

Non-Life Insurance to cover risks during the trip

IPID - Insurance Product Information Document

Company: Europ Assistance Italia S.p.A. Product: "Markando Medical Expense Supplementary Insurance" mod. TAD408/2



Full pre-contractual and contractual information on the product is provided in other documents.

What kind of insurance is it?

This policy insures personal risks while travelling for leisure purposes by providing a supplemental coverage for the medical expenses included in the catalogue policy.



What is insured?

- ✓ **Medical Expense Supplementary Cover**
If, while you are travelling, you contract an illness suddenly or have an accident, Europ Assistance will pay for you the urgent, non-deferrable medical/hospital/pharmaceutical expenses incurred at the place of the Event, during the Policy term.
Europ Assistance will pay expenses on your behalf if the Operations Centre considers that the technical and practical conditions for proceeding are met. If this is not possible, Europ Assistance will reimburse these expenses under the same conditions, without applying the deductible. Europ Assistance will pay the medical expenses, up to the maximum amount stated on the Application Form and for which you have paid the premium.
You can choose from the following supplementary liability limits: Euro 100,000.00/ Euro 250,000.00/ Euro 500,000.00/1.000.000,00.

In addition, Europ Assistance will pay on your behalf (if the technical/practical conditions to proceed are met) or will reimburse you for the urgent, non-deferrable medical/hospital/pharmaceutical expenses prescribed by an attendant physician on site, incurred at the place of the event, during a period of 15 days following the end of the booked Trip, which you have to spend in the country in which you are travelling, because a Family Member travelling with you or your Travelling Companion has been directly infected by Covid-19.
In the case of Covid-19, the supplementary liability limit will be Euro 20,000.00.

The liability limit chosen is in addition to the limit for the Medical Expense Reimbursement Cover, which is indicated in the insurance cover included in the Trip (Policy No. 40382Q); in the case of Covid-19 the overall limit shall not exceed Euro 50,000.00 (Euro 30,000.00 on the basic catalogue policy and Euro 20,000.00 on the supplementary policy).

Please Note!

- the additional liability limit only applies to urgent and non-postponable medical/pharmaceutical/hospital expenses you incur during your Trip to Europe or the World.
- the Deductible will be applied once per claim and is indicated in the basic catalogue policy (Policy No. 40382Q).



What is not insured?

- ✗ Events caused by the following are excluded:
 - wilful misconduct or gross negligence except as indicated in individual cover;
 - floods, inundations, volcanic eruptions, earthquakes, atmospheric events with the characteristics of natural disasters, phenomena of the transmutation of the atomic nuclei, radiation caused by the artificial acceleration of atomic particles;
 - war, strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism;
 - mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications;
 - pregnancy-related illnesses after the 26th week of gestation and illnesses related to childbirth;
 - illnesses that indicate or are the direct consequence of chronic pathological or pre-existing conditions at the start of the trip, with the exception of flare-ups of the same;
 - attempted suicide or suicide;
 - accidents arising from the following activities: rock and glacier climbing, acrobatic skiing or water skiing, riding and using bobsleighs, aerial sports in general, operating and using hang gliders and other types of ultra-light aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training);
 - organ harvest and/or transplantation;
 - car, motorbike or motorboat races and related trials and training;
 - abuse of alcohol or psychotropic drugs;
 - illnesses/accidents arising from the HIV virus;
 - use of narcotics and hallucinogens;
 - all other matters not indicated in the Article "Subject-matter of Insurance";
 - epidemics or pandemics based on declarations from the World Health Organisation, with the exception of COVID-19;
 - indirect consequences of the COVID-19 epidemic/pandemic.
- ✗ The following are also excluded:
 - failure to comply with orders/regulations imposed by control bodies/host countries or countries of origin;
 - the consequences due or attributable to quarantine or measures restricting freedom of movement decided by the competent authorities that isolate the Municipality/more extensive territorial areas where you may be during the Trip.
- ✗ For all Cover, except as indicated in the same, the insurance does not cover any expenses due to or arising from/consequent to quarantine or other measures restricting freedom of movement, decided by the competent International and/or local authorities, with the term local authorities being understood to mean any competent authority of the country of origin or any country where you have planned your trip or through which you are travelling to reach your destination.
- ✗ In addition, Europ Assistance will not pay you for:
 - all expenses incurred if you have not directly informed Europ Assistance, directly or through third parties, for hospitalisation or treatment at an Emergency Department;
 - expenses for the treatment or elimination of physical defects or congenital malformations, for cosmetic applications, nursing, physical therapy, spa and weight-loss treatments;
 - expenses for dental treatment following a sudden illness;
 - the cost of purchasing and repairing eyeglasses, contact lenses;
 - expenses for orthopaedic and/or prosthetic devices, following a sudden illness;
 - check-ups in Italy for situations resulting from illnesses that began while travelling;
 - the costs of transport and/or transfer to the healthcare facility and/or your place of accommodation;
 - medical expenses related to health tests for Covid-19 mandated by the destination/departure country upon arrival or before returning to your country of residence.
- ✗ Journeys made against medical advice or for the purpose of treating a medical condition which had become apparent before departure are also excluded.
- ✗ The following is also excluded:
 - any trip undertaken to participate in competitions/races involving extreme activities;
 - business trips;
 - any trip taken for the purposes of: visits, check-ups, admission to facilities, surgery.
- ✗ **COUNTRIES EXCLUDED:** Travel in the following countries is excluded: Afghanistan, Belarus, Cocos Islands, North Korea, Crimea, South Georgia, Heard Island and McDonald Islands, Bouvet Island, Christmas Island, Pitcairn Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Outlying Islands, Solomon Islands, Wallis and Futuna, Kiribati, Micronesia, Nauru, Niue, Palau, Western Sahara, Samoa, Saint Helena, Syria, Somalia, French Southern Territories, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu, Venezuela.



Are there any limits on cover?

! International Sanctions (valid for all Cover)

"International Sanctions" means the set of national and international provisions governing embargoes, sanctioned individuals and entities, terrorist financing and trade restrictions adopted by: (i) the United Nations; (ii) the European Union; (iii) the United States of America, primarily through the Office of Foreign Assets Control of the United States Department of the Treasury; (iv) United Kingdom and (v) national jurisdictions governing these Terms and Conditions of Insurance. Europ Assistance Italia S.p.A. is not obliged to provide any insurance coverage, nor to settle claims, nor to provide any benefits or services described in the Terms and Conditions of Insurance if this would expose it to any sanction, prohibition or restriction pursuant to United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, the United States of America, the United Kingdom or applicable national jurisdictions governing these Terms and Conditions of Insurance.

This clause will prevail over any clause to the contrary contained in these Terms and Conditions of Insurance.

