

TRAVEL TOUR OPERATOR INSURANCE CONDITIONS MOD.T08496 ed.02/2016

Personal assistance – Medical Expenses Reimbursement – Trip Cancellation – Trip Interruption

The effectiveness of the present conditions is subject to the validity of the Policy.

INFORMATION FOR THE CUSTOMER ON THE TREATMENT OF PERSONAL DATA

Pursuant to article 13 - Legislative Decree of June 30, 2003 no. 196 regarding the protection of Personal Data (Privacy Code), we inform you that:

1. Your personal generic and – only if necessary – sensitive and judicial data ("Data") will be handled by Europ Assistance Italia S.p.A. with the aid of paper, electronic and/or automated means, for the purposes of:

a) management and execution of the contract;
b) execution of the relevant laws, regulations or legislations (such as those for anti-money laundering) and/or of provisions of government bodies;

2 - The handling of Data is :

a. necessary for the execution and management of the contract (1.a);

b. obligatory under applicable law, regulation or legislation and/or regulations of public bodies (1.b);

3. The Data may be communicated to the following subjects as autonomous Holders:

a. specific individuals, acting on behalf of Europ Assistance Italia S.p.A. for the supply of services or equipment necessary to the execution of the contract in Italy or abroad, such as - but not limited to - personnel responsible for management of records and data processing, credit institutions, those responsible for the management of mailings;

b. joint associations (ANIA) and consortia of the insurance industry, supervisory authorities, judicial authorities as well as to all other entities to whom the communication is due for the achievement of the purposes referred to in point 1.b or are deemed necessary in providing the services or instrumentally necessary to perform the contract or to protect the rights of the insurance industry;

c. care providers (for example: emergency roadside assistance, auto repair shops, vehicle demolition centers, artisans, experts, medical examiners, physicians, nurses, hospitals and other health care providers providing contracted services), subsidiaries or affiliates of Europ Assistance Italia S.p.A. or charged by the same, in Italy and abroad, to achieve the purposes referred to in paragraph 1 or other insurance companies for the distribution of risk and for prevention and detection of insurance fraud, or other subjects in the so-called "insurance chain" such as but not limited to agents and subagents;

d) to the Contractor, Golfo del Sole S.p.A.

In addition your Data may be known by employees and collaborators acting as managers or persons in charge.

The Data is not subject to disclosure.

4. Europ Assistance Italia S.p.A. is the owner of the treatment. You may request the list of those responsible for the handling, and exercise your right under Article 7 of the Privacy Code and in particular obtain from the Owner a confirmation of the existence of data which concerns you, their communication and an indication of the logic and purposes of treatment, the deletion, updating or blocking of the same, and oppose the processing for legitimate reasons by writing to:

Europ Assistance Italia S.p.A. - Piazza Trento, 8 - 20135 Milano Data Protection Office.

UfficioProtezioneDati@europassistance.it

Meaning of words

INSURED PERSON: the subject whose interests are protected by the Insurance.

Contractor: GOLFO DEL SOLE S.P.A. who signs the policy on behalf of others.

EUROP ASSISTANCE: Europ Assistance Italia S.p.A – An Enterprise authorized to provide insurance, by decree of the Ministry of Industry and Trade N. 19569 of June 2, 1993 (Official Gazette of July 1st, 1993 No. 152) – Subscribed to Section I of the Register of Insurance and Reinsurance Companies at No 1.00108 - Companies belonging to the Generali Group, subscribed to the Register of Insurance Groups - Company subject to the direction and coordination of Assicurazioni Generali S.p.A.

GUARANTEE: insurance not comprised within Medical Assistance Insurance for which, in the event of a claim, Europ Assistance will reimburse the damages incurred by the Insured Person.

COMPENSATION: The amount paid by Europ Assistance in case of claim.

ACCIDENT: A sudden, violent, external, unexpected specific event, which directly and independently of any other cause, results in bodily injury which may be objectively proven resulting in death, permanent invalidity or temporary disablement.

HEALTHCARE INSTITUTION: State hospital, clinic or healthcare facility, both public and private, which is regularly authorised to provide surgical medical assistance. With exclusion of spa's, convalescence and residence homes, and diet and aesthetics clinics.

MEDICAL CONDITION: any alteration of your health condition not due to an accident.

SUDDEN MEDICAL CONDITION: acute onset of illness not known to the Insured Person and which is not a manifestation, though sudden, of a pre-existing condition known to the Insured Person.

PRE-EXISTING MEDICAL CONDITION: any past medical conditions that is either the expression or the direct result of chronic pathological situations or pre-existing to the commencement of cover under this policy.

MAXIMUM COVERAGE: the maximum amount, set forth by the Policy, up to which Europ Assistance undertakes to provide the benefits envisaged.

