



INTER PARTNER ASSISTANCE S.A.

Insurance and Reinsurance Company
General Agency for Italy

MULTI-RISK TRAVEL INSURANCE POLICY

"TRIPY HEALTH CARE"

Policy Summary

Last updated in April 2022



Inter Partner Assistance S.A.
Compagnia di Assicurazioni e Riassicurazioni
Rappresentanza Generale per l'Italia - Via Carlo Pesenti 121 - 00156 Roma - Tel. 06/42118.1
Sede legale Bruxelles – 7, Boulevard du Régent – Capitale sociale € 130.702.613 interamente versato – Gruppo AXA Partners
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GLOSSARY

House: All the rooms that make up the entire family housing or a building intended for residential purposes, where the Insured is domiciled and the address is mentioned in the policy.

Insured: The individual, mentioned in the policy, whose interests are covered and protected by the insurance.

Assistance: Timely assistance or help, in money or in kind, provided that the insured person is in difficulties following the occurrence of an accident, organised through the Operations Centre.

Natural disasters: tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, nuclear explosions and other upheavals of nature.

Operations Centre: The organisational structure of Inter Partner Assistance SA - General Agent for Italy - Via Carlo Pesenti 121 - 00156 Rome - made up of human resources and equipment, available 24 hours of every day of the year, providing telephone contact with the Insured, organising intervention in-situ and carrying out, with costs borne by the Company, any assistance provided for in the Policy.

Insuring Party: The person who takes out the insurance. In the case of a natural person, a person of legal age with legal capacity to act.

Destinations: The list of individual countries per destination zone is available on the website prior to subscription.

Address: The place in Italy where the Insured lives or has established the headquarters of his business and interests.

Day hospital: A hospital stay not involving an overnight admission, but documented by medical records, at a medical facility authorised having beds devoted to hospital use.

Italy: the territory of the Republic of Italy, including the Republic of San Marino and the Vatican City.

Abroad: All countries of the world, except Italy.

Event: The event that caused or has given rise, directly or indirectly, to one or more claims.

Family: Means a person related by kinship to the insured (spouse, children, father, mother, brothers, sisters, grandparents, in-laws, son-in-laws, daughters-in-laws, uncles, cousins, nephews) and persons permanently living together with him/her in a family unit.

Excess: Fixed amount, in absolute number, to be paid by the insured person in the event of a claim or claims.

Theft: An offence committed by anyone who takes possession of the personal property of others, in order to gain profit for oneself or others as regulated by Articles 624a and 624b of the Penal Code.

Mechanical failure: the sudden and unexpected mechanical or hydraulic, event that puts the vehicle in such a way as to not be able to continue the planned trip or it puts in abnormal or dangerous traffic conditions in terms of safety of the persons or vehicles. The following are considered faults: breaking or perforation of the tyres, incorrect fuel type, battery failure, blocking of the theft alarm/immobiliser.

Fire: Free flame combustion of tangible assets outside of appropriate burning point that can expand and propagate by itself

Traffic Accident: An accident occurring to the vehicle while moving in traffic, including the impact or the collision with a mobile or stationary obstacle, with other vehicles, identified or not, the overturning or running off the road, even if it is due to the incompetence, neglect and failure to comply with the traffic rules and regulations (as defined by law), such as

to cause damage which leads to the immobilisation of the vehicle itself or allow for the vehicle to be driven with the risk of aggravating the damage which does not allow for independent travel in normal safety conditions.

Injuries: Objectively visible bodily injuries caused by a fortuitous, violent and external event and leading to death or permanent/temporary disability.

Care Institution: University college hospital, hospital, nursing home, day hospital, diagnostic and/or therapeutic clinic, duly authorised for diagnosis and treatment. The following are not commonly considered as health facilities for diagnosis and care spas, mainly those for dietary purposes, for wellness, rehabilitation, convalescence, hospital stays or long stays, facilities for the elderly.

Illness: Any noticeable impairment of health not due to the injury sustained.

Pre-existing disease: the disease that is the expression or direct consequence of chronic or pre-existing pathological situations at the start of the trip.

Maximum: The maximum amount, established in the Policy, guaranteed by the Company in the event of a claim.

Medicines: Considered to be those entered in the Italian Register of Medicines. The following are not considered to be pharmaceutical products: homoeopathy, cosmetics, dietary, galenic preparation, etc., even if prescribed by a doctor.

Policy: The document which proves the insurance has been taken out.

Premium: The amount owed by the Contractor to the Insurer.

Statute of Limitations: The expiry of the time to exercise the same right within the time permitted by law.

Robbery: The theft of movable objects from the owner, with violence or threat to his/her person.

Residence: The place where the Insured has established his/her dwelling as a result the certificate of residence.

Admission / Hospitalisation: A staying in care institutions duly authorised for the provision of hospital care, covering at least one night, or a day hospital stay.

Deadline: The date on which the effects of the contract cease.

Deductible: The part of indemnifiable damage under the terms of the policy, calculated as a percentage, that remains the responsibility of the insured per claim.

Claim: The occurrence of the damaging event, uncertain future, for which insurance has been given.

Company: INTER PARTNER ASSISTANCE S.A., General Agent for Italy - Via Carlo Pesenti 121 - 00156 Rome.

Travel: A trip, stay or location resulting from the relative contract or travel document

SPECIAL CONDITIONS OF INSURANCE

Territorial extension

The insurance is valid for the following sections:

- Assistance/medical expenses while travelling, baggage, Back home and Cover Stay: pre-chosen destination in the policy.

Exclusions common to all sections

Excluded from the terms of this insurance are all the services for which the Insured has not sought prior approval from the Operations Centre helpline.

