



INTER PARTNER ASSISTANCE S.A.

Insurance and Reinsurance Company
General Agency for Italy

MULTI-RISK TRAVEL INSURANCE POLICY

"TRIPY T'OP"

Policy Summary

Last updated in April 2023

Inter Partner Assistance S.A. – Rappresentanza Generale per l'Italia

Compagnia di Assicurazioni e Riassicurazioni – Via Carlo Pesenti, 121 – 00156 Roma – Tel.06/42118.1

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GLOSSARY

Insured: The individual whose interests are covered and protected by the insurance.

Insurance: the insurance contract.

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.

Baggage: all the personal objects worn by Insured or that accompany him during the trip/stay.

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

Travelling companion: the insured person who, while not having family ties with the insured who suffered the incident, is listed on the same journey of the Insured.

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 to carry 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.

Destination: The list of individual countries per destination zone is available on the website www.axapartners.it prior to subscription.

Address: the place, in the country of origin, 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.

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

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).

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

Theft: The offence under Article 624 of the Italian Criminal Code, committed by anyone who takes possession of the property of others, depriving its owner of it in order to gain profit for themselves or others.

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

Compensation or indemnification: the sum payable by the Company in event of a claim covered by the guarantees of the policy.

Injury: casualty due to fortuitous, violent and external causes that produce objectively noticeable bodily harm, which, as a consequence, result the death, permanent injury or disability or 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.

Family nucleus: all the people related to the Insured at the time of the incident.

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 allowed 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 of the certificate of residence.

Admission / hospitalisation: 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, in an uncertain future, for which insurance has been given.

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

Third parties mean any person not falling within the definition of "family".

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 during Travelling, Assistance to the departure location, Baggage, 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 operating for the travel assistance and medical expenses guarantees during travel;
- c) ionizing 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;

- 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) wilful or gross misconduct 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

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.

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 Operations Centre, provides the guarantees specified in the following sections:

- A. ASSISTANCE AND MEDICAL EXPENSES WHILE TRAVELLING
- B. ROADSIDE ASSISTANCE TO THE PLACE OF DEPARTURE
- C. BAGGAGE
- D. TRIP CANCELLATION
- E. COVER STAY
- F. BACK HOME

. ASSISTANCE AND MEDICAL EXPENSES WHILE TRAVELLING

A.1. Purpose of the Insurance

The Company, in the event of illness or an accident while travelling organises and provides 24-hour assistance through its Operations Centre the following benefits:

The **maximum duration of the Policy** is as follows: • all destinations: **30 days**

TRAVEL ASSISTANCE	Destination		
<i>The maximum levels indicated must be considered per Insured, claim and insurance period, given the sub limits set out below.</i>	Zone 1	Zone 2	Zone 3 / Zone 4
a) MEDICAL CONSULTATION BY TELEPHONE. The Operations Centre is available to the Insured to organize a medical consultation by telephone in the event of a sudden emergency while travelling.	YES	YES	YES
b) SENDING A DOCTOR OR AN AMBULANCE IN CASE OF EMERGENCY. If the Operations Centre medical service deems it necessary and a medical examination of the insured cannot be postponed, the Operations Centre will send an approved local general practitioner or if it is not immediately available a doctor, organising the transfer of the insured by ambulance at the closest Accident and Emergency centre. The service is provided with costs borne by the Company. <i>N.B.: It is understood that in an emergency the Operations Centre helpline cannot in any way be a substitute for either Official Emergency Services (118), nor will it assume any costs incurred.</i>	YES	NO	NO
c) INDICATION OF A SPECIALIST DOCTOR. If, following the Medical Consultation by telephone, the insured should undergo specialist treatment, the Operations centre helpline will provide, consistent with local availability, the name of a specialist doctor in the location closest to the place where the Insured is.	NO	YES	YES
d) TRANSFER – PATIENT TRANSFER If the medical service of the Operations Centre advises the transfer of the patient following clinical consultation and is in agreement with the attending physician on site, the Operations Centre will organise: <ul style="list-style-type: none"> the transfer of the patient to the nearest suitable medical facility; the transfer from the medical facility to the residence of the insured; • The repatriation to Italy of the insured patient if the conditions allow and require it; With the necessary assistance during transport from medical or paramedical personnel. The patient transfer will be made, with all expenses paid by the Company, using the most appropriate means at the discretion of the Operations Centre. These means may be: <ul style="list-style-type: none"> air ambulance, exclusively for the return to Italy and when the claim has taken place in Europe; airline, possibly stretched; train first class and, if necessary, sleeper; ambulance, unlimited mileage; other means of transport. Excluded from the service are: <ul style="list-style-type: none"> illnesses or injuries which, in the opinion of the medical service of the Operations Centre, can 	YES	YES	YES