PENALTY: the amount charged to the Customer who withdraws from the trip/rental contract before departure, excluding any eventual enrolment and/or initial contracting fees, according to the regulation applied to the structure.

SERVICES: the assistance provided by Europ Assistance, through its Operations Centre, to the Insured Person in the event of claim.

HOSPITALIZATION: the stay in a Healthcare Institution for at least one night.

CLAIM: The event for which the insurance is provided.

EXCESS: Part of the amount of damages, expressed as a percentage, which the Insured Person is required to pay, with a minimum amount expressed in absolute value.

OPERATIONS CENTRE: the facility of Europ Assistance Service S.p.A. - Piazza Trento, 8 - 20135 Milan, Italy, comprising managers, staff (doctors, technicians, operators), equipment and controls (both centralised and non-centralised) operating 24 hours a day, every day of the year, or operating within different limits according to the contract, which shall contact the Insured Person via telephone, and organises and provides the benefits and assistance under the policy at the expense of Europ Assistance Italia S.p.A.

TRAVEL: the length of stay booked / purchased from the Contractor and more specifically from the day of check-in on the day of check-out of the Operations Centre.

Art. 1. START AND TERM OF THE INSURANCE

The insurance for each Insured Person shall start from the start date of the trip/stay (check-in) and shall be in effect until its end (check-out). The maximum term of coverage for each continuous period of stay in a foreign country during the term of the Insurance shall be 60 consecutive days.

Art. 2. GEOGRAPHICAL LIMITS

It is understood to be the Countries where the claim occurred and the benefits and services are provided or in Italy, Republic of San Marino and Vatican City.

Art. 3. EXCLUSIONS OF THE BENEFITS AND GUARANTEES

Benefits shall be due following injury or illness and shall be provided once for each type for the trip duration.

"Medical Expenses Reimbursement Insurance" guarantees may be requested multiple times for the duration of the trip, without prejudice to the fact that the total amount of benefits provided may not exceed the limits set forth.

Art. 4. OTHER INSURANCE

Pursuant to the provisions of article 1910 of the Italian Civil Code, Insured Persons entitled to benefits/guarantees identical to those set forth herein by virtue of contracts entered into with other insurance companies, are required to report claims to each insurance company and specifically, to Europ Assistance Italia S.p.A. within the term of three days upon penalty of forfeiture, any breach shall be considered as wilful misconduct.

Art. 5. LIMITATION OF RESPONSIBILITY

Europ Assistance shall have no liability for damages caused by the interventions of Authorities in the country where the benefits are provided or resulting from any other fortuitous, unforeseen event.

Art. 6. EXCLUSION OF ALTERNATIVE COMPENSATION

If the Insured Person does not make use of one or more benefits, Europ Assistance shall not be required to provide alternative compensation or benefits of any type by way of indemnity.

Art. 7. PRESCRIPTION TERMS

Every right held against Europ Assistance prescribes within two years of the date of the claim that created the right to the Benefits/Guarantees pursuant to art.2952 of the Italian Civil Code.

Art. 8. GOVERNING LAW OF THE POLICY AND JURISDICTION

The Policy is governed by the Italian law. For everything that is not expressly covered here and in reference to the jurisdiction and/or the court bearing jurisdiction, the provisions of the law apply.

Art. 9. PAYMENT CURRENCY

Benefits and reimbursements shall be paid in Euro in Italy. In the event expenses are incurred in countries outside of the European Union, or

EU Member States which have not adopted the Euro as currency, the reimbursement shall be calculated at the exchange rate recorded by the European Central Bank on the day in which the Insured Person incurred said expenses.

Art. 10. PROFESSIONAL SECRECY

The Insured Person hereby releases any doctors who may be entrusted with examining the claim, who have examined the Insured Person before or after the event giving rise to the claim from doctor-patient privilege vis-à-vis Europ Assistance.

Art. 11. UNINSURABLE PERSONS

(Valid only for the Personal Assistance Insurance and the Medical Expenses Reimbursement Insurance)

Under the assumption that Europ Assistance, had it been made aware that the Insured Person was suffering from alcoholism, drug-addiction, acquired immunodeficiency syndrome (AIDS), or from any of the following mental health conditions: organic cerebral syndromes, schizophrenic disorders, paranoid disorders, or forms of manic-depression, it would not have agreed to grant the insurance, it is agreed that, should one or more of the illnesses or conditions listed above arise during the term of the contract, the provisions of article 1898 of the Italian Civil Code shall apply, irrespective of the concrete assessment of the health status of the Insured Person. In the event of incorrect statements or statements given reluctantly, the provisions of articles 1892, 1893 and 1894 of the Italian Civil Code shall apply.