The following are also excluded from any compensation, services, consequences and/or event arising directly or indirectly from:

- a) situations of armed conflict, invasion, acts of foreign enemies, hostilities, war, civil war, rebellion, revolution, insurrection, martial law, military or usurped power or attempts to usurp power;
- b) acts of terrorism in general, including the use of any type of nuclear or chemical bomb; **this exclusion is not for Assistance and Medical Expenses while travelling.**
- c) ionising radiation or radioactive contamination from nuclear fuel, or arising from phenomena of transmutation of the nucleus or radioactive, toxic, explosive, or other dangerous features of nuclear equipment and its components;
- d) tornadoes, hurricanes, earthquakes, volcanic eruptions, flooding, nuclear explosions and other natural disasters; **this exclusion is not for Assistance and Medical Expenses while travelling and Back Home**
- e) air, water, soil, subsoil, or any other environmental damage;
- f) search and rescue expenses of the Insured in the sea, lake, mountain or desert;
- g) willful or gross misconduct of the Insured;
- h) suicide or attempted suicide.

No (re)insurer will be required to provide coverage, to pay a claim or provide a service in any capacity in the event that the provision of such coverage, payment of the claim or the provision of this service exposes the (re) insurer to any penalty or restriction pursuant to a resolution of the United Nations or under the sanctions, laws or economic and trade embargoes of the European Union, the United Kingdom or the United States of America.

Age limitations

For trips with a duration up to 35 days, persons under the age of 90 years are insurable. However, for people who reach this age (90 years) during the contract, the policy remains valid until the expiry of the Policy.

For trips longer than 35 days, persons under 71 years of age are insurable. However, for people who reach this age (71 years) during the contract, the policy remains valid until the expiry of the Policy

Limitations common to all sections

In the event of multiple claims covered by the policy and caused by the same event that involved more than one policyholder at the same time, the aggregate policy ceiling for all claims cannot exceed € 20,000,000.00.

In the event that the total amount of claims exceeds € 20,000,000.00, the sums to be paid to the Insured will be reduced on a proportional basis, if possible.

PURPOSE OF THE INSURANCE

The Company, through its Operating Centre, provides the guarantees specified in the following sections:

- A. TRAVEL ASSISTANCE ALL RISKS
- B. MEDICAL EXPENSES WHILE TRAVELLING
- C. LIFESTYLE
- D. BAGGAGE
- E. MY PERSONAL DOCTOR
- F. BACK HOME
- G. COVER STAY

A. TRAVEL ASSISTANCE – ALL RISKS

A.1- Definitions of the section details:

Assistance: The Company, for the entire duration of the policy or for the duration of the trip, is committed to providing immediate assistance within the limits agreed, in the event of difficulties caused by the occurrence of unexpected events and incidental findings affecting the Insured himself, his family members (though not travelling with the insured) and his possessions.

Family: the person bound by a family relationship with the Insured (mandatory list: spouse, cohabiting partner, children, father and mother). Other relatives are included in the definition of family member only if permanently living with the Insured as well as resulting from the family status (mandatory list: brothers, sisters, grandparents, in-laws, genders, daughters-in-law, brothers-in-law, uncles, cousins, grandchildren).

Insured goods: vehicles / motorcycles and home, located in Italy, owned by the Insured.

A.2- PURPOSE OF THE INSURANCE:

The company, following the "ALL RISKS" principle in case of any unforeseeable and unpredictable event that occurs during the trip, and affecting:

- the Insured party;
- the Family of the Insured;
- the Goods of the Insured;

organises and provides 24 hours of 24, through the Helpline, all the necessary assistance for the state of necessity that has arisen, except as expressly provided in certain exclusions indicated in art. A.4 or in the exclusions common to all sections. The Company, before the release of any provision of assistance, has the right to request at its own discretion all the necessary supporting evidence for the actual occurrence of the unforeseeable and unexpected event that gave rise to the claim.

A.2.1- Following the accident of the Insured during the trip, the Company guarantees, **by way of example only**, the following Assistance services:

- MEDICAL CONSULTATION BY PHONE;
- SENDING A DOCTOR OR AMBULANCE;
- INDICATION OF A SPECIALIST DOCTOR;
- RETURN OF THE TRAVELING COMPANIONS;
- JOURNEY OF A FAMILY MEMBER FOR THE RETURN OF MINORS TO THEIR HOME IF NEEDED;
- SENDING MEDICINES ABROAD;
- INTERPRETER AVAILABLE IN CASE OF HOSPITALISATION;
- TRANSLATION OF MEDICAL RECORDS;
- TRAVEL OF A FAMILY MEMBER IN CASE OF HOSPITALISATION;
- EXTENSION OF STAY DUE TO HOSPITALISATION;
- SENDING URGENT COMMUNICATIONS;
- EARLY RETURN IN CASE OF ILLNESS OF A FAMILY MEMBER;
- ADVANCED AMOUNTS FOR THE PURCHASE OF ESSENTIAL GOODS ABROAD IN CASE OF THEFT, MUGGING, ROBBERY OR LOSS OF THE MEANS OF PAYMENT;
- BLOCKING OF CREDIT CARDS;
- ADVANCE PAYMENT OF EXPENSES FOR LEGAL ASSISTANCE ABROAD;
- ADVANCE FOR BAIL ABROAD.

Maximum added **€ 15,000 per event** related to the Assistance services regarding accidents, illness, or death;

Maximum added **€ 1,500 per event** related to the Assistance services regarding events other than accidents, illness, death or quarantine;

Travel assistance guarantees are valid for family members and a fellow traveller as long as they are policyholders.

