



Europ Assistance Italia S.P.A.



“Travel insurance”

Insurance conditions relating to the policy stipulated between Europ Assistance Italia SpA with headquarters in Via del Mulino n. 4 - 20057 Assago (MI) – Company authorized to carry out insurance, with decree of the Ministry of Industry, Commerce and Crafts n. 19569 of 2 June 1993 (Official Gazette of 1 July 1993 no. 152) – Registered in section I of the Register of Insurance and Reinsurance Companies at 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 SpA

(hereinafter for brevity – Europ Assistance)
And

CAMPING ADRIA SRL- Via Spalazzi 30 – 48123 - Casalborsetti (RA) – VAT number 00202770392

(hereinafter for brevity – Contractor)

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

Edition 01.01.2024

CARD CAMP + PRACTICE NUMBER

INSURANCE CONDITIONS MOD. 24010

GENERAL INSURANCE CONDITIONS FOR THE INSURED

Art. 1. - OTHER INSURANCES

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

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

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

Art. 2. - GOVERNING LAW AND JURISDICTION

The Insurance Conditions are governed by Italian law.

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

Art. 3. - STATUTE OF LIMITATIONS

All your rights towards Europ Assistance expire within two years from the day of the Accident. In civil liability insurance, the two years start from the day on which the injured person asked you for compensation or sued you to obtain it. In this case the art. applies. 2952 of the Civil Code.

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

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

E.g.: if the Insured reports an Accident after the maximum period of two years established by the Civil Code, he will not be entitled to compensation.

Art. 4. - PAYMENT CURRENCY

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

Art. 5. - PROFESSIONAL SECRET

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

Art. 6. - PROCESSING OF PERSONAL DATA

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

SECTION I – DESCRIPTION OF GUARANTEES



What is insured?

Art. 7. - PURPOSE OF THE INSURANCE

A) ASSISTANCE GUARANTEE

TRAVEL ASSISTANCE

You can request the following benefits from Europ Assistance in the event of an accident, illness or in the event of Covid-19 affecting you directly, you, a family member or a travel companion, as long as they are insured and traveling with you.

The causes indicated must occur in Travel.

MEDICAL ADVICE

If you have an illness and/or injury while travelling, you can ask for medical advice by telephone.

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

This opinion is not a diagnosis.

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

SENDING A DOCTOR OR AN AMBULANCE TO ITALY

You can request this benefit only if you are traveling and after having received MEDICAL CONSULTATION.

If you are in Italy and need a medical examination or an ambulance, the Organizational Structure sends a chosen and affiliated doctor to the place where you are during the trip.

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

This is not an emergency service, in this case call 118.

The time for providing the service is as follows:

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

REPORT FROM A SPECIALIST DOCTOR ABROAD

You can request this benefit only if you are traveling and after having received MEDICAL CONSULTATION.

If you are abroad and want to know which doctor is closest to you for a specialist visit, the Organizational Structure will tell you the name of the doctor, compatibly with local availability.

HEALTH RETURN

You can request medical return when, after an injury and/or sudden illness, doctors from the Organizational Structure together with doctors on site decide that you can be transferred

- in an equipped healthcare institution in the place where you are,

or

- in an equipped healthcare institution in the place where you live

or

- to your residence.

The final decision is however the one taken by the doctors of the Organizational Structure.

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

The means of transport are:

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

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

You can request transfer to the nearest healthcare institution, or transfer to a healthcare institution suitable for the treatment of your disease, when you find yourself hospitalized in a local facility that is not suitable for the treatment of your pathology; the Organizational Structure will organize the transfer, with the means and at the times deemed most suitable by the doctors of the Organizational Structure after the latter's consultation with the attending doctor on site.

In this case Europ Assistance pays the costs for you up to a maximum of Euro 7,500.00.

Europ Assistance may ask you for a return ticket that you do not use. In the event of death, the Organizational Structure will organize the transport of the body to the burial place in the country of residence or to the nearest international airport up to a maximum of Euro 5,000.00.

The final decision is however the one taken by the Organizational Structure
Europ Assistance only pays the costs for transporting the body.

- **RETURN WITH AN INSURED FAMILY MEMBER**

When during the organization of the "Medical Return" service, the doctors of the Organizational Structure do not deem it necessary to provide health care to the Insured Party during the trip, and an insured family member of yours wishes to accompany you to the place of hospitalization or to your residence, the Organizational Structure will also arrange for the family member to return with the same means used for you. Europ Assistance may request any unused travel ticket for the family member's return.

- **RETURN OF THE OTHER INSURED PEOPLE**

You can request the return of other insured persons only following the "MEDICAL RETURN"

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

Europ Assistance pays the costs for a first class train ticket or an economy class plane ticket for you, up to a maximum amount of Euro 200.00 per insured person

Europ Assistance may ask you for a return ticket that other insured persons do not use.

- **TRIP OF A FAMILY MEMBER**

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

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

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

- **ACCOMPANIMENT OF MINORS**

You can request the accompaniment of minors under 15 who are traveling with you if you have an accident or illness or when, due to a reason beyond your control, you are unable to take care of them.

The Organizational Structure books a return ticket for a family member. This return ticket is used to reach the minors and take them back to their residence.

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

- **RETURN OF THE CONVALESCENT INSURED**

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

The Organizational Structure books a ticket for you, for a family member or travel companion, as long as they are insured.

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

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

- **EXTENDING OF STAY**

You can request to extend your stay if a medical certificate confirms that illness or injury prevents you from returning home on the date you had planned. In this case the Organizational Structure books a hotel for you, for a family member or a travel companion, as long as you are insured.

Europ Assistance pays only the costs for the room and breakfast for a maximum of 3 days following the date established for your return and up to a maximum overall amount of Euro 40.00 per day for each insured person.