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

For the Personal Assistance Insurance

In the event of claim covered by the personal assistance insurance the Insured Person should immediately contact the Operations Centre. Breach of this obligation will result in you losing the entitlement to the assistance benefits, and shall be considered as wilful misconduct.

For the Medical Expenses Reimbursement Insurance

In the event of claim the Insured Person shall enter an online claim report on the <https://sinistrionline.europassistance.it> site following the instructions provided (or going directly to the claims section of site www.europassistance.it) or alternatively shall provide written notice a Europ Assistance Italia S.p.A. – Piazza Trento, 8 – 20135 Milan, Italy, indicating on the envelope "Claims Settlement Department", specifying the name of the Insurance for which the reimbursement is being requested within and not beyond:

- 60 (sixty) days for the Medical Expenses and Late Baggage Delivery Expenses Reimbursement Insurance;

- 10 (ten) days for the Baggage and Personal Items Loss Insurance, from the date the claim is confirmed, shall provide written notice to Europ Assistance Italia S.p.A. -Piazza Trento, 8 – 20135 Milan, Italy, indicating on the envelope "Claims Settlement Department", specifying the name of the Insurance for which the reimbursement is being requested including:

- name, surname, address and telephone number;
- Europ Assistance card number or a copy thereto, if in the possession of the Insured Person;

- the circumstances of the event;
- Emergency Care record drawn up at the site of the claim, reporting the illness suffered or the medical diagnosis that certifies the type and methods of the injury incurred;

- in the event of hospitalisation, an original copy of the patient's medical file;

- originals of invoice receipts, receipts or tax receipts for expenses incurred, including the tax-related data (VAT No. or Tax Code) of the issuer or the recipients of the receipts;

- Medical Prescription for the eventual purchase of medicinal with the original receipts of the medicinal gained.

Only for the Trip Cancellation Expenses Reimbursement Insurance:

In case of interruption and/or of forced abandonment of the trip or rental, the Insured Person shall enter, **within five calendar days from the confirmation of the cause of the abandonment but within and not beyond the trip start date**, a claim on the portal <https://sinistrionline.europassistance.it> following the instructions provided (or directly on the Claims Sections of the site www.europassistance.it) or alternatively shall submit by way of telegram or fax to the No. (34) 02.58.47.70.19, a written claim addressed to: Claims Settlement Office (Trip Cancellation) - Europ Assistance Italia S.p.A. - Piazza Trento, 8 - 20135 Milan, Italy - indicating:

- name, surname, address and telephone number;
- Europ Assistance card number;
- cause of the trip cancellation or interruption;
- location where the Insured Person is available.

If the cancellation and/or change to the trip or rental is due to illness and/or injury of one of the persons pursuant to letter a) of art. "Insurance Purpose", the claim shall also include:

- the address where such persons are available;
- the type of medical condition;

- onset and termination of the medical condition.
Within 15 days from the claim submission date above, the Insured Person shall also submit to Europ Assistance Italia S.p.A. the following documents:

- Europ Assistance card number or a copy thereto, if in the possession of the Insured Person;

- in case of illness or injury, a doctor's certificate verifying the date of the injury or the onset of the illness, the specific diagnosis and the expected days required for treatment;
- in the event of hospitalisation, an original copy of the patient's medical file;
- in the event of death, the certificate of death;
- trip enrolment form or equivalent document;
- payment receipts (advance, balance, penalty) for the trip or rental;
- booking confirmation issued by the Organization/Travel Agency;
- invoice issued by the Organization/Travel Agency for the penalties charged;
- A copy of the cancelled ticket;
- trip itinerary and rules;
- travel documents (visas, etc.);
- trip booking contract.

Europ Assistance has the right to substitute the Insured Person as owner of the unused travel documents.

Only for the Trip Interruption Insurance:

The Insured Person shall, following to the trip interruption, within sixty days of his return home, submit a claim on the portal <https://sinistrionline.europassistance.it> following the instructions provided (or directly on the Claims Sections of the site www.europassistance.it) or alternatively shall submit by way of telegram or fax to the No. 02.58.47.70.19, a written claim addressed to: Europ Assistance Italia S.p.A. - Piazza Trento, 8 - 20135 Milan, Italy - clearly indicating on the envelope the relevant department (Claim Settlement Department - Trip Interruption) including:

- name, surname, address and telephone number;
- Europ Assistance card number;
- cause of the trip interruption;
- trip itinerary and rules;
- date of return;
- trip proof-of-payment;
- trip enrolment confirmation form issued by the Organization/Travel Agency.

For the purpose of settling the claim, Europ Assistance may subsequently request additional documentation which the Insured Person will be required to send.

Breach of this obligation may result in the total or partial loss of entitlement to compensation, pursuant to article 1915 of the Italian Civil Code.

