

# "Covid-19 product"

Insurance Conditions relating to the Policy stipulated between



Europ Assistance Italia S.P.A.



Europ Assistance Italia SpA with registered office in Assago, Via Del Mulino 4 - Company authorized to carry out insurance, with decree of the Ministry of Industry, Commerce and Handicraft n. 19569 of 2 June 1993 (Official Gazette of 1 July 1993 no. 152) - Registered in section I of the Register of Insurance and Reinsurance Companies under no. 100.108 - Company belonging to the Generali Group, registered in the Register of Insurance Groups - Company subject to the management and coordination of Assicurazioni Generali SpA

(hereinafter for brevity - Europ Assistance)  
And

CAMPING FLORENZ, with registered office and general management in LIDO DEGLI SCACCHI, Via ALPI CENTRALI 199 - VAT number 01171240383 (hereinafter for the sake of brevity - Contractor)

in favor of the Contractor's customers, to be understood as Insured pursuant to art. 1891 of the Civil Code

Edition 23.12.2021

## CARD N ° CAMPF + NR PRACTICE

### INSURANCE CONDITIONS MOD. TAD349 / 2

#### GENERAL CONDITIONS OF INSURANCE FOR THE INSURED

##### Art. 1. - OTHER INSURANCE

For the same risk you can be insured with different insurance companies.

**If an accident occurs, you must inform all the insurance companies with which you are insured for the same Risk and, among these, Europ Assistance, of the existence of other insurance companies covering the same Risk. In this case, Article 1910 of the Italian Civil Code applies.**

*The art. 1910 of the Italian Civil Code wants to avoid the case in which the Insured, who has several insurances for the same risk with different companies, receives a total sum greater than the damage he has suffered. For this reason, in the event of an accident, the Insured must inform each company of all the insurances underwritten with the others, for the same risk.*

##### Art. 2. - POLICY GOVERNING LAW AND JURISDICTION

The Insurance Conditions are governed by Italian law.

For all that is not provided for by the Insurance Conditions and for all the rules of jurisdiction and / or jurisdiction of the judge, Italian law is applied.

##### Art. 3. - LIMITATION PERIODS

**Your every right towards Europ Assistance expires within two years from the day of the Claim. In civil liability insurance, the two years start from the day the injured person sued you for compensation or asked for it without suing you. In this case, art. 2952 of the Civil Code.**

**In case of opening of the claim you are obliged to interrupt the prescription terms in writing.**

*Eg: if the Insured reports a Claim beyond the maximum term of two years established by the Civil Code, he will not be entitled to Compensation.*

##### Art. 4. - PAYMENT CURRENCY

In Italy you receive the compensation / reimbursement in Euros. If you request the reimbursement of expenses incurred in countries that are not part of the European Union or belonging to the European Union, but which do not have the Euro as their currency, Europ Assistance calculates the reimbursement by converting the amount of expenses you have had into Euro. Europ Assistance calculates the reimbursement based on the value of the Euro in relation to the currency of the country in which you incurred the expenses on the day the invoice was issued.

##### Art. 5. - PROFESSIONAL SECRET

You must release the doctors who must examine your claim for which they must assess your state of health from professional secrecy vis-à-vis Europ Assistance.

##### Art. 6. - PRIZE

The premium relating to your Policy can be found in the table below:

Gross premium € 45.00 of which taxes € 6.45

Assistance R (18) € 9.00 tax 10% € 0.82

Medical expenses R (2) € 4.50 tax 2.50% € 0.11

Trip Cancellation R (16)

Gross premium 31.50 taxes 21.25% € 5.52

##### Art. 7. - TREATMENT OF PERSONAL DATA

**When Europ Assistance provides you with the Guarantees, it may come to know and use the personal data of other people. By subscribing to the Policy, you undertake to make these people aware of the information on data processing and to have 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 the processing of data and I agree to the processing of my personal data relating to health necessary for the management of the Guarantees by Europ Assistance Italia and the persons indicated in the information."**

#### SECTION I - DESCRIPTION OF THE GUARANTEES



##### Art. 8. - SUBJECT OF THE INSURANCE

###### A) ASSISTANCE GUARANTEE

#### TRAVEL ASSISTANCE (ONLY IN CASE OF ILLNESS AND / OR ACCIDENT WHEN TRAVELING)

##### • MEDICAL CONSULTANCY

If you have an illness and / or an accident while traveling, you can ask for a telephone medical opinion.

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

**This opinion is not a diagnosis.**

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

##### • SENDING A DOCTOR OR A CAR AMBULANCE TO ITALY

You can request this service only after having had a MEDICAL CONSULTATION.

If you are in Italy and you need a medical view, the Organizational Structure sends a chosen and affiliated doctor to your home where you are staying during the trip.

When no doctor can intervene personally, the Organizational Structure will take you by ambulance to the nearest and specialized medical center.

**This is not an emergency service, in this case call 911.**

*The timetable for the provision of the service is as follows:*

- Monday to Friday, from 8pm to 8am,
- on Saturdays, Sundays and public holidays, 24 hours a day.

##### • HEALTH RETURN

You can request the Medical Return, when after an accident and / or a sudden illness, iDoctors of the Organizational Structure together with the doctors on site, decide that you can be transferred

- in a well-equipped health institution in the place where you are,

or

- in a well-equipped health institute in the place where you have your residence

or

- to your residence.

**The final decision is in any case the one taken by the doctors of the Organizational Structure.**

Europ Assistance organizes and pays for you the medical return within the times and with the means best suited to the situation.

The means of transport are:

- medical aircraft; which is used, when available, only and exclusively if you reside in Italy and when the claim occurs in one of the European countries or in the countries of the Mediterranean Basin.
- economy class airliner, even with space for a stretcher if you have to lie down;
- train in first class and, if necessary, with sleeping car;
- ambulance.

The Organizational Structure also provides medical or nursing assistance during the return trip if its doctors deem it necessary.

You can request a transfer to the nearest place equipped for the emergency room or health care institution, or a transfer to a health institution suitable for the treatment of your disease, when you are hospitalized in a local facility that is not suitable for the treatment of your disease. , the Organizational Structure will organize the transfer, with the means and at the times deemed most suitable by the doctors of the Organizational Structure after consulting them with the attending physician on site.

In this case Europ Assistance pays the costs up to a maximum of Euro 7,500.00 in your place.

Europ Assistance can ask you for the return trip ticket that you do not use.

In the event of death, the Organizational Structure will organize the transport of the body to the place of burial in the country of residence or to the nearest international airport. In this case Europ Assistance pays the costs up to a maximum of Euro 5,000.00 in your place. **Europ Assistance pays only the costs of transporting the body.**

If the cost of transporting the body is higher than the ceiling, Europ Assistance provides the service after having received adequate guarantees in Italy, in relation to the payment of costs in excess of the ceiling.