It also specifies that, with respect to the insured person present in the policy, the company delivers with **UNLIMITED maximum amount** the following services:

- MEDICAL REPATRIATION;
- RETURN OF THE DECEASED;
- RETURN OF CONVALESCING PATIENT FOLLOWING HOSPITALISATION.

In case of Medical Repatriation the following are not included in the assistance services:

- illnesses or injuries which, in the opinion of the medical service of the Operations Centre, can be treated on site or at least do not prevent the continuation of the trip;
- infectious diseases if transportation implies violation of national or international health requirements;

A.2.2- As a result of an accident involving a family member not travelling with the insured and/or the goods of the same, the company will ensure, **by way of example**, the following assistance services:

- MEDICAL ASSISTANCE TO THE FAMILY BACK HOME;
- SENDING A CRAFTSMAN FOLLOWING ANY DAMAGE TO THE DWELLING;
- SENDING A BABY-SITTER FOR CHILDREN LEFT UNATTENDED;
- ROADSIDE ASSISTANCE IN CASE OF BREAKDOWN OR ACCIDENT;

Please note that the guarantees under section A.2.2 shall be provided only in Italy.

Maximum added **€ 3000 per claim and per policy**.

A3 - Start date and operation

The guarantee runs from the time the trip begins and it ends at the end of the trip, however not later than the policy's end date.

A.4 - Special exclusions applicable to this section (in addition to the common exclusions)

The assistance will not be provided in the following cases:

1. if the Insured (or his/her representative) ignores the indications of the Operations Centre, that is where he/she requests to be discharged from the facility when admitted, against the advice of the doctors of the same facility; or if he/she refuses sanitary transportation or repatriation. In both cases, the Company will immediately suspend assistance and coverage of additional medical expenses accrued from the day following the refusal of transport / repatriation to Italy.
2. direct organisation, or otherwise, without the prior permission of the Operations Centre, of any kind of assistance;
3. the medical expenses except for those specified in section B – Medical expenses when travelling.
4. planned trip:
 - a trip made towards an area where, at the time of departure, there is a ban or limitation (even temporary) issued by a competent public authority;
 - a trip made for the purpose of undergoing medical / surgical treatment;
 - for medical rehabilitation and physiotherapy;
 - for the purchase, application, maintenance and repair of prostheses and therapeutic devices;

- for the treatment or removal of physical defects or congenital malformations, for aesthetic applications, for thermal and slimming treatments, dental treatments;
 - for voluntary termination of pregnancy, assisted reproduction and their complications;
 - for explants and/or organ transplants;
5. practice of air sports and the aerial activities in general, extreme sports if done outside sports organisations and without the required safety criteria;
 6. any sport carried out professionally or which, however, leads to direct or indirect remuneration;
 7. purchase and repair of glasses, contact lenses;
 8. natural delivery or caesarean section;
 9. morbidity due to pregnancy beyond the 26th week of pregnancy and childbirth;
 10. abuse of alcohol or drugs and the use of narcotics and hallucinogens;
 11. attempted suicide or suicide;
 12. car racing, motorcycle racing, motorboat racing and related tests and workouts;
 13. all the professional activities involving the use of mines, weapons and/or dangerous substances, access to mines, quarries and excavation and/or mining activities on land and sea;
 14. bankruptcy of the carrier or of the travel agent;
 15. errors or omissions at the time of booking or inability to obtain a visa or passport;
 16. mental illness, schizophrenia, bipolar disorders, psychosis, major depression in the acute stage.
 17. if you need assistance at home:
 - it excludes the costs related to equipment and/or the spare parts required for repair;
 - the services cannot be provided abroad;
 18. in case of roadside assistance, vehicles are excluded:
 - with a total weight at full load higher than 35 quintals;
 - with a foreign plate, not registered in Italy;
 - with the date of the first registration exceeding 15 years;
 - not regularly insured for the compulsory RCA coverage;
 - used for public use, driving instruction and taxi and electric vehicles, vehicles with three wheels camper vans/motor homes and caravans, trailers and car trailers;
 19. the Roadside Assistance services are not operating:
 - if the vehicle is located in a place which is not accessible by means of ordinary aid;
 - for the recovery, transfer and storage of personal effects and the transported goods;
 - for rentals of motor cars exceeding 1,200 cc, for periods longer than 3 days and if the insured is not able to guarantee the security deposit, required by the car rental companies, in the form of a credit card. It excludes fuel costs, as well as the non-filling of the tank at the time of delivery to the renter, the drop-off (the return of the vehicle in a country other than where it was taken over), the optional insurance, the deductible theft and Kasko, the tolls in general (highways, ferries, etc.), any fines, and the time exceeding the guaranteed days;
 - for the immobilisation of the vehicle the for carrying out the periodic service check and in the case of the recall.
 20. in case of provision of hotel services, all charges other than the bed and breakfast are not included
 21. travel to countries formally advised not by the Ministry of Foreign Affairs and International Cooperation, for Italy, and / or by equivalent competent authority of the country of destination of the trip
 22. the guarantee does not operate in the event of non-observance / compliance with the rules provided for vaccines and prophylaxis

A.5 – Provisions and limitations

The Company reserves the right not to deliver the required services following an event, or to suspend at any moment the execution if it is blatantly or reasonably impossible, impractical or feasible only through illegal channels or by invading the privacy or by breaching the national or international laws or the ethical and moral standards.

The Insured and any other persons entitled to the benefits of free assistance by professional secrecy, for the sole events object of this insurance and exclusively including the Company, the doctors and other health care professionals who have visited them or they have acquired sensitive information about their health state.