Art. 13. CLAIM SETTLEMENT CRITERIA

For the Medical Expenses Reimbursement Insurance:

After assessing the documentation received, Europ Assistance will settle the claim and make the related payment, net of the excesses set forth.

For the Trip Cancellation Expenses Reimbursement Insurance:

Europ Assistance shall repay in full the penalty charged to the Insured Person (not including registration fee) up to a limit equal to the trip acquisition value as set forth in the contract with the trip organization and/or planned in the schema shown below per Insured Person and for trip destination and/or reported by the Tour Operator on their catalogues. This limit may in no event exceed € 5,000.00 for the whole case.

Europ Assistance shall reimburse the penalty for cancellation:

- 1 - in the event of interruption and/or forced cancellation of the trip as a result of hospitalisation (excluding Day Hospital and Emergency Room Treatment) or death, the penalty shall be reimbursed without applying any percentage excess.
- 2 - in the event of cancellation which is not due to hospitalisation or death, the penalty shall be reimbursed applying a percentage excess of 20% of the amount of the penalty; should the penalty be higher than the maximum guarantee, the percentage excess shall be calculated on the latter.

It is understood that the reimbursement shall be calculated based on the percentages in force at the date the event occurs (article 1914 of the Italian Civil Code). Therefore, should the Insured Person cancel the trip following the event, he/she shall pay any additional penalty.

For the Trip Interruption Insurance:

Europ Assistance shall calculate the daily value of the trip, subdividing the total policy value by the number of days planned in the original trip, and shall proceed to the payment of the remaining days the Insured Person did not use. The trip interruption day and the original trip return date shall be considered one and the same day.

Personal Assistance Insurance

Art. 14. PURPOSE AND PERFORMANCE OF THE GUARANTEES AND BENEFITS

The assistance services listed below that Europ Assistance undertakes to provide through its Operational Centre, should difficulties arise for the Insured Person as the result of a claim, shall be provided once per each type thereof within entire duration of the trip.

MEDICAL SCREENING

Should the Insured Person, in the event of illness and/or accident, require a health assessment, he/she may contact the doctors within the Operations Centre and request a telephone consultation. The Insured Person must provide the Operations Centre with the reason for the request, as well as a telephone number.

CALL FOR A DOCTOR OR AMBULANCE IN ITALY

If, following a Medical Screening, an Insured Person travelling in Italy requires a medical examination, the Operations Centre shall send a participating doctor enrolled with Europ Assistance to the site of the event, and expenses shall be borne by Europ Assistance. If it is not possible for one of the participating doctors to personally reach the site, the Operations Centre shall organise for the Insured Person to be transported by ambulance to the nearest suitable medical facilities. These benefits shall be provided from 8:00 p.m. to 8:00 a.m. Monday to Friday, and 24 hours a day on Saturday, Sunday and holidays.

MEDICAL REPATRIATION

If, following an unforeseen injury or illness while travelling, in the opinion of the Operations Centre's doctors, in agreement with the local treating doctor, the Insured Person must be transported to an equipped Medical Facility in the Insured Person's country of residence, the Operations Centre shall organise, and Europ Assistance shall bear the expenses for repatriation using the means and within the time frame deemed most suitable by the Operations Centre's doctors, following consultation with the local treating doctor.

The means may be:

- air ambulance;
- airline travel, in economy class, providing a stretcher if necessary;
- train travel, in first class and, if necessary, a sleeper car;
- ambulance (without mileage limits).

The Operations Centre shall use an air ambulance only for Insured Persons residing in Italy and exclusively if the claim occurs in a European country or a country within the Mediterranean Basin.

The transportation shall be fully organised by the Operations Centre and will include assistance by a doctor or a nurse during the trip,

should the Operations Centre's doctors deem it necessary. Europ Assistance will have the right to request the return of any travel ticket which is not used for the return of the Insured Person. In the event the Insured Person must be transported to the nearest site equipped for first aid, or to a medical facility suitably equipped to treat the condition, following consultation with the local treating doctor, the Operations Centre will organise the transportation using the means and within the time frame deemed most suitable by the Operations Centre's doctors. In this case, Europ Assistance shall pay the associated costs up to a maximum of € 7,500.00. In the event of the death of the Insured Person, the Operations Centre shall organise and carry out transportation of the remains to the place of burial in the Insured Person's country of residence. Europ Assistance shall bear the costs of the transportation of the remains up to a limit of Euro 5,000.00 per Insured Person, should the provision of such benefits require a higher expense, these benefits shall be provided once Europ Assistance has received a suitable guarantee of repayment from the Insured Person in Italy.