<p>be treated on site or at least do not prevent the continuation of the trip;</p> <ul style="list-style-type: none"> infectious diseases if transportation implies violation of national or international health requirements; all cases where the insured or his family have voluntarily signed the waiver against the advice of the doctors with whom he/they was/were hospitalised; <p>The Company shall have the right to request any unused travel ticket for the return of the Insured</p>			
<p>e) TRANSFER OF OTHER INSURED PARTIES If following the Transfer – Patient transfer service, or in case of the death of the insured, the family members and the fellow travellers were not objectively able to return to their place of residence in Italy via the means initially planned for, the Operations Centre helpline will provide them with a first class train ticket or economy class airfare. The service shall be provided that family members and travelling companions are insured. The Company shall have the right to ask them for any unused travel tickets for the transfer.</p>	€1,000	€1,500	€2,000
<p>f) RETURN OF INSURED MINORS. If the Insured is unable to take care of the children insured with him on the trip as a result of hospitalisation or death and there is no one else able to do so, the helpline will provide a family member with a return ticket (first class by train or economy class by plane or other means at its sole discretion) to enable it to reach the children and bring them back to their home in Italy. The Company also refunds:</p> <ul style="list-style-type: none"> the possible new return ticket of minors; the costs for a one-night stay of a family member. 	€1,000	€1,500	€2,000
<p>g) SENDING URGENT MEDICINES If the Insured needs medication regularly registered in Italy but it is not available in the immediate location or it cannot be replaced with a suitable local medicinal equivalent, the medical service of the Operations Centre will accept to send the medicines via the quickest means possible in compliance with the rules and deadlines that regulate the transportation of medicines and drugs. The Company will bear the cost of shipping, while the cost of drugs remains the responsibility of the insured.</p>	NO	YES	YES
<p>h) INTERPRETER AVAILABLE. If the Insured is hospitalised during the trip and he has language difficulties in communicating with the doctors, the Operations Centre will send an interpreter to in the vicinity. The Company shall bear the cost of the interpreter.</p>	NO	€1,000	
<p>i) TRANSLATION OF THE MEDICAL FILE. If the Insured needs the translation of the medical records released as a result of hospitalisation during the trip, he may request it to 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.</p>	NO	YES	YES
<p>j) TRAVEL OF A FAMILY MEMBER IN CASE OF HOSPITALISATION. If the Insured, travelling alone or with minor, is hospitalized with AN EXPECTED ADMISSION OF MORE THAN 5 (FIVE) NIGHTS, the Operations Centre helpline will provide a round-trip ticket (first class train or economy class air travel or other means at its sole discretion) to enable a family member, who is in Italy, to reach the Insured who has been admitted to hospital.</p>	YES	YES	YES
It includes the accommodation fees (bed and breakfast) for the family member.	A maximum of 7 nights with a limit of € 700		
<p>k) EXTENSION OF STAY. If the Insured is unable to return to Italy on the pre-established date due to:</p> <ul style="list-style-type: none"> Hospitalisation with an expected admission of more than 7 (seven) nights; theft or loss of passport needed to return, with an appropriate declaration certificate from the local authorities; <p>the Company will bear the hotel expenses (bed and breakfast) of the Insured and travelling companions, provided they are also insured.</p>	<p>YES</p> <p>A maximum of 10 nights with a limit of €1,000</p>		
<p>l) TRANSFER OF CONVALESCENT INSURED TO HIS HOME. If the Insured following discharge from hospital is not able to return to his/her place of residence by the means initially planned, the Company will organise and take responsibility for the transfer expenses.</p>	YES	YES	YES
The cover is also extended to family members and a travelling companion.	€500	€750	€1,500
<p>m) MEDICAL CARE AFTER THE RETURN. If, during the 7 (seven) days after the return to Italy, the Insured, based on a medical certificate, needs to be taken care of in his home by specialised personnel (nurses or caretakers), he may request from the Operations Centre the identification and the sending of the necessary personnel. The Company will pay for this service.</p>	€600		
<p>n) REPATRIATION OF A BODY In the event of death of the insured during the trip, the Operations Centre will organise and carry out the repatriation of the body up to the burial site in Italy. Shipping will be done according to international standards and after fulfilling all formalities at the place of death. The Company wishes to bear the costs of transport, excluding costs related to the funeral, interment or cremation. The Company will bear the cost of the ticket, round-trip, of a family member to attend the place where the event occurred and the overnight costs of the first night at the closest hotel.</p>	YES	YES	YES
<p>o) EARLY RE-ENTRY If the Insured needs curtail his/her trip and return to his/her home in Italy prior to the scheduled date and with a means other than that originally planned, due to death or hospitalisation of a family member with prognosis of more than 7 nights, the Operations Centre will arrange for the return and be responsible for the relative expenses thereof. The guarantee also applies to the return of a family member provided they are also insured.</p>	€550	€2,000	

