic result for the period amount to Euro 17,794,765.
The solvency ratio, referred to the damage management, is 142.5% as reported in the Report on the solvency and financial condition of the company available on the website at the following link: <https://www.europassistance.it/impresa/bilancio> , where it will be possible to consult subsequent updates relating to the financial situation

The contract is governed by Italian law.

Product



What is insured?

There is no further information than that provided in the damage DIP



What is NOT insured?

Excluded risks

There is no further information than that provided in the damage DIP



Are there any coverage limits?

There is no further information than that provided in the damage DIP



Who is this product for?

Student/intern/trainee/graduate/graduate/PhD student at the Polytechnic University of Milan, who wishes to protect his/her health, and possibly his/her luggage, during a study/internship/research trip



What costs do I have to bear?

brokerage costs:the average share received by the intermediary(ies) is equal to 20.00%

HOW CAN I SUBMIT COMPLAINTS AND RESOLVE DISPUTES?

To the enterprise insurance agent

You can forward any complaints regarding the contractual relationship or the management of claims, including a detailed description of the events, the number of the policy or the claim in question and any information that may help identify the contractor or the insured (such as tax code, name, surname, contact details, etc.), by writing to Europ Assistance Italia SpA – to the Complaints Office by:

- Post office: Via del Mulino, 4 – 20057 Assago (MI);
- Fax: 02.58.47.71.28
- Pec:complaints@pec.europassistance.it (enabled to receive messages only from Certified Electronic Mail - PEC boxes)
- E-mail:ufficio.reclami@europassistance.it .

Europ Assistance Italia SpA will respond to your complaint within 45 days of receipt as required by law.

At IVASS

If you are not satisfied with the outcome of your complaint or if you have not received a response from Europ Assistance Italia SpA within a maximum of forty-five days, you can contact IVASS (Institute for the Supervision of Insurance) - Consumer Protection Service - via del Quirinale, 21 - 00187 Rome, fax 06/42.13.32.06, certified email:ivass@pec.ivass.it , attaching to your request the documentation relating to the complaint handled by Europ Assistance.

In the complaint you must indicate:

- name, surname and address of the complainant, with telephone number if applicable;
- identification of the subject or subjects whose actions are being complained about;
- brief and exhaustive description of the reason for the complaint;
- copy of the complaint submitted to the insurance company and any feedback provided by the latter;
- any document useful for describing the relevant circumstances more fully.

You can find the form for submitting the complaint on the IVASS website, at www.ivass.it.

BEFORE APPLYING TO THE JUDICIAL AUTHORITY, it is possible to use alternative dispute resolution systems, such as:

Mediation

By contacting a Mediation Body among those present in the list of the Ministry of Justice, which can be consulted on the website www.giustizia.it (Law 9/8/2013, n. 98).

Negotiation assisted

By request of your lawyer to Europ Assistance Italia SpA

Other systems alternatives of resolution of the controversie

Insurance disputes regarding the determination and estimation of damages under insurance policies against the risk of damage (where provided for by the Insurance Conditions). In the event of a dispute relating to the determination and estimate of damages, it is necessary to resort to the contractual appraisal where provided for by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual appraisal or arbitration must be addressed to: Claims Liquidation Office – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or certified email to sinistri@pec.europassistance.it .

If the disputes are in the context of damage risk policies for which the contractual appraisal has already been carried out or which are not related to the determination and estimate of damages, the law provides for mandatory mediation, which constitutes a condition of admissibility, with the option of resorting to assisted negotiation beforehand.

Insurance disputes on medical matters (where provided for in the Insurance Conditions).

In the event of disputes relating to medical issues related to accident or illness policies, it is necessary to resort to arbitration where provided for by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual assessment or arbitration must be addressed to: Claims Liquidation Office – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or certified email to sinistri@pec.europassistance.it .

If the disputes are in the context of accident or health insurance policies for which arbitration has already been carried out or which do not concern medical issues, the law provides for mandatory mediation, which constitutes a condition of admissibility, with the option of resorting to assisted negotiation beforehand.

The right to appeal to the Judicial Authority remains intact.

To resolve cross-border disputes you can submit a complaint to IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the website http://ec.europa.eu/internal_market/finnet/index_en.htm).

TAX REGIME

**Tax treatment
applicable to the
contract**

The tax rates relating to the branches of the Guarantees provided for in the Policy are as follows:

- Injuries (R01): 2.50%
- Disease (R02): 2.50%
- Goods transported (R07): 12.50%
- Assistance (R18): 10.00%

For the tax treatment applicable to the Policy with Contracting Persons resident in the Vatican City State or the Republic of San Marino, please refer to the tax legislation in force in those territories.

FOR THIS CONTRACT, THE COMPANY HAS AN INTERNET AREA RESERVED FOR THE CONTRACTOR/INSURANCE (SO-CALLED HOME INSURANCE), THEREFORE AFTER SUBSCRIPTION YOU WILL BE ABLE TO CONSULT THIS AREA AND USE IT TO MANAGE THE CONTRACT ELECTRONICLY.



Europ Assistance Italia SPA



“POLYTECHNIC OF MILAN”

Insurance Conditions relating to the Agreement stipulated

Between

Europ Assistance Italia SpA with registered office in Assago, Via del Mulino n. 4 – Company authorised to carry out insurance, with decree of the Ministry of Industry, Trade and Crafts n. 19569 of 2 June 1993 (Official Journal of 1 July 1993 n. 152) – Registered in section I of the Register of Insurance and Reinsurance Companies at n. 1.00108 – Company belonging to the Generali Group, registered in the Register of Insurance Groups – Single-member company subject to the management and coordination of Assicurazioni Generali SpA

(hereinafter for brevity – Europ Assistance)

And

POLYTECHNIC OF MILAN with headquarters in Milan, Piazza Leonardo da Vinci, 32 - VAT number 04376620151

(hereinafter for brevity – Contractor)

YOU CAN VOLUNTARILY AGREE TO THE GUARANTEES DESCRIBED IN THE INSURANCE CONDITIONS IF YOU SIGN THE AGREEMENT FORM.

Edition 04/15/2025



INDEX

GENERAL INSURANCE CONDITIONS FOR THE INSURED	2
HOW TO REQUEST ASSISTANCE.....	24
COMPLAINTS.....	25
WHAT ARE PERSONAL DATA AND HOW THEY ARE USED BY EUROP ASSISTANCE ITALIA SPA	1
ANNEX A - GLOSSARY	1

GENERAL INSURANCE CONDITIONS FOR THE INSURED

Art. 1. -OTHER INSURANCE

For the same Risk you can be insured with different insurance companies. **If a Claim occurs, you must inform all insurance companies with which you are insured for the same Risk and, among these, Europ Assistance, of the existence of other insurance companies that cover the same Risk. In this case, art. 1910 of the Civil Code applies.**

Article 1910 of the Civil Code aims to avoid the case in which the Insured, who has multiple insurance policies for the same Risk with different insurance companies, receives a total sum greater than the damage suffered. For this reason, the Insured, in the event of a claim, must inform each insurance company of all the insurance policies taken out with the others, for the same Risk.

Art. 2. -GOVERNING LAW AND JURISDICTION

The Policy is governed by Italian law.

For everything that is not provided for in the Policy and for all rules of jurisdiction and/or competence of the judge, Italian law applies.

Art. 3. -LIMITATION PERIODS

All your rights towards Europ Assistance expire within two years from the date of the Claim. In civil liability insurance, the two years start from the day on which the injured party has requested Compensation from you or has sued you to obtain it. In this case, art. 2952 of the Civil Code applies.

For guarantees other than Assistance in the event of a claim being opened and legal proceedings pending, you are required to interrupt the limitation periods in writing.

It should be noted that the pendency of legal proceedings is not considered a cause for suspension of the statute of limitations.

E.g. if the Insured reports a Claim after the maximum term of two years established by the Civil Code, will not be entitled to compensation.

Art. 4. -PAYMENT CURRENCY

In Italy you receive the Compensation in Euro. If you request the Compensation for expenses incurred in countries that are not part of the European Union or belonging to the European Union, but that do not have the Euro as their currency, Europ Assistance calculates the Compensation by converting the amount of the expenses you have had into Euros. Europ Assistance calculates the 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 is issued.

Art. 5. -WITHDRAWAL IN THE EVENT OF A CLAIM

After each claim report and up to the 60th day from payment or refusal of payment, you can withdraw from the Policy by writing a registered letter with return receipt to Europ Assistance. The withdrawal is effective 30 days after the day in which Europ Assistance received your registered letter with return receipt. In the following fifteen days, Europ Assistance will refund you the portion of the premium relating to the period of risk not incurred, withholding taxes.

Europ Assistance may also exercise the right to withdraw after an accident with the same thirty days' notice.

The collection or payment of premiums that have fallen due after you have reported a claim or any other act by you or by Europ Assistance cannot be interpreted as a waiver of the right to withdraw.

Europ Assistance undertakes to terminate the management of claims in progress on the effective date of withdrawal and the management of claims that occur before withdrawal and reported after the same provided that this is done within the terms set out in the article “Obligations of the Insured in the event of a claim” of these Insurance Conditions.