- **ADVANCE FOR ESSENTIAL NECESSITY EXPENSES (the service is valid only for residents in Italy)**

You can get an advance for basic necessities if you have had:

- an injury
- a disease,
- theft, robbery, bag snatching or failure to deliver baggage

and you have unexpected expenses that you can't pay. The Organizational Structure advances the invoices for you on site up to a maximum amount of Euro 5,000.00.

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

The Organizational Structure guarantees you an advance on essential expenses if:

- the money transfer respects the rules or regulations in Italy or in the country you are in
- demonstrate that you are able to repay the sum of money

- In the countries where you are located there are Europ Assistance branches or correspondents to be able to make the advance.

Attention:

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

If you do not do so, you will additionally pay interest at the current legal rate.

- **EARLY RETURN**

You, your family members and a Travel Companion who are also insured and who are traveling with you, may be forced to return home earlier than expected due to the death or hospitalization with imminent life-threatening danger of one of the following family members: spouse/cohabitant more uxorio, son/daughter, brother, sister, parent, father-in-law, son-in-law, daughter-in-law.

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

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

If you are traveling with a minor the Organizational Structure will allow you both to return as long as the minor is also insured.

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

Within 15 days of the event that forced you to return early, you must send Europ Assistance the death certificate or documents demonstrating the hospitalization of the family member and the risk to his or her life.

- **SENDING URGENT MESSAGES**

You can ask for messages to be sent when, due to illness and/or injury, you are unable to send urgent messages to people residing in Italy, the Organizational Structure will communicate the message to the recipient.

The Organizational Structure is not responsible for the messages transmitted.

VEHICLE ASSISTANCE

- **ROADSIDE ASSISTANCE**

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

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

The tow truck transports the vehicle from the place of immobilization:

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

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

Attention! Tire punctures and incorrect refueling are not considered faults and/or accidents.

- **RETURN OR CONTINUED TRIP**

If the Vehicle remains immobilized due to breakdown, accident, fire or partial theft for which a stoppage for repairs exceeding 36 hours in Italy is necessary, or in the event of theft or robbery, the Organizational Structure will provide you and your passengers a first class train ticket or an economy class plane ticket for the return to the Residence or the onward journey.

Europ Assistance pays for each Claim:

- the cost of tickets up to a maximum amount of Euro 400.00.
- the cost of renting the car, with unlimited mileage, for a maximum of two days;
- the return of any baggage exceeding the limits permitted by public transport or which cannot be transported in the rental car, up to a maximum of Euro 150.00 in total per accident.

You will have to call the Organizational Structure and directly request that travel tickets be made available to you or that the car be booked in your name.

ASSISTANCE FOR FAMILY MEMBERS LEFT AT HOME IN ITALY

(The benefits indicated below are valid if you are resident in Italy, the Republic of San Marino, the Vatican City State)

- **MEDICAL ADVICE**

When one of your family members, who remained at home, becomes ill or injured, and needs to evaluate their state of health, they can call the doctors of the Organizational Structure and request a telephone consultation.

The Family Member must communicate to the Organizational Structure the reason for his request and his telephone number.

This opinion is not a diagnosis.

- **SENDING A DOCTOR OR AN AMBULANCE TO ITALY**

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

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

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

This is not an emergency service, in this case call 118.

The time for providing the service is as follows:

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

- **SENDING A NURSE TO YOUR HOME**

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

After calling the Organizational Structure, your family member will have to send them the medical certificate indicating the pathology they suffer from and the treatments they need to receive.

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

- **TELEPHONE TUTORSHIP**

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

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

For this benefit your family member can only be referred to the doctor once during the policy period.

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

If one of your family members is hospitalized and has a pathology that the doctors of the Organizational Structure and his doctor think cannot be treated within the Hospital Organization of his region of residence, due to the sudden shortage of only the clinical tools necessary and suitable for treatment, he will be able to be transferred to an equipped hospital center more suited to your state of health.

The Organizational Structure provides for:

- identify and book, based on existing availability, the Hospital Center deemed best equipped for your family member's pathology;
- organize your transport by ambulance, without route limits.

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

Europ Assistance pays the related costs for you.

The service will be provided after presenting the certification of the Medical Director of the structure concerned.

Attention! This service will not be organized if the pathology suffered by your family member:

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

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

- **RETURN FROM THE HOSPITAL CENTER IN ITALY**

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

The means of transport are:

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

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

- **SEARCH AND BOOKING SPECIALIST AND DIAGNOSTIC CENTERS**

If a family member of yours must:

- be hospitalized,
- suffer asurgery
- carry out diagnostic tests,

the Organizational Structure, in agreement with the attending physician, will identify and book based on existing availability, the equipped healthcare institute or the diagnostic center deemed most suitable for the state of health. You will be able to benefit from discounted rates and preferential access.

- **TASK FORCE**

If a family member:

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

- blood collection;
- electrocardiogram;

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

For blood sampling, the local analysis laboratory must be available and the perishability of the blood taken must be taken into account.

Europ Assistance pays for you only the fee of the doctor sent and not the cost of the tests.

b) cannot purchase urgent medicines on his own.

the Organizational Structure, after collecting the prescription from your home, delivers the medicines prescribed by the doctor.

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

- **INTEGRATED HOME ASSISTANCE IN ITALY**

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

Hospital services at your home

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

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

Health services

If your family member has been hospitalized in a healthcare institution for at least 1 night, and needs:

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

the Organizational Structure, after having established that the service is necessary, organizes the service up to a maximum of 30 days after his resignation from the healthcare institution in which he was hospitalized.

Non-health services

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

- payments,
- acquisitions,
- administrative tasks,
- family collaboration,
- surveillance of minors.

The Organizational Structure, after having established that the service is necessary, organizes the service up to a maximum of 30 days after his resignation from the healthcare institution in which he was hospitalized.

HOUSING ASSISTANCE IN ITALY

(The benefits indicated below are valid if you are resident in Italy, the Republic of San Marino, the Vatican City State)

- **SEND OF A LOCKSMITH FOR EMERGENCY INTERVENTIONS**

If you are unable to enter your home using your keys:

- for a theft,
- an attempted theft,
- a fault in the lock,

or

- because you lost or broke your keys,

the Organizational Structure sends you a locksmith 24 hours a day, including holidays.