For further details you can visit:

<https://www.europassistance.it/contenuti-utili/international-regulatory-information-links>

Insurance cover is not available in the following countries: Siria, Corea del Nord, Iran, Venezuela, Bielorussia, Russia, Birmania (Myanmar), Afghanistan and in the following regions: Crimea, Donetsk, Lugansk, Zaporizhzhia, Kherson.

Please Note!

If you are a "United States Person" and you are in Cuba, in order to receive the assistance, indemnities/compensation provided for in the Policy, you must demonstrate to Europ Assistance Italia S.p.A. that you are in Cuba in compliance with US laws.

Without authorisation for your stay in Cuba, Europ Assistance Italia S.p.A. cannot provide assistance, and will not be able to award you indemnities/compensation.

! Travel Limitations

You are not covered if you travel to a country, region or geographical area which the competent government authority in your country of residence or in the country of destination or host country has prohibited you to travel to, or otherwise reside in, even temporarily.

! Continued stay abroad

You may stay abroad for a maximum of 30 consecutive days during the term of this Policy. You will not be insured for events affecting you after 30 days.

! Limits on entering into the policy

You cannot buy this policy if your insured trip has already started.

In addition, you cannot use more than one Application Form to increase the liability limits and cover provided in the policy.



Where does the cover apply?

✓ Indicates countries where the event occurs for which the cover may be requested.

They are divided into three groups:

A) Italy, the Republic of San Marino and the Vatican City State;

B) all European countries and the countries of the Mediterranean Basin: Albania, Algeria, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, and United Kingdom.

C) all countries in the world.



What are my obligations?

When you sign the contract: you have the obligation to make true, accurate and complete declarations.

Untrue, inaccurate or unreported declarations may lead to the total or partial loss of the right to compensation, as well as the termination of the insurance pursuant to Articles 1892, 1893, 1894 of the Italian Civil Code.

You cannot take out other policies such as this one with Europ Assistance to raise your limits of liability and the cover provided by the policy; you cannot take out this policy once you have started your trip.

During the contract: you are obliged to notify any changes that lead to an aggravation of the risk. Failure to provide information may result in the total or partial loss of the right to compensation, as well as the termination of the insurance pursuant to Article 1898 of the Italian Civil Code.

In case of an Event: In the event of a claim: you have the obligation to notify Europ Assistance Italia S.p.A. in writing of the existence of other insurance policies that you have signed with the same characteristics as this one (Article 1910 of the Italian Civil Code) and to comply with the deadlines for reporting the claim.



When and how do I pay?

The premium, inclusive of tax, is paid at the time the Application Form is signed. The premium is inclusive of taxes.



When does cover begin and when does it end?

The insurance cover starts on the date of commencement of the trip/stay and expires at the end of the same, i.e. from when you start using the first contractually agreed tourist service and ends when the last service under the contract is completed.

The maximum duration of cover during the period of validity of the Insurance is 30 consecutive days.



How can I cancel the policy?

The policy does not provide for the possibility of cancellation.

Non-Life Insurance to cover risks during the trip

Additional pre-contractual information document for non-life insurance products (Additional non-life IPID)

Company: Europ Assistance Italia S.p.A.

Product: "Markando Medical Expense Supplementary Insurance" mod. TAD408/2

Date of issue of the additional non-life IPID: 01.04.2023



This document contains additional and complementary information to that contained in the Pre-contractual Information Document for Non-Life Insurance Products (Non-Life IPID), in order to help the potential policyholder/insured person to understand in more detail the characteristics of the product, the contractual obligations and the company's financial situation.

The policyholder/insured person must read the terms of insurance before signing the contract.

Europ Assistance Italia S.p.A. - Via del Mulino no. 4 - 20057 Assago (MI); tel. 02.58.38.41 - www.europassistance.it - certified e-mail: servizio.clienti@europassistance.it - certified email address: mailto:ervizio.clienti@europassistance.it

EuropAssistancelItaliaSpA@pec.europassistance.it

Registered in Section I of the Register of Insurance and Reinsurance Companies under no. 1.00108 Company belonging to the Generali Group, registered in the Register of Insurance Groups Company subject to the management and coordination of Assicurazioni Generali S.p.A.

The shareholders' equity amounts to Euro 91,539,336, of which share capital amounts to Euro 12,000,000 and total equity reserves to Euro 79,539,336.

The solvency ratio for the non-life business is 190%. This ratio represents the ratio between the amount of own funds covering the solvency capital requirement equal to Euro 109,939,000 and the amount of the solvency margin required by regulations in force equal to Euro 57,779,000. The minimum capital requirement is equal to Euro 26,000,000.

The above figures refer to the latest approved financial statements and to the financial situation at 31/12/2020. Subsequent updates on the financial situation will be made available at <https://www.europassistance.it/azienda/bilancio>.

The contract shall be governed by Italian law



What is insured?

No information in addition to the information given in the Non-Life IPID



What is NOT insured?

No information in addition to the information given in the Non-Life IPID



Are there any limits on cover?

No information in addition to the information given in the Non-Life IPID



Where does the cover apply?

No information in addition to the information given in the Non-Life IPID



What are my obligations? What obligations does the company have?

What do I have to do in case of an event?	Reporting a claim:	<p>Medical Expense Supplementary Cover (mandatory),</p> <p>For the Medical Expense Cover only, always call the Europ Assistance Operations Centre on: (+39) 02.58.24.05.29 (calls from Italy and abroad) For all specified covers, in case of an Event, you must report the event within 60 days as follows:</p> <ul style="list-style-type: none"> - access the portal https://sinistrionline.europassistance.it or the website www.europassistance.it and the section CLAIMS. Follow the instructions. <p>or</p> <ul style="list-style-type: none"> - by writing a registered letter with return receipt to Europ Assistance - Ufficio Liquidazione Sinistri (indicating the cover for which you are making the claim) - Via del Mulino, 4 – 20057 Assago (MI). <p>You must send Europ Assistance all documentation required under the policy.</p>
	Direct assistance/assistance under special arrangements:	<p>Medical Expense Supplementary Cover (mandatory)</p> <p>No services are provided directly to you by organisations or facilities that have special arrangements with Europ Assistance other than those indicated in the Medical Expense Reimbursement Cover.</p>
	Management by other companies:	No management by other companies.

	Time limitation:	Medical Expense Supplementary Cover (mandatory) Rights arising under the contract shall be time-barred within two years from the day on which the event the right is based on occurred. In the event of a claim, you are obliged to interrupt the limitation period in writing.
Incorrect or reticent declarations	No information in addition to the information given in the Non-Life IPID.	
Obligations of the company	Medical Expense Supplementary Cover (mandatory) After receiving the necessary documentation, checking the effectiveness of cover and carrying out necessary checks, Europ Assistance will determine the compensation due, notify the parties concerned and arrange for payment within 20 days from the notification.	