Art. 6. -PRIZE

The premium relating to your Policy, reported on the Membership Form, can be found in the table below:

- **OPTION 1:** Award ended Half-yearly **Euro 178.00** of which taxes Euro 10.47.
Assistance Branch (R18): *Euro 66.22 of which taxes Euro 6.02.*
Disease Branch (R2): *Euro 91.89 of which taxes Euro 2.24.*
Transported Goods Branch (R7): *Euro 19.89 of which taxes Euro 2.21.*

- **OPTION 2:** Award ended Half-yearly **Euro 247.00** of which taxes Euro 12.14.
Assistance Branch (R18): *Euro 66.22 of which taxes Euro 6.02.*
Accident Branch (R1): *Euro 38.24 of which taxes Euro 0.93.*
Sickness Branch (R2): *Euro 122.65 of which taxes Euro 2.98.*
Transported Goods Branch (R7): *Euro 19.89 of which taxes Euro 2.21.*

Insurance Conditions Mod. 25098

- **OPTION 3:** Award ended Half-yearly **Euro 362.00** of which taxes Euro 14.95.
Assistance Branch (R18): *Euro 66.22 of which taxes Euro 6.02.*
Accident Branch (R1): *Euro 77.03 of which taxes Euro 1.87.*
Disease Branch (R2): *Euro 198.86 of which taxes Euro 4.85.*
Transported Goods Branch (R7): *Euro 19.89 of which taxes Euro 2.21.*

- **OPTION 4:** Annual Finished Award **Euro 500.00** of which taxes Euro 23.61.
Assistance Branch (R18): *Euro 118.80 of which taxes Euro 10.80.*
Accident Branch (R1): *Euro 83.00 of which taxes Euro 2.04.*
Disease Branch (R2): *Euro 257.87 of which taxes Euro 6.29.*
Transported Goods Branch (R7): *Euro 40.33 of which taxes Euro 4.48.*

- **OPTION 5:** Annual Finished Award **Euro 733.00** of which taxes Euro 28.31.
Assistance Branch (R18): *Euro 118.80 of which taxes Euro 10.80.*
Accident Branch (R1): *Euro 170.63 of which taxes Euro 4.16.*
Disease Branch (R2): *Euro 403.24 of which taxes 8.87.*
Transported Goods Branch (R7): *Euro 40.33 of which taxes Euro 4.48.*

- **OPTION 6:** Prize ended Quarterly **Euro 100.00** of which taxes Euro 5.90.
Assistance Branch (R18): *Euro 37.08 of which taxes Euro 3.37.*
Disease Branch (R2): *Euro 51.52 of which taxes Euro 1.26.*

Insurance Conditions Mod. 25098

Transported Goods Branch (R7): *Euro 11.40 of which taxes Euro 1.27.*

- **OPTION 7:** Prize ended Quarterly **Euro 145.00** of which taxes Euro 7.09.

Assistance Branch (R18): *Euro 38.50 of which taxes Euro 3.50.*

Accident Branch (R1): *Euro 22.95 of which Euro 0.56 taxes.*

Disease Branch (R2): *Euro 72.15 of which taxes Euro 1.76.*

Transported Goods Branch (R7): *Euro 11.40 of which taxes Euro 1.27.*

- **OPTION 8:** Prize ended Quarterly **Euro 210.00** of which taxes Euro 8.65.

Assistance Branch (R18): *Euro 37.97 of which taxes Euro 3.45.*

Accident Branch (R1): *Euro 45.89 of which taxes Euro 1.12.*

Disease Branch (R2): *Euro 114.54 of which 2.79 taxes.*

Transported Goods Branch (R7): *Euro 11.60 of which taxes Euro 1.29.*

Art. 7. -TAX CHARGES

The premium also includes taxes that are not dependent on Europ Assistance and that you are required to pay by law.

Art. 8. -STATEMENTS RELATING TO RISK CIRCUMSTANCES When you join the Policy you must verify that you have provided true, accurate and complete information. Any significant changes to the information provided during the period of validity of the Policy must be communicated immediately to Europ

Assistance through the Contractor. If you fail to comply with these obligations, you may lose all or part of your right to Compensation/Reimbursement/Provision of Assistance Benefits.

Art. 9. -AGGRAVATION OF RISK

You are required to communicate to Europ Assistance, through the Contractor, any changes that lead to an increase in risk. Failure to communicate may result in the total or partial loss of the right to Indemnity/compensation/provision of Assistance Services, as well as the termination of the insurance pursuant to Art. 1898 of the Civil Code.

Art. 10. -RISK REDUCTION

In the event of a reduction in risk, Europ Assistance is required to reduce the Premium, or the Premium instalment, following your communication and waives the related right of withdrawal.

Art. 11. -PROFESSIONAL SECRECY

You must release from professional secrecy towards Europ Assistance, the doctors who must examine your claim for which they must evaluate your state of health.

Art. 12. -RIGHT TO RETHINK

If the Policy was placed entirely via the website, The Insured may withdraw within 14 days of the conclusion of the contract. The Insured must send written communication to Europ Assistance Italia SpA by registered letter with acknowledgement of receipt or certified email to the following addresses:

- Europ Assistance Italia SpA, Via del Mulino n. 4 – 20057 Assago (MI);
- EuropAssistanceItaliaSpA@pec.europassistance.it

Following the communication of reconsideration, the Policy is considered devoid of any effect from the outset, unless in the meantime a Claim has occurred for which you have requested one of the Guarantees provided for by the Policy. In the latter case, the right of reconsideration is excluded.

Upon receipt of the request and in the absence of a Claim, Europ Assistance will reimburse the Insured for the unused premium, withholding any taxes already paid by Europ Assistance.

Art. 13. -PROCESSING OF PERSONAL DATA

When Europ Assistance provides you with the Guarantees, it may become aware of and use the personal data of other people. By subscribing to the Policy, you undertake to inform these people of the Information on data processing and to obtain their written consent to the processing of their health data for insurance purposes. You can use the following consent formula: "I have read the Information on data processing and I consent to the processing of my personal health data necessary for the management of the policy by Europ Assistance Italia and the subjects indicated in the information."

SECTION I – DESCRIPTION OF WARRANTIES



What is insured?

Art. 14. -SUBJECT OF THE INSURANCE

A) TRAVEL ASSISTANCE GUARANTEE

Travel Assistance benefits are due following accidents that occurred to the Insured exclusively during a study/internship/research trip.

Benefits are provided to each Insured up to three times for each type during the policy term.

PERFORMANCES

1. VEHICLE ASSISTANCE TO AND FROM THE PLACE OF DEPARTURE

If the vehicle is immobilised due to breakdown, accident, fire, partial theft, loss and/or breakage of keys, flat tyres, flat battery, failure to start in general, on the way to and from the starting point of the trip, the Insured may contact the Organisational Structure by telephone and request the dispatch of a roadside assistance vehicle which will provide:

- towing the vehicle itself from the place of immobilization to the nearest manufacturer's assistance point or to the nearest mechanical workshop;

or

- for on-site repairs when possible.

Europ Assistance will cover the costs of roadside assistance:

- **up to a maximum amount of Euro 150.00** for an accident that occurred in **Italy**;
- **up to a maximum amount of Euro 250.00** for an accident that occurred **abroad**.

The services indicated are valid only and exclusively for vehicles registered in Italy.

2. SENDING REPLACEMENT BAGGAGE

If the insured

a) for failure to deliver, duly proven by the carrier, at the airport abroad the baggage registered in his/her name;

b) for theft/burglary, robbery, mugging, loss or misplacement by the carrier, damage to baggage occurring abroad,

If the Insured needs to have clothing that will allow him to continue the planned journey or stay in comfort, the Organizational Structure will arrange for the delivery of the baggage, prepared by a family member of the Insured, by the quickest means.

Delivery will be made free of customs at the airport closest to the location where the Insured is located, within 3 days if it occurs in Europe and within 7 days if it occurs in the World. Delivery times are understood to be subsequent to the delivery of the baggage to the Organizational Structure.

For case a) Europ Assistance will cover the transportation costs.

For case b) Europ Assistance will bear the related costs, **up to a maximum of Euro 776.00 per year or shorter contract duration, with a limit of Euro 259.00 per accident.**

In the event of the presence of "Baggage Insurance", it is understood that the maximum amount of this guarantee will be considered the same for both pieces of baggage.

The Insured must communicate the reason for his request, the address of the family member who will prepare the baggage, and his telephone number.

The Insured must fax to the Organizational Structure, at the time of the request: in case a):

- copy of the complaint submitted to the carrier;

or in case b):

- certified copy of the report with the stamp of the Police Authority of the place where the event occurred, reporting the circumstances of the accident, the list of lost or stolen objects, the names of the Insured who suffered the damage.

3. MEDICAL CONSULTATION

If the Insured, in the event of illness/injury, needs an evaluation of his/her health status, he/she may contact the doctors of the Organizational Structure and request a telephone consultation.

It should be noted that this consultation, given the methods of providing the service, is not considered a diagnosis and is provided on the basis of information acquired from the Insured.

4. REPORTING A SPECIALIST MEDICAL DOCTOR ABROAD

If the Insured, following a Medical Consultation (see service 3), needs a specialist visit, the Organizational Structure will indicate, compatibly with local availability, the name of a specialist doctor in the location closest to the place where the Insured is located.

5. INFORMATION ON HOSPITAL STAY

If the Insured is hospitalized in the event of illness/injury, the doctors of the Organizational Structure will ensure that the family members are constantly updated regarding the health conditions of the Insured, providing the clinical information of which they are aware.

6. TRANSFER TO AN EQUIPPED HOSPITAL CENTRE

If the Insured, following an accident or illness, is affected by a pathology that is deemed not curable within the hospital organization during the trip, due to objective characteristics ascertained by the doctors of the Organizational Structure, after analysis of the clinical picture and in agreement with the attending physician, the Organizational Structure will arrange for the transfer of the Insured to the nearest accessible equipped Health Institute with the means and within the timeframes deemed most suitable by the doctors of the Organizational Structure.

Such means may be:

- the medical plane;
- the airliner in economy class, if necessary with a stretcher seat;
- the train in first class and, if necessary, the sleeping car;
- the ambulance (without mileage limits).

The transportation will be entirely organized by the Organizational Structure and will include medical or nursing assistance during the trip, if the doctors of the Organizational Structure deem it necessary.

In case of **transfer to an equipped hospital center** or in a place equipped for the Emergency Room, Europ Assistance will cover the medical and pharmaceutical expenses, with direct payment on site by the Organizational Structure and/or as reimbursement **up to a maximum of 2,500.00 Euros** for the Insured and for the validity period of the Policy itself.

The maximum indicated includes:

- the costs of hospitalization in a medical institution prescribed by the doctor **up to 200.00 Euro per day** for Insured;
- expenses for urgent dental care, only following an accident, **up to 200.00 Euro** for the Insured and for the accident;

- the costs of repairing prostheses, only following an accident, **up to 200.00 Euro** per Insured and per accident.

The benefit is not provided for injuries which, in the opinion of the doctors, can be treated at the hospital unit in the region of residence of the Insured, rehabilitation therapies, as well as infectious diseases in the event that transportation involves a violation of health regulations.

7. HEALTH RETURN

If the Insured, discharged from the hospital in which he/she was admitted, requires, in the opinion of the doctors of the Organizational Structure and in agreement with the attending physician on site, a convalescence period exceeding 7 days, or to return to an equipped health care institution in the country of residence or domicile, provided that it is located in one of the countries adhering to the European Union, the Organizational Structure will arrange, at the expense of Europ Assistance, the return with the means and within the timeframes deemed most suitable by the doctors of the Organizational Structure after consulting with the hospital doctors.

Such means may be:

- the medical plane;
- the airliner in economy class, if necessary with a stretcher seat;
- the train in first class and, if necessary, the sleeping car;
- the ambulance (without mileage limits).