**The final decision is in any case the one taken by the Organizational Structure**

##### • RETURN WITH AN INSURED FAMILY

When during the organization of the "Sanitary Return" service, the doctors of the Organizational Structure do not deem the Insured need medical assistance during the trip, and an insured family member wishes to accompany you to the place of hospitalization or your residence, the Organizational Structure will also bring the

family member back with the same means used for you. Europ Assistance may request any unused travel ticket to return to the family member. **Europ Assistance pays for you only the cost of the ticket for the return of your family member.**

• **RETURN OF OTHER INSURED INSURERS**

You can request the return of the other insured persons only after the "HEALTH RETURN"

If the other insured persons traveling with you are objectively unable to return home with the means of transport provided and / or used at the beginning of the trip, the Organizational Structure will book a ticket for them to return to their residence.

Europ Assistance pays the cost of the tickets up to a maximum amount of Euro 200.00 per insured person.

Europ Assistance can ask you for a return trip ticket that the other policyholders do not use.

• **TRAVEL OF A FAMILY**

You can request that a family member join you if you are hospitalized in a health care institution during the trip for more than 7 days and you need his help.

The Organizational Structure books a ticket to reach you, alour family member residing in Italy so that they can stay with you.

**Europ Assistance pays for you only the costs for a first class train ticket or an economy class air ticket.**

• **ACCOMPANYING MINORS**

You can request the accompaniment of children under 15 traveling with you if you have an accident or illness or when, due to a reason that is not your control, you are unable to take care of them.

The Organizational Structure books a return ticket for a family member. He needs this return ticket to reach the minors and bring them back to their residence.

**Europ Assistance pays for you only the costs for a first class train ticket or an economy class air ticket.**

• **RETURN OF THE CONVALESCENT INSURED**

You can request to return to your residence if you are convalescing after an illness or injury and cannot use the means initially foreseen for the return from the trip.

The Organizational Structure books a ticket for you.

**Europ Assistance pays for you only the costs for a first class train ticket or an economy class air ticket.**

Europ Assistance can ask you for the return trip ticket that you have not used.

• **EXTENSION OF THE STAY**

You can request to extend your stay if a medical certificate confirms that your illness or injury prevents you from returning home on the date you scheduled. In this case the Organizational Structure book a hotel for you.

**Europ Assistance pays the room and breakfast expenses for a maximum of 3 days following the date established for your return and up to a maximum total amount of Euro 40.00 per day per sick or injured insured**

• **ADVANCE COSTS OF FIRST NECESSITY**

(the service is valid only for residents in Italy)

You can have an advance for basic needs if you have had:

- an injury
- a disease,
- theft, robbery, mugging or non-delivery of baggage

and you have unexpected expenses that you cannot pay.

The Organizational Structure anticipates invoices for you, on site, up to a maximum amount of Euro 5,000.00.

**Europ Assistance, when the total of invoices exceeds 150.00 Euros, may decide to advance you even a greater amount of money if you can provide an economic guarantee.**

The Organizational Structure guarantees you the Advance Expenses of First Necessity if:

- the money transfer complies with the rules or regulations in Italy or in the country where you are located
- you can prove that you are able to repay the amount of money

**Attention:**

*Within one month from the date of the advance, you will have to repay the advance sum.*

*If you don't, you will additionally pay interest at the current legal rate.*

• **EARLY RETURN**

You can request to go home earlier than you expected. This is due to the death or hospitalization with imminent life threatening of one of your family members: spouse / partner more uxorio, son / daughter, brother, sister, parent, father-in-law, son-in-law, daughter-in-law

The date of death must appear on the death certificate issued by the registry

**Europ Assistance pays for you a first class train ticket or an economy class air ticket to allow you to reach the place where the burial will take place or where your family member is hospitalized.**

If you are traveling with a minor, the Organizational Structure will re-enter both of you as long as the minor is also insured.

If you are traveling with a vehicle and you cannot use it to return earlier, the Organizational Structure also provides you with a ticket so that you can later go and retrieve it.

*Within 15 days of the event that forced you to return early, you must send Europ Assistance the death certificate or documents proving the family member's hospitalization and danger of life.*

• **SENDING URGENT MESSAGES**

You can ask for messages to be sent when due to an illness and / or injury, you do not have the possibility to send urgent messages to people residing in Italy, the Organizational Structure will communicate the message to the recipient.

The Organizational Structure is not responsible for the messages transmitted.

**VEHICLE ASSISTANCE**

• **ROADSIDE ASSISTANCE**

If during the trip, the vehicle you are traveling with stops due to a breakdown and / or accident, and is no longer in a position to move, call the Organizational Structure.

The Organizational Structure will send you a roadside assistance vehicle where you stopped.

The tow truck takes care of the transport of the vehicle from the place of immobilization:

- to the nearest authorized Europ Assistance service center,
- to the nearest assistance point of the Manufacturer or to the nearest mechanical workshop,
- to the point indicated by you as long as it is within 50 kilometers (round trip) from the stopping point.

Europ Assistance pays for you the costs relating to roadside assistance up to the destinations listed above and within the expected mileage, per accident.

**Attention! Tire puncture and incorrect refueling are not considered breakdowns and / or accidents.**

• **DEPANNAGE**

If during the trip, the vehicle you are traveling in cannot leave:

- due to battery depletion or failure to start in general
- if you have lost your keys or they are broken
- for a tire puncture,

you must call the Organizational Structure.

The Organizational Structure sends you a roadside assistance vehicle. The rescue vehicle repairs the vehicle on site, if possible.

Europ Assistance pays for you the costs related to the rescue as long as the supplier is within 20 km of the place where the vehicle is stationary. Otherwise, the "Road Rescue" service intervenes.

**ASSISTANCE TO FAMILIES LEFT AT HOME**

**Your family member can claim the following benefits 3 times per type, during the term of the policy while you are traveling.**

**The services will be provided only in Italy and AS A RESULT OF SUDDEN ILLNESS AND / OR ACCIDENT.**

**Your family member insured by this guarantee must be resident in Italy, the Republic of San Marino, the Vatican City.**

• **MEDICAL CONSULTANCY**

When one of your family members, who stayed at home, is ill or injured, and needs to assess their health, they can call the doctors of the Organizational Structure and ask for a telephone consultation.

The family member must communicate to the Organizational Structure the reason for his request and his telephone number.

**This opinion is not a diagnosis.**

• **SENDING A DOCTOR OR A CAR AMBULANCE TO ITALY**

You can request this benefit only after a MEDICAL CONSULTATION has been requested for your family member.

If you are in Italy and one of your family members needs a medical view, the Organizational Structure sends a chosen and affiliated doctor to their home.