When and how do I pay?

Premium	No information in addition to the information given in the Non-Life IPID.
Reimbursement	Reimbursement does not apply.



When does cover begin and when does it end?

Duration	No information in addition to the information given in the Non-Life IPID.
Suspension	There is no possibility of suspending cover.



How can I cancel the policy?

Reconsideration after entering into the contract	Reconsideration after entering into the contract does not apply.
Termination	There are no cases in which you are entitled to terminate the contract other than those that may be indicated in the section "When and how do I have to pay? - Reimbursement".



Who is this product for?

Medical expense product supplementing the catalogue policy for travellers purchasing a trip from the Tour Operator.



What costs do I pay?

intermediation costs: the average share received by the intermediary(ies) is: 35%.

HOW CAN I MAKE COMPLAINTS AND RESOLVE DISPUTES?

You can send complaints to the insurance company	You can also send complaints about the contract or management of claims in writing to Europ Assistance Italia S.p.A. - c.a. Ufficio Reclami: <ul style="list-style-type: none"> by post: Via del Mulino no. 4 - 20057 Assago (MI); by fax: 02.58.47.71.28 by certified email: reclami@pec.europassistance.it Email: ufficio.reclami@europassistance.it. Europ Assistance Italia S.p.A. will reply to your complaint within 45 days of receipt, as provided for by law.
To IVASS	If you are not satisfied with the outcome of your complaint, or if you have not received a reply from Europ Assistance Italia S.p.A. within the deadline of forty-five days, you may contact IVASS (Istituto per la vigilanza sulle assicurazioni) - Servizio Tutela del Consumatore - via del Quirinale, 21 - 00187 Rome, fax 06/42.13.32.06, certified email: ivass@pec.ivass.it , attaching documentation relating to your complaint processed by Europ Assistance to your request. In the complaint you must: <ul style="list-style-type: none"> indicate the name, surname and address of the party making the complaint, and a telephone number as applicable; indicate the person or subjects the complaint refers to; briefly describe in full the grounds of the complaint; include a copy of the complaint submitted to the insurance company and any reply from it; all documents useful to describe the relevant circumstances in more detail. You can find the complaint form on the IVASS website at www.ivass.it.

BEFORE TAKING LEGAL ACTION, alternative dispute resolution systems can be used, such as:

Mediation	By contacting a Mediation Body from those listed by the Ministry of Justice, at www.giustizia.it (Law 98 of 9/8/2013).
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Assisted negotiation	Sending a request to Europ Assistance Italia S.p.A. via your lawyer
Other alternative dispute resolution systems	<p>Insurance disputes on the determination and estimation of damages under policies against the risk of harm (where contemplated in the Terms and Conditions of Insurance). In the event of a dispute regarding the determination and estimation of harm, an appraisal of the contract is necessary where contemplated by the terms of the policy, in order to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Claims Settlement Office (Ufficio Liquidazione Sinistri) – Via del Mulino 4- 20057 Assago (MI), by registered letter with return receipt or by certified e-mail to :sinistri@pec.europassistance.it.</p> <p>In the case of disputes regarding policies against the risk of harm in which the contract has already been appraised, or not regarding the determination and estimation of damages, the law provides for compulsory mediation, which is a condition for proceeding, with the option of prior assisted negotiation.</p> <p>Insurance disputes on medical matters (where contemplated in the Terms of Insurance). In the event of disputes relating to medical matters under accident or health policies, arbitration must be used where contemplated in the terms of the policy, to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Claims Settlement Office (Ufficio Liquidazione Sinistri) – Via del Mulino 4- 20057 Assago (MI), by registered letter with return receipt or by certified e-mail to :sinistri@pec.europassistance.it.</p> <p>In the case of disputes regarding accident or health policies in which arbitration has already taken place or not regarding medical matters, the law provides for compulsory mediation, which is a condition for proceeding, with the option of prior assisted negotiation.</p> <p>The foregoing is without prejudice to the right to take legal action.</p> <p>For the resolution of cross-border disputes, you can submit a complaint to IVASS or activate the competent foreign system through the FIN-NET procedure (at http://ec.europa.eu/internal_market/finnet/index_en.htm).</p>

THE COMPANY DOES NOT HAVE A HOME INSURANCE AREA ON THE WEB FOR THE POLICYHOLDER/INSURED FOR THIS CONTRACT (HOME INSURANCE), SO AFTER SIGNING THE CONTRACT YOU CANNOT CONSULT THIS AREA, NOR USE IT FOR THE ONLINE MANAGEMENT OF THE CONTRACT.

INFORMATION IN THE EVENT OF DISTANCE SELLING OF THE INSURANCE CONTRACT

This proposed Insurance Contract is defined pursuant to Legislative Decree 206/05 as a distance contract, i.e. a "contract entered into between the professional [Europ Assistance Italia S.p.A.] and the Consumer under an organised distance sales or service provision scheme without the simultaneous physical presence of the professional and the consumer, through the exclusive use of one or more means of distance communication up to and including the stipulation of the contract".

Please note that: A consumer is any natural person who is acting for purposes which are outside his trade, business or profession, and a means of distance communication means "any technique of customer contact which, without the simultaneous physical presence of the distributor and policyholder, may be used for the distance marketing of insurance and reinsurance contracts".

Europ Assistance Italia S.p.A. is a company authorised to carry out insurance business under Ministerial Decree of 2 June 1993 (Gazzetta Ufficiale of 1 July 1993 no. 152) with registered office in Italy, Via del Mulino no. 4 - 20057 Assago (MI) - Milan

The proposed insurance contract is briefly described in the Non-life IPID, the additional Non-life IPID and in full in the terms and conditions of insurance: if these conditions meet your expectations, the premium to be paid to enter into the contract is indicated in the attached quote.

The Policyholder has the right to choose to receive and send pre-contractual documentation and the documentation required by regulations in force on paper, by email or to the address of the website indicated in an email, and to change his choice at a later date.

The Policyholder will have the right to request, in any case and free of charge, the return of the above-mentioned documentation on paper.

Europ Assistance will request the Policyholder to sign and re-send, for documentation purposes only, a copy of the contract.

We would like to remind you that the Consumer may exercise the right of withdrawal within 14 days from the date of entering into the contract, without prejudice to the right of Europ Assistance Italia S.p.A. to retain the premium instalment corresponding to the period during which the contract was effective.

Pursuant to Article 67-duodecies paragraph 5b, cancellation does not apply to insurance policies of less than one month's duration.

The right of withdrawal may be exercised by sending a registered letter with return receipt to:

Europ Assistance Italia S.p.A. - Servizio Clienti - Via del Mulino no. 4 - 20057 Assago (MI); tel.