What is not covered:

- injuries or illnesses which the Operations Centre's doctors deem may be treated on site or which do not prevent the Insured Person from continuing his/her trip;
- infectious diseases, should transportation violate national or international health regulations;
- expenses for funeral services, search and rescue and/or recovery of remains;
- all cases where the Insured Person or family members of the same voluntarily discharge themselves from a medical facility against the advice of the medical practitioners in the facility where the Insured Person has been admitted.

REPATRIATION OF AN INSURED FAMILY MEMBER

If, in organising Medical Repatriation benefits, the Operations Centre's doctors do not deem it necessary to provide the Insured Person with medical assistance during the trip, and an insured family member wishes to accompany the Insured Person to the medical facility or to his/her home, the Operations Centre shall organise the repatriation of the family member with the same means used by the Insured Person. Europ Assistance will have the right to request the return of any travel ticket which is not used for the return of the insured family member.

What is not covered:

- the accommodation expenses of the family member.

REPATRIATION OF OTHER INSURED PERSONS

If, following the provision of Medical Repatriation benefits, the insured persons travelling with the Insured Person are objectively unable to return to their homes using the means initially planned and/or used, the Operations Centre shall provided these persons with a first-class train ticket or an economy class plane ticket. Europ Assistance will have the right to request the return of any travel ticket which is not used for their return. Europ Assistance shall pay the cost of the tickets up to a maximum of € 200.00 per insured person.

TRAVEL OF A FAMILY MEMBER

If the Insured Person is admitted to a Medical Facility in Italy for a period greater than 7 days, the Operations Centre shall provide, and Europ Assistance shall pay for, a return first-class train ticket or economy class plane ticket to allow a cohabitating family member to join their family member who has been admitted to a medical facility.

What is not covered:

- the accommodation expenses of the family member.

ACCOMPANYING MINORS

If, due to injury, illness or force majeure, the Insured Person travelling with insured minors under the age of 15 should be unable to care for them, the Operations Centre shall provide, and Europ Assistance shall pay for, a return first-class train ticket or economy class plane ticket to allow a family member to join the minors, take care of them and accompany them back to their residence.

What is not covered:

- the accommodation expenses of the family member.

REPATRIATION OF A CONVALESCENT INSURED PERSON

If, as a result of a stay in a medical facility, the Insured Person is unable to return to his/her home using the means initially planned, the Operations Centre shall provide the Insured Person, and Europ Assistance will pay for, a first-class train ticket or an economy class plane ticket.

EXTENSION OF STAY

Should the Insured Person's health, certified by written medical prescription, not allow for him/her to undertake the return trip to his/her residence within the planned date, the Operations Centre will book hotel accommodation. Europ Assistance shall pay the related expenses (room and breakfast) for a maximum of three days from the planned return date, up to the maximum total limit of € 400.00 per day per diseased or injured Insured Person.

What is not covered:

- hotel expenses other than expenses for the room and breakfast.

ADVANCES ON EXPENSES FOR BASIC NEEDS

(Only valid for Insured Persons residing in Italy)

If the Insured Person should incur unforeseen expenses he/she could not immediately or directly assume due to injury, illness, theft, robbery, bag-snatching or as a result of lost luggage, the Operations Centre will, as an advance on behalf of the Insured Person, pay the on-site invoices up to a total limit of € 5,000.00. Should the amount of the invoice exceed the total amount of € 150.00, these benefits shall be provided once Europ Assistance has received a suitable guarantee of repayment from the Insured Person in Italy.

What is not covered:

- money transfer abroad which violates current law on the matter, in Italy or in the country where the Insured Person is located;
- if the Insured Person is unable to provide Europ Assistance with suitable guarantees of repayment in Italy;
- the benefits shall not be provided in countries where Europ Assistance does not have branches or agents.

Obligations of the Insured Person:

The Insured Person must communicate the reason for the request, the amount required, an address and contact information which will allow Europ Assistance to verify the terms of the guarantee of repayment of the amount advanced. The Insured Person must repay the amount advanced within one month from the date of the advance, on pain of payment of interest at the current legal rate, in addition to the amount advanced.

EARLY RETURN

If the Insured Person, while travelling, has to return to his/her own residence before the planned date of return, using a means of transport different to that initially planned, as a result of the death (as per the date on the death certificate issued by the registrar of vital statistics) or hospital admission with danger of imminent demise, of one of the following family members: spouse/common-law spouse, son/daughter, brother, sister, parent, mother/father-in-law, son-in-law or daughter-in-law, the Operations Centre shall provide, and Europ Assistance shall

pay for a first-class train ticket or an economy class plane ticket to allow the Insured Person to reach the place of burial or the facility where the family member is being treated. If the Insured Person is travelling with a minor, provided the minor is also insured, the Operations Centre will provide for the return of both parties. If the Insured Person is unable to use his/her own vehicle for early return, the Operations Centre shall provide an additional ticket for the Insured Person to collect the vehicle at a later time.