When no doctor can intervene personally, the Organizational Structure will take you by ambulance to the nearest and specialized medical center.

**This is not an emergency service, in this case call 911.**

*The timetable for the provision of the service is as follows:*

- Monday to Friday, from 8pm to 8am,
- on Saturdays, Sundays and public holidays, 24 hours a day.

• **SENDING A NURSE AT HOME**

If your family member needs a nurse, the Organizational Structure will send you one at a controlled rate.

Your family member, after calling the Organizational Structure, will have to send her the medical certificate stating the pathology he suffers from and the treatments he needs to do.

**Europ Assistance pays for you the costs for the nurse up to a maximum of Euro 300.00 per claim and for the duration of the policy.**

• **TELEPHONE TUTORSHIP**

If your family member is hospitalized in a health care institution for at least 1 night, the Organizational Structure organizes telephone contact with you from the moment of admission to the day of return home.

If your family member is discharged before your return and the doctors of the Organizational Structure decide that they need a medical examination, Europ Assistance will pay for you, to send one of the doctors affiliated with you to their home.

For this benefit, your family member can have a doctor be sent only once during the duration of the policy.

• **TRANSFER TO A HOSPITAL CENTER IN ITALY**

If your family member is hospitalized and has a disease that the doctors of the Organizational Structure and his doctor think cannot be treated in the Hospital Organization of his / her region of residence, due to the sudden lack of only the clinical tools necessary and suitable for treatment, maybe transferred to an equipped hospital that is more appropriate to your state of health.

The Organizational Structure provides for:

- identify and book, based on existing availability, the hospital center deemed most equipped for the pathology of your family member;
- organize your transport by ambulance, with no route limits.

The transport includes any medical or nursing assistance during the trip, if the Organizational Structure deems it necessary.

**Europ Assistance pays the related costs for you.**

**The service will be provided after having presented the certification of the Medical Director of the facility concerned.**

**Attention! This benefit will not be organized in the event that the pathology suffered by your family member:**

- in the opinion of the doctors of the Organizational Structure, it can be treated within the Hospital Organization of the region of residence;
- it is not curable within the Hospital Organization of the region of residence due to structural and / or organizational deficiencies of the Hospital Organization.

Furthermore, the service does not operate in the event that the transport involves a violation of health regulations.

#### • RETURN FROM THE HOSPITAL CENTER IN ITALY

If your family member, following the "Transfer to a Hospital Center in Italy" service, is discharged, the Organizational Structure will organize his return to the residence with the means that the doctors of the Organizational Structure and treating doctors consider suitable for his state of health. .

The means of transport are:

- the first class train and, if necessary, the sleeping car;
- the ambulance (without mileage limits).

The transport includes any medical or nursing assistance during the trip, if the Organizational Structure deems it necessary.

#### • SEARCH AND BOOKING SPECIALIST AND DIAGNOSTIC CENTERS

If a family member must:

- be hospitalized,
- undergo a surgery
- carry out diagnostic tests,

the Organizational Structure in agreement with the attending physician will identify and book based on existing availabilities, the equipped health care institution or the diagnostic center deemed most suitable for the state of health.

You will be able to take advantage of discounted rates and preferential access.

#### • TASK FORCE

If a family member:

a) you must undergo one of the following urgent tests at your home:

- blood collection;
- electrocardiogram;

the Organizational Structure, based on local availability, sends a doctor to his home to carry out the required examination.

For blood sampling, the local analysis laboratory must be available for and the perishable nature of the blood collected must be taken into account.

Europ Assistance pays for you only the doctor's fee and not the cost of the examinations.

b) cannot arrange for the purchase of urgent medicines alone,

the Organizational Structure, after having collected the prescription at home, will deliver the medicines prescribed by the attending physician.

Europ Assistance pays for you only the delivery costs and not the cost of the medicines

#### • INTEGRATED HOME ASSISTANCE IN ITALY

The benefit is provided if your family member is hospitalized in a Healthcare Institute after a sudden illness and / or injury.

##### Hospital services in your home

If your family member is hospitalized in a health institution for at least 1 night, the Organizational Structure, at the request of his / her doctor, organizes the continuation of the hospitalization at his / her home.

The medical and paramedical staff of the Organizational Structure will manage in agreement with your doctors the home hospitalization for a maximum of 30 days.

##### Health services

If your family member has been hospitalized for at least 1 night in a nursing home and needs:

- to perform at his home:
  - blood draws,
  - ultrasound scans,
  - non-urgent electrocardiograms,
- the delivery and collection of the exam results;
- sending urgent medicines,

the Organizational Structure, after having established that the service is necessary, organizes the service up to a maximum of 30 days after his resignation from the Healthcare Institute where he was hospitalized.

##### Non-health services

If your family member has been hospitalized in a nursing home for at least 1 night and cannot leave home, the Organizational Structure manages the dispatch of service personnel to allow them to carry out daily activities such as:

- payments,
- acquisitions,
- administrative duties,
- family collaboration,
- minors surveillance.

The Organizational Structure, after having established that the service is necessary, organizes the service up to a maximum of 30 days after his resignation from the Healthcare Institute where he was hospitalized.

#### HOME ASSISTANCE

You can request the following benefits only once per type during the term of the policy and within 24 hours of its expiry, and they will be provided to you only in Italy, the Republic of San Marino, the Vatican City State.

##### • SENDING A BLACKSMITH FOR EMERGENCY INTERVENTIONS

Self:

- for a theft,
- an attempted theft,
- a failure of the lock,

the front door of your home is no longer functional to secure the premises in which you live or you cannot use your keys to enter

or

- you have lost or broken your keys, you cannot enter your home, call to the Organizational Structure. LAn Organizational Structure sends you a locksmith 24 hours a day, including holidays.

Europ Assistance pays for you only the exit and the locksmith's labor, up to a maximum of Euro 150.00 per claim.

##### • SENDING A GLASS WINDOW IN 24 HOURS

If you need a glazier for an external glass break, the Organizational Structure sends at your home a technician, in the 24 hours following the notification, excluding Saturdays, Sundays and holidays.

Europ Assistance pays for you only the exit and the labor of the plumber, up to a maximum of Euro 100.00 per claim.

##### • CLEANING COMPANY

If, following theft or attempted theft or fire, your home needs extraordinary cleaning, the Organizational Structure will contact and send you a specialized cleaning company.

Europ Assistance pays for you the cleaning carried out by the company up to a maximum of Euro 150.00.

##### • MOVE

If following theft or attempted theft or fire, your home is unusable for a minimum period of 30 days, the Organizational Structure will organize the removal of your furniture to the new home or warehouse in Italy.

Europ Assistance pays for you only the costs of the move, not the deposit or other costs, up to a maximum of Euro 1,000.00.

