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**COLLECTIVE INCLUSIVE POLICY
SINGLE TRIP MB 30
NUMBER: T010/2022**

**Insurance conditions including
Glossary**

GLOSSARY

This paragraph contains and explains the technical terms commonly used in an insurance contract, which the Policyholder may use for a better understanding of the Insurance contract.

Please note that the following terms have no meaning for the purposes of the interpretation of the Insurance contract, in relation to which only the Definitions referred to in the Insurance Conditions will be relevant.

Insured: in the non-life classes, the person in whose interest the contract is stipulated as well as the holder of the right to any compensation.

Insurer: The insurance company carries out the insurance business professionally and exclusively, authorized by IVASS and subject to its supervision.

Insurance: the operation by which a person (Insured) transfers a risk to which he is exposed to another person (Company).

Insurance Code: Legislative Decree 7 September 2005, n. 209, as subsequently amended.

Policyholder: the person who takes out the insurance and undertakes to pay the premium. The Contractor may not coincide with the Insured. The two figures coincide when the Contractor ensures an interest he owns (for example, an asset he owns).

Indemnifiable damage: damage determined on the basis of all policy conditions, without taking into account any overdrafts, deductibles and indemnity limits.

Deductible: the pre-established amount, deducted from the indemnifiable damage, that the Insured bears and for which the Insurer does not recognize the indemnity.

Compensation: the sum due by the Insurer to the Insured in the event of a claim.

IVASS: Institute for Insurance Supervision. Public-law body which has control over insurance companies, as well as insurance intermediaries (agents and brokers) and experts for estimating damage to vehicles.

Maximum: the maximum obligation of the Insurer per claim and / or per insurance period provided for a specific guarantee.

Policy: the document that proves the existence of the contract.

Premium: the price that the Policyholder pays to purchase the guarantee offered by the Insurer. The payment of the premium is, as a rule, a condition for the effectiveness of the guarantee. The awards can be: one-time, one-time, one-time recurring.

Compensation: the sum due by the Insured to the injured third parts in the event of a claim.

Risk: the probability of the accident occurring and the extent of the damage that may result from it.

Compensation: the right of the Insurer against the Insured and which allows the Insurer to recover from the Insured the amounts paid to injured third parts, in cases in which it would have been contractually entitled to refuse or reduce its own benefit.

Claim: the occurrence of the harmful event for which the insurance guarantee is provided.

Subrogation: the right of the Insurer who has paid the Compensation to replace the Insured in the rights towards the third parts responsible, if the damage depends on the unlawful act of a third parts

DEFINITIONS

The Company and the Contractor conventionally attribute these meanings to the following terms:

Year: time period equal to 365 days, or 366 days in the case of a leap year.

Insured: subject whose interest is protected by the Insurance.

Insurance: the insurance contract.

Assistance: timely help in cash or in kind, provided to the Insured who is in difficulty following the occurrence of a Claim.

Act of Terrorism: action intentionally put in place or even threatened by one or more persons who are expressions of organized groups, in order to intimidate, condition or destabilize a State, the population or a part of it.

Baggage: the set of clothing and goods owned by the Insured, which the same wears and / or carries with him, including the suitcase, bag, backpack that can contain them, excluding valuables.

Beneficiary: the heirs of the Insured or other persons designated by them, to whom the Company must pay the sum insured in the event of the death of the Insured.

Travel ticket: first class train ticket or tourist class air ticket.

Natural disasters: floods, floods, earthquakes, tsunamis, hurricanes, tornadoes and other natural phenomena of exceptional nature, which produce serious material damage objectively ascertainable and documented or are identified as such by internationally recognized organizations.

Travel companion: insured person and participant in the trip together and at the same time as the Insured.

Contractor: Gattinoni Travel Network S.r.l., Via Statuto 2, 20121 MILAN, VAT number 02713750137.

Destination: the location indicated on the travel contract / booking statement of the policyholder as the destination of the stay or the first stop in the case of a trip that includes an overnight stay.

Domicile: the place where the natural person has established the principal place of business and interests.

Abroad: Europe, World.

Europe: all the countries of geographical Europe, the countries bordering the Mediterranean basin (Algeria, Cyprus, Egypt, Jordan, Israel, Lebanon, Libya, Morocco, Syria, Tunisia, Turkey), the Canary Islands, excluding non-European Russia.