p) SENDING URGENT COMMUNICATIONS. If the Insured, during his trip, needs to make urgent communications to a person's resident in Italy and he is unable to contact him directly, the Company shall bear the cost for sending such messages.	YES	YES	YES
q) ADVANCED AMOUNTS FOR THE PURCHASE OF ESSENTIAL GOODS CASE OF THEFT, MUGGING, ROBBERY OR LOSS OF THE MEANS OF PAYMENT. If the insured has to bear, while travelling, unforeseen necessary expenses (hotel stay, car rental, travel tickets, restaurant, etc.) and is unable to do so directly and immediately due to theft, bag- snatching, mugging, robbery, theft or loss of their means of payment, the Operations Centre helpline may advance, direct payment to the supplier, the amounts shown on the corresponding tax document (invoice) within the established limit. The Insured must send a copy of the Declaration of the crime provided to the local authorities in situ. The guarantee will become effective at the time when, in Italy, the Operations Centre receives adequate bank refund guarantees. The Insured will have to make arzonements to repay, to the Company, the sums advanced within thirty (30) days of the payment of the same. This service is not available: <ul style="list-style-type: none"> • 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. 	NO	€3,000	
r) PROTECTION OF CREDIT CARDS; In the event of theft or loss of credit cards of the Insured, the Operations Centre by specific request, shall put the Insured in contact with the issuing Institutions to start the necessary procedures to block lost or stolen credit cards. The Insured is responsible for completing the blocking procedure in accordance with the individual card issuers.	NO	YES	YES
s) ADVANCE COSTS OF LEGAL REPRESENTATION. If the insured person is arrested or threatened with arrest and in need of legal assistance, the Operations Centre helpline will provide the Insured with a lawyer, in accordance with the local regulations, and advance the payment of the relevant fee. The Insured must report the reason for the request and the amount of the necessary sum. The guarantee will become effective at the time when, in Italy, the Operations Centre receives adequate bank refund guarantees. The Insured will have to make arrangements to repay, to the Company, the sums advanced within thirty (30) days of the payment of the same. This service is not available: <ul style="list-style-type: none"> • 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. 	NO	€1,500	
t) ADVANCED BAIL. If the Insured is found, while travelling, to be in detention, under arrest or threat of arrest and cannot provide directly to pay the bail fee, the Company may pay on the spot, as an advance on behalf of the Insured, the bail fee. The guarantee will become effective at the time when, in Italy, the Operations Centre receives adequate bank refund guarantees. The Insured will have to make arrangements to repay, to the Company, the sums advanced within thirty (30) days of the payment of the same. This service is not available: <ul style="list-style-type: none"> • 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. 	NO	€5,000	
u) PHONE COSTS. The Company will reimburse the telephone expenses documented and sustained by the Insured to contact the Operations Centre. The costs of 'international roaming' are also reimbursed, following the calls to the Operations Centre in the phases of assistance.	NO	€300	