The Company will provide the Roadside Assistance only in the following countries: Albania, Andorra, Armenia, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Denmark, Estonia, Russia, Finland, France, Germany, Great Britain, Georgia, Gibraltar, Greece, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Rep. Moldova, Montenegro, Netherlands, Monaco, Norway, Poland, Portugal, Romania, Czech Rep., Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Hungary, Ukraine.

The Company takes no responsibility for events resulting from:

- failure to contact the helpline or otherwise, without prior authorisation;
- extreme trips in remote areas accessible only with the use of special means of rescue.

Please note also that:

- a) the provision of assistance, in accordance with the specific operating conditions, is carried out in consideration of the state of health and the state of necessity, using the means and facilities that the Company believes, in its sole discretion, most appropriate for the purpose;
- b) the Company may not be held responsible for:
 - delays or impediments in the services agreed resulting from Acts of God, to the provisions of the local authorities or contrary to rules and regulations applicable at the place of payment of benefits;
 - errors arising from inexact communications received by the Insured or on his/her behalf;
- c) the Company is not required to pay an indemnity to replace the guarantees of assistance due;
- d) in the event of Insured's hospitalisation, the travel arrangements for family members to be at the side of the Insured is limited to 2 persons;
- e) nursing is valid only within 7 days after the return from the trip;
- f) the costs/bail advances are paid exclusively abroad within the limit of € 5,000 per claim and per policy and the guarantee will become effective at the time when, in Italy, the helpline receives the adequate bank refund guarantees. The Insured will have to repay, to the Company, the sums advanced within thirty (30) days of the payment of the same. This service is not available:
 - in countries where there are no branches or correspondents of the Company;
 - when the Insured is not able to provide adequate bank guarantees of return of funds, or considered as such at the sole discretion of the Company;
 - in cases where transfers of currency abroad infringe existing rules on foreign exchange in Italy or in the country where the Insured is.
- g) the Company, regarding the extension of the stay, will bear the hotel expenses (bed and breakfast) for the Insured and the travelling companions, provided that they are insured, within the limit of € 1,500.00 per incident and per policy;
- h) in case of return of the convalescent Insured to his home, the organisation of a trip for a companion is limited to one person;
- i) in case of return of the convalescent Insured to his home, the organisation of a trip for a companion is limited to one person;
- j) the medical records released as a result of hospitalisation during the trip will be translated into Italian from English, French, Spanish or German. The translation will only occur with the consent of the Insured in respect of the provisions of the current legislation in Italy on the processing of personal data.

A.6 - Obligations of the Insured in the event of assistance request

The Insured must contact personally the Helpline, unless he is objectively unable to do so, and he must provide his personal data, the policy number and the type of service required.

B. MEDICAL EXPENSES WHILE TRAVELLING

B.1 - Purpose of the insurance:

The Company, in the event of an illness or an accident of the Insured while travelling, provides the following services:

TRIPS UP TO 35 DAYS

MEDICAL EXPENSES WHILE TRAVELLING <i>The indicated thresholds must be understood for the Insured, claim and the insurance period, given the sub limits set out below.</i>	Destination		
	Zone 1	Zone 2	Zone 3 Zone 4
BY DIRECT PAYMENT – only if the Operations Centre has been contacted beforehand.		<i>Maximum amount indicated on the policy certificate</i>	<i>Maximum amount indicated on the policy certificate</i>
If the insured incurs medical expenses / hospital care or urgent and unavoidable surgery which cannot be postponed, received in situ during the trip, during the period of validity of the guarantee, the Company shall bear the costs with direct payments made by the Operations Centre. The guarantee will be paid until the date of discharge or until such time as the Insured shall be deemed, in the opinion of the doctors of the Company, in condition to be repatriated. The guarantee shall be effective for a period not exceeding 50 days of hospitalisation in Europe / Australia and 120 days in the Rest of the World. Where the Company cannot make direct payment, the expenses will be reimbursed provided they have been authorised, in advance by the Operations Centre prior to the period of hospitalisation. No refund will be made without prior contact with the Operations Centre helpline.	€ 10,000	<i>Maximum amount as chosen</i> € 30,000 € 50,000 € 100,000 € 200,000 € 300,000 € 500,000 100% Real Costs	<i>Maximum amount as chosen</i> € 100,000 € 200,000 € 300,000 € 500,000 100% Real Costs
TO BE REFUNDED - Even without prior authorisation from the Operations Centre, within the indicated sub-limits, upon the presentation of appropriate both clinical and tax documentation		€ 5,000	
a) The Company will reimburse the cost of transport from the scene of the event to the medical centre emergency room or first admission.			
b) The Company shall reimburse the expenses for medical and/or pharmaceutical visits pursuant to the medical prescription, diagnostic tests, ambulatory care and/or first admission (including the day hospital), incurred following an accident or illness occurred while travelling.		€ 1,500	
c) <u>Dental care</u> : The Company will reimburse the expenses for urgent dental treatment while travelling. <u>Treatment following an accident</u> : In the event of an accident occurring while travelling the Company will also reimburse the expenses for medical and diagnostic tests, provided they are performed within 30 days after the return from the trip.		€ 500	
d) The Company shall provide the refund of the expenses, including the physiotherapy, incurred following an accident or illness occurring while travelling and which resulted in a hospital admission. The guarantee covers, exclusively, the expenses incurred in the hospital or during the recovery period immediately following the admission and, in any case, prior to the return from the trip.		€ 500	

B.2 - Effective start date and operation of the section of Travel Medical Expenses

The guarantee runs from the time the trip begins and it ends at the end of the trip, however not later than the policy's end date.

The guarantee is given within the limits of capital and the assistance in situ where the event occurred, always included in the "destination" chosen in the policy.