The transportation will be entirely organized by the Organizational Structure and will include medical or nursing assistance during the trip, if the doctors of the Organizational Structure deem it necessary.

Europ Assistance will have the right to request from the Insured any unused travel ticket for the return journey.

8. RETURN OF CONVALESCENT PATIENT

If the Insured, discharged from the hospital in which he/she was admitted, requires, in the opinion of the doctors of the Organizational Structure and in agreement with the attending physician on site, a convalescence period exceeding 7 days, the Organizational Structure will arrange, at the expense of Europ Assistance, to organize the return to his/her home or residence, provided that it is located in one of the countries adhering to the European Union, with the means and within the timeframes deemed most suitable by the doctors of the Organizational Structure after consulting them with the attending physician on site.

Such means may be:

- the airliner in economy class, if necessary with a stretcher seat;
- the train in first class and, if necessary, the sleeping car;
- the ambulance (without mileage limits).

The transport will be entirely organized by the Organizational Structure which will have the right to request from the Insured any unused travel ticket for the return.

9. LIGHT INTEGRATED HOME CARE

If, following the "Return of convalescent patient" and/or "Return for health care" service which has led to the Insured's return to Italy to his/her domicile/residence or to a healthcare institution, the Insured himself/herself requires home care after hospitalization, as proven by an appropriate medical certificate, the Organizational Structure will organize and manage the home care.

The methods for accessing and providing the service after the Insured's discharge from the Healthcare Institution in which he/she was hospitalised will be defined by the medical service of the Organisational Structure, once the need for the service has been ascertained and in agreement with the Insured's attending physicians, within 48 hours of receiving a written request from the same;

The Organizational Structure will organize and manage:

- continuation of hospitalization at home with the assistance of the patient's own medical and paramedical staff;
- at the insured's home, non-urgent blood tests, ultrasound scans, electrocardiograms, and to benefit from the delivery and collection of test results and the sending of urgent medications.

Services are provided for a maximum of 10 hours in total.

Obligations of the Insured:

In the event of an accident, the Insured must contact the Organizational Structure within 48 hours before discharge from the Healthcare Institution, requesting Home Care and sending the appropriate medical certification with a prescription for home care by fax to 02-58384761.

Failure to comply with this obligation will result in the loss of the right to the benefit.

10. TRANSPORT OF CORPSE

In the event of the death of the Insured, the Organizational Structure will organize and carry out the transportation of the body to the international airport near the place of burial, provided that it is located in one of the countries adhering to the European Union.

11. EARLY RETURN

Should the Insured have to return, before the date he/she had planned and by a means other than that initially planned, due to the death, as per the date resulting from the death certificate issued by the registry office, of one of the following family members: spouse/common-law partner, son/daughter, brother, sister, parent, father-in-law, son-in-law, daughter-in-law, the Organizational Structure will provide him/her, with Europ Assistance covering the expenses, with a first class train ticket or an economy class plane ticket, so that he/she can reach the place where the family member died or where he/she is buried, provided that it is located in one of the countries adhering to the European Union.

Obligations of the Insured:

The Insured must provide the death certificate of the family member within 15 days of the accident.

12. A FAMILY MEMBER'S TRIP If

the Insured:

- in the event of hospitalisation in a healthcare institution for a period exceeding 7 days, the Organisational Structure will provide, at the expense of Europ Assistance, a first class train ticket or an economy class return flight ticket, to allow a cohabiting family member to reach the hospitalised Insured;
- in the event of the death of the Insured, the Organizational Structure will provide, at the expense of Europ Assistance, a return economy class air ticket, to allow a cohabiting family member to reach the international airport near the place of death.

13. EXTENSION OF STAY ABROAD

If the health conditions of the Insured, certified by a written medical prescription, do not allow him to undertake the return journey to his residence on the pre-established date, the Organizational Structure will arrange for the possible booking of a hotel. Maximum:

Europ Assistance will cover the hotel expenses (room and breakfast) for a maximum of three days following the date established for the return. **up to a maximum total amount of Euro 200.00 per day** for sick/injured Insured and a **maximum of Euro 1,000.00 per year or shorter duration of the contract.**

14. INFORMATION AND REPORTING OF CORRESPONDING MEDICINES ABROAD

If the Insured, while abroad, needs to receive information on medicinal specialties regularly registered in Italy, the Organizational Structure will indicate the corresponding medicines, if any, available locally.

15. INTERPRETER AVAILABLE ABROAD

If the Insured is admitted to a healthcare facility and has difficulty communicating with the doctors because he does not know the local language, the Organizational Structure will send an interpreter to the site.

The costs of the interpreter will be covered by Europ Assistance **for a maximum of 8 working hours.**

16. LEGAL AVAILABLE ABROAD

If the Insured, in the event of arrest or threat of arrest, requires legal assistance, the Organizational Structure will make a lawyer available to the Insured.

Europ Assistance will advance the payment of the fee on behalf of the Insured, upon request of the latter **up to the local currency equivalent of 5,000.00 Euro.**

In the event that the amount of the invoices exceeds the total amount of 5,000.00 Euro, the service will become effective when, in Italy, Europ Assistance has received adequate bank guarantees. The amount of the invoices paid by Europ Assistance as an advance payment is not **may never exceed the sum of 5,000.00 Euros. Obligations of the Insured:**

The Insured must communicate the reason for the request, the amount of the sum required, his/her contact details and the indications of the references that allow Europ Assistance to verify the terms of the guarantee for the return of the amount advanced. ***The Insured shall***

repay the advance amount within one month from the date of the advance, under penalty of payment of interest at the current legal rate in addition to the advance amount.

17. ADVANCE OF ESSENTIAL EXPENSES

Should the Insured have to incur unexpected expenses and find himself unable to provide for them directly and immediately due to: an accident, an illness, a theft, a robbery, a mugging or a failure to deliver the baggage, the Organizational Structure will pay on site, as an advance on behalf of the Insured, the invoices **up to a maximum total amount of 1,000.00 Euro.**

In the event that the amount of the invoices exceeds the total amount of 1,000.00 Euro, the service will become effective when, in Italy, Europ Assistance has received adequate bank guarantees. The amount of the invoices paid by Europ Assistance as an advance cannot **never exceed the sum of 2,500.00 Euros. Obligations of the Insured:**

The Insured must communicate the reason for the request, the amount of the sum required, his/her contact details and the indications of the references that allow Europ Assistance to verify the terms of the guarantee for the return of the amount advanced. ***The Insured shall repay the advance amount within one month from the date of the advance, under penalty of payment of interest at the current legal rate in addition to the advance amount.***

18. ADVANCE BAIL PAYMENT ABROAD

If the Insured is arrested or threatened with arrest and is therefore required to pay bail to the foreign authorities in order to be released and is unable to do so directly and immediately, the Organizational Structure will pay the bail on site, as an advance on behalf of the Insured.

Europ Assistance will advance the payment of the criminal bailup **to a maximum amount of 7,500.00 Euro**. The amount of the criminal bail paid by Europ Assistance as an advance may never exceed the sum of 7,500.00 Euros.

The service will become effective when Europ Assistance has received adequate bank guarantees in Italy.

Obligations of the Insured:

The Insured must communicate the reason for the request, the amount of the sum required, his/her contact details and the indications of the references that allow Europ Assistance to verify the terms of the guarantees for the return of the amount advanced. ***The Insured shall repay the advance amount within one month from the date of the advance, under penalty of payment of interest at the current legal rate in addition to the advance amount.***

ASSISTANCE TO FAMILY MEMBERS REMAINING RESIDENT IN ITALY (The services indicated are available only and exclusively in Italy).

19. FAMILY ASSISTANCE FOR THE DURATION OF THE TRIP

In the event of an accident and/or sudden illness occurring to a family member of the Insured who has remained at home (parents, cohabiting children, spouse) while travelling, the Organizational Structure will provide the insured's family member with:

- a telephone consultation with the doctors of the Organizational Structure to evaluate your state of health;
- sending a doctor to your home; if, following a Medical Consultation, the need for a medical visit emerges, the Organizational Structure will arrange, at the expense of Europ Assistance, to send one of the doctors affiliated with Europ Assistance to your home. In the event that one of the affiliated doctors is unable to intervene personally, the Organizational Structure will organize the transfer of the Insured to

ambulance to the nearest suitable medical center. The service is provided from 8 pm to 8 am from Monday to Friday and 24 hours a day on Saturdays, Sundays and public holidays;

- sending an ambulance to your home; in the event that, following a Medical Consultation, you need to be transported to the nearest suitable medical centre, the Organisational Structure will organise the transfer of the Insured by ambulance. Europ Assistance will bear the costs **up to a maximum of Euro 500.00** for the period of validity of the Policy **with a limit of Euro 250.00 per accident.**

RESIDENTIAL HOUSING ASSISTANCE IN ITALY

20. HOUSING ASSISTANCE FOR THE DURATION OF THE TRIP

If the insured person requires assistance at his home for an emergency intervention that occurred during the trip or in the 24 hours following his return or the expiry of the Policy, the Organizational Structure will send 24 hours a day, including holidays:

- a blacksmith following:

- a) theft or attempted theft, loss or breakage of keys, failure of the lock which makes it impossible for the guest to access the house;
- b) theft or attempted theft which has compromised the functionality of the access door to the house in such a way as to not guarantee the safety of the premises;

- a plumber following:

- a) 1. flooding or infiltration;
2. lack of water in the house or in that of the neighbors caused by a breakage, a blockage, a failure of fixed pipes in the plumbing system;
- b) failure to drain waste water from the sanitary systems, caused by a blockage in the fixed drainage pipes of the plumbing system;

- **an electrician following** lack of electricity in all rooms of the house due to faults in the ignition switches, internal distribution systems or power sockets.

Europ Assistance will cover the cost of the plumber, locksmith and electrician's labour. **up to a maximum of Euro 150.00 per accident.**

In order to benefit from the service, a person indicated by the Insured must be present at the home.

The services indicated are operational only and exclusively in Italy.

B) MEDICAL EXPENSES GUARANTEE

If the Insured, following illness and/or injury, should incur medical/pharmaceutical/hospital expenses for urgent and non-postponable treatments or interventions, received during the trip, during the validity period of the guarantee, Europ Assistance will provide reimbursement based on the maximum amount foreseen.