Event: the occurrence of the harmful event that determines one or more claims.

Family member: the spouse, the civilly united person, the cohabitant more uxorio, the children, parents, brothers / sisters, son-in-law / daughter-in-law, grandparents, grandchildren, in-laws, brother-in-law / sister-in-law and how many others are cohabitants of the insured person as long as they are to be settled registry certificate.

Deductible: amount that remains to be paid by the Insured expressed as a figure that is deducted from the amount of the indemnifiable damage.

Theft: the offense provided for in Art. 624 of the Criminal Code, committed by anyone who takes possession of the movable property of others, stealing it from whoever holds it, in order to profit from it for himself or for others.

Guarantee: insurance coverage that does not fall within the definition of "Assistance", for which the Company proceeds directly to reimburse the damage suffered by the Insured, provided that the relative premium has been duly paid.

Compensation: the amount due by the Company in the event of a claim.

Accident: the event due to a fortuitous, violent and external cause that produces objectively ascertainable physical injuries resulting in death, permanent disability or temporary disability.

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

IVASS: Institute for Insurance Supervision, name assumed by ISVAP from 1 January 2013.

Illness: the alteration of the state of health that does not depend on an Accident.

Pre-existing illness: illness that is the expression or direct consequence of chronic / relapsing or pre-existing pathological situations at the signing of the Policy.

Maximum / Sum Insured: the maximum sum, established in the Policy, for which the Company undertakes to provide the

Guarantee and / or Assistance in favor of each Insured, for one or more claims occurring during the trip.

On-site attending physician: the doctor who provides the necessary care at the local health facility where the Insured is hospitalized.

World: all countries not falling within the definitions of "Italy", "Europe".

Tour Operator: tour operator (also "T.O."), travel agency, hotel, airline or other operator legally recognized and authorized to provide tourist services.

Hospital: the public hospital, clinic or nursing home, both affiliated with the National Health Service and private individuals, regularly authorized to provide medical and surgical assistance. Thermal establishments, convalescence and stay homes and nursing homes with aesthetic and dietary purposes are excluded.

Passenger: person transported on board means of transport operated by carriers.

Insurance period: period that begins at midnight on the effective date of the policy and ends when the policy expires.

Policy: the document, signed by the Company and the Contractor, which proves the Insurance.

Premium: the sum due by the Policyholder to the Company in accordance with the provisions of the Policy.

Service: Assistance to be provided in kind or the help that must be provided to the Insured, in time of need, through the Organizational Structure provided that the Premium has been regularly paid.

Precious: jewelry in general and gold or platinum objects or mounts on said metals, precious stones, natural or cultured pearls.

Robbery: the crime, provided for in Art. 628 of the Criminal Code, committed by anyone who takes possession, by means of violence or threat to the person, of the movable property of others, stealing it from whoever holds it, to procure an unjust profit for himself or others.

Residence: the place where the natural person has his habitual residence.

Hospitalization: hospitalization involving an overnight stay in a nursing home.

Risk: probability of an accident occurring.

Snatch: the theft committed by snatching the thing from the hand or from the person who holds it.

Claim: the single fact / event that may occur during the validity of the Insurance and which determines the request for Assistance or Guarantee, compensation for damage suffered or compensation for damage caused and which falls within the terms of the Policy.

Company: the insurance company, IMA Italia Assistance S.p.A.

Expenses / Basic Purchases: expenses for the purchase of goods which are materially needed and which cannot objectively be dispensed with. Goods that would still be purchased even in the absence of a Claim are not considered essential goods.

Organizational Structure: it is the Structure of IMA Servizi S.c.a.r.l. - Piazza Indro Montanelli, 20 - 20099 Sesto San Giovanni (MI), made up of doctors, technicians and operators, working 24 hours a day, every day of the year who, by virtue of a specific agreement signed with the Company, on behalf of the latter, to telephone contact with the Insured and organizes and delivers, with costs borne by the Company itself, the assistance services provided for in the Policy.

Insurance Card: the document, showing the insurance conditions - duly numbered - drawn up in paper or electronic format and issued to the Insured before departure.

Commercial value: the value of the insured items determined taking into account the depreciation established in relation to the degree of age, type, use, quality, functionality, state of conservation.