Europ Assistance only pays for the locksmith's outing and labor on your behalf, up to a maximum of Euro 150.00 per accident.

- **SENDING A GLAZIER WITHIN 24 HOURS**

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

Europ Assistance only pays for the plumber's outing and labor on your behalf, up to a maximum of Euro 100.00 per accident.

- **CLEANING COMPANY**

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

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

- **MOVE**

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

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

Attention!

No removals will be organized beyond 60 days from the accident.

• **HOTEL EXPENSES**

If after a theft or attempted theft your home is damaged so that you cannot use it for sleeping, the Organizational Structure will book a hotel. **Europ Assistance pays for you** the costs of overnight stay and breakfast only up to a maximum of Euro 250.00 per accident and per family.

B) MEDICAL EXPENSES GUARANTEE

If, while you are travelling, you have a sudden illness and/or suffer an accident, Europ Assistance will pay for you the urgent and non-postponable pharmaceutical/hospital medical expenses incurred in the place of the accident, during the duration of the Policy even in the event where you are directly affected by Covid-19 ascertained by reports with positive results.

Europ Assistance pays the expenses for you if the Organizational Structure has the technical-practical conditions to proceed. If this is not possible, Europ Assistance reimburses these expenses under the same conditions, without applying the deductible.

Europ Assistance covers or reimburses medical expenses, per Insured, per accident and per policy period:

- up to a maximum of Euro 500.00 for insured persons resident in Italy;
- up to a maximum of Euro 5,000.00 for insured persons residing abroad.

If you have been hospitalized

- until your resignation from the Healthcare Institute, or
- until the Europ Assistance doctors believe you can return to Italy.

If you have not been hospitalized

- **only the expenses that you have made during the duration of the policy and that the Organizational Structure has authorized you.**

Within the limit indicated above, Europ Assistance pays you:

- the hospital fees in a healthcare institution prescribed by the doctor up to the amount of Euro 200.00 per day per Insured.
- expenses for urgent and non-postponable dental treatment necessary following an accident that occurred while traveling with a limit of Euro 100.00 per insured person;
- only in the event of an accident, the costs for prosthesis repairs up to the limit of Euro 100.00 per insured person
- only in case of accident the expenses for the care you receive when you return to your residence, in the 45 days after the accident and up to a maximum of Euro 500.00.

Attention!

There is a deductible for this guarantee. Consult the art. "Limitations of Warranties" of Section II.

C) TRIP CANCELLATION COSTS GUARANTEE PER APPLICATION

You can request this guarantee when you have to cancel the entire booked trip, before the start of the trip itself, for one of the causes found in this list, provided they are involuntary and unforeseeable at the time of booking:

to) illness, accident (for which there are medical certificates and documents demonstrating the inability to participate in the trip), or death:

- your;
- of your spouse/cohabitant more uxorio, of your son/daughter, of your brothers and sisters, of your parent or father-in-law, of your son-in-law or daughter-in-law, or of your partner/co-owner of the company or firm associated. If these people are not registered for the trip together and at the same time as you, in the event of serious illness or injury, you must demonstrate that your presence is necessary;
- of one of your companions who must be insured and registered for the trip together and at the same time as you.

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

- b) if you are hired or fired by your employer and cannot use the holidays you had available;
- c) a fire or natural disaster causes serious material damage to your home and you need to be present and no one can replace you;
- d) a natural disaster prevents you from reaching either the starting point of the organized trip or the rented property;

And) summons or summons to Court before the Criminal Judge or summons as a People's Judge after your registration for the trip.

Europ Assistance compensates the penalty, contractually applied by the Contractor to the insured persons indicated in the file.

Europ Assistance reimburses in full the penalty charged by the Contractor up to a maximum of Euro 5,000.00 per travel request.

The guarantee will only operate if all those registered for the same practice cancel, in no case will the pro-quota be refunded.

Europ Assistance does not reimburse:

- practical management costs,
- agency fees,
- travel registration fees

Attention!

This guarantee includes an Overdraft. Consult the art. "Limitations of Warranties" of Section II.

The Overdraft is not applied:

- in the event of modification and/or forced cancellation of the trip due to hospitalization (excluding Day Hospital and Emergency Room)
- in the event of death.

D) TRIP REFURBISHMENT GUARANTEE

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

- *Medical return* organized by the Organizational Structure, on the basis of these contractual conditions;
- *Early return* organized by the Organizational Structure, on the basis of these contractual conditions;
- hijacking following acts of piracy of the plane on which you are traveling.

Europ Assistance reimburses the portion of travel not used calculated as indicated in the Art. "DAMAGE LIQUIDATION CRITERIA".

The part of the trip not used will be reimbursed up to an equal maximum to Euro 5,000.00 per application.



Where are the guarantees valid?

Art. 8. - TERRITORIAL EXTENSION

Indicate the countries where the accident occurs for which you can request guarantees with the exception of what is stated in the Art. "International Sanctions". Specifically, Italy, the Vatican City State and the Republic of San Marino;

VEHICLE ASSISTANCE SERVICES are provided:

- in the European countries that are part of the European Union and more precisely, Austria, Belgium, Bulgaria, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Czech Republic, Romania, Slovakia, Slovenia, Spain, Sweden, Hungary;
- in European countries not belonging to the European Union and the countries of the Mediterranean basin: Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, United Kingdom, Tunisia, Turkey.

Attention!

The guarantees are not valid in the countries listed in the Art. "Exclusions".



When does coverage begin and when does it end?

Art. 9. - EFFECTIVE DATE AND DURATION

The guarantees start from the start date of the trip (check-in) and will be valid until the end of the same (check-out).

The maximum duration of coverage during the insurance validity period is 60 consecutive days.