Complaints may also be sent to the above addresses.



Europ Assistance Italia S.p.A. with registered office in Assago (MI), Via del Mulino, 4 - A company authorised to carry out insurance business under the decree of the Ministry of Industry and Trade no. 19569 of 2 June 1993 (Gazzetta Ufficiale of 1 July 1993 no. 152) Registered in section I of the Register of Insurance and Reinsurance Companies under no. 1.00108 - Company belonging to the Generali Group, registered in the Register of Insurance Groups Company managed and coordinated by Assicurazioni Generali S.p.A..

(hereinafter – Europ Assistance)
and

Europ Assistance Italia S.P.A.

Policyholder: HOTELTURIST S.p.A. with registered office in Padua, Via Egidio Forcellini no. 150 - VAT no. 01047360910

(hereinafter – the Policyholder)



in favour of customers of the Policyholder (hereinafter called the Insured) meaning the Insured pursuant to Article 1891 of the Italian Civil Code



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PART II - Terms and Conditions of Insurance Form TAD408/2

GENERAL TERMS AND CONDITIONS OF INSURANCE FOR THE INSURED

Article 1 -OTHER INSURANCE

You may be insured with several insurance companies for the same Risk.

In the event of a claim, you must inform all insurance companies with which you are insured for the same Risk, including 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 purpose of Article 1910 of the Italian Civil Code is to avoid the case where the Insured, with several insurance policies for the same Risk with different companies, receives a total sum greater than the damage sustained. For this reason, in the event of a claim, the Insured must inform each company of all insurance policies taken out with the others for the same Risk.

Article 2 - GOVERNING LAW AND JURISDICTION

The Policy is governed by Italian law.

For all matters not contemplated in the Policy and for all rules of jurisdiction and/or the competence of the judge, Italian law shall apply.

Article 3 - TIME LIMITATION

Any claim you may have against Europ Assistance shall be limited to a period of two years from the date when the claim is made. In liability insurance, the two-year period starts from the day when the injured party claimed compensation from you or sued you for damages. In this case, Article 2952 of the Italian Civil Code applies.

For cover other than Assistance, in the event of a claim being made and pending legal proceedings, you are obliged to interrupt the time limitation periods in writing.

It should be noted that pending legal proceedings are not considered as a cause of stopping the time limitation period.

Example: if the Insured reports an Event after the maximum deadline of two years established by the Italian Civil Code, he/she will not be entitled to Compensation.

Article 4 - CURRENCY OF PAYMENT

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

Article 5 -WITHDRAWAL IN THE EVENT OF A CLAIM

After each claim and up until the 60th day following payment or refusal to pay, you may withdraw from the Policy by writing a registered letter with return receipt to Europ Assistance. Withdrawal is effective after 30 days from when Europ Assistance received the registered letter with return receipt. Within the following fifteen days, Europ Assistance will reimburse you the part of the premium relative to the period of risk that has not yet taken place, withholding taxes.

Europ Assistance may also exercise its right to withdraw after a claim with the same thirty-day notice.

The collection or payment of premiums due after you have reported a claim or any other event on your part or on the part of Europ Assistance may not be interpreted as a waiver of the right of withdrawal. Europ Assistance undertakes to complete the management of ongoing claims at the date when withdrawal becomes effective, and to manage claims related to events that occur before withdrawal that are reported afterwards, provided this is within the times indicated in the article "Obligations of the Insured in the event of a claim" of these Terms and Conditions of Insurance.

PART II - Terms and Conditions of Insurance Form TAD408/2

Article 6 - PREMIUM

The premium you have to pay for taking out the Policy is calculated according to the liability limit you have chosen and is indicated on the Application Form and can be found in the table below:

Limit of Liability	Illness R(2)	Taxes 2.50%
€100,000.00 Euro 20,000.00 Covid	€ 35.00	€ 0.85
€250,000.00 Euro 20,000.00 Covid	€ 45.00	€ 1.10
€500,000.00 Euro 20,000.00 Covid	€ 50.00	€ 1.22
€1,000,000.00 Euro 20,000.00 Covid	€ 80.00	€ 1.95

Article 7 -TAXES

The premium also includes taxes that are not the responsibility of Europ Assistance and that you are required to pay by law.

Article 8 -DECLARATIONS RELATING TO THE CIRCUMSTANCES OF THE RISK

When you take out the Policy, you must verify that you have provided true, accurate and complete information. Any significant change in the information provided during the period when the Policy is valid must be immediately notified to Europ Assistance through the Policyholder. If you fail to comply with these obligations, you may lose all or part of your right to the Indemnity/compensation/assistance.

Article 9 -AGGRAVATION OF THE RISK

You are obliged to notify Europ Assistance, through the Policyholder, of any changes that lead to an aggravation of the risk. Failure to provide information may result in the total or partial loss of the right to the Indemnity/compensation/assistance, as well as the termination of the insurance pursuant to Article 1898 of the Italian Civil Code.

Article 10 -DECREASE IN RISK

In the event of a decrease risk, Europ Assistance is required to reduce the premium, or the premium instalment, following your notification and waives the related right of withdrawal.

Article 11 - PROFESSIONAL SECRECY

You must release the doctors who have to examine your claim and your state of health from their obligation to maintain professional secrecy with Europ Assistance.

Article 12 - PROCESSING OF PERSONAL DATA

Europ Assistance may become aware of and use other people's personal data when providing you with cover. By entering into this Policy, you undertake to make these individuals aware of the privacy notice and to obtain their written consent to the processing of their health data for insurance purposes. You can use the following consent form: "I have read the privacy notice on data processing and consent to the processing of my personal data relating to health necessary for the management of the policy by Europ Assistance Italia and the parties indicated in the notice."

SECTION I – DESCRIPTION OF THE COVER



What is insured?

Article 13 - SUBJECT-MATTER OF INSURANCE

A) MEDICAL EXPENSE SUPPLEMENTARY COVER

If, while you are travelling, you contract an Illness suddenly or have an accident, Europ Assistance will pay for you the urgent, non-deferrable medical/hospital/pharmaceutical expenses incurred at the place of the Event, during the Policy term.

Europ Assistance will pay expenses on your behalf if the Operations Centre considers that the technical and practical conditions for proceeding are met. If this is not possible, Europ Assistance will reimburse these expenses under the same conditions, without applying the deductible.

PART II - Terms and Conditions of Insurance Form TAD408/2

Europ Assistance will pay the medical expenses, up to the maximum amount stated on the Application Form and for which you have paid the premium.

You can choose from the following supplementary liability limits: Euro 100,000.00/ Euro 250,000.00/ Euro 500,000.00.