Values: legal tender currency, credit title in general, meal vouchers, petrol vouchers and in general any card - even in electronic format - representing a certain and expendable value.

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Travel: travel, stay, lease, as resulting from the relevant contract or other valid travel document or document or in any case as organized by the Contractor.
Trip started: the time interval that runs from the moment the Insured begins to use the first contractually agreed tourist service and ends when the last service provided for in the contract is completed.

RULES GOVERNING INSURANCE IN GENERAL

When they are not expressly waived, the following policy conditions apply:

Art. 1.1 - Insured

Unless otherwise and expressly provided for in the individual Services / Guarantees, this Policy ensures that all participants and / or users of the Contractor's tourist services are:

- resident and domiciled in Italy;
- residents abroad traveling to Italy;
- residents abroad temporarily domiciled in Italy.

For Insureds who are not resident in Italy, for the purposes of the Guarantees and Benefits of this insurance it is agreed to replace the country of residence of the Insureds at the term "Italy".

The duration of the tourist services cannot exceed 45 days.

Art. 1.2 - Beginning and termination of guarantees / services

All Services / Guarantees begin at the time and place provided for in the registration form / program of the Tour Operator and end when the last formality provided for in the contract is completed and in any case with a maximum of 45 days from the start date of the tour. voyage.

Art. 1.3 - Age limit

The Insurance has no age limit.

Art. 1.4 - Territorial extension

The insurance operates for travel to the following groups of countries: Italy; Europe; World.

Art. 1.5 - Period of insurance and policy operation

The Services / Guarantees are valid for trips made for tourism, study or business purposes, excluding any dangerous work involving manual activities or not, lasting no more than 45 days.

The Services / Guarantees may also be requested several times within the period of operation of the policy, it being understood that the total amount of the compensation paid may not exceed the maximum limits.

Art. 1.6 - Statements relating to the circumstances of the risk

Inaccurate statements or the Insured's reticence relating to circumstances that affect the assessment of the risk, may result in the total or partial loss of the right to Benefits / Guarantees as well as the termination of the insurance itself, pursuant to articles 1892, 1893 and 1894 of the Civil Code.

Art. 1.7 - Insurance changes

Any changes to the insurance must be proven in writing.

Art. 1.8 - Right of subrogation

The Company is intended to be subrogated up to the amount paid in all rights and actions that the Insured may have against those responsible for the damages.

L'Assicurato si obbliga, pena la decadenza, a fornire documenti ed informazioni tali da consentire l'esercizio del diritto di rivalsa e a dare atto a tutte le iniziative necessarie a salvaguardare lo stesso.

Art. 1.9 - Limitation of liability

The Company assumes no responsibility for damage caused by the intervention of the authorities of the country in which the assistance is provided.

Art. 1.10 - Exclusion of alternative compensation

If the Insured does not benefit from one or more Services, the Company is not required to provide indemnities or alternative services of any kind by way of compensation.

Art. 1.11 - Subscription limits

It is not allowed to take out multiple policies with IMA Italia Assistance S.p.A. to guarantee the same risk in order to raise the maximum or extend the current coverage period.

Furthermore, regardless of the duration of the trip, the Insured is not allowed to take out this Policy once the Trip has begun.

Art. 1.12 - Other insurance

The Contractor and / or the Insured are required to declare to the Company the possible existence or subsequent stipulation, with other insurers, of insurance concerning the same risk and the same guarantees insured with this policy, indicating the sums insured.

In the event of a claim, the Policyholder and / or the Insured must notify all the Insurers by indicating to each the name of the others pursuant to Art. 1910 of the Civil Code.

With regard to the Assistance services, in the event that the intervention of another company is required, the services provided for by the policy will operate exclusively as a reimbursement to the Insured for any additional costs charged to him by the insurance company that directly provided the service.

Art. 1.13 - Professional secrecy

The Insured Parts releases the doctors who visited or treated him after or even before the accident from professional secrecy.

Art. 1.14 - Payment currency

Indemnities and reimbursements are paid in Italy in Euros. In the case of expenses incurred in countries not belonging to the European Union or belonging to the same but which have not adopted the Euro as their currency, the reimbursement will be calculated at the exchange rate determined by the European Central Bank relating to the day on which the Insured has borne the expenses.