The Vehicle Assistance services will start 48 hours before the time of check-in and will expire upon check-in itself, at the booked facility or the departure station. It will then run from the check-out date until you return to your residence.

The Home Assistance Services start from the start date of the stay (check-in) and will expire 24 hours after the end of the stay (check-out).

The "Travel and rental cancellation" Guarantee starts from the date of booking/confirmation of the Trip and lasts until the start date of the Trip. By start of the Trip we mean: the moment in which you should have presented yourself at the booked Facility (check-in).

SECTION II – EXCLUSIONS AND LIMITATIONS OF WARRANTIES



What is not insured?

Art. 10. - EXCLUSIONS

• **GENERAL EXCLUSIONS VALID FOR ALL GUARANTEES**

For all guarantees, claims caused by:

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

The following cases are also excluded:

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

Except as indicated in the individual Guarantees, expenses due to or attributable/consequent to quarantine or other measures restricting freedom of movement, decided by the competent International and/or local Authorities, are not insured, local Authorities meaning any competent authority of the country of origin or any country where you have planned your trip or through which you are transiting to reach your destination.

It is also excluded:

- any travel undertaken for participation in races/competitions involving extreme activities;
- business trips;
- any trip you make for the purpose of carrying out: visits, check-ups, hospitalizations, surgeries.

• **EXCLUSIONS RELATING TO INDIVIDUAL GUARANTEES**

A) ASSISTANCE GUARANTEE and D) TRIP REFURBISHMENT GUARANTEE

Furthermore, accidents dependent on or caused by:

- a. car, motorcycle or powerboat races and related tests and training;
- b. mental illnesses and psychological disorders in general, including organic cerebral syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications;
- c. diseases dependent on pregnancy beyond the 26th week of gestation and the puerperium;
- d. illnesses that are the expression or direct consequence of chronic or pre-existing pathological situations at the beginning of the journey;
- e. organ removal and/or transplantation;
- f. abuse of alcohol or psychotropic drugs;
- g. illnesses/injuries resulting from the HIV virus;
- h. use of narcotics and hallucinogens;
- i. not authorized to drive the vehicle in accordance with the legal provisions in force;
- j. attempted suicide or suicide;
- k. aerial sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, parachuting, paragliding and similar, sled driving, bobsleigh, acrobatic skiing, jumps from trampolines on skis or hydroskis, mountaineering with rock climbing or access to glaciers, climbing free climbing, kite-surfing, scuba diving, sports involving the use of vehicles and motor boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, speleology, acts of recklessness, injuries suffered as a result of sporting activities carried out on a professional basis, however not amateur (including competitions, trials and training).

Furthermore, trips carried out against medical advice or with the aim of going to treat a pathology that had manifested itself before departure are excluded.

Claims occurring in countries where there are no Europ Assistance branches or correspondents are excluded.

FURTHERMORE, THE FOLLOWING EXCLUSIONS APPLY FOR INDIVIDUAL SERVICES:

• **HEALTH RETURN**

They are excluded:

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

In the event of death they are excluded

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

Transport, always in compliance with the laws in force, can be done with vehicles suitable for funeral transport (e.g. hearses), Returning to your residence is excluded if you are not resident in Europe and your trip has a non-European country as its destination.

• **SUPPORTROAD**

It is excluded:

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

Notified punctures and incorrect refueling are considered faults and/or accidents.

• **RETURN OR CONTINUED TRIP**

The following are excluded from the service:

- fuel and toll costs (motorways, ferries, etc.);
- insurance that is not mandatory by law and the related deductibles;

- the deposits required by the car rental companies, which must be paid directly by the Insured. Where applicable, car rental companies may request the Customer's credit card number as a deposit;
- any excess of days, compared to the maximum foreseen, which must in any case be authorized by the Organizational Structure.

• **MOVE**

The following are excluded from the service:

- removals carried out more than 60 days after the accident,
- storage costs and any other costs not included in the moving costs.

B) MEDICAL EXPENSES GUARANTEE

Furthermore, claims due to:

- a. mental illnesses and psychological disorders in general, including organic cerebral syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications;
- b. diseases dependent on pregnancy beyond the 26th week of gestation and the puerperium;
- c. illnesses that are the expression or direct consequence of chronic pathological situations at the beginning of the journey;
- d. injuries resulting from carrying out the following activities: mountaineering with rock climbing or access to glaciers, jumping from springboards with skis or hydroskis, driving and use of sled guides, aerial sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, paragliding and similar, kite surfing, acts of recklessness as well as all injuries suffered as a result of sporting activities carried out on a professional or non-amateur basis (including competitions, trials and training);
- e. organ removal and/or transplantation;
- f. car, motorcycle or powerboat races and related tests and training;
- g. gross negligence;
- h. abuse of alcohol or psychotropic drugs;
- i. illnesses/injuries resulting from the HIV virus;
- j. use of narcotics and hallucinogens;

Furthermore, Europ Assistance does not pay you:

- all expenses incurred if you have not reported the hospitalization or emergency room service to Europ Assistance, directly or through third parties;
- expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, spa and slimming treatments;
- expenses for dental treatment following a sudden illness;
- expenses for the purchase and repair of glasses and contact lenses;
- expenses for orthopedic and/or prosthetic devices following a sudden illness;
- check-ups in Italy for situations resulting from illnesses that began while travelling;
- transport and/or transfer costs to the treatment institution and/or the place of your accommodation;
- medical expenses related to health checks for Covid-19 imposed by the country of destination/departure upon arrival or before returning to the country of residence.

Furthermore, trips carried out against medical advice or with the aim of going to treat a pathology that had manifested itself before departure are excluded.