B.3- Exclusions (In addition to common exclusions)

The assistance will not be provided in the following cases:

- if the Insured (or his/her representative) ignores the indications of the Operation Centre, that is where he/she requests to be discharged from the facility where admitted, against the advice of the doctors of the same facility; or if he/she refuses sanitary transportation or repatriation. In this last case, the Company will immediately suspend the assistance and coverage of the additional medical expenses accrued from the day following the refusal of the transport / repatriation to Italy.
- a trip made towards an area where, at the time of departure, there is a ban or limitation (even temporary) issued by a competent public Authority;
- a trip made for the purpose of undergoing medical / surgical treatment;

Additionally:

B.3.2- Medical Expenses while Travelling

The Company will not accept responsibility for expenses arising from:

- rehabilitation and physiotherapy services other than those referred to in the Medical Expenses while Travelling Section, at point d) B.1
- mental illness, schizophrenia, bipolar disorders, psychosis, major depression in the acute stage.
- the purchase, application, maintenance and repair of prostheses and therapeutic devices;
- treatment or removal of physical defects or congenital malformations, for aesthetic applications, for thermal and slimming treatments;
- abortion;
- practice of air sports and the aerial activities in general, extreme sports if done outside sports organisations and without the required safety criteria;
- any sport carried out professionally or which, however, leads to direct or indirect remuneration;
- purchase and repair of glasses, contact lenses;
- follow-up visits in Italy for situations resulting from illnesses which started while travelling.
- travel to countries formally advised not by the Ministry of Foreign Affairs and International Cooperation, for Italy, and / or by equivalent competent authority of the country of destination of the trip
- the exercise of hunting activities;
- all activities involving the use of mines, weapons and / or dangerous substances, explosives, access to mines, excavations and / or quarries and land and sea mining;
- carrying out the activity of firefighter, pyrotechnician, diver, acrobat, stunt double, stunt performer as well as pilot or crew of aircraft;
- the practice of parachuting and downhill.

The guarantee does not operate in the event of non-observance / compliance with the rules provided for vaccines and prophylaxis.

The guarantee also does not apply to accidents caused by or due to:

- natural delivery or caesarean section;
- morbidity due to pregnancy beyond the 26th week of pregnancy and childbirth;
- malice of the insured;
- abuse of alcohol or drugs and the use of narcotics and hallucinogens;
- attempted suicide or suicide.

B.4 – Provisions and limitations

- a) For Insured persons who have already completed 71 years of age, in the event of a claim caused by pre-existing diseases of an evolutionary nature and their complications, the maximum limit will be limited to € 100,000, if the maximum selected in the policy is higher.
- b) The Insured person releases from professional secrecy, exclusively for the events covered by this insurance and exclusively to the Company, the doctors who visited him and the persons involved in the policy conditions.
- c) For amounts over Euro 1,000, the Company will reimburse the medical expenses incurred, only if the Insured makes the payment of the same by bank transfer or credit card.

TRIPS FROM 36 AND UP TO 100 DAYS

MEDICAL EXPENSES WHILE TRAVELLING <i>The indicated thresholds must be understood for the Insured, claim and the insurance period, given the sub limits set out below.</i>	Destination		
	Zone 1	Zone 2	Zone 3 Zone 4
BY DIRECT PAYMENT – only if the Operations Centre has been contacted beforehand. If the insured incurs medical expenses / hospital care or urgent and unavoidable surgery which cannot be postponed, received in situ during the trip, during the period of validity of the guarantee, the Company shall bear the costs with direct payments made by the Operations Centre. The guarantee will be paid until the date of discharge or until such time as the Insured shall be deemed, in the opinion of the doctors of the Company, in condition to be repatriated. The guarantee shall be effective for a period not exceeding 50 days of hospitalisation in Europe / Australia and 120 days in the Rest of the World. Where the Company cannot make direct payment, the expenses will be reimbursed provided they have been authorised, in advance by the Operations Centre prior to the period of hospitalisation. No refund will be made without prior contact with the Operations Centre helpline.		Maximum amount indicated on the policy certificate	Maximum amount indicated on the policy certificate
		MAXIMUM CHOICE – PERSONS THAT ON THE DATE OF START OF THE TRIP HAVE NOT REACHED AN AGE OF 90 YEARS	
	€ 10,000	Maximum amount as chosen € 30,000 € 50,000 € 100,000	Maximum amount as chosen € 100,000
	IN RELATION TO THE MEDICAL EXPENSES WHILE TRAVELLING, FOR A TRIP WITH A DURATION OF MORE THAN 35 DAYS, PERSONS CAN BE INSURED ONLY IF THEY HAVE NOT REACHED AN AGE OF 71 YEARS AT THE DATE OF START OF THE TRIP		
	<i>However, for persons who reach this age (71 years) during the contract the Medical Expenses guarantee remains valid until the expiry of the Policy</i>		
TO BE REFUNDED - Even without prior authorisation from the Operations Centre, within the indicated sub-limits, upon the presentation of appropriate both clinical and tax documentation	€ 5,000		
a) The Company will reimburse the cost of transport from the scene of the event to the medical centre emergency room or first admission.			
b) The Company shall reimburse the expenses for medical and/or pharmaceutical visits pursuant to the medical prescription, diagnostic tests, ambulatory care and/or first admission (including the day hospital), incurred following an accident or illness occurred while travelling.	€ 1,500		
c) <u>Dental care</u> : The Company will reimburse the expenses for urgent dental treatment while travelling. <u>Treatment following an accident</u> : In the event of an accident occurring while travelling the Company will also reimburse the expenses for medical and diagnostic tests, provided they are performed within 30 days after the return from the trip.	€ 500		
d) The Company shall provide the refund of the expenses, including the physiotherapy, incurred following an accident or illness occurring while travelling and which resulted in a hospital admission. The guarantee covers, exclusively, the expenses incurred in the hospital or during the recovery period immediately following the admission and, in any case, prior to the return from the trip.	€ 500		

B.2 - Effective start date and operation of the section of Travel Medical Expenses

The guarantee runs from the time the trip begins and it ends at the end of the trip, however not later than the policy's end date.