##### Attention!

Removals will not be organized beyond 60 days from the accident.

##### • HOTEL EXPENSES

If after a theft or attempted theft or fire your home is damaged so that it cannot be used for sleeping, the Organizational Structure will book a hotel.

Europ Assistance pays for you the cost of bed and breakfast only up to a maximum of Euro 250.00 per accident and per family.

#### B) MEDICAL EXPENSES GUARANTEE

If, while you are traveling, you have a sudden illness and / or suffer an accident, Europ Assistance pays for you the urgent and non-postponable pharmaceutical / hospital medical expenses, incurred in the place of the accident during the trip, during the duration of the Policy. .

Europ Assistance pays the expenses for you if the technical and practical conditions for proceeding exist for the Organizational Structure. If this is not possible, Europ Assistance reimburses these expenses under the same conditions, without applying the deductible after the Organizational Structure has authorized them to you.

Europ Assistance pays or reimburses the medical expenses, per Insured and per claim:

- up to the ceiling of Euro 500.00 for Italian policyholders,
- up to the ceiling of Euro 5,000.00 for policyholders with foreign origin.

Within the limit indicated above, Europ Assistance pays you:

- hospitalization fees in a health care institution prescribed by the doctor up to the amount of Euro 200.00 per day per Insured.
- expenses for urgent and non-postponable dental treatment necessary following an accident that occurred while traveling with a limit of Euro 100.00 per Insured;
- only in the event of an accident, the costs for repairs of prostheses up to the limit of Euro 100.00 per Insured
- only in case of injury the expenses for the treatment you receive when you return to your residence, within 45 days after the injury.

##### Attention!

There is an excess for this guarantee Consult art. "Limitations of Warranties" of Section II

#### C) GUARANTEE FOR CANCELLATION OF STAY / PRACTICE EXPENSES

You can request this guarantee when you have to cancel the booked stay / travel practice, before the start of the stay for one of the causes that you find in this list:

- illness, accident (for which there are medical certificates and documents proving the inability to participate in the trip), or death:
  - you;
  - of your spouse / cohabitant more uxorio, of your son / daughter, of your brothers and sisters, of your parent or father-in-law, of your son-in-law or daughter-in-law, or of your partner / co-owner of the company or studio associate. If these people are not registered for the trip together and at the same time as you, in the event of serious illness or injury, you must prove that your presence is necessary;
  - of one of your companions who must be insured and registered for the trip together and at the same time as you.

In the event of serious illness or injury to one of the above persons, the doctors of Europ Assistance can carry out a medical check-up;

- if you are hired or fired by the employer and you cannot use the holidays you had available;
- a fire or natural disaster causes serious material damage to your home and you need to be present and no one can replace you;
- a natural disaster prevents you from reaching either the place of departure of the organized trip or the leased property;
- summons or summons to the Court before the Criminal Judge or summons as People's Judge after your registration for the trip.

Europ Assistance reimburses in full the penalty charged by the Contractor (excluding the fixed booking fee), up to the maximum of Euro 5,000.00 per travel practice.

##### Attention!

This warranty provides for an Overdraft. Consult art. "Limitations of Warranties" of Section II.

The overdraft is not applied:

- in the case of modification and / or forced renunciation of the trip due to hospitalization (excluding Day Hospital and First Aid)
- in the event of death.

In addition, you can apply for the travel cancellation fee guarantee when you need to cancel the entire trip travel practice booked, following positive Covid-19 results ascertained by reports with positive outcomes cha hit:

- directly you and / or your cohabiting family members;
- directly to your travel companion.

#### D) TRAVEL REPAIR GUARANTEE

You can request this guarantee when you have to interrupt your trip solely and exclusively as a result of:

- *Sanitary return* organized by the Organizational Structure, on the basis of these contractual conditions;
- *Early Return* organized by the Organizational Structure, on the basis of these contractual conditions;
- hijacking as a result of piracy of the plane on which you are traveling.

Europ Assistance reimburses the unused travel portion calculated as indicated in Art. "CRITERIA FOR SETTLEMENT OF DAMAGES".

The part of the trip not taken will be reimbursed up to a maximum equal to Euro 5,000.00 per file.



are the guarantees valid?

#### Art. 9. - TERRITORIAL EXTENSION

Indicate the countries where the accident occurs for which you can request guarantees. We mean Italy, Vatican City State and the Republic of San Marino.

VEHICLE ASSISTANCE SERVICES are provided in:

Italy, Republic of San Marino and Vatican City, Albania, Andorra, Austria, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Mainland Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland and Northern Ireland, Iceland, Israel, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Morocco, Moldova, Monaco, Montenegro, Norway, Netherlands, Poland, Mainland Portugal, United Kingdom, Czech Republic, Romania, European Russia (excluding the Ural Mountains), Serbia, Slovakia, Slovenia, mainland Spain and Mediterranean islands, Sweden, Switzerland, Tunisia, Turkey, Ukraine, Hungary.



oes the coverage begin and when does it end?

#### Art. 10. - COMMENCEMENT AND DURATION OF THE GUARANTEES

The guarantees run from the start date of the trip / stay and will be in force until the end of the same.

The Trip or Rental Cancellation Expenses Guarantee it runs from the date of booking of the Trip and lasts until the start date of the Trip. By beginning of the Trip we mean: the moment of check-in at the airport or in case of early check-in the passage of boarding controls, or for rentals on the day of the start of the stay.

Vehicle Assistance Services they will run from 48 hours prior to the time of Check-in and will expire at the time of Check-in itself, at the booked facility or at the departure station. Subsequently it will start from the date of Check-out, until the return to your residence and in any case within 48 hours.

## SECTION II - EXCLUDED RISKS AND LIMITATIONS OF WARRANTIES



not insured?

#### Art. 11. - EXCLUSIONS

##### • GENERAL EXCLUSIONS VALID FOR ALL GUARANTEES

For all guarantees, claims caused by:

- a. willful misconduct or gross negligence except as indicated in the individual guarantees;
- b. from floods, volcanic eruptions, earthquakes, atmospheric phenomena having characteristics of natural disasters, phenomena of transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles;
- c. war, strikes, revolutions, riots or popular movements, looting, acts of terrorism (except as indicated in the individual Guarantees under the heading: "What is insured?" of Section I - Description of the Guarantees) and vandalism.

Any travel undertaken for participation in races / competitions involving extreme activities and business travel is excluded.