C) TRIP OR RENTAL CANCELLATION COSTS GUARANTEE

You are not insured if the cancellation depends on or is caused by:

- a. theft, robbery, loss of identification and/or travel documents;
- b. mental illnesses and psychological disorders in general, including organic cerebral syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and the related consequences/complications;
- c. state of pregnancy or pathological situations resulting from it in cases in which conception occurred before the date of registration for the trip;
- d. injury or death that occurs before travel is confirmed;
- e. diseases that are the expression or direct consequence of chronic pathological situations;
- f. consequences and/or complications of accidents that occurred before the trip was confirmed;
- g. the bankruptcy of the air carrier or Tour Operator/Travel Agency/Non-hotel accommodation facility;
- h. deposits and/or advance payments not justified by tax documents;
- i. failure to send the communication (referred to in the art. "OBLIGATIONS OF THE INSURED PARTY IN THE EVENT OF AN ACCIDENT") by you by the start date of the trip/stay, except for cases of renunciation caused by death or hospitalization of at least 24 consecutive hours (day hospital and emergency room excluded) of a family member.



Are there coverage limits?

Art. 11. - SANCTIONS INTERNATIONAL

"International Sanctions" indicate the set of national and international provisions regulating embargoes, sanctioned individuals and entities, terrorist financing and

trade restrictions adopted by: i) United Nations; (ii) European Union; (iii) 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 Insurance Conditions.

Europ Assistance Italia SpA is not obliged to provide any insurance coverage, nor to settle claims, nor to provide services or services described in the Insurance Conditions if this exposes it to any sanction, prohibition or restriction pursuant to United Nations resolutions or sanctions commercial or economic laws or regulations of the European Union, the United States of America, the United Kingdom or applicable national jurisdictions that govern these Insurance Conditions.

This clause will prevail over any contrary clause that may be contained in these Insurance Conditions.

For further details you can visit:

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

Insurance coverage is not operational in the following countries: **Syria, North Korea, Iran, Belarus, Russia** and in the following Regions: Crimea, Donetsk, Lugansk, Zaporizhzhia, Kherson.

Attention!

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

Without authorization for your stay in Cuba or Venezuela, Europ Assistance Italia SpA cannot provide assistance and pay you compensation.

expenses exceeding Euro 50.00 will be compensated with a deduction of Euro 50.00 (within the limits of the established ceilings).

Specialist visit Euro 150.00
Deductible Euro 50.00
Refund Euro 100.00

Example of overdraft:

estimated damage amount	Euro 100.00
uncovered 10%	Euro 10.00
indemnifiable/refundable damage within the limits of the maximum amount	Euro 90.00 (Euro 100.00 – Euro 10.00)

SECTION III – OBLIGATIONS OF THE INSURED PARTY AND OF EUROP ASSISTANCE



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

Art. 13. - OBLIGATIONS OF THE INSURED IN THE EVENT OF AN ACCIDENT FOR ALL WARRANTIES OTHER THAN ASSISTANCE

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

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

or

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

You must provide the following data/documents:

- your name, surname and address
- your phone number;
- The Europ Assistance card number + application number;
- the circumstances of the incident;
- the date of occurrence of the accident;
- place where you or the people who caused the accident can be found.

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

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

A) ASSISTANCE GUARANTEE

Call the Europ Assistance Organizational Structure immediately and always at the number:

+3902.58.28.65.32 from Italy or abroad.

The Organizational Structure is active 365 days a year, 24 hours a day.

Do not do anything without first contacting the Organizational Structure.

In case of emergency, call the Emergency Service.

If you do not contact Europ Assistance, it does not guarantee your benefits. The art. applies. 1915 of the Civil Code.

B) MEDICAL EXPENSES GUARANTEE

In the event of an accident, you must call immediately the Organizational Structure at number:

+3902.58.28.65.32 from Italy or abroad.

You have to do onereport no later than sixty days from when you had the accident.

You must send the following data/documents:

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

C) WARRANTY TRIP OR RENTAL CANCELLATION COSTS

In the event of an accident you must notify the travel organization or agency or the carrier of the formal renunciation of the trip and you must make a report no later than 5 days from when the cause of the renunciation occurred and

Art. 12. - LIMITATIONS ON WARRANTIES

TRAVEL RESTRICTIONS

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

CONTINUED STAY ABROAD

You can stay abroad for a maximum of 30 consecutive days during the validity of this Policy. You will not be insured for claims that happen to you after 30 days.

OPERATIONAL LIMITATIONS

The guarantees of this insurance do not apply in case of booking of pitches.

A) ASSISTANCE GUARANTEE

INTERVENTION LIMITS

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

LIMITS ON THE PROVISION OF BENEFITS

The assistance services are provided up to once per insured, for each type within the duration of the trip.

LIMITATION OF LIABILITY

Europ Assistance is not responsible for damages:

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

It is also specified that the operation of the services is in any case subject to the limitations and measures imposed by the government, local and health authorities.

B) MEDICAL EXPENSES REFUND GUARANTEE

DEDUCTIBLE

Europ Assistance applies a deductible only when you have not been hospitalized and in cases of reimbursement. The absolute deductible is Euro 35.00.

C) TRIP OR RENTAL CANCELLATION COSTS GUARANTEE

DISCOVERED

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

Example of deductible:

if the agreed deductible is equal to a fixed sum of Euro 50.00: expenses lower than Euro 50.00 will not be indemnified/reimbursed

in any case by the start date of the trip if the 5 day deadline falls after the start date of the Trip.

If the cancellation and/or modification of the trip is due to illness and/or injury, the report must also include:

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

Within 15 days of the above report, you must send the following documents to Europ Assistance Italia SpA:

- documentation objectively proving the cause of the waiver/modification, in original;
- documentation certifying the link between you and any other person who caused the waiver;
- in the event of illness or injury, medical certificate certifying the date of the injury or onset of the illness, the specific diagnosis and the days of prognosis;
- in case of hospitalization, a true copy of the original of the medical record;
- in the event of death, the death certificate;
- travel registration card or similar document;
- receipts (deposit, balance, penalty) for payment of the trip or rental;
- confirmation statement issued by the Contractor/Organisation;
- invoice relating to the penalty charged issued by the Contractor/Organisation;
- copy of the canceled ticket;
- trip program and regulations;
- travel documents (visas, etc.);
- travel confirmation contract.