What is not covered:

- cases where the Insured Person cannot provide the Operations Centre with adequate information on the reasons for the request for early return.

Obligations of the Insured Person:

The Insured Person must provide the original documentation proving the cause of early return within 15 days from the claim.

Art. 15. EXCLUSIONS

The guarantee shall not be due in relation to claims provoked by or depending on:

- automobile, motorcycle or motorboat races and related trials and training;
- flooding, inundation, earthquakes, volcanic eruptions, weather phenomena having the characteristics of a natural disaster, nuclear transmutation, or radiation provoked by artificial particle accelerators;
- wars, strikes, revolutions, uprisings or movements of the people, insurrections, looting, acts of terrorism and vandalism;
- wilful misconduct or gross negligence of the Insured Person;
- nervous disorders, mental illnesses, neuropsychiatric or psychosomatic disorders;
- illnesses resulting from pregnancy after the 26th week of gestation or resulting from recently giving birth;
- illnesses which are the expression or direct result of pathologies which are chronic or pre-existing at the start of the trip;
- organ explant and/or transplant;
- abuse of alcohol or psychoactive drugs;
- use of narcotics or hallucinogens;
- attempted suicide or suicide;
- aerial sports in general, flying or using hang gliders or other types of ultra light air vehicles, parachuting, paragliders or similar equipment, bobsleigh, acrobatic ski, ski jumping or water ski jumping, rock climbing or glacier climbing, free climbing, Kite surfing, scuba-diving; motor vehicle or motorboat sports, boxing, fight under its various forms, martial arts in general, heavy athletics, rugby, American football, caving, reckless acts, injuries suffered as a result of participation in sports not as an amateur but as a professional sportsperson (including races, trials and training);
- all that is not expressly indicated in the individual benefits.

Medical expenses reimbursement insurance

Art. 16. PURPOSE AND PERFORMANCE OF THE GUARANTEES AND BENEFITS

If, following an unforeseen illness or injury, the Insured Person must incur medical/pharmaceutical/hospital expenses for urgent treatment or surgical intervention which may not be postponed, received on-site during the trip or stay, during the term of the guarantee, Europ Assistance shall reimburse said expenses up to the maximum limit of insurance set forth in the schema below considering the higher limit between those foreseen in the origin and destination Countries. Only in the event of injury covered under the guarantees shall the expenses for treatment received upon returning to your place of residence be covered as well, provided that such treatment is effected within the 45 days following the injury.

Limit:

For medical and pharmaceutical expenses, also in the event of hospitalisation or admission to a facility equipped for first aid, Europ Assistance shall bear the costs, through directly on-site payment by the Operations Centre and/or reimbursement, up to the limits set forth in the schema below per Insured Person and for the duration/destination of the trip. A fixed, absolute excess of € 35.00 per claim and per Insured Person shall be applied to reimbursements.

The limits indicated comprise:

- medical facility admission fees, should admission be prescribed by a doctor, up to € 200.00 per day per Insured Person;
- urgent dental treatment, only as a result of an injury, up to € 100.00 per Insured Person;
- expenses for repairing dental prosthesis, only as a result of an injury, up to € 100.00 per Insured Person.

Art. 17. EXCLUSIONS

What is not covered:

- all expenses incurred by the Insured Person in the event that they have not reported to Europ Assistance, directly or through third parties, their hospitalisation or receipt of emergency care services;
 - expenses for the treatment or elimination of physical or congenital defects, beauty treatments, nursing services, physical therapy, spa and weight loss treatments, dental treatments (except those specified above following injury);
 - expenses for the purchase and repair of eye glasses, contact lenses, expenses for orthopaedic devices and/or prosthesis (except those specified above following injury);
 - medical checkups in Italy for situations resulting from illnesses which began during the trip;
 - expenses for transportation and/or transfer to the Medical Facility and/or accommodation of the Insured Person.
- The guarantee shall not be due in relation to claims provoked by or depending on:
- nervous disorders, mental illnesses, neuropsychiatric or psychosomatic disorders;
 - illnesses resulting from pregnancy after the 26th week of gestation or resulting from recently giving birth;
 - illnesses which are the expression or direct result of pathologies which are chronic or pre-existing at the start of the trip;
 - accidents derived from the unwinding of the following activities: rock climbing or glacier climbing, ski jumping or water ski jumping, driving or using bobsleds; aerial sports in general, flying or using hang gliders or other types of ultra light air vehicles, paragliders or similar equipment, kite surfing, reckless acts as well as any injuries suffered as a result of participation in sports not as an amateur but as a professional sportsperson (including races, trials and training);
 - organ explant and/or transplant;
 - automobile, motorcycle or motorboat races and related trials and training;

- war, earthquakes, weather phenomena having the characteristics of a natural disaster, nuclear transmutation, or radiation provoked by artificial particle accelerators;
- strikes, revolutions, uprisings or movements of the people, looting, acts of terrorism and vandalism;
- wilful misconduct of the Insured Person;
- abuse of alcohol or psychoactive drugs as well as the use of narcotics or hallucinogens;
- attempted suicide or suicide.