##### • EXCLUSIONS RELATING TO INDIVIDUAL GUARANTEES

For the ASSISTANCE GUARANTEE and for the TRAVEL REPAIR GUARANTEE In addition, claims due to:

- a. car, motorcycle or motorboat races and related tests and training;
- b. mental illnesses and psychic disorders in general, including cerebral organic syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences / complications;
- c. diseases related to pregnancy beyond the 26th week of gestation and the postnatal period;
- d. diseases that are the expression or direct consequence of chronic or pre-existing pathological situations at the beginning of the journey;
- e. organ removal and / or transplantation;
- f. abuse of alcohol or psychotropic drugs;
- g. illnesses / injuries resulting from the HIV virus;
- h. use of narcotic drugs and hallucinogens;
- i. not being authorized to drive the vehicle in accordance with the provisions of the law in force;
- j. attempted suicide or suicide;
- k. aerial sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, parachuting, paragliding and the like, slide rail, bob, acrobatic skiing, jumps from the trampoline with skis or hydro-skis, mountaineering with rock climbing or access to glaciers, climbing free climbing, Kite-surfing, scuba diving, sports involving the use of vehicles and motor boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, caving, acts of recklessness, injuries suffered as a result of sporting activities carried out on a professional basis, however not amateur (including competitions, tests and training);
- l. anything that is not expressly indicated in the individual services;
- m. epidemics or pandemics as declared by the World Health Organization with the exception of Covid-19.
- n. everything that is not indicated in the individual services.

IN ADDITION, THE FOLLOWING EXCLUSIONS APPLY FOR THE INDIVIDUAL PERFORMANCES:

##### • HEALTH RETURN

They are excluded:

- the illness or injury that allows you, according to the evaluation of the doctors of the Organizational Structure, to continue traveling,
- the illness or injury that can be treated on the spot,
- infectious diseases, when transport does not comply with national or international health standards,
- discharge from the medical center or hospital against the advice of doctors, by your choice or by the choice of your family members.

In the event of death they are excluded

- expenses for the funeral, the search for persons, the recovery of the body and other expenses that are not related to transport.
- The transport of the body to places that are not practicable with normal means of transport.

The transport, always in compliance with the laws in force, can be done with vehicles suitable for funeral transport (e.g. hearses).

Return to residence is excluded if you are not a resident of Europe and your trip has a non-European country as its destination.

##### • AIDROAD

It's excluded:

- expenses for spare parts and all repair costs;
- the costs for the intervention of exceptional vehicles, when the exceptional means are necessary for the recovery of the vehicle;
- towing costs, when the vehicle has suffered an accident or breakdown while it was traveling outside the public road network or in areas comparable to it (such as for example: off-road routes).

Do not tire puncture and incorrect refueling are considered breakdowns and / or accidents.

##### • DEPANNAGE

It's excluded:

- The costs for spare parts and all repair costs;
- the costs for the intervention of exceptional vehicles, when the exceptional means are necessary for the recovery of the vehicle;
- towing costs, when the vehicle has suffered an accident or breakdown while it was traveling outside the public road network or in areas comparable to it (such as for example: off-road routes).

For the MEDICAL EXPENSES GUARANTEE In addition, claims due to:

- a. mental illnesses and psychic disorders in general, including cerebral organic syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences / complications;
- b. diseases related to pregnancy beyond the 26th week of gestation and the postnatal period;
- c. diseases that are the expression or direct consequence of chronic or pre-existing pathological situations at the beginning of the journey;
- d. accidents resulting from the performance of the following activities: mountaineering with rock climbing or access to glaciers, jumps from ski trampoline or hydro-skis, driving and use of slide guides, aerial sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, paragliding and similar, kite surfing, acts of recklessness as well as all injuries suffered as a result of sporting activities carried out on a professional basis, however non-amateur (including competitions, tests and training);
- e. organ removal and / or transplantation;
- f. car, motorcycle or motorboat races and related tests and training;

- g. gross negligence;
- h. abuse of alcohol or psychotropic drugs;
- i. illnesses / injuries resulting from the HIV virus;
- j. use of narcotic drugs and hallucinogens;
- k. attempted suicide or suicide.
- l. epidemics or pandemics based on what is declared by the World Health Organization and exception of Covid-19
- m. anything that is not indicated in the "Medical Expenses" guarantee.

Furthermore, Europ Assistance does not pay you:

- all expenses incurred if you have 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,
- dental treatment costs following a sudden illness,
- expenses for the purchase and repair of glasses, contact lenses,
- expenses for orthopedic and / or prosthetic appliances following sudden illness,
- check-ups in Italy for situations resulting from illnesses that began while traveling,
- the costs of transport and / or transfer to the health institution and / or the place of your accommodation.
- medical expenses related to health checks for Covid-19 imposed by the country of destination / departure upon arrival or before returning to the country of residence.

For the **GUARANTEE OF CANCELLATION OF STAY / PRACTICE EXPENSES** you are not insured if the cases of cancellation depend on or are caused by:

- a. theft, robbery, loss of identification and / or travel documents;
- b. mental illnesses and psychic disorders in general, including cerebral organic syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences / complications;
- c. state of pregnancy or the pathological situations resulting from it in cases where conception took place before the date of registration of the trip;
- d. injury, illness or death occurring before travel is confirmed;
- e. diseases that are the expression or direct consequence of pathological situations pre-existing at the confirmation of the trip;
- f. consequences and / or complications of accidents that occurred before the travel was confirmed;
- g. bankruptcy of the Carrier or the Travel Agency or Organizer;
- h. epidemics with pandemic characteristics, of such severity and virulence as to cause high mortality or to require restrictive measures in order to reduce the risk of transmission to the civilian population, quarantines;
- i. work reasons other than those guaranteed;
- j. deposits and / or advances not justified by criminal tax documents;
- k. failure to send the communication (pursuant to art. "OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM") by you by the start date of the trip / stay, except for cases of renunciation caused by death or hospitalization of at least 24 consecutive hours (Day Hospital and First Aid excluded) of a family member.



#### Art. 12. - SANCTIONS INTERNATIONAL

Europ Assistance Italia SpA is not obliged to guarantee insurance coverage and is not obliged to pay the Indemnity and / or Compensation or to recognize any benefit provided for by these Insurance Conditions if the provision of such coverage, the payment of such Compensation or the recognition of this benefit exposes Europ Assistance Italia SpA to sanctions, prohibitions or restrictions provided for by United Nations resolutions or to commercial, economic sanctions or revocatory measures determined by laws or regulations of the European Union or the USA. This clause will prevail over any contrary clause that may be contained in these Insurance Conditions.

At the following link you can find the updated list of countries subject to sanctions

<https://www.europ-assistance.com/en/who-we-are/international-regulatory-information>

The policy does not operate in the following countries: Syria, North Korea, Iran and Venezuela and in Crimea

#### Attention!

If you are a "United States Person" and you are in Cuba, in order to have the assistance, Indemnities / Compensation provided for in the Policy, you must prove to Europ Assistance Italia SpA that you are in Cuba in compliance with US laws.