The guarantee is given within the limits of capital and the assistance in situ where the event occurred, always included in the "destination" chosen in the policy.

B.3- Exclusions (In addition to common exclusions)

The assistance will not be provided in the following cases:

- if the Insured (or his/her representative) ignores the indications of the Operation Centre, that is where he/she requests to be discharged from the facility where admitted, against the advice of the doctors of the same facility; or if he/she refuses sanitary transportation or repatriation. In this last case, the Company will immediately suspend the assistance and coverage of the additional medical expenses accrued from the day following the refusal of the transport / repatriation to Italy.
- a trip made towards an area where, at the time of departure, there is a ban or limitation (*even temporary*) issued by a competent public Authority;
- a trip made for the purpose of undergoing medical / surgical treatment;

Additionally:

B.3.2- Medical Expenses while Travelling

The Company will not accept responsibility for expenses arising from:

- rehabilitation and physiotherapy services other than those referred to in the Medical Expenses while Travelling Section, at point d) B.1
- mental illness, schizophrenia, bipolar disorders, psychosis, major depression in the acute stage.
- the purchase, application, maintenance and repair of prostheses and therapeutic devices;
- treatment or removal of physical defects or congenital malformations, for aesthetic applications, for thermal and slimming treatments;
- abortion;
- practice of air sports and the aerial activities in general, extreme sports if done outside sports organisations and without the required safety criteria;
- any sport carried out professionally or which, however, leads to direct or indirect remuneration;
- purchase and repair of glasses, contact lenses;
- follow-up visits in Italy for situations resulting from illnesses which started while travelling.

- j) travel to countries formally advised not by the Ministry of Foreign Affairs and International Cooperation, for Italy, and / or by equivalent competent authority of the country of destination of the trip
- k) the exercise of hunting activities;
- l) all activities involving the use of mines, weapons and / or dangerous substances, explosives, access to mines, excavations and / or quarries and land and sea mining;
- m) carrying out the activity of firefighter, pyrotechnician, diver, acrobat, stunt double, stunt performer as well as pilot or crew of aircraft;
- n) the practice of parachuting and downhill.

The guarantee does not operate in the event of non-observance / compliance with the rules provided for vaccines and prophylaxis.

The guarantee also does not apply to accidents caused by or due to:

- natural delivery or caesarean section;
- morbidity due to pregnancy beyond the 26th week of pregnancy and childbirth;
- malice of the insured;
- abuse of alcohol or drugs and the use of narcotics and hallucinogens;
- attempted suicide or suicide.

B.4 – Provisions and limitations

- a) For trips with a duration of more than 35 days, persons can be insured only if they have not reached an age of 71 years at the date of start of the trip. However, for those who reach this age (71 years) during the contract the Medical Expenses guarantee remains valid until the expiry of the Policy.
- b) The Insured person releases from professional secrecy, exclusively for the events covered by this insurance and exclusively to the Company, the doctors who visited him and the persons involved in the policy conditions.
- c) For amounts over Euro 1.000, the Company will reimburse the medical expenses incurred, only if the Insured makes the payment of the same by bank transfer or credit card.

C. LIFESTYLE

The Operations Centre, in the period of validity of the policy, is available to provide:

a) Useful information on the trip

- entry documents in the country and formalities (*Visas, passports, vaccinations and recommended health prevention*);
- currency exchange;
- weather forecasts and seasonal average temperatures;
- local electrical voltage;
- address of the Embassies or Consulates;
- socio-politics of the country, based on the information spread by official means of communication.

b) Information on the destination

- Culture: shows, museums, art galleries, exhibitions, fairs and auctions;
- Music: local shows or concerts of classical music, opera, opera, rock, pop, jazz;
- Sports: sport events in general;
- Entertainment: theatres, cinema, fashion shows;
- Wellness: spas, sports centres, Spa.

D. BAGGAGE

OPTIONAL WARRANTY - IS VALID AND OPERATING ONLY IF IT HAS BEEN RECALLED ON THE INSURANCE CERTIFICATE AND THE RELATIVE PREMIUM HAS BEEN PAID

D.1 - Territoriality: Pre-chosen destination identified in the policy.

D.2 – Purpose of the Insurance

BAGGAGE <i>The maximum amounts mentioned above are per Insured and accident</i>	Maximum	Limit of indemnity (sub-maximum)
THEFT, MUGGING, ROBBERY, FIRE, NON-DELIVERY OF BAGGAGE. The company indemnifies the Insured for the material and direct damages to him arising from the theft, fire, robbery, mugging, and failure of the air carrier to return the personal baggage or damage caused by air carrier. The guarantee is valid also for travel bags, suitcases, pushchairs and prams. The warranty is only valid for the objects inside the baggage.	<i>Maximum amount indicated on the policy certificate</i> <i>Maximum amount as chosen</i> € 500 € 1,000	The guarantee only covers one claim during the term of the policy. The Company will pay the indemnification with the maximum compensation: ▪ € 150 per object; ▪ € 200 for childcare equipment. Please note that all photo-cine-optical material (camera, video camera, camcorder, lenses, flash, batteries, etc.), appliances and any other electronic equipment are considered collectively as a single object. The maximum and the sub-maximum amounts provided shall be reduced by 50% in cases of: ▪ forgetfulness, carelessness, negligence or loss by the Insured; ▪ lack of appropriate documentation supporting the value of the asset to be compensated.
DELAYED DELIVERY OF BAGGAGE . After a delay (as compared to the estimated time of arrival), greater than 8 hours, for the delivery of the checked baggage by the carrier, the company shall reimburse, within the limits of the insured sum: ▪ the purchase of essential items (clothing and personal hygiene items);	€ 200	The guarantee only covers one damage during the term of the policy. The Company will not reimburse expenses: ▪ for late delivery of baggage on the flight back to the habitual residence of the Insured; ▪ incurred after the date of receipt.
▪ hiring of pushchairs and prams.	€ 100	