In the event of an accident, the additional costs of treatment received upon returning to the place of residence are also included in the guarantee, provided that they are carried out within 45 days of the accident itself. Maximum amount in case of hospitalization:

In the event of hospitalisation in a healthcare facility or in a place equipped for emergency aid, Europ Assistance will cover the medical and pharmaceutical expenses, with direct payment on site by the Organisational Structure and/or as reimbursement **up to the competition:**

- **in the Insured's Country of Residence of Euro 2,500.00;**
- **outside the Country of Residence of the amount indicated for this purpose in the**

Membership Form;

The maximum indicated includes:

- hospitalisation fees in a medical institution prescribed by the doctor up to 0.50% of the maximum amount signed in the Membership Form **with a minimum of Euro 100.00 and a maximum of Euro 500.00 per day** for Insured;

- expenses for prosthesis repairs, only following an accident, up to 0.50% of the maximum amount subscribed in the Membership Form **with a minimum of Euro 100.00 and a maximum of Euro 500.00** for Insured;
- expenses for urgent dental care, only following an accident, **up to Euro 100.00 per Insured;**
- shipping costs **relating to first aid** of the Insured, only if incurred abroad, from the place of the accident to the health care institution, with any means of medical assistance deemed useful for the purpose, within the limit of 10% of the maximum amount provided for in the Membership Form **with a maximum limit of 1,500 Euros.** Maximum in the absence of hospitalization:

In the absence of hospitalisation, for medical and pharmaceutical expenses incurred due to illness and/or injury, Europ Assistance will bear the costs, as reimbursement, **up to the amount of Euro 2,500.00** for the Insured and for the period of validity of the Policy itself, both in Italy and abroad.

Warning! A deductible is provided for this warranty. See the article “Limitations of the Warranties” in Section II.

C) LUGGAGE GUARANTEE

1. BAGGAGE AND PERSONAL EFFECTS

If the Insured suffers material and direct damage during the trip due to theft, fire, robbery, mugging, failure to return and/or damage by the carrier of his/her baggage and/or personal effects, including clothing worn, that he/she had at the beginning of the trip, Europ Assistance will provide compensation based on the value of the same at the time of the accident within the maximum amount foreseen.

The guarantee is provided up to the amount of Euro 3,000.00 per claim and for the period of validity of the Policy.

In the event of theft, robbery, mugging or loss of identity cards, passports and driving licences, the costs incurred for the re-issue of such documents, certified by receipts, will be reimbursed in addition to the maximum amount. **up to a total maximum competition of Euro 50.00.**

Discovery:

Damage to the following is cumulatively covered up to 50% of the insured sum: photographic and cinematographic equipment and photosensitive material, radios, televisions, tape recorders, any other electronic equipment, musical instruments, personal defense and/or hunting weapons, eyeglasses or sunglasses.

Damages to the following are cumulatively covered up to 30% of the insured sum:

- cosmetics, medicines, sanitary items;
- jewelry, gemstones, pearls, watches, gold/silver/platinum objects, furs and other precious objects. **The guarantee is only valid if the goods are worn or handed over to the hotel for storage.**

The expected amount is also reduced by 50% for damages resulting from:

- breakage not resulting from an accident involving the means of transport or due to force majeure;
- theft through burglary of luggage contained inside the trunk of the vehicle which was properly locked;
- theft of the entire vehicle.

Subject to the maximum amounts indicated above, the maximum compensation for each item, including bags, suitcases and backpacks, **cannot exceed the amount of Euro 300.00.**

For refunds relating to **Personal Computer, this limit is intended to be raised to Euro 500.00.** Photo-cinematic equipment (camera, video camera, binoculars, flash, lenses, batteries, bags, etc.) are considered a single item.

Items purchased during the trip are refundable only upon presentation of the original purchase receipt.

2. CHARGES FOR DELAYED DELIVERY OF BAGGAGE

If the Insured, following the delivery of baggage with a delay of more than 12 hours in relation to duly confirmed scheduled flights, should incur unforeseen expenses for the purchase of toiletries and/or necessary clothing, Europ Assistance will reimburse them based on the maximum amount foreseen.

The refund will be made **up to a maximum of 250.00 euros** per accident and per policy duration.

D) ACCIDENT INSURANCE

1. INJURIES

The insurance applies to accidents that the Insured may suffer during the trip while carrying out study/professional experience activities or any other activity that is not of a professional nature.

2. PERMANENT DISABILITY

If the accident results in permanent disability, compensation is due only if the disability itself has occurred (even after the expiry of the insurance) within two years of the day of the accident. Compensation for partial permanent disability is calculated on the sum insured for total permanent disability, in proportion to the degree of permanent disability which must be ascertained by referring to the table of percentages of disability provided for in Annex 1 of Presidential Decree 30 June 1965 n° 1124 and subsequent amendments made up to the date of stipulation of the Policy.

For upper limb impairments, in the case of left-handedness, the percentages of disability foreseen for the right side will be valid for the left side and vice versa.

If the injury results in a disability, rather than total loss, the percentages indicated are reduced in proportion to the lost functionality. In cases of permanent disability,

specified in the table above, the compensation is established with reference to the percentages of the cases indicated, taking into account the reduced general working capacity regardless of the profession of the Insured.

The total loss, anatomical or functional, of multiple organs or limbs results in the application of a percentage of disability equal to the sum of the individual percentages due for each injury, with a maximum of 100%.

Warning! A deductible is provided for this warranty. See the article “Limitations of the Warranties” in Section II.

3. DEATH

If the accident results in death and death occurs, even after the expiry of the Policy, within two years from the date of the accident, Europ Assistance will pay the insured sum to the designated beneficiaries or, in the absence of designation, to the heirs of the Insured in equal parts.

The compensation for the event of death cannot be cumulated with that for permanent disability. However, if after the payment of compensation for permanent disability, the Insured dies as a consequence of the same accident, Europ Assistance will pay the beneficiaries only the difference between the compensation for death - if higher - and that already paid for permanent disability.

4. PRESUMED DEATH

If the Insured has disappeared following an accident eligible for compensation under the Policy and the body is not found, and death is presumed to have occurred, Europ Assistance will pay the beneficiaries the sum insured for the event of death.

The liquidation will take place after one year has passed from the presentation of the application for the declaration of presumed death, pursuant to articles 60 and 62 of the Civil Code.

If, after the payment of the compensation, the Insured's existence is proven, Europ Assistance has the right to take action against both the beneficiaries and the Insured himself for the return of the sum paid.

Once the refund has been made, the Insured may assert his rights for any residual permanent disability.

5. OTHER RISKS INCLUDED The following

are also included in the guarantees:

- accidents resulting from the use and driving of all motor vehicles and boats;
- non-morbid asphyxia;
- acute poisoning by ingestion or absorption of substances;
- drowning;
- the lightning strike;
- frostbite or freezing;
- sunstroke, heatstroke or coldstroke;
- infections and poisonings resulting from injuries, animal bites;
- injuries sustained while ill, unconscious or as a result of falling asleep;
- accidents resulting from incompetence, imprudence or even gross negligence;
- injuries caused by stress, excluding heart attacks and hernias of any nature;
- accidents resulting from popular riots or acts of terrorism, vandalism, attacks, provided that the Insured did not take an active part in them.

6. FLIGHT RISK

In partial derogation of the following art. "Exclusions", the Insurance is extended to injuries that the Insured suffers during tourist or transfer air travel, carried out as a passenger, on aircraft or helicopters operated by anyone, except:

- by aerial work companies/firms, on the occasion of flights other than public passenger transport;
- from aero club.

The sum of the guarantees under this Policy or others in your favor for flight risk in combination with common accident policies stipulated with this same insurance company may not exceed the following amounts:

- per person, **250,000.00 Euros in the event of death, 250,000.00 Euros in the event of permanent disability;**
- overall per aircraft, **1,000,000.00 Euro in the event of death, 1,000,000.00 Euro in the event of permanent disability.**

In the event that the overall insured capital exceeds the amounts indicated above, the compensation due in the event of a claim will be adjusted with a proportional reduction and imputation to the individual insurance policies.

For the purposes of the guarantee, the air journey is considered to have begun when the Insured boards the aircraft and is considered to have ended when he disembarks.

7. INJURIES CAUSED BY WAR AND INSURRECTION

In partial derogation of the following art. "Exclusions", the insurance includes accidents caused by war, armed struggle or insurrection even in limited geographical areas for a maximum of 14 days from the onset of such events.

Where do the guarantees apply?



Art. 15. -TERRITORIAL EXTENSION

Indicate the countries where the accident occurs for which you can request the guarantees **except as provided in Art. "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE"**. The guarantees and the performances are provided, made

subject to the limitations specified below in the individual services. The following services are not provided in the excluded countries: Reporting of a specialist doctor abroad; Sending a medical team abroad; Interpreter available abroad; Lawyer available abroad; Advance payment of essential expenses; Advance payment of bail abroad; Sending replacement baggage abroad.

EXCLUDED COUNTRIES. The following countries are excluded: Afghanistan, Cocos (Keeling) Islands, South Georgia, French Southern Territories, Heard Island and McDonald Islands, Bouvet Island, Chagos Islands, Christmas Island, East Timor, Falkland Islands, Marshall Islands, Minor Outlying Islands, Micronesia, Nauru, Niue, Palau, Pitcairn Island, Samoa, Solomon Islands, St Helena, Somalia, Tokelau, Tonga, Tuvalu, Vanuatu, Wallis and Futuna Islands, Western Sahara.



When does coverage begin and when does it end?

Art. 16. -EFFECTIVE DATE AND DURATION

The Guarantees for each Insured Party start from 24.00 on the day of signing the Membership Form and expire at 24.00 on the 180th day following the effective date, for options 1, 2 and 3; start from 24.00 on the day of signing the Membership Form and expire at 24.00 on the 365th day following the effective date, for options 4 and 5; start instead from 24.00 on the day of signing the Membership Form and expire at 24.00 on the 120th day following the effective date, for options 6, 7 and 8.

Any tacit renewal is excluded.

SECTION II – EXCLUSIONS AND LIMITATIONS OF WARRANTIES



What is not insured?

Art. 17. -EXCLUSIONS

• **GENERAL EXCLUSIONS APPLYING TO ALL WARRANTIES** All guarantees

exclude damages caused by:

- a. fraud or gross negligence except as indicated in the individual guarantees;
- b. from floods, inundations, volcanic eruptions, earthquakes, atmospheric phenomena having the characteristics of natural disasters, phenomena of transmutation of the atomic nucleus, radiation caused by the artificial acceleration of atomic particles;
- c. war, strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism.
- d. epidemics or pandemics as declared by the World Health Organization with the exception of Covid-19;
- e. indirect consequences of the Covid 19 epidemic/pandemic.
- f. everything not indicated in the art. "Object of the Insurance" for the individual services/guarantees.