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 in 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. - 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	Maximum amount indicated on the policy certificate Maximum amount as chosen €30,000 €50,000
A REFUND – Even without prior authorisation from the Operations Centre, within the sub-limits indicated. a) The Company will reimburse the cost of transport from the scene of the event to the medical centre emergency room or first admission.	€500	€2,500
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 (<i>including the day hospital</i>), incurred following an accident or illness occurred while travelling.	€250	€750
c) Dental care: 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.	NO	€250
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.	NO	€250

A.2 - Effective start date and operation of Assistance Service and Medical Expenses during Travel

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.

A.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 Operations 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 both cases, 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 for the purpose of undergoing medical / surgical treatment;
- 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 guarantee does not operate in the event of non-observance / compliance with the rules provided for vaccines and prophylaxis.

Additionally:

A.3.1-TRAVEL ASSISTANCE

The Company takes no responsibility for events resulting from:

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

A.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);
- the purchase, application, maintenance and repair of prostheses and therapeutic devices;

- c) mental illness, schizophrenia, bipolar disorders, psychosis, major depression in the acute stage.
- d) treatment or removal of physical defects or congenital malformations, for aesthetic applications, for thermal and slimming treatments;
- e) abortion;
- f) practice of air sports and the aerial activities in general, extreme sports if done outside sports organisations and without the required safety criteria;
- g) any sport carried out professionally or which, however, leads to direct or indirect remuneration;
- h) purchase and repair of glasses, contact lenses;
- i) follow-up visits in Italy for situations resulting from illnesses which started while travelling
- j) deriving from the exercise of hunting activities;
- k) 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;
- l) from carrying out the activity of firefighter, pyrotechnician, diver, acrobat, stunt double, stunt performer as well as pilot or crew of aircraft;
- m) from the practice of parachuting and downhill.

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.

A.4 – Provisions and limitations.

The Insured releases the doctors who examined him and the people involved by the policy conditions from professional confidentiality, exclusively for the events covered by this insurance and exclusively to the Company.

Additionally:

A.4.1-TRAVEL ASSISTANCE

- a) The assistance services are supplied per event, regardless of the number of policyholders involved, within the limits and any sub limits of the insured capital;
- b) the provision of assistance, in accordance with the specific operating conditions, are 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, more appropriate for the purpose;
- c) 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;
- d) the Company is not required to pay an indemnity to replace the guarantees of assistance due.

B. ROADSIDE ASSISTANCE TO THE PLACE OF DEPARTURE**B.1 - Territoriality:** Italy.**B.2 – Purpose of the Insurance:** As a result of a mechanical failure or a car or motorcycle accident (*Referred to below as "vehicle"*) used to reach the starting point of the trip or stay, the Operations Centre organises and provides the following benefits:

ROADSIDE ASSISTANCE TO THE PLACE OF DEPARTURE <i>The maximum amounts mentioned above are per Event</i>	Maximum	Specific exclusions (in addition to the common exclusions)
a) ROADSIDE ASSISTANCE. Retrieval and sending a rescue vehicle for towing the vehicle at the nearest generic workshop.	€150	The repair costs are borne by the Insured.
b) SENDING A TAXI. Organising and sending a taxi, following the towing of the vehicle carried by the Operations Centre, to allow the Insured to reach the departure point of the trip.	€250	=

B.3. - Start date and operation

The guarantee:

- is valid for the car or the motorcycle used by the Insured, registered in Italy and not more than 10 years from registration;
- it starts 24 hours prior to the beginning of the journey and it ends when reaching the place of departure.