The benefits shall not be provided in those countries which are in a declared or de facto war. The list of these countries can be found on the site: <http://www.exclusive-analysis.com/lists/cargo/>. It is noted that according to this website, all countries with a degree of risk equal to or greater than 4.0 are considered as being in a state of war. It is also not possible to provide benefits in kind (and therefore, assistance) in places where local or international authorities do not permit private parties to carry out direct medical assistance, irrespective of war risk in said location.

Trip Cancellation Expenses Reimbursement Insurance

Art. 18. PURPOSE AND PERFORMANCE OF THE GUARANTEES AND BENEFITS

If the Insured Person, in the event of a total cancellation of the trip/case booked before the start thereof, due to one of the reasons provided below, involuntary and unforeseeable at the time of booking, was charged a penalty by the Organization / Travel Agency, Europ Assistance shall reimburse the penalty amount for cancellation or modification (excluding registration fee).

The guarantee shall be due for Italian residents following a trip cancellation as a result of:

- medical condition, accident (for which the inability to participate in the trip is clinically documented), or death:
 - of Insured Person;
 - of spouse / cohabiting partner, of a son / daughter, of brothers and sisters, of a parent or a father / mother-in-law, of a son or daughter-in-law, or the member / Co-owner of the Company or professional association. If these persons are not registered to travel together and concurrently to the Insured Person, in event of serious medical condition or accident, the Insured Person shall demonstrate that their presence is necessary;

- of any eventual travel companions, provided these are insured and registered for the trip together and concurrently to the Insured Person.

In the event of serious medical condition or accident of any of the indicated persons, the doctors of Europ Assistance shall be entitled to conduct a medical examination;

- inability to enjoy of the holidays planned as a result of recruitment or dismissal by the employer;
- material damage affecting the Insured person's house as a result of fire or natural disaster for which its presence is deemed necessary and irreplaceable;

d) inability to achieve, as a result of natural disasters, either the trip departure location or the rented property;

e) citation or summons in Criminal Court before the Judge or call for Jury Duty received after the trip registration.

The guarantee shall be due for residents abroad following a trip cancellation as a result of:

- medical condition, accident (for which the inability to participate in the trip is clinically documented), or death:
 - of Insured Person;
 - of spouse / cohabiting partner, of a son / daughter, of brothers and sisters, of a parent or a father / mother-in-law, of a son or daughter-in-

law, or the member / Co-owner of the Company or professional association. If these persons are not registered to travel together and concurrently to the Insured Person, in event of serious medical condition or accident, the Insured Person shall demonstrate that their presence is necessary;

- of any eventual travel companions, provided these are insured and registered for the trip together and concurrently to the Insured Person.

Art. 19. EXCLUSIONS

The guarantee shall not be due in relation to cancellations provoked by or depending on:

a - accident, medical condition or death occurring prior to the time of booking;

b - pre-existing medical conditions to trip booking;

c - nervous disorders, mental illnesses, neuropsychiatric or psychosomatic disorders;

d - pregnancy or pathological conditions resulting therefrom in those cases were conception occurred prior to trip registration;

e - employment related reasons other than those guaranteed;

f - should the Insured Person fail to notify the organization or travel agency and also directly to Europ Assistance of the formal cancellation of the trip or property rental, within five calendar days from the occurrence of the cause of the cancellation;

g - theft, robbery, loss of identification documents and / or of travel;

h - should the Insured Person fail to submit the cancellation notice by the start date of the trip or the property rental if the end of the five-day period referred to in paragraph e) falls after the start date of the trip or property rental;

i - should the Insured Person fail to pay the amount requested upon booking.

The guarantee shall not be due in relation to claims provoked by or depending on:

l - war, earthquakes, weather phenomena having the characteristics of a natural disaster, nuclear transmutation, or radiation provoked by artificial particle accelerators;

m - strikes, revolutions, uprisings or movements of the people, looting, acts of terrorism and vandalism;

n - wilful misconduct of the Insured Person.

Trip interruption insurance

Art. 20. PURPOSE AND PERFORMANCE OF THE GUARANTEES AND BENEFITS

If the Insured Person is forced to interrupt the insured trip exclusively as a result of:

- organization and execution of the "Medical Return" benefit by Europ Assistance per the contract terms;

- organization and execution of the "Early Return" benefit by Europ Assistance per the contract terms;

- hijacking of the plane on which the Insured Person is travelling due to acts of piracy;

Europ Assistance shall reimburse the unused portion of the trip calculated in the terms described under "Damage settlement criteria".