The following cases are also excluded:

- failure to comply with ordinances/regulations imposed by supervisory bodies/ host countries or countries of origin;
- the consequences due to or attributable to quarantines or restrictive measures on freedom of movement decided by the competent authorities which isolate the Municipality/larger territorial areas in which you find yourself during the Trip.

Except as indicated in the individual Guarantees, expenses due to or attributable to/consequent to quarantine or other restrictive measures on freedom of movement are not insured.

movement, decided by the competent International and/or local Authorities, meaning by Local Authorities any competent authority of the Country of origin or of any Country where you have planned your Trip or through which you are transiting to reach your destination.

- **EXCLUSIONS RELATING TO INDIVIDUAL WARRANTIES**

A) ASSISTANCE WARRANTY

Europ Assistance is not obliged to provide benefits for all claims caused by or dependent on:

- a) attempted suicide or suicide;
- b) use of motor boats for all sporting activities (both amateur and recreational and professional) with the exception of water skiing (excluding ski jumping) and fishing;
- c) nervous and mental diseases, diseases caused by pregnancy beyond the 26th week of gestation and by the puerperium;
- d) injuries resulting from the performance of the following activities: mountaineering with rock climbing or access to glaciers, ski or water ski jumps, driving and use of sleds; kite-surfing; air sports in general, acts of recklessness, car, motorboat and motorbike races and competitions and related tests and training as well as all injuries suffered as a consequence of sporting activities carried out on a professional basis;
- e) illnesses and injuries resulting from and deriving from the abuse of alcohol or psychotropic drugs as well as from the non-therapeutic use of narcotics and hallucinogens;
- f) organ removal and/or transplantation;
- g) all activities involving the use of mines, weapons and/or dangerous substances, access to mines, excavations and/or quarries and land and sea extraction activities.

h) Anything not provided for in the individual services/guarantees

IN ADDITION, THE FOLLOWING EXCLUSIONS APPLY TO INDIVIDUAL SERVICES:

• **VEHICLE ASSISTANCE TO AND FROM THE PLACE OF DEPARTURE** The

following are excluded from the service:

- **the costs of spare parts and any other repair costs;**
- **the costs relating to the intervention of exceptional means, when the latter are indispensable for the recovery of the vehicle;**
- **towing costs, in the event that the vehicle has suffered an accident or breakdown while driving outside the public road network or equivalent areas (such as, for example: off-road routes).**

• **SENDING REPLACEMENT BAGGAGE**

The benefit referred to in point a) is not applicable if the return of the Insured, as shown on the flight ticket, is prior to the number of days necessary for shipment as indicated above.

• **TRANSFER TO AN EQUIPPED HOSPITAL CENTER** The following are excluded from the service:

- **ailments or injuries which, in the opinion of the Organizational Structure's doctors, can be treated on site;**
- **infectious diseases, in case the transport involves violation of national or international health regulations;**
- **all cases in which the Insured or his/her family members voluntarily sign the resignation against the advice of the health workers of the facility where the Insured was hospitalised;**

- **all expenses incurred by the Insured, in the event that he has not reported to Europ Assistance, directly or through third parties, the hospitalisation or emergency room service;**
- **expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, spa and slimming treatments, for dental treatments (except those specified above following an accident).**

The benefit is not provided for injuries which, in the opinion of the doctors, can be treated at the hospital unit in the region of residence of the Insured, rehabilitation therapies, as well as infectious diseases in the event that transportation involves a violation of health regulations.

- **HEALTH RETURN**

The following are excluded from the service:

- **infectious diseases, in case the transport involves violation of national or international health regulations;**
- **all cases in which the Insured or his/her family members voluntarily sign the resignation against the advice of the health workers of the facility where the Insured was hospitalised.**

- **RETURN OF CONVALESCENT SICK PERSON** The

following are excluded from the benefit:

- **infectious diseases, in case the transport involves violation of national or international health regulations;**
- **all cases in which the Insured or his/her family members voluntarily sign the resignation against the advice of the health workers of the facility where the Insured was hospitalised.**

- **LIGHT INTEGRATED HOME CARE Services resulting from the following are excluded:**
 - 1) dental care, dentures and periodontal diseases not resulting from accidents;
 - 2) aesthetic applications (except for plastic surgery or reconstructive dentistry made necessary by injury or illness).

- **TRANSPORT OF CORPSE**

The following are excluded from the service:

- the expenses relating to the funeral ceremony and those for the possible recovery of the body.

- **EARLY RETURN**

The following are excluded from the service:

- cases in which the Insured cannot provide the Organizational Structure with adequate information on the reasons giving rise to the request for early return.

- **TRAVEL BY A FAMILY MEMBER** The

following are excluded from the benefit:

- the family member's living expenses.

- **EXTENSION OF STAY ABROAD** The following are excluded from the benefit:

- hotel expenses other than room and breakfast.

- **LEGAL AVAILABLE ABROAD** The following are excluded from the service:
 - the transfer of currency abroad which entails a violation of the provisions in force in Italy or in the country in which the Insured is located;
 - the event in which the Insured is unable to provide Europ Assistance with adequate refund guarantees in Italy.

- **ADVANCE PAYMENT OF ESSENTIAL EXPENSES** The following are excluded from the service:
 - the transfer of currency abroad which entails a violation of the provisions in force in Italy or in the country in which the Insured is located;
 - the event in which the Insured is unable to provide Europ Assistance with adequate refund guarantees in Italy.

- **ADVANCE BAIL OF CRIMINAL LAW ABROAD** The following are excluded from the benefit:
 - the transfer of currency abroad which entails a violation of the provisions in force in Italy or in the country in which the Insured is located;
 - the event in which the Insured is unable to provide Europ Assistance with adequate refund guarantees in Italy.

ASSISTANCE TO FAMILY MEMBERS REMAINING RESIDENT IN ITALY (The services indicated are available only and exclusively in Italy).

RESIDENTIAL HOUSING ASSISTANCE IN ITALY

- **HOUSING ASSISTANCE FOR THE DURATION OF THE TRIP**

- **HYDRAULIC**

Excluded events:

- **losses due to failures of taps and mobile pipes connected or not to any appliance (e.g. washing machines), and losses due to negligence of the Insured;**
- **interruption of supply by the supplier or breakage of pipes outside the building;**
- **overflow due to sewer backflow;**
- **blockage of mobile pipes in sanitary facilities;**

- **ELECTRICIAN**

Excluded events:

- **short circuit due to false contacts caused by the Insured;**
- **interruption of electricity supply by the supplier;**
- **faults in the power cable of the rooms of the house upstream of the meter.**

The following are also excluded from the benefits:

- **all costs relating to the material necessary for the repair, which must therefore be paid by the Insured.**

B) MEDICAL EXPENSES GUARANTEE The

following are excluded from the warranty:

- **all expenses incurred by the Insured in the event that he has not reported to Europ Assistance, directly or through third parties, the hospitalization or emergency room service and/or all expenses incurred in the absence of authorization from the Organizational Structure, except in the case of proven impossibility to make the report;**
- **expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, spa and slimming treatments, for dental treatments (except those specified above following an accident);**
- **expenses for the purchase and repair of glasses, contact lenses, expenses for orthopedic and/or prosthetic devices;**
- **the costs of check-ups carried out, upon returning to the place of residence, for situations resulting from illnesses that began during the trip;**
- **injuries pre-existing at the start of the trip, chronic illnesses which have led to diagnostic tests, hospitalisations or treatments/therapies in the last twelve months;**

- **Accidents and illnesses resulting from alcohol abuse, the use of hallucinogens and the non-therapeutic use of psychotropic drugs and narcotics are excluded;**
- **voluntary non-therapeutic abortion;**
- **HIV infection-related pathological conditions**
- **dental care, dental prosthetics and periodontal diseases not resulting from accidents**
- **stays in spas, in specialized nursing homes for nervous and tubercular diseases, in cases of stay and convalescence, rest homes even if qualified as health institutions.**

C) LUGGAGE GUARANTEE

The following are excluded from the "Baggage and personal effects" guarantee:

- **money, cheques, stamps, tickets and travel documents, souvenirs, coins, art objects, collections, samples, catalogues, goods, helmets, professional equipment not specified in the definition of "Baggage", documents other than Identity Card, Passport and Driving Licence;**
- **all accidents occurring during journeys made on motorcycles of any engine size;**
- **damages resulting from fraud or gross negligence of the Insured and those caused to sports equipment during their use;**
- **goods other than clothing, such as watches and eyeglasses and sunglasses, which have been delivered, even together with the clothing, to a transport company, including the air carrier;**
- **the case of theft of luggage contained inside the vehicle which was not properly locked;**
- **the case of theft without breaking and entering of the luggage contained in the trunk of the vehicle;**
- **the case of theft of luggage contained inside the vehicle or in any case visible from the outside;**
- **the case of theft of luggage on board the vehicle which has not been placed in a guarded garage between the hours of 8pm and 7am;**
- **the case of forgetfulness, carelessness or loss by the Insured;**
- **the fixed and service accessories of the vehicle itself (including the removable car radio or player).**

The following are excluded from the "Expenses for delayed delivery of baggage" guarantee:

- **the case of delayed delivery of baggage which occurred at the airport of the city of residence of the Insured;**
- **all expenses incurred by the Insured after receiving the baggage.**

D) ACCIDENT INSURANCE

Accidents caused by: are excluded from the insurance

- **from driving any motor vehicle or vessel, if the Insured does not have the qualification required by the provisions in force, except in the case of driving with an expired licence, but on condition that the Insured has, at the time of the accident, the requirements for renewal;**
- **from the use, even as a passenger, of aircraft, including hang gliders, microlights, paragliders, except as provided in art. A.3 (Flight risk);**
- **from drunkenness, from abuse of psychotropic drugs, from the use of narcotics and hallucinogens;**
- **from surgical operations, examinations or medical treatments not made necessary by an accident;**
- **from the Insured's participation in crimes committed or attempted by him;**
- **from floods, inundations, earthquakes and volcanic eruptions;**
- **from war, armed struggle or insurrection even in limited geographical areas, except as provided for in art. "Accidents caused by war and insurrection";**
- **from natural or induced energetic transformations or adjustments of the atom, and from accelerations of atomic particles (nuclear fission and fusion, radioactive isotopes, concentrating machines, X-rays, etc.).**
- **Also excluded are injuries caused by the practice:**
 - **of sports involving the use of motor vehicles and vessels;**
 - **of the sport of parachuting;**
 - **of the following other sports: boxing, wrestling in its various forms, heavy athletics, rugby, American football, speleology, rock or glacier climbing, free climbing, sledding, bobsleigh, freestyle skiing, ski or water ski jumping, scuba diving;**
 - **of sports constituting a main or secondary professional activity for the Insured, which has not been declared.**



Are there any coverage limits?