Art. 1.15 - Non-insurable persons

It should be noted that people with chronic alcoholism, A.I.D.S. overt, drug addiction or the following mental illnesses: organic brain syndromes, epilepsy, schizophrenia, manic-depressive forms or paranoid states.

In any case, the insurance ceases, for the Insured, upon the occurrence of such ailments within thirty days following the date of termination of the insurance.

Art. 1.16 - Jurisdiction

For any dispute, the competent court is that of the place of residence or domicile of choice of the Insured.

Art. 1.17 - Reference to the law

For all that is not otherwise regulated in this contract, the laws and regulations in force apply.

Art. 1.18 - Withdrawal in the event of a claim

After each claim reported and up to the sixtieth day from that on which the compensation was paid or the claim was otherwise defined, the Contractor or the Company may withdraw from the contract.

The withdrawal takes effect:

- in the case of withdrawal by the Contractor: from the date of dispatch of its communication;
- in the case of withdrawal by the Company: after thirty days from the date of receipt by the Insured of the communication sent by the Company;

In case of withdrawal exercised by the Company, the latter within 15 days from the effective date of the withdrawal, reimburses the portion of the premium relating to the period of insurance risk not taken, only taxes excluded.

Art. 1.19 - Exclusions valid for all guarantees and services

Unless otherwise and expressly provided for in the individual Guarantees / Services, the Company is not required to provide Guarantees / Services for all claims caused or dependent on: to, willful misconduct, gross negligence, negligence of the Insured;

a willful misconduct, gross negligence, negligence of the Insured. war, including civil war, strikes, revolutions, riots or popular movements, looting and acts of vandalism;

b war, including civil war, strikes, revolutions, riots or popular movements, looting and acts of vandalism;

c acts of terrorism. This exclusion does not apply to the Travel Assistance and Travel Medical Expenses guarantees;

d earthquakes, floods, atmospheric phenomena having characteristics of natural disasters, volcanic eruptions;

e And. explosions resulting from the possession of explosives, as well as from the possession or use of radioactive substances or apparatus for the acceleration of atomic particles, as well as damage which, in relation to the insured risks, have occurred in connection with phenomena of transmutation of the nucleus of the atom or with radiation caused by the artificial acceleration of atomic particles;

f accidents resulting from the following activities: mountaineering with rock climbing or access to glaciers, free climbing, aerial sports in general; driving and use of hang gliders and other types of ultralight aerial vehicles, parachuting, ballooning, paragliding and similar; car, motorboat and motorcycle racing and competitions and related tests and training; sledding, bobsleigh, acrobatic skiing, jumps from ski trampoline or hydro-skiing.

Kitesurfing, scuba diving, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, caving. For bobsleigh, Kitesurfing and scuba diving, the above exclusion will not apply in the event that said sporting activity is carried out solely for a recreational and occasional nature; in any case, all injuries suffered as a result of sporting activities carried out on a professional basis are considered excluded.

g acts of recklessness;

h infectious diseases if assistance is prevented by national or international health regulations

the carrying out activities involving the direct use of explosives or firearms;

j events which, occurring in countries in a state of war, make it impossible to provide assistance. In this regard, countries in a state of war are those that are reported as such on the website of the Ministry of Foreign Affairs. The services relating to trips undertaken to a territory where, at the time of departure, a prohibition or limitation (even temporary) issued by a competent public authority is also excluded;

k illnesses and injuries resulting from the abuse of alcohol and psychotropic drugs as well as from the non-therapeutic use of narcotic drugs and hallucinogens; psychological disorders, psychiatric, neuro-psychiatric diseases, states of anxiety, stress or depression;

l diseases related to pregnancy beyond the 26th week of gestation and related to the puerperium; therapeutic abortion; childbirth;

m trips undertaken against medical advice or for the purpose of undergoing medical or surgical treatment;

n trips to remote areas, reachable only by special emergency vehicles;

Also excluded are:

a expenses for the search for missing or missing persons, except in the case such expenses are incurred by public bodies or authorities and in any case within the maximum limit of € 1,500.00;

b the Services in those countries that were in a state of belligerence that makes assistance impossible;

c loss of money, travel tickets, securities, collections of any kind and samples;

d breakages or damage to baggage unless they are the result of theft, robbery, theft or are caused by the carrier;

e And. the loss of objects unattended or caused by being forgotten or lost;

f losses, damages or medical expenses reported to the Company beyond the contractually established terms;

g Guarantees / Services of any kind, resulting from accidents occurring in the event of failure to comply with the rules set out in law no. 269 of 1998 "against the exploitation of prostitution, pornography, sexual tourism to the detriment of minors, as new forms of enslavement"

SECTION A) TRAVEL ASSISTANCE including pre-existing illnesses

ART. A1 - OBJECT OF THE WARRANTY

The assistance services listed in the following paragraph "BENEFITS", which the Company undertakes to provide through the Organizational Structure.