Without authorization for your stay in Cuba, Europ Assistance Italia SpA cannot provide assistance and recognize your Indemnities / Compensation.

#### Art. 13. - LIMITATIONS OF WARRANTIES

- **LIMITATIONSTRAVEL**  
You are not covered if you travel to a country, a region or geographic area for which the competent governmental authority in

your country of residence or in the country of destination or host has advised against traveling or otherwise residing, even temporarily.

#### A) ASSISTANCE GUARANTEE

##### • LIMITS OF INTERVENTION

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

##### • PERFORMANCE LIMITS

The assistance services are provided up to three times per policyholder, for each type within the travel duration period.

##### • LIMITATION OF LIABILITY

Europ Assistance will not have to pay damages:

- caused by the intervention of the authorities of the country in which the assistance is provided,
- consequent to any other fortuitous and unpredictable circumstance.
- It should also be noted that the operation of the services is in any case subject to the limitations and provisions imposed by the government, local and health authorities.

#### B) REIMBURSEMENT GUARANTEE FOR MEDICAL EXPENSES

##### • DEDUCTIBLE

Europ Assistance applies a deductible only when you have not been hospitalized and in cases of reimbursement. The absolute deductible is Euro 50.00.

#### C) TRAVEL CANCELLATION EXPENSES GUARANTEE

##### • DISCOVERED

The guarantee provides for an overdraft 10% of the amount of the penalty, in the case of cancellation and / or modification of the trip for reasons other than hospitalization or death. If the penalty is higher than the guaranteed maximum, the overdraft is calculated on the latter.

#### Example of deductible:

if the agreed deductible is equal to a fixed sum of Euro 50.00: expenses below Euro 50.00 will not be indemnified / refunded expenses exceeding Euro 50.00 will be reimbursed with the deduction of Euro 50.00 (within the limits of the limits set).

Specialist visit Euro 150.00  
Deductible Euro 50.00  
Refund of Euro 100.00

#### Overdraft example:

amount of the estimated damage discovered 10% indemnifiable / reimbursable damage within the limits of the ceiling 90.00 Euros (100.00 Euros - 10.00 Euros)

### SECTION III - OBLIGATIONS OF THE INSURED AND EUROP ASSISTANCE



#### Art. 14. - OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM

##### FOR ALL WARRANTIES OTHER THAN ASSISTANCE

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

- by accessing the portal <https://sministronline.europassistance.it> or to the site [www.europassistance.it](http://www.europassistance.it) in the CLAIMS section. You have to follow the instructions.

or

- writing a registered letter with return receipt to Europ Assistance - Claims Settlement Office (indicating the guarantee for which you report the claim) - Via del Mulino, 4, 20090 Assago MI

or

You must provide the following data / documents:

- name, surname, address;
- your phone number;
- Europ Assistance card number+ number of practice;
- Land circumstances of the incident;
- the date of occurrence of the accident;
- place where you or the people who originated the accident are available;

The times for reporting the accident 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 GUARANTEE

Always call the Europ Assistance Organizational Structure at: +3902.58.28.65.32 from Italy or abroad. The Organizational Structure is active 365 days a year, 24 hours a day.  
Do nothing without first contacting the Organizational Structure.  
In case of an emergency, call the Emergency Service.  
If you do not contact Europ Assistance, this does not guarantee you the benefits. The art. 1915 of the Civil Code.

Europ Assistance can ask you for other documents necessary to assess the claim.  
You are obliged to give them to him.  
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.

#### B) MEDICAL EXPENSES GUARANTEE

In the event of a Claim, you must call immediately the Organizational Structure at number: +3902.58.28.65.32 from Italy or abroad, you have to do one report no later than sixty days from when you had the accident.

You must send the following data / documents:

- the First Aid certificate written in the place of the accident indicating the pathology suffered or the medical diagnosis certifying the type of injury suffered and how it happened;
- the recertified copy of the original of the medical record, if you have been hospitalized;
- originals of invoices, receipts or tax receipts for the expenses incurred, complete with tax data (VAT number or Tax Code) of the issuers and holders of the receipts themselves;
- premedical registration for the purchase of medicines with the original receipts of the medicines purchased;
- Covid-19 positive test report (swab and / or serological test).

#### C) WARRANTY TRAVEL CANCELLATION EXPENSES

In the event of a Claim, you must notify the travel organization or agency or the carrier of the formal renunciation of the Trip and you must make a report no later than 5 days from when the cause of the cancellation occurred and in any case by the start date of the Trip if the 5-day deadline falls after the start date of the Trip. If the cancellation and / or modification of the trip is due to illness and / or injury, the report must also include:

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

Within 15 days of the aforementioned complaint, you must send Europ Assistance Italia SpA the following documents:

- copy of the Europ Assistance card;
- original documentation proving the cause of the waiver / modification;
- documentation certifying the link between you and any other person who determined the waiver;
- in the event of illness or injury, medical certificate certifying the date of the accident or the onset of the disease, the specific diagnosis and the days of prognosis;
- in case of hospitalization, a certified copy of the original of the medical record;
- in the event of death, the death certificate;
- travel registration form or similar document;
- receipts (deposit, balance, penalty) for payment of the trip or lease;
- confirmation statement issued by the Travel Organization / Agency;
- invoice relating to the penalty charged issued by the Contractor and by the Travel Organization / Agency;
- copy of the canceled ticket;
- travel program and regulations;
- travel documents (visas, etc.);
- travel confirmation contract.
- - Covid-19 positive test report (swab and / or serological test);
- - certificate of the hospital where you were hospitalized for Covid-19.

**Art. 1915 of the Italian Civil Code:** the article explains what happens to the insured if he does not report the claim to his insurer within the time he requested it.  
The insurer is obliged to indemnify the insured for a sum equal to the damage suffered by the insured.  
If the insured acts deliberately in a way that causes or aggravates the damage, the insurer may not pay it.  
If the insured unintentionally causes or aggravates the damage, the insurer can pay less.

#### Art. 15 - CRITERIA FOR THE PAYMENT OF DAMAGES

• **PAYMENT OF COMPENSATION (Valid for all warranties except Service)**  
Europ Assistance, after having received the necessary documentation from you, after having checked the effectiveness of the Guarantee and after having made the necessary checks, establishes the Compensation / reimbursement that is due to you and communicates it to you.

Europ Assistance pays you within 20 days of this communication.

#### C) INDEMNITY GUARANTEE FOR HOSPITALIZATION

In the event of death before Europ Assistance has paid you the compensation referred to in the Guarantee C) INDEMNITY FROM HOSPITAL, your heirs will be entitled to the payment that would have been due only by demonstrating the existence of the right to compensation / per diem by delivery to Europ Assistance of the documentation required by art. "Obligations of the Insured in the event of a Claim".