Art. 18. -EFFECT OF INTERNATIONAL SANCTIONS ON COVERAGE INSURANCE

Europ Assistance Italia SpA is not required to:

- **provide insurance coverage,**
- **pay the claims**

**if this exposes it to any sanctions, prohibitions or restrictions that come from
"INTERNATIONAL SANCTIONS".**

"INTERNATIONAL SANCTIONS" are restrictive measures, i.e. limitations or prohibitions imposed by national and/or international provisions. They are applicable to individuals, groups or entities.

By way of example and not limited to, international sanctions may be adopted by the UN, the European Union, the United States of America, the United Kingdom, and individual nations.

This article shall prevail over any other article which may be contained in these Conditions of Insurance.

In any case, check the updated list of sanctioned countries at the link: [https://
www.europassistance.it/contenuti-utili/international-regulatory-information-links](https://www.europassistance.it/contenuti-utili/international-regulatory-information-links)

If you are a "United States Person" and you are in Cuba or Venezuela, to benefit from the insurance coverage you must demonstrate to *Europ Assistance Italia SpA* to be in Cuba or Venezuela in compliance with US laws.

Without authorization for your stay in Cuba or Venezuela, Europ Assistance Italia SpA cannot provide insurance coverage.

Art. 19. -LIMITATIONS OF WARRANTIES

- **NON-INSURABLE PERSONS**

Given that Europ Assistance, if it had been aware that the Insured was suffering from alcoholism, drug addiction, acquired immunodeficiency syndrome (AIDS), would not have agreed to provide the insurance, it is agreed that, if one or more of the diseases or conditions mentioned above arise during the course of the contract, the provisions of art. 1898 of the Civil Code shall apply regardless of the actual assessment of the state of health of the Insured. In the event of inaccurate or reticent declarations, the provisions of articles 1892, 1893, 1894 of the Civil Code shall apply.

A) ASSISTANCE WARRANTY

- **INTERVENTION LIMITS**

Europ Assistance does not provide you with Services in those countries that are in a state of declared or actual belligerence, including those whose belligerence has been made public. The countries indicated on the website are considered such. <https://www.europassistance.it/paesi-in-stato-di-belligeranza> with a danger level equal to or greater than 4.0. Europ Assistance cannot provide you with Assistance Services in countries where local or international authorities do not allow it to intervene on site even if there is no risk of war.

- **LIMITS ON THE DELIVERY OF SERVICES**

Assistance benefits are provided up to three times per insured, for each type within the term of the Policy.

- **LIMITATION OF LIABILITY**

Europ Assistance is not responsible for damages:

- caused by the intervention of the Authorities of the country in which the assistance is provided,
- resulting from any other fortuitous and unforeseeable circumstance.

It should also be noted that the operation of the services is in any case subject to the limitations and provisions imposed by government, local and health authorities.

B) MEDICAL EXPENSES REIMBURSEMENT GUARANTEE

- **FRANCHISE**

Europ Assistance applies a deductible **only when you have not been hospitalized and in cases of reimbursement** The absolute deductible is **Euro 52.00**.

Example of deductible:

if the agreed deductible is equal to a fixed sum of Euro 50.00: expenses

lower than Euro 50.00 will not be compensated/reimbursed

expenses exceeding Euro 50.00 will be reimbursed with a deduction of Euro 50.00 (within the limits of the maximum amounts provided).

Specialist visit	Euro 150.00
Franchise	Euro 50.00
Reimbursement	Euro 100.00

- **AGE LIMITS**

The insurance is valid for people aged up to 75 years.

However, for persons who reach this age during the contract, the insurance remains valid until the next premium expiry.

D) ACCIDENT INSURANCE

- **ABSOLUTE FRANCHISE ON PERMANENT DISABILITY**

The liquidation of the compensation due for permanent disability will be determined by applying a 3% deductible. Therefore, Europ Assistance will not liquidate any compensation if the permanent disability is of a degree not greater than 3% of the total.

If, however, the permanent disability is of a degree greater than 3% of the total, Europ Assistance will pay the indemnity only for the excess portion. It is understood that for permanent disability of a degree greater than 20% of the total, the indemnity will be paid in full, without deducting any deductible.

SECTION III – OBLIGATIONS OF THE INSURED AND OF EUROP ASSISTANCE



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

Art. 20. -OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM

FOR ALL WARRANTIES OTHER THAN ASSISTANCE

You will need to report the accident in the following ways:

- *by accessing the portal <https://sinistrionline.europassistance.it> or to the site www.europassistance.it to the CLAIMS section. You must follow the instructions. or*

- *by writing a registered letter with return receipt to **Europ Assistance - Claims Settlement Office (indicating the guarantee for which you are reporting the claim) - Via del Mulino n. 4 - 20057 Assago (MI).***

You must provide the following data/documents:

- *your name, surname and address*
- *your phone number;*
- *The Europ Assistance card number + case number;*
- *the circumstances of the incident;*
- *the date of the accident;*
- *place where you or the person(s) who caused the accident can be found.*

The times for reporting the claim are indicated in the individual guarantees.

**IN ADDITION TO THIS, FOR EACH WARRANTY YOU MUST GIVE US
OTHER INFORMATION/DOCUMENTS, AS INDICATED BELOW:**

A) ASSISTANCE WARRANTY

*Call immediately and **Always** to the Europ Assistance Organizational Structure at the number:*

800.71.37.14 from Italy and

+ 39 02.58.28.66.90 from Italy or abroad.

*The Organizational Structure is active 365 days a year, 24 hours a day. **Do not do anything without first contacting the Organizational Structure. In case of emergency, call the Emergency Service.***

If you do not contact Europ Assistance, it will not guarantee you the services.

Article 1915 of the Civil Code applies.

B) MEDICAL EXPENSES GUARANTEE

In the event of a Claim, you must immediately call the Organizational Structure at the following number:

800.71.37.14 from Italy and

+ 39 02.58.28.66.90 from Italy or abroad.

*You need to file a complaint **no later than sixty days from when you had the accident**. You must send the following data/documents:*

- *name, surname, address, telephone number;*
- *Policy number;*
- *Emergency Room certificate drawn up at the scene of the accident reporting the pathology suffered or the medical diagnosis certifying the type and manner of the injury suffered;*
- *in case of hospitalization, a certified copy of the original medical record;*
- *original invoices, receipts or tax receipts for expenses incurred, complete with the tax data (VAT number or tax code) of the issuers and holders of the receipts themselves;*
- *medical prescription for the possible purchase of medicines with the original receipts of the medicines purchased;*

C) LUGGAGE GUARANTEE

WHAT SHOULD YOU DO IN CASE OF PROBLEMS WITH YOUR LUGGAGE? You

must remember to

- in the event of theft/loss, immediately report the incident to the competent authorities in the place where the accident occurred and keep an authenticated copy for Europ Assistance;
- send a written complaint to the hotelier or carrier or other person responsible for the damage;

- in case of carrier liability, file a complaint according to the procedures indicated by the carrier itself at the time of the accident;
- within 60 days of the accident occurring, send a report of the accident to Europ Assistance by accessing the portal <https://sinistrionline.europassistance.it> or with the methods listed below

It is important to keep all documents to be presented to Europ Assistance together with the claim report and to carefully read the procedures listed below.

*You must report the accident **within sixty days of when you suffered it.** send the following data/documents:*

For the "Baggage" guarantee you must send the following data/documents:

- *copy of travel tickets or details of stay;*
- *certified copy of the report with the stamp of the Police Authority of the place where the incident occurred;*
- *the circumstances of the incident;*
- *the list of lost or stolen items, their value and date of purchase;*
- *the names of the Insured who suffered the damage;*
- *copy of the complaint letter submitted to the hotelier or carrier responsible;*
- *supporting documents for expenses incurred for re-producing documents, if incurred;*
- *copies of invoices, receipts or tax receipts, complete with the tax data (VAT number or Fiscal Code) of the issuers and holders of the receipts themselves, proving the value of the damaged or stolen goods and their date of purchase;*

- *repair invoice or declaration of irreparability of the damaged or stolen goods drawn up on headed paper by a dealer or a specialist in the sector.*

Only in the case of non-delivery and/or damage to the entire baggage, or part of it, delivered to the carrier, you must attach to the refund request:

- *copy of the complaint made immediately to the Office specifically assigned to complaints for lost baggage;*
- *copy of the complaint letter sent to the carrier with the request for compensation and the response letter from the carrier itself.*

For the "Delayed Baggage Delivery" guarantee you must send the following data/documents:

- *a declaration from the airport management company or the carrier certifying that the baggage was delivered late by more than 12 hours and the time of delivery;*
- *copies of invoices, receipts or tax receipts, complete with the tax data (VAT number or Tax Code) of the issuers and holders of the receipts themselves, proving the value of the goods purchased;*
- *copy of the complaint letter sent to the carrier with the request for compensation and the response letter from the carrier itself.*

D) ACCIDENT INSURANCE

In the event of an accident, following immediate telephone contact with the Organizational Structure, the Insured must carry out, **within and no later than sixty days from the occurrence of the accident**, a complaint by accessing the portal <https://sinistrionline.europassistance.it> or directly to the website www.europassistance.it in the claims section and following the instructions. In case of using the online report, the complainant will receive the references of the case within 24 hours and will be able, each time he/she integrates the documentation, to consult the status of the claim which will be updated within 10 days

from sending the documentation. For those who report the accident online, a toll-free line is also available (800.90.48.91) from 08.00 to 20.00 from Monday to Saturday.

Alternatively, without prejudice to the obligation to contact the Organizational Structure when

the accident occurs, the accident may be reported by writing to ***Europ Assistance - Via del Mulino n. 4 - 20057 Assago (MI) highlighting on the envelope the competent Office (Claims***

Settlement Office - Medical Expenses Reimbursement) and indicating:

- *name, surname, address, telephone number;*
- *authorization to process personal data by inserting the following declaration in the report, which must be signed by the insured: "I authorize Europ Assistance Italia SpA to process my personal data, including sensitive data, for the assessment of the settlement of the claim";*
- *Emergency Room certificate drawn up at the scene of the accident reporting the pathology suffered or the medical diagnosis certifying the type and manner of the injury suffered;*
- *in case of hospitalization, copy of the medical records;*
- *original invoices, receipts or tax receipts for expenses incurred, complete with the tax data (VAT number or tax code) of the issuers and holders of the receipts themselves;*
- *medical prescription for the possible purchase of medicines with the original receipts of the medicines purchased.*

For claims management of all guarantees:

Europ Assistance may ask you for other documents necessary to evaluate the claim. You are obliged to provide them.