Warning: The Services are provided only with the prior authorization of the Organizational Structure.

In the case of pre-existing illnesses, the services are understood to be operative for the exacerbation of the same at the beginning of the trip, if following presentation of the certification issued on the spot by a public aid health organization (hospital, medical guard) and not by private doctors, it is absolutely necessary to use the Services provided by this policy.

The Company makes available to the Insured Parts, in the event that he is in a difficult situation following the occurrence of a fortuitous event, and within the agreed limits, the immediate help services described below through the Organizational Structure made up of doctors, technicians and operators, working 24 hours a day by calling the number

**TRAVEL ASSISTANCE TELEPHONE NUMBER
+39 02.24128869**

The Organizational Structure, on behalf of the Company, provides the following assistance services to the customers / insured travelers.

If the Insured is unable to contact the Organizational Structure by telephone, he can send a fax to no. 02.24128245 or a telegram addressed to: IMA Italia Assistance S.p.A. - Piazza Indro Montanelli 20 - 20099 Sesto San Giovanni (MI).

PERFORMANCE:

1. Medical consultation and recommendation of a specialist Assessment by the doctors of the Organizational Structure of the state of health of the Insured to decide the most appropriate medical service and, if necessary, indication of the name and address of a specialist doctor in the area closest to the place where the Insured is located.

2. Sending of urgent medicines When the Insured needs urgently for the appropriate treatment of medicines, for which he is in possession of a regular medical prescription, and which are unavailable on site, provided that they are marketed in Italy. In any case, the cost of these medicines remains the responsibility of the Insured.

3. Medical transport

a) to the nearest suitable place to provide emergency care;

b) from the medical center where the first emergency care was provided to a better equipped medical center. The use of the medical plane is limited to local travel.

4. Medical return of the insured by the most suitable means to the place of residence or to the equipped hospital, which became necessary following an injury or illness which, in the opinion of the doctors of the Organizational Structure, cannot be treated on site. The transport is entirely organized at the expense of the Company and includes medical or nursing assistance during the trip, if necessary. Transport from non-European countries, with the exception of those of the

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Mediterranean Basin and the Canary Islands, is carried out exclusively on economy class airliners, possibly stretched.

5. Return of the convalescent insured if his state of health prevents him from returning home by the means initially provided for in the travel contract, as well as the reimbursement of additional living expenses within a maximum limit of € 100.00 per day and for a maximum of 7 days after the expected date of return, made necessary by the state of health of the Insured. This guarantee is extended to a single travel companion or a single adult family member as long as they are insured.

6. Transport of the body of the Insured from the place of death to the place of residence or the place of burial in Italy. Expenses related to the funeral ceremony and any recovery and search of the body are excluded.

7. Return of family members or a travel companion, provided they are insured, following medical return and / or death of the Insured.

8. Early return of the Insured to his residence in the event of death or hospitalization with imminent danger to life of a family member, if the Insured asks to return before the date he had planned and by a means other than that initially envisaged.

9. Travel of a family member when the Insured is hospitalized for a period of more than 5 days and the presence of an adult family member is required to assist him, if not already present on site, the cost of the plane or train ticket will be reimbursed round trip, as well as living expenses within a maximum limit of € 100.00 per day and for a maximum of 7 days.

10. Interpreter available abroad when the Insured, following hospitalization or judicial procedure against him for negligent acts abroad, finds it difficult to communicate in the local language, the Organizational Structure sends an interpreter and assumes some of the relative costs, only for the time necessary for his professional action, with a maximum limit of € 500.00.