In addition, Europ Assistance will pay on your behalf (if the technical/practical conditions to proceed are met) or will reimburse you for the **urgent, non-deferrable medical/hospital/pharmaceutical expenses prescribed by an attendant physician on site, incurred** at the place of the event, during a period of 15 days following the end of the booked Trip, which you have to spend in the country in which you are travelling, because a Family Member travelling with you or your Travelling Companion has been directly infected by Covid-19.

In the case of Covid-19, the supplementary liability limit will be Euro 20,000.00.

The liability limit chosen is in addition to the limit for the Medical Expense Reimbursement Cover, which is indicated in the insurance cover included in the Trip (Policy No. 40382Q); in the case of Covid-19 the overall limit shall not exceed Euro 50,000.00 (Euro 30,000.00 on the basic catalogue policy and Euro 20,000.00 on the supplementary policy).

Please Note!

- the additional liability limit only applies to urgent and non-postponable medical/pharmaceutical/hospital expenses you incur during your Trip to Europe or the World.
the Deductible will be applied once per claim and is indicated in the basic catalogue policy (Policy No. 40382Q).



Where do the guarantees apply?

Article 14 - TERRITORIAL EXTENSION

Indicates countries where the event occurs for which the cover may be requested.

They are divided into three groups:

A) **Italy**, the Republic of San Marino and the Vatican City State;

B) all **European countries and the countries of the Mediterranean Basin**: Albania, Algeria, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine.

C) all **countries in the world**.



When does the cover begin and end?

Article 15 - COMMENCEMENT AND DURATION

The insurance cover starts on the date of commencement of the trip/stay and expires at the end of the same, i.e. from when you start using the first contractually agreed tourist service and ends when the last service under the contract is completed.

The maximum duration of cover during the period of validity of the Insurance is 30 consecutive days.

SECTION II - EXCLUSIONS AND LIMITATIONS OF COVER



What is not insured?

Article 16 - EXCLUSIONS

Events caused by the following are excluded:

- willful misconduct or gross negligence except as indicated in individual cover;
- floods, inundations, volcanic eruptions, earthquakes, atmospheric events with the characteristics of natural disasters, phenomena of the transmutation of atomic nuclei, radiation caused by the artificial acceleration of atomic particles;
- war, strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism;
- mental illnesses and mental disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic depression and its consequences/complications;
- pregnancy-related illnesses after the 26th week of gestation and illnesses related to childbirth;
- attempted suicide or suicide;
- accidents arising from the following activities: rock and glacier climbing, acrobatic skiing or water skiing, riding and using bobsleighs, aerial sports in general, operating and using hang gliders and other types of ultra-light aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as accidents sustained as a consequence of professional, non-amateur sports (including competitions, trials and training);
- organ harvest and/or transplantation;

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- i. car, motorbike or motorboat races and related trials and training;
- j. abuse of alcohol or psychotropic drugs;
- k. illnesses/accidents arising from the HIV virus;
- l. use of narcotics and hallucinogens;
- m. all other matters not indicated in the Article "Subject-matter of Insurance";
- a. epidemics or pandemics based on declarations from the World Health Organisation, with the exception of COVID-19;
- b. indirect consequences of the COVID-19 epidemic/pandemic.

The following are also excluded:

- failure to comply with orders/regulations imposed by control bodies/host countries or countries of origin;
- the consequences due or attributable to quarantine or measures restricting freedom of movement decided by the competent authorities that isolate the Municipality/more extensive territorial areas where you may be during the Trip.

For all Cover, except as indicated in the same, the insurance does not cover any expenses due to or arising from/consequent to quarantine or other measures restricting freedom of movement, decided by the competent International and/or local authorities, with the term local authorities being understood to mean any competent authority of the country of origin or any country where you have planned your trip or through which you are travelling to reach your destination.

In addition, Europ Assistance will not pay you for:

- all expenses incurred if you have not directly informed Europ Assistance, directly or through third parties, for hospitalisation or treatment at an Emergency Department;
- expenses for the treatment or elimination of physical defects or congenital malformations, for cosmetic applications, nursing, physical therapy, spa and weight-loss treatments;
- expenses for dental treatment following a sudden illness;
- the cost of purchasing and repairing eyeglasses, contact lenses;
- expenses for orthopaedic and/or prosthetic devices, following a sudden illness;
- check-ups in Italy for situations resulting from illnesses that began while travelling;
- the costs of transport and/or transfer to the healthcare facility and/or your place of accommodation;
- medical expenses related to health tests for Covid-19 mandated by the destination/departure country upon arrival or before returning to your country of residence.

Journeys made against medical advice or for the purpose of treating a medical condition which had become apparent before departure are also excluded.

The following is also excluded:

- any trip undertaken to participate in competitions/races involving extreme activities;
- business trips;
- any trip taken for the purposes of: visits, check-ups, admission to facilities, surgery.

COUNTRIES EXCLUDED: Travel in the following countries is excluded: Afghanistan, Belarus, Cocos Islands, North Korea, Crimea, South Georgia, Heard Island and McDonald Islands, Bouvet Island, Christmas Island, Pitcairn Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Outlying Islands, Solomon Islands, Wallis and Futuna, Kiribati, Micronesia, Nauru, Niue, Palau, Western Sahara, Samoa, Saint Helena, Syria, Somalia, French Southern Territories, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu, Venezuela.



Are there any limits on cover?

Article 17 - INTERNATIONAL SANCTIONS

"International Sanctions" means the set of national and international provisions governing embargoes, sanctioned individuals and entities, terrorist financing and trade restrictions adopted by: (i) the United Nations; (ii) the European Union; (iii) the United States of America, primarily through the Office of Foreign Assets Control of the United States Department of the Treasury; (iv) United Kingdom and (v) national jurisdictions governing these Terms and Conditions of Insurance.

Europ Assistance Italia S.p.A. is not obliged to provide any insurance coverage, nor to settle claims, nor to provide any benefits or services described in the Terms and Conditions of Insurance if this would expose it to any sanction, prohibition or restriction pursuant to United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, the United States of America, the United Kingdom or applicable national jurisdictions governing these Terms and Conditions of Insurance.

This clause will prevail over any clause to the contrary contained in these Terms and Conditions of Insurance.

For further details you can visit:

<https://www.europassistance.it/contenuti-utili/international-regulatory-information-links>

Insurance cover is not available in the following countries: **Siria, Corea del Nord, Iran, Venezuela, Bielorussia, Russia, Birmania (Myanmar), Afghanistan** and in the following regions: **Crimea, Donetsk, Lugansk, Zaporizhzhia, Kherson.**

Please Note!

If you are a "United States Person" and you are in Cuba, in order to receive the assistance, indemnities/compensation provided for in the Policy, you must demonstrate to Europ Assistance Italia S.p.A. that you are in Cuba in compliance with US laws.