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

This is established by the Civil Code in art. 1915.

Art. 1915 Italian Civil Code: the article explains what happens to the Insured if he does not report the accident to his insurer within the time frame requested.

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

If the Insured intentionally behaves in a way that causes or aggravates the damage, the insurer may not pay him.

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

Art. 21. -CRITERIA FOR THE EVALUATION AND LIQUIDATION OF DAMAGES

• PAYMENT OF COMPENSATION

For all Guarantees with the exception of Europ Assistance, after having received the necessary documentation from you, after having verified the operability of the Guarantee and after having carried out the necessary checks, it establishes the Compensation/Daily Allowance/refund that is due to you and communicates it to you.

Europ Assistance will pay you within 20 days of this communication.

C) LUGGAGE GUARANTEE

For the "Baggage and personal effects" guarantee, the damage is paid, in addition to the amount reimbursed by the air carrier or the responsible hotelier and up to the amount of the insured sum, based on the commercial value that the insured goods had at the time of the accident, as shown in the documentation provided to Europ Assistance.

In the case of items purchased no more than three months before the occurrence of the accident, the refund will be made based on the purchase value, if proven by the relevant documentation. In the event of a breakdown, the cost of repair will be refunded upon presentation of an invoice.

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

In the event of a refund relating to mobile phones, personal computers and tablets, such refund will be made to the Policyholder, unless the insured can demonstrate ownership of such goods.

D) ACCIDENT INSURANCE

• COMPENSATION CRITERIA

Europ Assistance pays compensation for the direct, exclusive and objectively verifiable consequences of the accident. If at the time of the accident, the Insured is not physically intact and healthy, only the consequences that would have occurred if the accident had affected a physically intact and healthy person are compensable. In the event of anatomical loss or functional reduction of an organ or limb already impaired, the percentages referred to in art. "Permanent disability" are decreased taking into account the pre-existing degree of disability.

• WAIVER OF THE RIGHT OF SUBROGATION

Europ Assistance waives, in favor of the Insured or his beneficiaries, the right of subrogation pursuant to art. 1916 of the Civil Code against third parties responsible for the accident.

HOW TO CONTACT EUROP ASSISTANCE

To request the Assistance Guarantee and the authorization of medical expenses you must call the following numbers:

800.71.37.14 valid for calls from Italy and **+39 02.58.28.66.90** valid for calls from Italy and abroad.

IMPORTANT: Do not take any action without first contacting the Organizational Structure by telephone.

If you can't call, you can send:

- a fax to 02.58.47.72.01 or

- a communication to the email address: sanitario@europassistance.it

The Europ Assistance Organizational Structure is available 24 hours a day to answer your phone calls, to help you or to tell you what to do to best resolve any type of problem, as well as to authorize any expenses.

In order to provide the Guarantees provided for in the Insurance Conditions, Europ Assistance must process your personal data and, as stated in EU Regulation 2016/679 on the protection of personal data, it needs your consent to process your health-related data. By calling or writing or by having Europ Assistance call or write, you freely provide your consent to the processing of your personal health-related data as indicated in the Information on data processing that you have received.

COMPLAINTS

Any complaints regarding the contractual relationship or the management of claims must be submitted in writing, including a detailed description of the events, the number of the policy or the claim in question and any information that may help identify the contractor or the insured (such as tax code, name, surname, contact details, etc.) to: Europ Assistance Italia SpA – Complaints Office – Via del Mulino, 4 – 20057 Assago (MI); fax: 02.58. 47.71. 28 – pec: complaints@pec.europassistance.it (enabled to receive messages only from Certified Electronic Mail - PEC boxes) - e-mail:ufficio.reclami@europassistance.it.

If you are not satisfied with the outcome of your complaint or if you do not receive a response within a maximum of forty-five days, you can contact IVASS (Institute for the Supervision of Insurance) - Consumer Protection Service - via del Quirinale, 21 - 00187 Rome, fax: 06.42.13.32.06, certified email:ivass@pec.ivass.it, attaching the complaint documentation relating to the complaint handled by Europ Assistance. In these cases and for complaints regarding compliance with sector regulations to be submitted directly to IVASS, you must indicate in the complaint:

- *name, surname and address of the complainant, with telephone number if applicable;*
- *identification of the person or persons whose actions are being complained about;*
- *brief and exhaustive description of the reason for the complaint;*
- *copy of the complaint submitted to Europ Assistance Italia and any feedback provided by the latter;*
- *any document useful for describing the relevant circumstances more fully.*

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

Before involving the judicial authorities, you can turn to alternative dispute resolution systems provided for by law or convention.

- **Mediation:** by contacting a Mediation Body among those present in the list of the Ministry of Justice, which can be consulted on the website www.giustizia.it (Law 9/8/2013 n. 98);
- **Assisted negotiation:** by request of your lawyer to Europ Assistance Italia SpA

Insurance disputes regarding the determination and estimation of damages under insurance policies against the risk of damage (where provided for by the Insurance Conditions).

In the event of disputes relating to the determination and estimate of damages, it is necessary to resort to the contractual appraisal where provided for by the Insurance Conditions for the resolution of this type of dispute. The request for activation of the contractual appraisal or arbitration must be addressed to: Claims Liquidation Office – Via del Mulino n. 4 – 20057 Assago (MI), by registered mail with return receipt or certified email: to the address

sinistri@pec.europassistance.it .

If the disputes are in the context of damage risk policies for which the contractual appraisal has already been carried out or which are not related to the determination and estimate of damages, the law provides for mandatory mediation, which constitutes a condition of admissibility, with the option of resorting to assisted negotiation beforehand.

Insurance disputes on medical matters (where provided for in the Insurance Conditions).

In the event of disputes relating to medical issues relating to accident or illness policies, it is necessary to resort to arbitration where provided for by the Insurance Conditions for the resolution of this type of dispute. The request for activation of the expert opinion

contractual or arbitration must be addressed to: Claims Liquidation Office – Via del Mulino n. 4 – 20057 Assago (MI), by registered mail with return receipt or certified email: to the address sinistri@pec.europassistance.it. The arbitration will take place at the seat of the Institute of Forensic Medicine closest to your place of residence.

If the disputes are in the context of accident or health insurance policies for which arbitration has already been carried out or which do not concern medical issues, the law provides for mandatory mediation, which constitutes a condition of admissibility, with the option of resorting to assisted negotiation beforehand.

The right to appeal to the Judicial Authority remains intact.

To resolve cross-border disputes you can submit a complaint to IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the website http://ec.europa.eu/internal_market/finnet/index_en.htm).

PRIVACY POLICY

WHAT ARE PERSONAL DATA AND HOW ARE THEY USED BY EUROP ASSISTANCE ITALIA SPA

Information on data processing for insurance purposes

(pursuant to articles 13 and 14 of the European Regulation on the protection of personal data)

THE Personal data are information that relate to a person and that allow them to be recognized among other people. Personal Data are, for example, the name and surname, the identity card or passport number, information relating to the state of health, such as illness or injury, information relating to crimes and criminal convictions.

There are rules that protect Personal Data to protect them from incorrect use. Europ Assistance Italia, as Data Controller, respects these rules and, also for this reason, wishes to inform you about what it does with your Personal Data.

If what is described in this Notice is not sufficient or you wish to assert a right provided by the legislation, you can write to **Data Protection Officer** at Europ Assistance Italia - Data Protection Office – Via del Mulino, 4 - 20057 Assago (MI) or by email to Data Protection Office@europassistance.it

Why Europ Assistance Italia uses your personal data and what happens if you do not provide them or do not authorize their use

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

- carry out the activity that is envisaged by the Agreement or to provide the SERVICES and GUARANTEES; carry out the insurance activity or for example propose and manage the

PRIVACY POLICY

Convention, collect premiums, reinsure, carry out control activities and statistics: Your common Data, which could also be related to Your position (geolocalization), are processed for contractual fulfillment; to process, where necessary, Your Data relating to the state of health You will have to provide Your consent; in the process of online quotation and purchase of some Policies and in some processes of management of SERVICES and GUARANTEES, *automated decision-making processes*.

- carry out insurance activities, prevent and detect fraud, take legal action and report possible crimes to the Authorities, recover credits, carry out intra-group communications, protect the security of company assets (e.g. buildings and IT tools), develop IT solutions, processes and products: Your Data, including those relating to the state of health for which you have given consent or relating to crimes and criminal convictions, are processed for the legitimate interest of the company and third parties;
- carry out the activity that is provided for by law, such as for example the preservation of policy and accident documents; respond to requests from authorities, such as for example of the Carabinieri, of the Institute for Insurance Supervision (IVASS): Your Data, including those relating to your health or relating to crimes and criminal convictions, are processed to comply with the law or regulations.

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

²Automated decision-making means that management process that does not require the intervention of an operator: this process has shorter management times. If you want to request the intervention of an operator in relation to the purchase of policies, you can call or write to Customer Service, in relation to the Services you can call the Organizational Structure and for the Guarantees you can write to the Claims Settlement at the contacts on the site www.europassistance.it and on the Policy.

PRIVACY POLICY

How Europ Assistance Italia uses your personal data and to whom it communicates them

Europ Assistance Italia, through its employees, collaborators and also external subjects/companies,³ uses the Personal Data it has obtained from you or other persons (such as, for example, the Contracting Party to the Agreement, a relative of yours or the doctor who treated you, a travel companion or a supplier) either on paper or with the computer or app.

For the *insurance purposes* Europ Assistance Italia may communicate your personal data, if necessary, to private and public entities operating in the insurance sector and other entities involved in the management of existing relationships with you or who carry out tasks of a technical, organizational, operational nature.⁴

Europ Assistance Italia, based on the activity it must carry out, may use your Personal Data in Italy and abroad and also communicate them to subjects based in States that are outside the European Union and that may not guarantee an adequate level of protection according to the European Commission. In these cases, the transfer of your Personal Data to subjects outside the European Union will take place with the appropriate and adequate guarantees based on the applicable law. You have the right to obtain information relating to 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 accessible to the public.

How long does Europ Assistance Italia retain your personal data?