D.3 – Indemnity criteria and limits

The Company indemnifies the Insured within the limits of the maximum sum according to the place of occurrence of the insured event.-

D.4 - Exclusions (in addition to the common exclusions)

The following are excluded from the insurance: computers, mobile phones, media players, sunglasses, televisions, battery chargers, money, precious stones, cheques, stamps, tickets and travel documents, jewelry, precious watches, coins, objects d'art, collections, samples, catalogues, goods, food, perishables.

The Company does not indemnify damage:

- facilitated by intent or gross negligence by the Insured or persons of which must respond;
- damage from wetting and dripping of liquids;
- occurred when:

- The baggage has been stowed in the boot of the properly locked vehicle;
- The vehicle is not parked, at night, between the hours of 20.00 and 07.00, in a public garage for a fee;
- The theft took place without breaking into the boot of the vehicle;
- The baggage is carried in motor vehicles even stowed in locked boot;

d) occurred during a stay on a camping site.

e) for which a certified copy of the complaint endorsed by the Authority of the place where the Event occurred, containing a detailed list of the stolen and/or destroyed objects, is not submitted.

The following are also excluded:

f) photo-cine-optical kit entrusted to third parties (hoteliers, carriers etc.).

D.5 – Operational effective start date

The guarantee for the "Theft, mugging, robbery, fire, non-delivery of baggage" runs from the time the trip begins and it ends at the end of the trip, however not later than the policy's end date.

The "Delayed baggage" guarantee is operational from the point of first boarding the aircraft (check-in) and it ends before the last check-in

D.6 – Provisions and limitations.

The company decides the compensation:

- according to the market value of the items stolen at the time of occurrence of the event. In the event of apparel purchased during the trip, the refund will be the purchase value, provided it is substantiated by appropriate documentation.
- in all the cases where the Insured is unable to provide appropriate documentation supporting the value of the asset to be compensated, the maximum and the sub-maximum amounts will be reduced by 50%.

E. MY PERSONAL DOCTOR

OPTIONAL WARRANTY - IS VALID AND OPERATING ONLY IF IT HAS BEEN RECALLED ON THE INSURANCE CERTIFICATE AND THE RELATIVE PREMIUM HAS BEEN PAID

THIS WARRANTY IS VALID ONLY IF IT HAS BEEN RECALLED ON THE INSURANCE CERTIFICATE AND THE RELEVANT PREMIUM HAS BEEN PAID.
TO ACCESS THE SERVICE IT IS NECESSARY TO DOWNLOAD THE RELATED APP.

"My Personal Doctor" is a simple and innovative service, complementary to the basic health care of the Insured.
It is accessible 24 hours a day, every day of the year, by telephone or video call via a dedicated line.

E.1 - Teleconsultation (valid in Italy and abroad)

If the Insured needs to organise a medical consultation by telephone in the event of an emergency following an accident or sudden illness, the Operations Center will transfer the call to its medical service which will evaluate, with the consent of the Insured, whether to continue the interview by telephone or switch to video call mode, all protected by medical secrecy.

Teleconsultation is available in Italy and abroad.

E.2 - Medical prescription (valid only in Italy)

Following the Teleconsultation, if the doctor at its sole discretion deems it necessary to prescribe a medicine, he may transmit a white prescription to the pharmacy closest to the place where the Insured is located in Italy, so that the latter or a delegate can buy the prescribed medicine.

The Medical Prescription following the Teleconsultation is available exclusively in Italy.

E.3 - Medication delivery (valid only in Italy)

If the Insured is in a condition of temporary inability, he may ask the Operational Center to deliver the medicines, present in the pharmaceutical handbook, to the place where the Insured is located in Italy. The Operational Center, in compliance with the rules governing the purchase and transport of medicines, will send a correspondent who can get from the Insured: the money, the prescription and any necessary delegation. Then the correspondent purchases and delivers to the Insured the required medicines as soon as possible and in any case within the next 24 (twenty-four) hours.

The Company will cover the cost of the delivery, while the cost of the medicines are paid by the Insured.

The delivery of medicines is available exclusively in Italy.

F. BACK HOME

OPTIONAL WARRANTY - IS VALID AND OPERATING ONLY IF IT HAS BEEN RECALLED ON THE INSURANCE CERTIFICATE AND THE RELATIVE PREMIUM HAS BEEN PAID

FOR THIS WARRANTY, THE EXCLUSIONS AND DELIVERY METHODS PROVIDED FOR THE TRAVEL ASSISTANCE POLICY SECTION APPLY, IF RELEVANT. ACTIVATION OF THIS WARRANTY IS BINDING TO PURCHASE THE WARRANTY G. COVER STAY

F.1 - Purpose of the Insurance

If the Insured is unable to continue the trip according to the itinerary initially planned due to:

- natural disasters (tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, floods, nuclear explosions and other upheavals of nature);
- epidemic or pandemic (declared by any government body), of such gravity and virulence as to cause high mortality or to require restrictive measures in order to reduce the risk of transmission to the civilian population.