Without authorisation for your stay in Cuba, Europ Assistance Italia S.p.A. cannot provide assistance, and will not be able to award you indemnities/compensation.

Article 18 - LIMITATIONS OF COVER

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- **TRAVEL LIMITATIONS**
You are not covered if you travel to a country, region or geographical area which the competent government authority in your country of residence or in the country of destination or host country has prohibited you to travel to, or otherwise reside in, even temporarily.
- **CONTINUED STAY ABROAD**
You may stay abroad for a maximum of 30 consecutive days during the term of this Policy. **You will not be insured for events affecting you after 30 days.**
- **LIMITS ON ENTERING INTO THE POLICY**
You cannot buy this policy if your insured trip has already started.
In addition, you cannot use more than one Application Form to increase the liability limits and cover provided in the policy.

SECTION III - OBLIGATIONS OF THE INSURED AND EUROP ASSISTANCE



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

Article 19 - OBLIGATIONS OF THE INSURED PERSON IN THE EVENT OF A CLAIM

You must report the claim in the following ways:

- access the portal <https://sinistronline.europassistance.it> or the website www.europassistance.it and the section CLAIMS. Follow the instructions.

or

- by writing a registered letter with return receipt to **Europ Assistance - Ufficio Liquidazione Sinistri (indicating the cover for which you are making the claim) - Via del Mulino, 4 – 20057 Assago (MI).**

You must provide the following data/documents:

- your name, surname and address
- your telephone number;
- Your Europ Assistance card number and the case number;
- the circumstances of the event;
- the date of the event;
- the place where you or the persons who caused the accident can be found.

In case of an Event, you must immediately call the Operations Centre on:

- **(+39) 02.58.24.05.29 (calls from Italy and abroad)**

You must file a claim **within sixty days from when the event occurred.**

You must send the following data/documents:

- a first aid certificate issued at the scene of the accident stating the pathology or the medical diagnosis and certifying the type and manner of the injury;
- a true copy of the original of medical records, if you have been hospitalised;
- originals of invoices, receipts or tax receipts for expenses incurred, complete with tax data (VAT number or tax ID number) of the issuers and the holders of the receipts;
- medical prescription for the purchase of medicines with the original receipts for the medicines purchased;
- COVID-19 test results (rapid and/or serological test).

For the management of claims regarding all cover:

Europ Assistance may ask you for other documents needed to assess the claim.

You are obliged to give them.

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

This is established by Article 1915 of the Italian Civil Code.

Article 1915 of the Italian Civil Code: the article explains what happens to the Insured if they do not report the claim to their insurer in time.

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

If the Insured deliberately behaves in such a way as to cause or aggravate the damage, the insurer may not pay for said.

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

Article 20 -CRITERIA FOR THE ASSESSMENT AND SETTLEMENT OF THE LOSS/DAMAGE

- **PAYMENT OF COMPENSATION**

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For all Covers except Assistance, after receiving necessary documentation from you, Europ Assistance will check the Cover is operative and carry out controls, establishing the amount of the Compensation/Allowance/Reimbursement owing to you and notify you.

Europ Assistance will pay you within 20 days from this notification.

In the event of death before Europ Assistance has paid the compensation/Allowance/reimbursement, your heirs shall be entitled to the payment owed, only if they can prove the existence of the right to the compensation/Allowance/reimbursement by giving Europ Assistance the documentation required under the Article "Obligations of the Insured in the event of a Claim".

HOW TO CONTACT EUROP ASSISTANCE

To request assistance and for the payment of medical expenses, you must call the following number:

(+39) 02.58.24.05.29 (calls from Italy and abroad)

IMPORTANT: do not take any initiative without first consulting the Operations Centre

If you are unable to telephone, you may send:

- a fax to the number 02.58.47.72.01

or

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

the Operations Centre of Europ Assistance is available to answer calls 24 hours a day, to intervene or indicate the most suitable procedures to best solve any type of problem, as well as authorise any expenses.

Europ Assistance must process your personal data in order to provide the Cover indicated in the Terms and Conditions of Insurance and, as stated in Regulation (EU) 2016/679 on the protection of personal data, it needs your consent to process your health-related data. By telephoning or writing to Europ Assistance, you freely give your consent to the processing of your personal data relating to your health as indicated in the privacy notice you received.

Europ Assistance Italia S.p.A.

Headquarters, Executive and Operating Offices: Via del Mulino, 4 – 20057 Assago (MI) – Tel. 02.58.38.41 -
www.europassistance.it/Certified Electronic Mail (PEC) address: EuropAssistanceItaliaSpA@pec.europassistance.it
Share Capital Euro 12,000,000.00 fully paid up - Economic and Administrative Register no. 754519 - VAT no.
01333550323 Milan Company Register and Tax ID number: 80039790151 A company authorised to carry out insurance
business under the Decree of the Ministry of Industry and Trade no. 19569 of 2/8/93 (Gazzetta Ufficiale of 1/7/93 no.
152) Registered in section I of the Register of Insurance and Reinsurance Companies under no. 1.00108 Company
belonging to the Generali Group, registered in the Register of Insurance Groups Company managed and coordinated by
Assicurazioni Generali S.p.A.

www.europassistance.it



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COMPLAINTS

Any complaints about the contract or management of claims must be made in writing to: Europ Assistance Italia S.p.A. - Ufficio Reclami - Via del Mulino no. 4 - 20057 Assago (MI); fax: 02.58.47.71.28, certified email: reclami@pec.europassistance.it - email: ufficio.reclami@europassistance.it.

If you are not satisfied with the outcome of your complaint, or if you have not received a reply within the deadline of forty-five days, you may contact IVASS (Istituto per la vigilanza sulle assicurazioni) - Servizio Tutela del Consumatore - via del Quirinale, 21 - 00187 Rome, fax: 06.42.13.32.06, certified email: ivass@pec.ivass.it, attaching documentation relating to your complaint processed by Europ Assistance to your request. In these cases, and for complaints concerning compliance with sector regulations to be submitted directly to IVASS, the complaint must indicate:

- indicate the name, surname and address of the party making the complaint, and a telephone number as applicable;
- indicate the person or subjects the complaint refers to;
- briefly describe in full the grounds of the complaint;
- a copy of the complaint submitted to Europ Assistance and any reply from it;
- all documents useful to describe the relevant circumstances in more detail.

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

Before taking legal action, you can use alternative dispute resolution systems provided by law or conventionally.

- **Mediation:** by contacting a Mediation Body from those listed by the Ministry of Justice, at www.giustizia.it (Law 9/8/2013 no. 98);
- **Assisted negotiation:** by sending a request to Europ Assistance Italia S.p.A. via your lawyer

Insurance disputes on the determination and estimation of damages under policies against the risk of harm (where contemplated in the Terms and Conditions of Insurance).