³These subjects, pursuant to the Privacy Regulation, are designated as Managers and/or persons authorised to process data, or operate as independent Controllers or Joint Controllers, and carry out tasks of a technical, organisational and operational nature. They are for example: agents, subagents and other agency collaborators, producers, insurance brokers, banks, SIM and other acquisition channels; insurers, co-insurers and reinsurers, pension funds, actuaries, lawyers and medical trustees, technical consultants, roadside assistance, experts, garages, vehicle demolition centres, healthcare facilities, claims settlement companies and other contracted service providers, Generali Group companies and other companies that provide contract and performance management services, IT, telematics, financial, administrative, archiving, correspondence management, accounting auditing and balance sheet certification services, as well as companies specialising in market research and surveys on the quality of services.

⁴To the Contracting Party of the Agreement, other branches of Europ Assistance, Generali Group Companies and other entities such as for example insurance intermediaries (agents, brokers, subagents, banks); co-insurance or reinsurance companies; lawyers, doctors, consultants and other professionals; suppliers such as body shops, rescuers, demolition contractors, healthcare facilities, companies that manage claims, other companies that provide IT, telematics, financial, administrative, archiving, mailing, profiling services and that detect the degree of customer satisfaction. The information on the processing of data of private and public entities operating in the insurance sector and of other entities that perform technical, organizational, operational tasks that act as Data Controllers are located at the same (e.g. at the suppliers) and/or on www.europassistance.it.

PRIVACY POLICY

Europ Assistance Italia retains your Personal Data for the entire time necessary to manage the purposes indicated above in accordance with the provisions of the law or, if missing, based on the times reported 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 pursuant to the provisions of the Civil Code or for a further 5 years pursuant to the insurance regulatory provisions.
- Common personal data collected on any occasion (for example, taking out a policy, requesting a quote, etc.) accompanied by consent/refusal of consent for commercial promotions and profiling are retained without expiry, as well as evidence of the related changes made by you over time to the consent/refusal. Your right to object at any time to such processing and to request the deletion of your data remains intact where there are no contractual or regulatory conditions that provide for the necessary retention.
- Personal data collected following the exercise of the rights of the interested parties are retained for 10 years from the last registration in accordance with the provisions of the Civil Code
- Personal data of individuals who have defrauded or attempted to defraud are retained even beyond the 10-year period.

In general, for anything not expressly specified, the ten-year retention period provided for by Article 2220 of the Civil Code or another specific period provided for by the legislation in force applies.

What are your rights to protect your personal data?

In relation to the processing of your personal data, you have the following rights: access, rectification, cancellation, limitation, portability, revocation, opposition that you can assert in the manner indicated in the following paragraph "How can you assert your rights to protect your data?"

PRIVACY POLICY

personal data". You have the right to lodge a complaint with the Data Protection Authority and you can find more information on the website www.garanteprivacy.it.

How you can 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 ask to rectify (update, modify) or, if possible, delete, limit and exercise the right of portability on your Personal Data processed by Europ Assistance Italia;
- to object to the processing of your Personal Data based on the legitimate interest of the owner or a third party unless the owner or the third party demonstrates the prevalence of such legitimate interests over yours or such processing is necessary for the establishment, exercise or defense of a right in court; 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 revoke the consent given, without prejudice to the fact that the revocation of the consent previously given does not deprive the processing carried out before the revocation of its lawfulness , you can write to:

Data Protection Office - Europ Assistance Italia SpA – Via del Mulino, 4 – 20057 Assago (MI), also by email: Data Protection Office@europassistance.it

Changes and updates to the Policy

Also in consideration of future changes that may occur in the applicable privacy legislation, Europ Assistance Italia may integrate and/or update, in whole or in part, this Information. It is understood that any modification, integration or update will be communicated in compliance with the legislation in force also by means of publication on the site

PRIVACY POLICY

Internet www.europassistance.it where you can also find more information on the personal data protection policies adopted by Europ Assistance Italia.

ANNEX A - GLOSSARY

ANNEX A – GLOSSARY

Insured:the natural person resident in Italy or the natural person resident in one of the countries adhering to the European Union enrolled in a degree course at the Policyholder, student/trainee/graduate/graduate/PhD student of the Policyholder, on a study trip/internship in the EU or outside the EU, whose interests are protected by the Insurance;

Failure:means damage suffered by baggage due to breakage as a result of collision or impact against fixed or mobile objects.

Luggage:clothing, sports items and personal hygiene items, photographic and cinematographic equipment, mobile phones, MP3 players, personal computers, tablets and the suitcase, bag and backpack that can contain them and that the Insured carries with him/her on the trip. **Beneficiary:** the heirs of the Insured or other persons designated by the latter, to whom Europ Assistance must pay the insured sum in the event of death.

Insurance Conditions:clauses of the Policy containing: General Insurance Conditions for the Insured, the description of the Guarantees, the excluded risks and the limitations of the Guarantees, and the obligations of the insured and of Europ Assistance.

Contractor: **POLYTECHNIC OF MILAN**with headquarters in Milan, Piazza Leonardo da Vinci, 32 - VAT number 04376620151.

Indirect consequence:any situation not attributable to a positive outcome of Covid-19 that affects you and/or your family members/travel companions.

Europ Assistance:the insurance company, namely Europ Assistance Italia SpA with registered office in Via del Mulino n. 4 - 20057 Assago (MI) – Company authorised to provide insurance, with decree of the Ministry of Industry, Trade and Crafts n. 19569 of 2 June 1993 (Official Journal of 1 July 1993 n. 152) – Registered in section I of the Register of Insurance and Reinsurance Companies at n. 1.00108 – Company

ANNEX A - GLOSSARY

belonging to the Generali Group, registered in the Register of Insurance Groups - Single-member company subject to the management and coordination of Assicurazioni Generali SpA **Family:**the spouse/common-law partner and the cohabiting children as shown in the registry certificate (as provided for in articles 4 and 5 of Presidential Decree 30/05/1989 n. 223) or in an international document equivalent to it.

Theft:the crime provided for in art. 624 of the Penal Code, committed by anyone who takes possession of another's movable property, taking it away from the person holding it, in order to gain profit for himself or others. **Warranty:**insurance that is different from assistance insurance and for which, in the event of an accident, Europ Assistance recognises compensation.

Compensation/Reimbursement:the amount that Europ Assistance pays you in the event of a claim. **Injury:**the event due to a fortuitous, violent and external cause that causes objectively verifiable physical injuries that can result in death, permanent disability or a temporary inability to carry out your normal daily activities. **Permanent disability:** the definitive loss, following an accident, in whole or in part, of the Insured's general capacity to carry out any work, regardless of his profession.

Care Institute:the public hospital, clinic or nursing home, whether contracted with the National Health Service or private, regularly authorised to provide hospital care. Thermal establishments, convalescent and residential homes, and clinics with dietetic and aesthetic purposes are not considered Health Institutions.

Rules governing the Convention in general:Clauses of the Convention which regulate the obligations of the Policyholder and Europ Assistance.

Illness:any alteration in the state of health not dependent on injury.

Chronic disease:pre-existing disease with an evolving/worsening nature, of which the Insured is aware at the date of signing the Policy.

ANNEX A - GLOSSARY

Pre-existing disease: illness which is the expression or direct consequence of pathological situations which occurred prior to the subscription of the Policy. **Maximum/Insured Sum:** the maximum amount paid by Europ Assistance in the event of a claim.

On-site attending physician: the doctor who provides the necessary care at the local health facility where the patient is hospitalized.

Membership Form: the document signed by the Insured and containing his/her personal data, the amount of the premium owed by him/her and the duration of the Policy.

Danger to life: when, following an assessment by Europ Assistance doctors, in contact with the patient's treating doctors, the clinical and diagnostic situation can predict, with good reliability, the event of death.

Policy: the document consisting of the Insurance Conditions and the Membership Form.

Award: the amount owed to Europ Assistance.

Performance: assistance provided in kind, i.e. the help that must be provided to the Insured, in times of need, by Europ Assistance through the Organizational Structure.

Robbery: the crime, provided for in art. 628 of the Penal Code, committed by anyone who takes possession, through violence or threats to the person, of another's movable property, taking it away from the person holding it, in order to obtain an unjust profit for himself or others.

Residence: the place where you live as shown on your registry certificate.

Hospitalization: staying in a healthcare facility for at least one night. **Risk:** the probability that the accident will occur.

Pickpocket: the crime, provided for in articles 624 and 625 n. 4 of the Penal Code, committed by anyone who takes possession of another's movable property, by stealing it from the person who holds it with dexterity, or by snatching the property from the hand or from the person, in order to obtain an unjust profit for himself or others.

ANNEX A - GLOSSARY

Left:the occurrence of the damaging event for which the insurance benefit/guarantee is recognized.

Discovery:the part of the amount of the damage, which is declared as a percentage and which remains obligatorily your responsibility with a minimum expressed in absolute value. **Medical/**

Pharmaceutical/Hospital Expenses:are to be understood as the costs of surgery (fees of the surgeon, assistant, assistant, anesthetist, operating room fees and surgical material) and health costs (hospitalization fees, specialist medical consultations, medicines, tests and diagnostic tests). Hospitalization fees indicate the cost of the day of hospitalization in a health institution. The cost also includes medical/nursing assistance.

Organizational Structure:the structure of Europ Assistance Italia SpA - Via del Mulino n. 4 – 20057 Assago (MI), made up of managers, personnel (doctors, technicians, operators), equipment and devices (centralized and otherwise) operating 24 hours a day, every day of the year, which provides telephone contact with the Insured, and the organization and provision of the assistance services provided for in the Insurance Conditions.

United States Person:means:

- U.S. citizens and permanent residents, regardless of where they are located,
- all persons and corporations within the United States of America,
- all companies incorporated in the United States of America and their subsidiaries wherever located; which must act in full compliance with United States financial sanctions. It is specified that foreign subsidiaries owned or controlled by U.S. companies and foreigners holding U.S.-sourced assets must also in some cases comply with U.S. sanctions.

Vehicle:pursuant to articles 47 and following of the new Highway Code, a vehicle is defined as one for personal use with a total weight when fully loaded of up to 35 quintals, with an Italian license plate and in particular:

ANNEX A - GLOSSARY

- car

Voyage:the movement of the Insured for study/internship/research reasons, as a student/trainee/intern/graduate/graduate/doctoral student at the Policyholder, from the municipality of his/her residence or from the Policyholder's headquarters with a destination abroad.

For the purposes of this coverage, the trip is considered to be concluded upon the Insured's return to the place of departure.

**The reference Policy Conditions are the Italian ones, as the translation performed through the use of AI, may not be completely compliant.