In the event of a penalty charged by the air carrier/shipping company:

- confirmation of purchase of the ticket or similar document or receipt of payment thereof;
- copy of the canceled plane/boat ticket certifying the amounts charged to the customer.

In case of cancellation due to Covid-19:

- Covid-19 positivity test report (swab and/or serological test);
- certificate from the hospital where you were admitted for Covid-19.

D) TRIP REFURBISHMENT GUARANTEE

You have to do one report no later than sixty days from when you had the accident.

You must send the following documentation:

- the cause of the trip interruption;
- travel program;
- return date;
- travel payment certificate;
- confirmation statement issued by the Contractor/Organisation.

For the management of claims for all guarantees:

Europ Assistance may ask you for other documents necessary to evaluate the claim.

You are obliged to give them to him.

If you do not comply with your obligations in the event of an accident, Europ Assistance may decide not to reimburse you.

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

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

The insurer is required to compensate the Insured for a sum equal to the damage that the Insured has suffered.

If the Insured deliberately behaves in a way that causes or aggravates the damage, the insurer may not pay for it.

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

Art. 14. - CRITERIA FOR THE ASSESSMENT AND LIQUIDATION OF DAMAGES

• PAYMENT OF COMPENSATION

For all Guarantees with the exception of Europ Assistance, after having received the necessary documentation from you, after having verified the operation of the Guarantee and after having made the necessary checks, it establishes the Compensation/Per diem/reimbursement that is due to you and tells you.

Europ Assistance pays you within 20 days of this communication.

In the event of your death before Europ Assistance has paid you the compensation/per diem/reimbursement, your heirs will be entitled to the settlement that you would have been entitled to only by demonstrating the existence of the right to the compensation/per diem/reimbursement by delivering the documentation to Europ Assistance, requested in the art. "Obligations of the Insured in the event of an Accident".

C) WARRANTY TRIP OR RENTAL CANCELLATION COSTS

• CRITERIA

The calculation of the reimbursement of the penalty will be equivalent to the percentages existing on the date on which the accident occurred (art. 1914 CC). Therefore, in the event that the stay is canceled after the accident, any additional penalty remains the responsibility of the insured person.

D) TRIP REFURBISHMENT GUARANTEE

• CRITERIA

Europ Assistance will calculate the period paid and not enjoyed in the following way: value total paid for the trip (only the stay will be considered, excluding the costs of return trips), divided by The number of travel days initially planned, multiplied by the days not enjoyed.

The day of interruption of the trip and the day of return scheduled at the beginning of the trip are considered as a single day.

COMPLAINTS

Any complaints regarding the contractual relationship or the management of claims must be forwarded in writing to: Europ Assistance Italia SpA – Complaints Office – Via del Mulino n. 4 – 20057 Assago (MI); fax: 02.58.47.71.28 – pec: complaints@pec.europassistance.it - email: ufficio.reclami@europassistance.it.

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

- name, surname and domicile of the complainant, with possible telephone number;
- identification of the subject or subjects whose actions are complained of;
- short and exhaustive description of the reason for the complaint;
- copy of the complaint presented to Europ Assistance Italia and any feedback provided by the same;
- any useful document to more fully describe the relevant circumstances.

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

Before involving the judicial authority, you can turn to alternative dispute resolution systems provided for at a regulatory or conventional level.

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

Insurance disputes on the determination and estimation of damages in the context of policies against the risk of damage (where provided for by the Insurance Conditions).

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

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

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

In the event of disputes relating to medical issues relating to accident or illness policies, it is necessary to resort to arbitration where provided for by the Insurance Conditions for the resolution of this type of dispute. The request to activate the contractual or arbitration appraisal must be addressed to: Claims Settlement Office – Via del Mulino n. 4 – 20057 Assago (MI), by registered mail with return receipt or certified e-mail: to the address sinistri@pec.europassistance.it. The arbitration will take place at the office of the Institute of Forensic Medicine closest to your place of residence.

If these are disputes in the context of policies against accidents or illnesses in which arbitration has already been carried out or which are not related to medical issues, the law provides for compulsory mediation, which constitutes a condition for admissibility, with the right to resort in advance to assisted negotiation.

The right to appeal to the Judicial Authority remains intact.

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

GLOSSARY

Home: the entire building construction or portion thereof located in Italy, the Republic of San Marino, the Vatican City, used as a civil residence, your habitual residence and/or registered residence.

Insured: the natural person (to whom we address as tu), who has purchased a stay (excluding pitches) with the Contractor.

In the case of the Assistance Guarantee, the Insured is defined according to the following scheme:

- for the sole provision of "Travel Assistance" the natural person (to whom we address as tu) who has purchased a stay with the Contractor is insured;
- for the sole provision of "Assistance for Family Members at Home", the family member residing in Italy, the Republic of San Marino, the Vatican City, of the person who has purchased a stay with the Contractor is insured;
- for "Vehicle Assistance" services only, the natural person who drives the vehicle as better defined above is insured, be it the owner or the person authorized by him to drive it, who has made a reservation for a stay at the Contractor.
- for "Home Assistance" services only, the natural person resident in Italy, the Republic of San Marino, the Vatican City who has purchased a stay with the Contracting Party is insured

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

Contractor: **CAMPING ADRIA SRL** - Via Spalazzi 30 – 48123 - Casalborsetti (RA) – VAT number 00202770392, which takes out the policy in favor of third parties and assumes the related costs.

Traveling companion: the person traveling with you and insured with this policy.