In the event of a dispute regarding the determination and estimation of damages, an appraisal of the contract is necessary where contemplated by the Terms and Conditions of Insurance, in order to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Claims Settlement Office (Ufficio Liquidazione Sinistri) – Via del Mulino 4- 20057 Assago (MI), by registered letter with return receipt or by certified e-mail to : sinistri@pec.europassistance.it.

In the case of disputes regarding policies against the risk of harm in which the contract has already been appraised, or not regarding the determination and estimation of damages, the law provides for compulsory mediation, which is a condition for proceeding, with the option of prior assisted negotiation.

Insurance disputes on medical matters (where contemplated in the Terms of Insurance).

In the event of disputes relating to medical matters under accident or health policies, arbitration must be used where contemplated in the Terms and Conditions of Insurance, to solve the dispute. The request to have the contract appraised or to refer to arbitration should be sent to: Claims Settlement Office (Ufficio Liquidazione Sinistri) – Via del Mulino 4- 20057 Assago (MI), by registered letter with return receipt or by certified e-mail to : sinistri@pec.europassistance.it. Arbitration will take place at the headquarters of the Institute of Forensic Medicine closest to your place of residence.

In the case of disputes regarding accident or health policies in which arbitration has already taken place or not regarding medical matters, the law provides for compulsory mediation, which is a condition for proceeding, with the option of prior assisted negotiation.

The foregoing is without prejudice to the right to take legal action.

For the resolution of cross-border disputes, you can submit a complaint to IVASS or activate the competent foreign system through the FIN-NET procedure (at http://ec.europa.eu/internal_market/finnet/index_en.htm).

PRIVACY NOTICE

WHAT IS PERSONAL DATA AND HOW IS IT USED BY EUROP ASSISTANCE ITALIA S.P.A.

Information on data processing for insurance purposes (pursuant to Articles 13 and 14 of the European Data Protection Regulation)

Personal data is information about a person that enables him or her to be recognised among other people. Personal data includes, for example, your name and surname, your identity card or passport number, information about your health, such as illness or injury, information about criminal offences and criminal convictions.

There are regulations¹ protecting personal data from misuse. Europ Assistance Italia, a Data Controller, complies with these regulations and, for this reason, wishes to inform you of what it does with your personal data.

If the information in this Notice is not sufficient, or if you wish to exert a legal right, you may write to the **Data Protection Officer** at Europ Assistance Italia Ufficio Protezione Dati Via del Mulino no. 4 - 20057 Assago (MI) or by email to UfficioProtezioneDati@euroDassistance.it

Why Europ Assistance Italia uses your personal data and what happens if you do not provide data or do not authorise its use

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

- to carry out the activity that is foreseen by the Agreement or to provide the SERVICES and COVER; to carry out insurance business, for example proposing and managing the Agreement, collecting premiums, undertaking reinsurance, control and statistical activities: your common data, which may also concern your location (geolocation), is processed in order to meet contract obligations; to process, where necessary, your health data, you must provide your consent; *automated decision-making processes*² are used in some of the processes of managing SERVICES and COVER[2].
- to carry out insurance business and prevent and detect fraud, take legal action and notify the authorities of possible offences, recover amounts owing, issue intra-group communications, protecting the security of the company's assets (e.g. buildings and IT tools), develop IT solutions, processes and products: your Data, including data relating to your health for which you have given your consent, or data relating to criminal offences and convictions, is processed in the legitimate interests of the company and third parties;
- to carry out activities required by law, such as the retention of Policy and claim documents; to respond to requests from the authorities such as the Carabinieri, the Insurance Regulator, IVASS: your Data, including data relating to your health or to criminal offences and convictions, is processed in order to comply with the law or regulations.

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

How Europ Assistance Italia uses your personal data and who the data is disclosed to

Europ Assistance Italia, through its employees, staff and external parties/companies³, uses personal data that it has obtained from you or from other persons (such as, for example, the Policyholder, a relative of yours or the doctor who treated you, a travelling companion or a supplier) either on paper or via computer or an app.

For *insurance purposes*, Europ Assistance Italia may disclose your personal data, if necessary, to private and public entities operating in the insurance sector and other entities that are involved in managing relations with you and or that perform technical, organisational and operational activities⁴

Europ Assistance Italia, depending on the activities it is required to perform, may use your personal data in Italy and abroad, and may also disclose it to entities located in countries outside the European Union that might not guarantee an adequate level of protection according to the European Commission. In such cases, the transfer of your personal data to entities outside the European Union will be subject to appropriate safeguards in accordance with applicable law. You have the right to obtain information about 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 available to the public.

How long does Europ Assistance Italia retain your personal data?

¹ Regulation (EU) 2016/679 on processing of personal data (hereinafter the Privacy Regulation) and Italian primary and secondary legislation

² Automated decision-making is defined as a management process that does not require the intervention of an operator: this process has shorter management times. If you would like to request the intervention of an operator regarding the purchase of policies, you may call or write to Customer Service. In relation to Services, you can call the Operations Centre, and in relation to Cover, you can write to the Claims Settlement Office. Contact details are available at www.europassistance.it and in the Policy.

³ In accordance with the Privacy Regulation, these subjects are designated as Processors and/or persons authorised to process data, or act as autonomous Controllers or Joint Controllers, and perform tasks of a technical, organisational and operational nature. They are for example: agents, sub-agents and other agency staff, producers, insurance brokers, banks, SIM and other purchase channels; insurers, co-insurers and reinsurers, pension funds, actuaries, lawyers and medical advisors, technical consultants, roadside assistance, loss adjusters, garages, vehicle dismantling centres, healthcare facilities, claims settlement companies and other contracted service providers, Generali Group companies and other companies providing contract and service management services, IT, telematics, financial, administrative, archiving, correspondence management, auditing and certification services, as well as companies specialising in market research and service quality surveys.

⁴ To the Policyholder, other branches of Europ Assistance, Generali Group companies and other entities such as insurance intermediaries (agents, brokers, sub-agents, banks); co-insurance or reinsurance companies; lawyers, doctors, consultants and other professionals; suppliers such as body shops, salvage firms, wreckers, health facilities, claims management companies, other companies providing IT, telematics, financial, administrative, archiving, mailing, profiling and customer satisfaction survey services. The information on the processing of the data of private and public entities operating in the insurance sector and of other entities carrying out tasks of a technical, organisational or operational nature and acting as Data Controllers can be found at the premises of such entities (e.g. suppliers) and/or at www.europassistance.it.

PRIVACY NOTICE

Europ Assistance Italia will retain your personal data for as long as is necessary for the management of the above-mentioned purposes in accordance with provisions of the law or, if this is not possible, in accordance with the times indicated below.