C. BAGGAGE**C.1 - Territoriality:** Pre-chosen destination identified in the policy.**C.2 – Purpose of the Insurance**

The maximum amounts mentioned above are per Insured and accident	Maximum			Limit of indemnity (sub-maximum):
	Zone 1	Zone 2	Zone 3 / Zone 4	
<p>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, failure of the air carrier to return the personal baggage. The guarantee is valid also for travel bags, suitcases, pushchairs and prams.</p> <p>The warranty is only valid for the objects inside the baggage.</p> <p>Damaged Baggage on a Cruise</p> <p>Only during transport on a cruise, damaged luggage is covered by this warranty.</p>	€ 500	€750	€1,000	<p>The guarantee only covers one damage during the term of the policy.</p> <p>The Company will pay the indemnification with the maximum compensation:</p> <ul style="list-style-type: none">▪ € 150 per object;▪ € 200 for childcare equipment;▪ € 2,500 per policy. <p>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.</p> <p>The maximum and the sub-maximum amounts provided shall be reduced by 50% in cases of:</p> <ul style="list-style-type: none">▪ forgetfulness, carelessness, negligence or loss by the Insured;▪ lack of appropriate documentation supporting the value of the asset to be compensated.
<p>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:</p> <ul style="list-style-type: none">▪ the purchase of essential items (clothing and personal hygiene items);	€200			<p>The guarantee only covers one damage during the term of the policy.</p> <p>The Company will not reimburse expenses:</p> <ul style="list-style-type: none">▪ for late delivery of baggage on the flight back to the habitual residence of the Insured;▪ incurred after the date of receipt.
<ul style="list-style-type: none">▪ hiring of pushchairs and prams.	€100			

C.3 - Compensation criteria

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

C.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, jewellery, precious watches, coins, 'objects d'art', collections, samples, catalogues, goods, food, perishables.

The Company does not indemnify damage:

- a) facilitated by intent or gross negligence by the Insured or persons of which must respond;
- b) damage from wetting and dripping of liquids;
- c) 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.).

C.5 - Operational Effective start/end

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

C.6 - Provisions and limitations

The company decides the compensation:

- b) 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.
- b) 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%.

D. TRIP CANCELLATION

D.1 – Purpose of the Insurance:

TRIP CANCELLATION	Maximum	Excess/Compensation limits
<p>The Company will indemnify the Insured with the sums paid and not reimbursed, retained by the Tour Operator according to the trip Participation Conditions, if the trip itself must be cancelled due to one of the following circumstances, involuntary and unpredictable at the time of booking:</p> <p>a) illness, accident or death</p> <p>- of the Insured or of a family member (see definition);</p> <p>- The co-owner of a company or of a professional office;</p> <p>b) selection of the Insured or his sworn testimony to appear before the judicial authorities;</p> <p>c) damage to the Insured's dwelling or his own locations where he develops his business, professional or industry activity, as a result of fire, burglary or natural disasters, severe enough to make his presence necessary;</p> <p>c) inability to reach the place of departure of the trip as a result of:</p> <ul style="list-style-type: none">• accident to the means of transport during the journey;• natural disasters. <p>The Company will reimburse the penalty charged:</p> <ul style="list-style-type: none">• to the Insured; <p>and as long as insured and registered on the same policy:</p> <ul style="list-style-type: none">• to all his family;• to one of his travelling companions. <p>Trip cancellation due to acts of terrorism or natural disasters</p> <p>The guarantee is also active as a result of acts of terrorism or natural disasters that took place after the booking of the trip, provided that such acts take place within 30 days before departure and within 100 km:</p> <ul style="list-style-type: none">• from the first intended destination resulting from the reservation of the insured trip;• from the destination airport only in case of purchase of a travel ticket. <p>Trip cancellation due to Pandemic or Quarantine</p> <p>The guarantee is also effective in case of:</p> <ul style="list-style-type: none">• Pathology that has a pandemic character that affects the Insured, one of his Family Members (as defined in the glossary) or a Travel Companion (as defined in the glossary); The guarantee is also valid in case of positive disease after check-in, provided that the trip has not started;• Quarantine which involves the fiduciary or supervised isolation of the Insured or a Travel Companion (as defined in the glossary).	<p>Trip value indicated on the policy certificate</p>	<p>The Company will reimburse the cancellation fee:</p> <p>a) without deduction of any excess in the event of travel cancellation caused by death or hospitalisation of the insured in the same health institution for a period exceeding five days;</p> <p>b) for all other causes</p> <ul style="list-style-type: none">• if the claim has been notified within midnight (24.00 hours) of the day following the event having caused the cancellation, with the application of an excess of 20% with a minimum of € 50.00.• if the claim has been notified after midnight (24.00 hours) of the day following the event having caused the cancellation, with the application of an excess of 30% with a minimum of € 50.00. <p>In case of illness or injury it is given the option to physicians of the Company to carry out a check in order to certify that the Insured's condition is such as to prevent his participation to the trip.</p> <p>The Company does not insure trips, regardless of the date of booking, with a penalty equal to 100% already 30 days before departure (departure date included).</p>

It is understood that in the event of cancellation of the trip eligible for compensation under the terms of the policy, and the application of a partial or in any case reduced penalty, the Company will only reimburse the penalty actually retained by the Tour Operator or by the Airline or Navigation Company.

D.2 - Start date and operation

The guarantees run from the date of issue of the contract and are effective until the first service relating to the contractually envisaged trip is used.

D.3 - Exclusions (in addition to the common exclusions)

The Company does not make the reimbursements related to cancellations caused by:

- pre-existing conditions of an evolving nature and their complications or if at the time of booking there are pre-existing conditions or events that could give rise to a claim;
- causes, not of a medical nature, known to the Insured at the time of booking;
- forms of depression;
- pregnancy;
- diseases of pregnancy if it started before the date of booking;
- failure of the Carrier or travel agent;
- 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

In any case, the reimbursement of expenses other than the penalty applied and also those reimbursable by third parties is excluded (as an indication but not exhaustive, expenses reimbursable by providers of transport, accommodation, by the credit/ debt card provider, etc are excluded....)

In any case, claims arising from causes other than those indicated in art. D.1.

The Company does not provide insurance for travels whose penalty regulation provides, notwithstanding the booking date, a percentage lower than 100% becoming effective from the 30th day before the departure (including the departure date).

D.4 - Compensation criteria

The Company will reimburse the cancellation fee:

- up to the existing percentage on the date on which the event occurred Art. 1914 of the Italian Civil Code. Therefore, if the Insured cancels the trip after the event, the majority of the cancellation penalty will be at his/her cost;
- reserving the right to reduce the compensation by the amount of recoveries made directly by the Insured. The Company has the right to take possession of the unused tickets;
- without deduction of any excess in the event of travel cancellation caused by death or hospitalisation of the insured in the same health institution for a period exceeding five days;
- for all other causes provided with the application of an excess of 15% with a minimum of €50.00.

D.5 - Validity

The guarantee is only valid if the policy was entered into:

- by the agency that made the travel reservation;
- at the same time of the reservation/purchase of the trip;

The guarantee is effective for a single application for compensation regardless of the outcome, at the occurrence of which it ceases.