The unused part of the trip shall be reimbursed up to a limit equal to the trip acquisition value as set forth in the contract with the trip organization and/or planned in the schema shown below per Insured Person per trip duration/destination.

This limit may in no event exceed € 5,000.00 per case.

Art. 21. EXCLUSIONS

The guarantee shall not be due in relation to claims provoked by or depending on:

- pre-existing medical conditions at the time of entering into the policy;
- pregnancy or pathological conditions resulting therefrom;
- nervous disorders, mental illnesses, neuropsychiatric or psychosomatic disorders;
- illnesses or accidents whose treatment constitutes the purpose of the trip.

The guarantee shall not be due in relation to claims provoked by or depending on:

- war, earthquakes, weather phenomena having the characteristics of a natural disaster, nuclear transmutation, or radiation provoked by artificial particle accelerators;
- strikes, revolutions, uprisings or movements of the people, looting, acts of terrorism and vandalism;
- wilful misconduct of the Insured Person.

COMPLAINTS

Any claims against the company relating to the management of the contract or the management of accidents must be submitted in writing to:

Europ Assistance Italia S.p.A., Ufficio Reclami, Piazza Trento, 8 - 20135 Milano, Fax: 02.28.47.71.28, E-mail: ufficio.reclami@europassistance.it

If the applicant is not satisfied by the outcome of the complaint or in the event of failure of response within a maximum period of forty-five days, he/she may contact IVASS (Institute for the Supervision of Insurance) - User Protection Service - Via del Quirinale 21 - 00187 Roma.

Complaints directed to IVASS should contain:

- name, surname and residence of the complainant, with contact telephone number;
- identification of the person or persons who the individual is complaining about;
- short description of the reason for complaint;
- copy of the complaint presented to the insurance company and any possible feedback provided by the company;
- all useful documentation to more fully describe the relevant circumstances

For the resolution of cross-border disputes there is an option to complain to the IVASS or activate the competent foreign operating system by the FIN-NET procedure (accessing the website: http://ec.europa.eu/internal_market/finances-retail/finnet/index_en.htm).

This does not affect the right to appeal to the Judicial Authority.

In order to provide the benefits/safeguards provided in the policy, Europ Assistance must collect and process the data of the Insured and to this end under Legislative Decree 196/03 (Privacy Code) requires your consent. Therefore the Insured, by contacting or arranging for contact of Europ Assistance, freely provides consent to the processing of your personal and sensitive data as disclosed in the Privacy Policy statement of personal data.

EUROP ASSISTANCE ITALIA S.p.A.

CALLING EUROP ASSISTANCE IN CASE OF EMERGENCY

If necessary, wherever you are, at any time, the **Operations Centre of Europ Assistance operates 24 hours a day**. The skilled personnel of the Operations Centre of Europ Assistance is at your complete disposition, ready to act or to recommend the more suitable procedures to resolve in the best way possible any sort of problem as well as authorizing eventual expenses.

IMPORTANT: Do not take any actions without first contacting the Operations Centre at

Telephone (+39) 02.58.28.65.32

To facilitate the management of the claim, you must immediately provide the operator with the following information:

1. type of intervention required
2. name and surname
3. number of your Europ Assistance card
4. contact telephone number

Should the telephone communication with the Operation Centre prove unfeasible you may

submit: a fax to (+39) 02-58477201 or a telegram to **EUROP ASSISTANCE**

ITALIA S.p.A. - Piazza Trento, 8 - 20135 MILAN, ITALY. Europ Assistance, to provide the guarantees

foreseen in the Policy, must process the personal data of the Insured Person and to that

end it requires the Insured Person's consent, pursuant to Legislative Decree 169/03 (Privacy Code).

Therefore, the Insured Person, by directly or indirectly contacting Europ Assistance, freely provides

maximum amount

	Medical Expenses
Italy	€ 500,00
European Union and/or Switzerland	€ 3.000,00
The World	€ 3.000,00

Europ Assistance Italia S.p.A.

Sede sociale, Direzione e Uffici:
Piazza Trento, 8 - 20135 Milano
Tel. 02.58.38.41 - www.europassistance.it
PEC: EuropAssistancetaliaSpA@pec.europassistance.it
Capitale Sociale Euro 12.000.000,00 i.v.
Rea 754519 - P.IVA 00776030157
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.

AZIENDA CON SISTEMA DI GESTIONE PER LA QUALITÀ CERTIFICATO DA DNV = UNI EN ISO 9001:2008 =