Europ Assistance: The insurance company, that is Europ Assistance Italia SpA in Piazza Trento n. 8 - 20135 Milan, authorized by the decree of the Ministry of Industry, Commerce and Crafts N. 19569 of 2 June 1993 (Official Gazette of 1 July 1993 N. 152) and registered in section I of the Register of insurance and reinsurance at no. 1.00108. Europ Assistance is a company of the Generali Group, registered in the Register of Insurance Groups, managed and coordinated by Assicurazioni Generali SpA

Familiar: the spouse, the cohabitant more uxorio, the children, parents, brothers/sisters, son-in-law/daughter-in-law, and any others who are cohabitants of the insured person as long as they are certified by a regular registry certificate.

Deductible: it is the sum that remains to be paid by you at the time of settlement of the claim.

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

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

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

Injury: the event due to fortuitous, violent and external causes. The direct and exclusive consequence of the accident are objectively verifiable physical injuries that cause death, permanent disability or temporary incapacity.

Institute of Treatment: the public hospital, clinic or nursing home, whether affiliated with the National Health Service or private, regularly authorized to provide hospital care. Thermal establishments, convalescence and residence homes, and clinics with dietary and aesthetic purposes are not considered health institutions.

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

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

Sudden illness: acute onset illness that you were unaware of before commencing the Trip.

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

Maximum/Sum Insured: the maximum sum paid by Europ Assistance in the event of an accident.

Criminal: the sum charged to the Customer who withdraws from the travel/rental contract before departure, excluding any fixed booking fees, according to the following regulation:

- cancellations up to 30 days. from the date of arrival: no penalty expected;
- cancellations from 29 to 10 days. before the arrival date: 75% of the contractually booked stay will be invoiced as a penalty;
- cancellations from 9 a.m. 1 day. before the arrival date: 90% of the contractually booked stay will be invoiced as a penalty;
- no show: 100% of the stay booked by contract will be invoiced as a penalty.

In the case of bookings made within 15 days prior to the arrival date, the customer must pay the entire amount of the stay upon confirmation of the booking. Balance due 7 days before arrival.

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

Award: the sum due to Europ Assistance.

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

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

Recovery: a stay in a healthcare institution for at least one night.

Risk: the probability that the accident will occur.

Left: the occurrence of the harmful event for which the insurance benefit/guarantee is recognised.

Discovery: the part of the amount of damage, which is declared as a percentage and which remains mandatory for you with a minimum expressed in absolute value.

Medical/pharmaceutical/hospital expenses: are to be understood surgery costs (surgeon's, assistant's, anesthetist's fees, operating room fees and surgical materials) and healthcare costs (hospital fees, specialist medical consultations, medicines, diagnostic tests and tests) . Hospitalization fees include the cost of the day of hospitalization in a healthcare institution. the cost also includes medical/nursing assistance.

Organizational structure: the structure of Europ Assistance Italia SpA - P.zza Trento, 8 - 20135 Milan, made up of managers, staff (doctors, technicians, operators), equipment and facilities (centralized and otherwise) operating 24 hours a day every day of the year, which provides telephone contact with the Insured, the organization and provision of the assistance services provided for in the Insurance Conditions.

Vehicle: pursuant to the articles 47 and following of the New Highway Code, by vehicle we mean a car for personal use with a total weight when fully loaded up to 3.5 tonnes with an Italian license plate no more than 15 years old from the date of first registration.

Vector: airplane, tourist coach, train, ship.

Voyage: travel for tourism purposes.

In the case of travel by plane, train, coach or ship, this means the journey from the departure station (airport, port or bus station) of the journey to the arrival station. In the case of travel by car or other means other than a ship, plane or coach, this means any location more than 50 km from the Insured's place of residence in Italy.

HOW TO CONTACT EUROP ASSISTANCE

To request assistance and payment of medical expenses you must call the following numbers:

02/ 58.28.65.32

from Italy or abroad.

IMPORTANT: do not take any initiative without first having contacted the Organizational Structure by telephone

If you can't call, you can send:

- a fax to the number 02.58.47.72.01

or

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

the Europ Assistance Organizational Structure responds by telephone 24 hours a day at your disposal, to help you or tell you what to do to resolve any type of problem in the best possible way as well as authorizing any expenses.

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

For information on the policy you can call the toll-free number 800-013529 from Italy from Monday to Saturday excluding holidays, from 8.00 to 20.00.

PRIVACY DISCLAIMER

WHAT ARE PERSONAL DATA AND HOW THEY ARE USED BY EUROP ASSISTANCE ITALIA SPA Information on data processing for insurance and commercial purposes (pursuant to articles 13 and 14 of the European Regulation on the protection of personal data)

Personal data is information concerning a person and which allows him to be recognized among other people. Personal data includes, for example, name and surname, identity card or passport number, information relating to health status, such as illness or injury, information relating to crimes and criminal convictions.

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

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

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

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

- carry out the activity envisaged by the Policy or to provide the PERFORMANCES and GUARANTEES; carry out insurance activity or for example propose and manage the Policy, collect premiums, reinsure, carry out control and statistical activities: your common data which, could also be related to your position, are processed for contractual fulfillment; to process, where necessary, your data relating to your health status you will need to provide your consent; automated decision-making processes are used in some PERFORMANCE and WARRANTY management processes².
- carry out insurance activities, prevent and identify fraud, take legal action and notify the authorities of possible crimes, recover debts, carry out intragroup communications, protect the security of company assets (e.g. buildings and IT tools), develop IT solutions, processes and products: your data, including those relating to your health status for which you have given consent or relating to crimes and criminal convictions, are processed for the legitimate interest of the company and third parties;
- carry out the activities required by law, such as the conservation of policy and claim documents; respond to requests from the authorities, such as the Carabinieri, the Institute for Insurance Supervision (IVASS): your data, including that relating to your state of health or relating to crimes and criminal convictions, are processed for compliance with the law or regulations.

If you do not provide your personal data and/or do not consent to their 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 PERFORMANCES and GUARANTEES.

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

Europ Assistance Italia, through its employees, collaborators and also external subjects/companies³, uses the Personal Data that it has obtained from you or from other people (such as, for example, from the policy holder, from a relative of yours or from the doctor who treated you, from a travel companion or from a supplier) both on paper either with your computer or app.