#### D) TRAVEL FEE REFUND GUARANTEE

Europ Assistance reimburses you the cost of the missing days to complete the trip, dividing the total cost declared / paid for ground services, by the days of duration of the trip. The registration fee remains your responsibility.

Europ Assistance reimburses you for unused days starting from the day of early return as organized by the Organizational Structure, with the exception of the day of departure.

#### HOW TO REQUEST ASSISTANCE

To receive assistance services, you can call the Europ Assistance Organizational Structure which operates 24 hours a day, the Organizational Structure will give you all the information to intervene or will indicate the most suitable procedures to solve any type of problem in the best possible way, problem as well as authorizing any expenses.

**IMPORTANT: do not take any initiative without first contacting the Organizational Structure by telephone at:**

**for calls from Italy and abroad (+39) 02-58.28.65.32**

You will need to give the following information:

- Type of intervention requested;
- name and surname;
- address of the place where you are;
- phone number.

If you cannot call the Organizational Structure, you can send: a fax to 02.58477201

Europ Assistance in order to provide the Guarantees provided for in the Insurance Conditions must process your data and for this it needs your consent, as stated in the EU Regulation 2016/679 on the protection of personal data. By calling or writing or having Europ Assistance called or writing you freely give your consent to the processing of personal data. When necessary, consent may also concern the use of data relating to the state of health or crimes and criminal convictions, as indicated in the Information on the processing of data you have received.

#### D) TRAVEL REPAIR GUARANTEE

You must communicate:

- the cause of the trip interruption;
- travel program;
- return date;
- travel payment certificate;
- confirmation statement issued by the Travel Organization / Agency.

For the management of all collateral claims:

#### COMPLAINTS

Any complaints regarding the contractual relationship or the management of claims must be sent to: Europ Assistance Italia SpA, via del Mulino, 4, 20090 Assago MI; fax: 02.58.47.71.28 - pec: [reclami@pec.europassistance.it](mailto:reclami@pec.europassistance.it).

If you are not satisfied with the outcome of the complaint or if you do not receive a reply within 30 days (for the supervision of insurance) - Consumer Protection Service - via del Quirinale, 21 - 00187 Roma - you must file the file with the documentation relating to the complaint handled by Europ Assistance and the regulations to be submitted directly to IVASS, in the complaint you must indicate:

- name, surname and address of the complainant, with possible telephone number;
- identification of the subject or subjects whose work is complained of;
- brief and exhaustive description of the reason for the complaint;
- copy of the complaint presented to Europ Assistance Italia and any feedback provided.

**Europ Assistance Italia S.p.A.**

Sede sociale, Direzione e Uffici: Piazza Trento, 8 - 20135 Milano - Tel. 02.58.38.41 - [www.europassistance.it](http://www.europassistance.it)  
Indirizzo posta elettronica certificata (PEC): [EuropAssistanceItaliaSpA@pec.europassistance.it](mailto:EuropAssistanceItaliaSpA@pec.europassistance.it)  
Capitale Sociale Euro 12.000.000,00 i.v. - Rea 754519 - Partita IVA 01333550323 - Reg. Imp. Milano e C.F.: 80039790151  
Impresa autorizzata all'esercizio delle assicurazioni, con decreto del Ministero dell'Industria, del Commercio e dell'Artigianato n. 19569 del 2/6/93 (Gazzetta Ufficiale del 1/7/93 N. 152) - Iscritta alla sezione I dell'Albo delle Imprese di assicurazione e riassicurazione al n. 1.00108 - Società appartenente al Gruppo Generali, iscritto all'Albo dei Gruppi assicurativi - Società soggetta alla direzione e al coordinamento di Assicurazioni Generali S.p.A.

[www.europassistance.it](http://www.europassistance.it)



## PRIVACY DISCLAIMER

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

Information on the processing of data for insurance purposes  
(pursuant to articles 13 and 14 of the European Regulation on the protection of personal data)

Personal data is information concerning a person and which allows 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 [1] that protect Personal Data to protect it from misuse. Europ Assistance Italia complies with these rules and, also for this reason, wishes to inform you about what it does with your personal data [2].

If what is described in this Notice is not sufficient or you wish to assert a right provided for by the law, you can write to the Data Protection Officer at Europ Assistance Italia - Data Protection Office - Via del Mulino, 4, 20090 Assago MI or by email to [UfficioProtezioneDati@europassistance.it](mailto:UfficioProtezioneDati@europassistance.it)

#### Why Europ Assistance Italia uses your personal data and what happens if you do not provide it or do not authorize it to be used

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

- carry out the activity that is required by the Policy or to provide GUARANTEES; carry out the insurance activity or for example propose and manage the Policy, collect premiums, reinsure yourself, carry out control and statistical activities: your common data which could also be related to your position (geolocation), are processed for contractual fulfillment; to process, where necessary, your data relating to the state of health or relating to crimes or criminal convictions you will need to provide your consent;
- carry out insurance activities, prevent and identify fraud, take legal action and communicate possible crimes to the Authorities, recover credits, carry out intra-group communications, protect the security of company assets (for example: buildings and IT tools): your Data, including those relating to the state of health or relating to crimes and criminal convictions for which you have given consent, are processed for the legitimate interest of the company and third parties;
- carry out the activity that is required by law, such as, for example, the conservation of policy and claim documents; respond to requests from authorities, such as the Carabinieri, the Insurance Supervisory Institute (IVASS): your data, including those relating to the state of health or relating to crimes and criminal convictions, are processed for compliance with the law or regulations.

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

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

Europ Assistance Italia, through its employees, collaborators and also external subjects / companies, [3] uses the Personal Data it has obtained from you or from other people (such as from the policyholder, from a relative or from the doctor who edited, by a travel companion or by a supplier) either on paper or with the computer or app.

For insurance purposes, Europ Assistance Italia may communicate your personal data, if necessary, to private and public subjects operating in the insurance sector and other subjects carrying 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 countries outside the European Union and which may not guarantee a level adequate 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 Europ Assistance Italia keeps your personal data

Europ Assistance Italia keeps your personal data for as long as necessary to manage the aforementioned purposes in accordance with the provisions of the law or, if missing, according to the times indicated below.

- Personal data contained in insurance contracts, insurance treaties and co-insurance contracts, claims and litigation files, are kept 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 regulations.
- The common Personal Data collected on any occasion (for example stipulation of a Policy, request for a quote) accompanied by consent / refusal of consent for commercial promotions and profiling are kept without expiry, as well as the evidence of the related changes made by you over time to consent / refusal. Your right remains to object to such treatments at any time and to request the cancellation of your data where there are no contractual or regulatory conditions that provide for the necessary conservation.
- The personal data collected following the exercise of the rights of the interested parties are kept for 10 years from the last registration in accordance with the provisions of the Civil Code
- The personal data of subjects who have defrauded or attempted to defraud are kept even beyond the 10-year term.