11. Reporting of a legal / criminal bail when the Insured is held criminally or civilly liable for negligent acts occurring abroad and attributable to him, the Organizational Structure reports the name of a lawyer and anticipates the costs for the defense of the Insured and / or for any criminal bail, subject to adequate bank guarantee, within the maximum amount of € 3,000.00.

12. Advance for basic necessities if the Insured needs them due to unforeseen events of proven gravity and not dependent on his will, against an adequate bank guarantee, the Organizational Structure will pay any invoices on the spot or anticipate the sum of money needed up to a maximum of € 500.00.

Art. A2 - PROVISIONS AND LIMITATIONS

Only for the Guarantees / Services referred to in Articles 03) Health Transport; 04) Medical return of the Insured; 05) Return of the convalescent Insured; 06) Transport of the body; 07) Return of family members; 08) Early return of the Insured; 09) Travel of a family member; if the Insured for reasons of force majeure has organized himself by supporting the related expenses, the Company, following the presentation in original of suitable medical certification issued on the spot and of the expense documents, will reimburse the amount of € 750.00 and in any case to the extent strictly necessary.

1. For policyholders residing abroad, the return costs are recognized within the cost limits for returning to Italy.

2. The Insured is required to deliver unused travel tickets to the Company following the services enjoyed

Art. A3 - CONDUCT IN THE EVENT OF A CLAIM

Assistance is obtained by calling the number: +39 02.24128869

In case of need, the Insured must:

- report to the Organizational Structure their personal data, Tax Code, the identification data of the Insurance Policy;
- communicate the place where he is and his telephone number.

SECTION B) TRAVELING MEDICAL EXPENSES including pre-existing illnesses

Art. B1 - OBJECT OF THE GUARANTEE

The guarantee relates only to the reimbursement of medical expenses, for health services resulting from accidents or illness, incurred by the Insured on site, the need for which arises during the trip and which are indispensable and not postponable upon return to the place of residence. The Company will reimburse the expenses incurred, within the cost limits of public hospitals and private structures as long as they are authorized by the Organizational Structure.

In the case of pre-existing illnesses, the services are understood to be operative for the exacerbation of the same at the beginning of the trip, if following presentation of the certification issued on the spot by a public aid health organization (hospital, medical guard) and not by private doctors, it is absolutely necessary to use the Services provided by this policy.

In case of hospitalization in the European Union - With the use of the Health Card (European Health Insurance Card - TEAM)

where the necessary codes are imprinted to guarantee every Italian citizen health care even in the countries of the European Union there is no will be the application of overdraft or deductible.

Art. B2- MAXIMUM PER PERSON AND INSURANCE PERIOD

HOSPITAL AND SURGICAL EXPENSES

The following maximum amounts vary according to the destination of the trip and are intended per person and per insurance period:

| Destination | Maximum |
|-------------|-------------|
| Italy | € 600.00 |
| Abroad | € 30,000.00 |

The Company, previously contacted, by calling the Organizational Structure at the number:

ASSISTANCE TELEPHONE NUMBER
+39 02.24128869

issues a file number to the insured and provides for the direct payment of Hospital and Surgical Expenses. The guarantee will be provided until the time when the Insured is discharged or is deemed, on the basis of an official medical opinion provided to the Company, in conditions of being repatriated. In cases where the Company cannot make direct payment, the expenses will be reimbursed as long as authorized by the Organizational Structure contacted in advance or, in any case, no later than the date of resignation of the Insured.

ATTENTION!

For expenses exceeding € 1,000.00, however, prior authorization from the Organizational Structure must always be obtained.

The lack of a case number is assumed to be a lack of contact with the facility, unless proven otherwise.

In the event of an objective and proven inability to contact the Organizational Structure, the Insured must contact the Organizational Structure as soon as possible and in any case always before taking any personal initiative. Failure to comply with these obligations may result in the forfeiture of the right to assistance services, pursuant to art. 1915 C.C.

Art. B3 - DEDUCTIBLE APPLIED

An absolute deductible of € 40.00 will be applied for each claim, which remains the responsibility of the Insured.