For insurance purposes, Europ Assistance Italia may communicate your personal data, if necessary, to private and public entities operating in the insurance sector who are involved in the management of existing relationships with you or to other entities who are involved in managing existing relationships with you or who carry out tasks of a technical, organizational and operational nature⁴.

Europ Assistance Italia, based on the activity it must carry out, may use your personal data in Italy and abroad and also communicate them to subjects based in states outside the European Union and which may not guarantee a high level of adequate protection according to the European Commission. In these cases, the transfer of your personal data to subjects outside the European Union will take place with the appropriate and adequate guarantees based on the applicable law. You have the right to obtain information relating to the transfer of your Personal Data outside the European Union by contacting the Data Protection Office.

Europ Assistance Italia will not make your personal data accessible to the public.

How long does Europ Assistance Italia keep your personal data

Europ Assistance Italia retains your personal data for as long as necessary to manage the purposes indicated above in accordance with the provisions of the law or, if missing, based on the times reported below.

- The personal data contained in insurance contracts, insurance treaties and coinsurance contracts, claims and litigation files, are retained for 10 years from the last registration pursuant to the provisions of the Civil Code or for a further 5 years pursuant to the insurance regulatory provisions.
- Common personal data collected on any occasion (for example stipulation of a policy, request for a quote) accompanied by consent/refusal of consent for commercial promotions and profiling are stored without expiry, as is the evidence of the relevant changes made by you over time to consent/refusal. Your right to object to such processing at any time and to request the deletion of your data where there are no contractual or regulatory conditions that provide for the necessary conservation remains unaffected.
- The personal data collected following the exercise of the rights of the interested parties are kept for 10 years from the last registration pursuant to the provisions of the Civil Code
- The personal data of subjects who have defrauded or attempted to defraud are retained even beyond the period of 10 years.

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

What are your rights to protect your personal data

In relation to the processing of your personal data you have the following rights: access, rectification, cancellation, limitation, portability, revocation, opposition which you can assert using the methods set out in the following paragraph "How can you assert your rights for the protection of Your personal data". You have the right to lodge a complaint with the Guarantor for the Protection of Personal Data and you can find more information on the site www.garanteprivacy.it.

How can you assert your rights to protect your personal data

- To find out what your personal data is used by Europ Assistance Italia (right of access);
- to request to rectify (update, modify) or, if possible, delete, limit and exercise the right of portability on your Personal Data processed by Europ Assistance Italia;

¹The European Regulation on the Processing of Personal Data EU 2016/679 (hereinafter Privacy Regulation) and the primary and secondary Italian legislation

²By automated decision-making process we mean the management process that does not require the intervention of an operator: this process has shorter management times. If you want to request the intervention of an operator in relation to the Services you can call the Organizational Structure in relation to the Guarantees you can write to Claims Settlement at the contacts on the site www.europassistance.it and on the Policy.

³These subjects, pursuant to the Privacy Regulation, are designated Managers and/or persons authorized to process, or operate as independent Data Controllers or Joint Data Controllers, and carry out tasks of a technical, organizational and operational nature. They are for example: agents, subagents and other agency collaborators, producers, insurance brokers, banks, SIMs and other acquisition channels; insurers, co-insurers and reinsurers, pension funds, actuaries, legal and medical trustees, technical consultants, roadside assistance, experts, garages, car demolition centres, healthcare facilities, claims settlement companies and other affiliated service providers, Group companies Generali and other companies that carry out contract and performance management services, IT, telematic, financial, administrative, archiving, correspondence management, auditing and financial statement certification services, as well as companies specializing in market research and quality of services.

⁴To the policyholder, other branches of Europ Assistance, Generali Group companies and other entities such as insurance intermediaries (agents, brokers, subagents, banks); coinsurance or reinsurance companies; lawyers, doctors, consultants and other professionals; suppliers such as body shops, emergency workers, dismantlers, healthcare facilities, companies that manage claims, other companies that provide IT, telematic, financial, administrative, archiving, mailing, profiling services and that measure the degree of customer satisfaction. The information on the processing of data of private and public entities operating in the insurance sector and of other entities carrying out tasks of a technical, organizational and operational nature who act as Data Controllers are found at the same (e.g. at the suppliers) and/or on www.europassistance.it

- to object to the processing of your Personal Data based on the legitimate interests of the owner or a third party unless the owner or third party demonstrates the prevalence of such legitimate interests over yours or such processing is necessary for the establishment, exercise or the defense of a right in court; to object to the processing of your personal data for direct marketing purposes
- if the processing carried out by the Data Controller is based on his consent, to revoke the consent given, without prejudice to the fact that the revocation of the consent previously given does not deprive the lawfulness of the processing carried out before the revocation,

at any time you can write to:

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

Changes and updates to the Policy

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

Europ Assistance Italia S.p.A.

Sede sociale, Direzione e Uffici: Via del Mulino, 4 - 20057 Assago (MI) - Tel. 02.58.38.41 - www.europassistance.it
Indirizzo posta elettronica certificata (PEC): EuropAssistanceItaliaSpA@pec.europassistance.it
Capitale Sociale Euro 12.000.000,00 i.v. - Rea 754519 - Partita IVA 01333550323 - Reg. Imp. Milano e C.F.: 80039790151
Impresa autorizzata all'esercizio delle assicurazioni, con decreto del Ministero dell'Industria, del Commercio e dell'Artigianato n. 19569 del 2/6/93 (Gazzetta Ufficiale del 1/7/93 N. 152) - Iscritta alla sezione I dell'Albo delle Imprese di assicurazione e riassicurazione al n. 1.00108 - Società appartenente al Gruppo Generali, iscritto all'Albo dei Gruppi assicurativi - Società soggetta alla direzione e al coordinamento di Assicurazioni Generali S.p.A.

www.europassistance.it