In general, for anything not expressly specified, the ten-year retention period provided for by Article 2220 of the Civil Code or other specific term 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 described in the following paragraph "How can you do to assert your rights to protect Your personal data ". You have the right to lodge a complaint with the Guarantor for the Protection of Personal Data and you can find more information on the site [www.garanteprivacy.it](http://www.garanteprivacy.it).

#### How you can do to assert your rights to protect your personal data

- To find out what your personal data are used by Europ Assistance Italia (right of access);
- to ask to rectify (update, modify) or, if possible, cancel, limit and exercise the right of portability on your personal data processed by Europ Assistance Italia;
- to oppose the processing of your personal data based on the legitimate interest of the owner or a third party unless the owner or third party demonstrates the prevalence of said legitimate interests over yours or such processing is necessary for the assessment, exercise or the defense of a right in court; to object to the processing of your personal data for direct marketing purposes

you can write to:

Data Protection Office - Europ Assistance Italia SpA - Via del Mulino, 4, 20090 Assago MI,  
also by email: [UfficioProtezioneDati@europassistance.it](mailto:UfficioProtezioneDati@europassistance.it)

#### Changes and updates to the information

Also in consideration of future changes that may affect the applicable privacy legislation, Europ Assistance Italia may integrate and / or update, in whole or in part, this Information. It is understood that any changes, additions or updates will be communicated in compliance with current legislation also by means of publication on the website [www.europassistance.it](http://www.europassistance.it) where you can also find more information on the personal data protection policies adopted by Europ Assistance Italia.

## ANNEX A - GLOSSARY

**Insured:** the natural person who has purchased a tourist package from the Contractor and who has purchased the policy in Italy, the Republic of San Marino and the Vatican City or through the Contractor's Italian website (to whom we address by giving you). The name must be reported on the Application Form.

**Failure:** is the damage of baggage during navigation or flight.

**Luggage:** Luggage, suitcase, bag and backpack that you take with you on the road and what they contain.

**Insurance conditions:** clauses of the Policy which contain: General Insurance Conditions for the Insured, the description of the Guarantees, the excluded risks and limitations of the Guarantees, and the obligations of the Insured and Europ Assistance.

**Contractor:** La Compagnia that carries out the activity of Tour Operator, which has its registered and tax office in Italy, the Republic of San Marino, the Vatican City State and which underwrites the policy in favor of third parties and assumes the related charges.

**Traveling companion:** the person who travels with you and is insured under this policy.

**Europ Assistance:** The insurance company, that is Europ Assistance Italia SpA in Via del Mulino, 4, 20090 Assago MI, authorized by the decree of the Ministry of Industry, Commerce and Crafts No. 19569 of 2 June 1993 (Official Gazette of 1 July 1993 No. 152) and registered in section I of the register of insurance and reinsurance companies under no. 1.00108. Europ Assistance is a company of the Generali Group, registered in the Register of Insurance Groups, directed and coordinated by Assicurazioni Generali SpA

**Familiar:** the spouse, cohabitant more uxorio, children, parents, brothers / sisters, son-in-law / daughter-in-law, grandparents, grandchildren, in-laws, brother-in-law / sister-in-law and how many others are cohabitants of the insured person as long as they result from a regular registry certificate.

**Deductible:** it is the sum that remains at your expense at the time of the settlement of the claim.

**Warranty:** insurance which is different from assistance insurance and for which, in the event of an accident, Europ Assistance recognizes compensation.

**Broken down:** damage suffered by the vehicle due to wear, defect, breakage, failure of its parts such as to make it impossible for you to use it under normal conditions.

**Vehicle:** pursuant to art. 47 and following of the New Highway Code, by vehicle we mean the one for own use with a total weight at full load up to 3.5 tons with Italian license plate

and in particular:

- car

- trailers (trailer trolley; caravan) towed by cars;

- motorhomes and campers that require a driving license B for driving;

- motorcycle.

**Indemnity / Compensation:** the sum that Europ Assistance pays you in the event of an accident.

**Injury:** the event due to a fortuitous, violent and external cause. The direct and exclusive consequence of the accident are objectively ascertainable physical injuries that result in death, permanent disability or temporary disability.

**Institute of Treatment:** the public hospital, clinic or nursing home, both affiliated with the National Health Service and private individuals, regularly authorized to provide hospital assistance. Healthcare institutions, spas, convalescent homes and residences, clinics with dietary and aesthetic purposes are not considered.

**Illness:** any alteration of the state of health not due to injury.

**Chronic disease:** the disease that has involved, in the last 12 months, diagnostic investigations, hospital admissions or treatments / therapies.

**Sudden illness:** acute onset illness that you were not aware of before the start of the Trip.

**Pre-existing disease:** illness that is the expression or direct consequence of pathological situations that occurred before the start of the Policy.

**Maximum / Sum insured:** the maximum sum paid by Europ Assistance in the event of a claim.

**Policy:** the insurance contract which establishes the rights and duties between Europ Assistance and the Contractor / Insured.

**Prize:** the sum due to Europ Assistance.

**Performance:** assistance provided in kind, that is the help that must be provided to the Insured, in the moment of need, by Europ Assistance through the Organizational Structure.

**Residence:** the place where you live as shown in the registry certificate.

**Recovery:** a stay in a Healthcare Institute of at least one night.

**Risk:** the probability of the loss occurring.

**Left:** the occurrence of the harmful event for which the insurance service / guarantee is recognized.

**Discovery:** the part of the amount of the damage, which is declared as a percentage and which must be borne by you with a minimum expressed as an absolute value.

**Medical / pharmaceutical / hospital expenses:** are to be understood the costs of surgery (fees of the surgeon, the help, the assistant, the anesthetist, operating room fees and intervention material) and health costs (hospitalization fees, specialist medical consultations, medicines, tests and diagnostic tests). The hospitalization fees indicate the cost of the day of hospitalization in a health care institution. The cost also includes medical / nursing assistance.

**Organizational structure:** the structure of Europ Assistance Italia SpA - P.zza Trento, 8 - 20135 Milan, consisting of managers, personnel (doctors, technicians, operators), equipment and aids (centralized and not) operating 24 hours a day every day of the year, which provides telephone contact with the Insured, the organization and provision of the assistance services provided for in the Insurance Conditions.

**Vector:** plane, tourist bus, train, ship.

**Voyage:** travel for tourist purposes.

In case of travel by plane, train, bus or ship, the journey from the departure station (airport, port or railway / tram station) of the journey to the arrival station is meant. In case of travel by car or other means other than ship, plane or bus, it means any place more than 50 km from the place of residence in Italy of the Insured. The mileage excess does not apply to Vehicle Assistance only.