The Operations Center organizes:

- moving to another accommodation or
- coming back home to the insured residence in Italy

Limit: € 1,500 per insured and € 5,000 per policy

G. COVER STAY

OPTIONAL WARRANTY - IS VALID AND OPERATING ONLY IF IT HAS BEEN RECALLED ON THE INSURANCE CERTIFICATE AND THE RELATIVE PREMIUM HAS BEEN PAID

FOR THIS WARRANTY, THE EXCLUSIONS AND DELIVERY METHODS PROVIDED FOR THE TRAVEL ASSISTANCE POLICY SECTION APPLY, IF RELEVANT. ACTIVATION OF THIS WARRANTY IS BINDING TO PURCHASE THE WARRANTY F. BACK HOME

G.1 - Purpose of the Insurance

In the event of the Insured's medical stop, ordered by the competent authority for security reasons:

- upon arrival at the airport of the country of destination or transit;
- or during the course of the trip or stay for the purpose of carrying out health checks;
- or in case of declared quarantine with forced stay on the spot;

the Company will bear any major essential and indispensable costs for food and hotel accommodation incurred by the Insured for forced stay on site and for travel tickets to return.

Maximum: € 2,500.00 per insured and 25,000.00 per policy

If the medical detention concerns a minor, without an adult companion, this guarantee is intended to be provided in favor of an adult companion, even if not insured, with a sub-limit of Euro 1,000.00.

If, on the other hand, the medical detention concerns an adult, any accompanying person, who is not detained, is excluded from this coverage.

The Company reserves the right to ask the Insured for any refunds obtained from tourism service providers and / or carriers.

G.2 - Exclusions (in addition to common exclusions)

- a) willful misconduct or gross negligence of the Insured;
- b) trips undertaken to countries in which medical detention was already known;
- c) if the destination is to be or is declared to be under quarantine during the trip. This exclusion does not apply if the Insured or a travel companion is infected by the pathology for which the quarantine has been declared;
- d) costs not covered by the guarantee;
- e) losses following the insured's waiver of the continuation / re-protection of the interrupted trip offered by the travel organizer.

3 - IN CASE OF CALL FOR ASSISTANCE or BACK HOME

The Insured, or someone acting on his behalf, must immediately contact the Operations Centre, providing personal details of the Insured, the policy number and the type of intervention required, as well as indicating:

■ Assistance and Medical Expenses during Travelling resulting in hospitalisation

- Temporary telephone number;
- Hospital details (*Name and telephone number, ward where admitted, name of the doctor who took care of the patient*);
- Address of any family members / travelling with the Insured.

■ Home assistance

- Home address;
- Telephone number.

■ Roadside assistance

- Identification details of the vehicle;
- The location and telephone number

4 - IN CASE OF A REFUND REQUEST

For each refund request, the Insured or the person acting on his behalf, must report the accident to the Company within 30 days after his return, providing the Company regardless of the way in which the complaint was made (i.e. in writing or via the Internet on the site) the set of documents relevant to the management of the claim, in particular:

- Policy number;
- Receipt of payment of the trip with the route;
- Personal details and tax code of the recipient of the payment, pursuant to Law No. 248 of 4 August 2006;
- Name and address of the Bank, IBAN, SWIFT code in the case of a foreign bank account;
- Name of account holder if different from the owner of the file;
- Place, date and time of the event and the circumstances and the causes that have determined it.

Also providing:

■ **Refund of medical expenses:**

- medical records written on site (medical records, minutes of first aid, medical certificate stating the diagnosis) and related original receipts of incurred medical expenses.

■ **Late or non-delivery of baggage by the airline carrier**

- copy of the PIR report (Property Irregularity Report);
- copy of the air ticket and baggage ticket;
- the airline reply stating the date and time of the delayed delivery or failure to find the baggage, and the amount paid under its jurisdiction;
- detailed list of the not returned or removed objects and documentation demonstrating their value at the time of the event, also the brand, model, approximate date of purchase;
- receipts for the purchase of essential goods, in original, with detailed list of purchases;
- copy of the payment receipt attesting the hiring of buggies pushchairs.

■ **Flight delay**

- copy of the travel pass or the last official press release from the airline regarding the timetable;
- documentation demonstrating the actual boarding time.

N.B.: The air carrier must provide a written certification stating the cause and the actual delay compared to the originally scheduled flight and the possible reimbursement and/or services of the same.

■ **Cover Stay**

The insured must send the following documentation:

- place, day and time of the event as well as the circumstances and causes that determined it;
 - documentation certifying the medical detention ordered by the Authority;
 - travel contract;
 - any re-routing travel document showing the higher cost paid or a new travel document issued;
 - refund document for airport taxes, or alternatively declaration of non-flown, issued by the air carrier;
 - bills for expenses related to forced residence (hotel expenses, meals);
 - documentation certifying any refunds recognized by service providers;
- All documents relating to expenses (invoices, travel documents, etc.) must be in the name of the Insured.

5 - IMPORTANT REFERENCES

ASSISTANCE AND MEDICAL EXPENSES WHILE TRAVELLING

OPERATIONS CENTRE 24/7
Phone + 39 06 42115820

REFUND REQUESTS

Claims must be reported as follows:

The Insured shall notify the claim via the website www.axapartners.it, enter "Denuncia sinistro" and follow the instructions at "Istruzioni per la denuncia".

Alternatively, the Insured can download the claim notification form at "Modulo di denuncia" from the site www.axapartners.it and send it together with all the useful documentation to:

Inter Partner Assistance S.A. - Travel - Ufficio Sinistri
Casella Postale 20175
Via Eroi di Cefalonia
00128 Spinaceto – Roma