E. 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.

COVER STAY	Compensation limits
<p>OBJECT OF THE INSURANCE</p> <p>In the event of the Insured's medical stop, ordered by the competent authority for security reasons:</p> <ul style="list-style-type: none">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; <p>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.</p> <p>If, on the other hand, the medical detention concerns an adult, any accompanying person, who is not detained, is excluded from this coverage.</p> <p>The Company reserves the right to ask the Insured for any refunds obtained from tourism service providers and / or carriers.</p>	<p>Maximum: € 2,500.00 per insured and 25,000.00 per policy</p> <p>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.</p>

Exclusions (in addition to common exclusions)

- willful misconduct or gross negligence of the Insured;
- trips undertaken to countries in which medical detention was already known;
- 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;
- costs not covered by the guarantee;
- losses following the insured's waiver of the continuation / re-protection of the interrupted trip offered by the travel organizer.

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)

THIS WARRANTY IS VALID AND OPERATING ONLY IF IT HAS BEEN RECALLED ON THE INSURANCE CERTIFICATE AND THE RELEVANT PREMIUM HAS BEEN PAID.

If the Insured is unable to continue the trip according to the itinerary initially planned due to: failure or insolvency of travel services by the travel organizer; natural disasters (tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, floods, nuclear explosions and other upheavals of nature); epidemic or pandemic (declared by any governmental body), of seriousness and virulence such as to result in 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 country of origin and residence.

Limit: € 1,500.00 per insured and € 5,000 per policy

3 - IN CASE OF CALL FOR SERVICE

The Insured, or someone acting on his behalf, must immediately contact the Operations Centre, providing personal data of the Insured, the policy number and the type of intervention required, indicating, in addition, for:

- **Assistance and Medical Expenses during Travelling** resulting in hospitalisation
 - temporary telephone number;
 - Hospital data (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.
- **Roadside assistance to the place of departure**
 - identification data of the vehicle;
 - location and telephone number.
-

4 - IN CASE OF A REFUND REQUEST

Trip cancellation

For the guarantee "Trip Cancellation", the claim must be notified by telephone or on line using the website www.axapartners.it within midnight (24:00 hours) of the day following the event having caused the cancellation. For details of excess applied to compensation, please refer to Article D – Trip cancellation, of the Insurance Conditions.

For any other refund request, the Insured or the person acting on his behalf, must report the accident to the Company within 30 days after his return or, for the Travel Cancellation guarantee, within 5 days from the date of the event, providing the Company, regardless of the way in which the complaint was made (i.e. in writing or via the Internet on the website www.axapartners.it), the set of documents relevant to the management of the claim, except as provided in Art. 12.1 of the General Insurance Conditions, and 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 n. 248 of 4 August 2006;
- name and address of the Bank, IBAN, SWIFT code in the case of the 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.

It is also necessary to provide:

▪ 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.

▪ Theft, mugging, robbery, burning of baggage:

- complaint, in original copy, submitted to the competent authorities of the place where the event occurred, with a detailed list of the stolen or burned items, and documentation certifying their value/evidence of their possession when the event occurred, brand, model, approximate date of purchase;
- in the case of theft, also the copy of the complaint sent to the hotel manager or the carrier who was entrusted with the baggage;

▪ 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.

▪ Trip cancellation

- copy of the documentation objectively proving the cause of the waiver/change;
- in the event of illness or accident, first aid and medical certificate reporting the date of the accident or the onset of the disease, the specific diagnosis and prognosis;
- documentation proving the link between the Insured and any other person who has issued the waiver;
- if hospitalised, complete copy of the medical record;
- copy of the catalogue and/or tour program with its regulation regarding the penalty;
- copy of the travel contract with payment records;
- copy of the booking statement of reservation and penalties issued by the organiser of the trip;
- original travel documents, for the 100% penalty.

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

TRIP CANCELLATION

CLAIM NOTIFICATION 24/7

Phone: + 39 06 42115586

On line: www.axapartners.it

ASSISTANCE AND MEDICAL EXPENSES

OPERATIONS CENTRE 24/7

Phone + 39 06 42115820

REFUND REQUESTS

REFUND REQUESTS

The claims must be notified as follows:

- on line at www.axapartners.it

or otherwise

- by mail, send to:

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