- Personal data contained in insurance contracts, insurance treaties and co-insurance contracts, claims and litigation files are retained for 10 years from the last registration in accordance with provisions of the Italian Civil Code or for a further 5 years in accordance with insurance regulations.
- Common personal data collected on any occasion (for example when entering into a Policy, requesting a quote..) accompanied by consent/refusal to consent to sales promotions and profiling are retained without expiry, as is evidence of relevant changes you make over time to the consent/refusal. You have the right to object at any time to such processing and to request the deletion of your data if there are no contractual or legal conditions that require its retention.
- Personal data collected as a result of the exercise of data subjects' rights is retained for 10 years after the last registration in accordance with provisions of the Italian Civil Code
- Personal data of individuals who have committed fraud or attempted to commit fraud is retained for more than 10 years.

In general, for all matters not expressly specified, the ten-year retention period indicated in Article 2220 of the Italian Civil Code or any other specific term provided for by applicable law shall apply.

What are your rights to protect your personal data?

In connection with the processing of your personal data you have the following rights: access, rectification, cancellation, restriction, portability, revocation and opposition, which you can exercise according to the procedures indicated in the next section "How you can exercise your rights to protect your personal data". You have the right to lodge a complaint with the Data Protection Authority and you can find more information at www.garanteprivacy.it.

How can you exercise your rights to protect your personal data?

- To find out which of your personal data is used by Europ Assistance Italia (right of access);
 - to request your data to be rectified (updated, modified) or if possible, erased, limited and to exercise the right to the portability of your personal data processed at Europ Assistance Italia;
 - to object to the processing of your personal data based on the legitimate interest of the controller or a third party unless the controller or the third party demonstrates that such legitimate interest overrides your own or such processing is necessary for the establishment, exercise or defence of legal claims; to object to the processing of your personal data for direct marketing purposes
 - if the processing carried out by the Data Controller is based on your consent, to withdraw the consent given, it being understood that the withdrawal of the consent previously given does not affect the lawfulness of the processing carried out before the withdrawal.
- you can write at any time to:

Data Protection Office (Ufficio Protezione Dati) - Europ Assistance Italia SpA - Via del Mulino, 4 – 20057 Assago (MI)
or by e-mai: UfficioProtezioneDati@europassistance.it

Changes and updates to the Notice

Europ Assistance Italia may supplement and/or update all or part of this Notice in consideration of possible future changes to applicable privacy laws. It is understood that any amendments, additions or updates will be notified in accordance with applicable legislation, also by publication on the website www.europassistance.it where you can also find more information on the policies regarding the protection of personal data adopted by Europ Assistance Italia.

ANNEX A - GLOSSARY

ANNEX A - GLOSSARY

Insured: the natural person (whom we address on a first-name basis) who has purchased a tourist package from the Policyholder on the Markando catalogue and has entered into the policy in Italy or through the Policyholder's Italian website. The name must be indicated on the Application Form.

Terms and Conditions of Insurance: Policy clauses containing: The General Terms and Conditions of Insurance for the Insured, the description of the Cover, the exclusions and limitations of the Cover, the obligations of the Insured and of Europ Assistance.

Policyholder: HOTELTURIST SPA-VIA EGIDIO FORCELLINI 150- 35128 - Padua (PD)- VAT no. 01047360910

Travelling Companion: the person travelling with you and insured under this policy.

Indirect consequence: any situation not attributable to testing positive for COVID-19 that affects you and/or your family members/travelling companions. **Europ Assistance:** The insurance company, i.e. Europ Assistance Italia S.p.A. in Via del Mulino no. 4 - 20057 Assago (MI), authorised by decree of the Ministry of Industry and Trade no. 19569 of 2 June 1993 (Gazzetta Ufficiale 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 Generali Group company, registered in the Register of Insurance Groups, managed and coordinated by Assicurazioni Generali S.p.A..

Family member: the spouse, cohabiting partner, children, parents, brothers/sisters, son-in-law/daughter-in-law, grandparents, grandchildren, mother-in-law/father-in-law, son-in-law/daughter-in-law and all those

living in the same household as the Insured, provided that they are certified by a registry office.

Deductible: the amount remaining payable by the Insured when the claim is settled.

Cover: the insurance that differs from assistance cover, for which, in the event of a claim, Europ Assistance pays compensation.

Compensation/Reimbursement: the amount Europ Assistance will pay in the event of a claim.

Accident: an event due to a fortuitous, violent and external cause. The direct and exclusive consequence of the accident is physical injury which may be objectively ascertained, causing death, permanent or temporary disability.

Healthcare Facility: the public hospital, clinic or nursing home, whether affiliated with the National Health Service or private, regularly authorised to provide hospital care. Spas, convalescent and residential homes, and dietary and beauty clinics are not considered to be healthcare facilities.

Illness: any alteration in the state of health that is not due to an accident.

Chronic disease: an illness which has required diagnostic treatment, hospitalisation or treatment/therapy in the last 12 months.

Sudden illness: an acute-onset illness which you were not aware of before the start of the Trip.

Pre-existing disease: an illness that indicates or is the direct consequence of pathological conditions occurring before the start of the Policy.

Limit of liability/Insured sum: the maximum amount paid by Europ Assistance in the event of a claim.

Policy: the insurance contract that establishes the rights and obligations between Europ Assistance and the Policyholder/Insured Person.

Premium: the sum owing to Europ Assistance.

Residence: the place where you live as indicated in your registry office certificate.

Hospitalisation: a stay of at least one night in a Healthcare Facility.

Risk: the probability of the claim occurring.

Event: the occurrence of the harmful event for which the insurance benefit/cover is recognised.

Medical/pharmaceutical/hospital expenses: are understood to be the costs of surgery (fees of the surgeon, assistants and anaesthetist, operating theatre and operating equipment charges) and healthcare costs (hospital charges, specialist medical advice, medicines, tests and diagnostics). Hospitalisation fees indicate the cost of a day's stay at the Healthcare Facility. The cost also includes medical and nursing care.

Operations Centre: the centre of Europ Assistance Italia S.p.A. - Via del Mulino n. 4 - 20057 Assago (MI) consisting of managers, personnel (doctors, technicians, operators), equipment and facilities (centralised or otherwise) operating 24/7, every day of the year, providing telephone contact with the Insured, and the organisation and delivery of the Assistance provided for in the Terms of Insurance. **Trip/travel:** travel for tourism purposes.

In the case of travel by plane, train, coach or ship, this means the stage from the station of departure (airport, port or railway station) of the journey to the station of arrival. In the case of travel by car or other means other than ship, plane or coach, this means any location more than 50 km from the place of residence in Italy of the Insured Person. For *Vehicle Assistance* only, no per-kilometre deductible applies.