Art. B4 - RATE WHAT IN THE EVENT OF A CLAIM

In the event of a claim, following the timely telephone organizational contact with the structure:

- by connecting to the claims portal at the address: www.sinistri.imaitalia.it; alternatively
 - by email to sinistri.viaggi@imaitalia.it attaching the documents in PDF format; alternatively
 - in original with registered letter with return receipt addressed to: IMA Italia Assistenza S.p.A., Piazza Indro Montanelli 20, 20099, SESTO SAN GIOVANNI (MI); alternatively
 - by calling the number dedicated to managing refund requests tel. +39 02 24128449, active from Monday to Friday from 9:00 to 17:00.
 - Sending your personal data, Tax Code, Insurance Policy data, IBAN code;
 - diagnosis by the attending physician on the spot;
 - originals of paid invoices or receipts;
- the company may subsequently request, in order to proceed with the definition of the claim, further documentation that the Insured will be required to transmit.

Failure to comply with the obligations relating to reporting the Claim may result in the loss of the right to compensation, pursuant to art. 1915 of the Italian Civil Code.

SECTION C) BAGGAGE

Art. C1 - OBJECT OF THE GUARANTEE

The Company will reimburse the losses resulting from theft, robbery, robbery, fire of the baggage that the Insured had with him during the trip, including clothes and objects worn, as well as exclusively in the case of delivery to a carrier, also losses resulting from loss. and damage to the baggage that the Insured had with him during the trip.

Art. C2- MAXIMUM PER PERSON AND INSURANCE PERIOD

The following maximum vary according to the destination of the trip and are intended per person.

| Maximum | Destination |
|------------|-------------|
| € 750.00 | Italy |
| € 1,000.00 | Abroad |

Maximum limit for single object 50% of the insured sum.

Within the aforementioned maximum, they are also deemed to be reimbursable

a) EXPENSES OF FIRST NECESSITY

In the event of delayed baggage delivery of no less than 12 hours or failure to deliver the baggage by the carrier, the Company will reimburse, within the insured sum indicated below, the expenses incurred and documented for purchases of basic necessities made before the end of the trip. .

Maximal

per person and per insurance period up to: € 150.00

a) REPAIR OF DOCUMENTS

The reimbursement of expenses for the remaking / duplication of passport, identity card and driving license in consequence of the events provided for in Art. C1 "Object of the Guarantee".

Maximum per person and per insurance period up to: € 75.00

Art. C3 - PROVISIONS AND LIMITATIONS

The compensation will be paid on the basis of the commercial value and in no case will the emotional values be taken into account.

The reimbursement is limited to the percentage of the insured sum indicated in Art. C2) "Maximum per Person and Insurance Period". For objects:

- a) jewels, precious, watches, furs and other valuables;
- b) photocineptic equipment, radio-television-visual equipment, and electronic equipment

the guarantee does not apply when they are included in the baggage delivered to transport companies and the reimbursement is also limited to 50% for each individual item.

The photocineptic kits (lenses, filters, flashing lights, batteries, etc.) are considered as a single object.

Items left in a car, camper, caravan or on board motorcycles or other vehicles are insured only if stored in the locked trunk and not visible from the outside and the vehicle is left in a paid secure parking.

Art. C4 - DEDUCTIBLE

An excess of € 40.00 per claim will be deducted from the amount of the refundable damage.

This deductible will not apply to indemnities due to supplement the compensation made by the carrier. In this case, the compensation will be made proportionally and subsequently to that of the responsible carrier and only if the compensation obtained does not cover the full amount of the damage.

Art. C5 - WHAT TO DO IN THE EVENT OF A CLAIM

In the event of damage or loss to baggage, the Insured, within 15 days from the date of return, must report the claim to the Company, using one of the following methods:

- a) by connecting to the claims portal at the address: www.sinistri.imaitalia.it; alternatively
- b) by email to sinistri.viaggi@imaitalia.it attaching the documents in PDF format; alternatively
- c) in original with registered letter with return receipt addressed to: IMA Italia Assistenza S.p.A., Piazza Indro Montanelli 20, 20099, SESTO SAN GIOVANNI (MI); alternatively
- d) by calling the number dedicated to managing refund requests Tel. +39 02 24128449, active from Monday to Friday from 9:00 to 17:00.

The related request must be accompanied by the following documents:

- a) Surname, name, address, Tax Code, policy identification data, IBAN code;
- b) Detailed description of the circumstances in which the accident occurred;
- c) Description, value, date of purchase of the lost or damaged objects, repair estimate or declaration of irreparability;
- e) **In the case of baggage entrusted to the air carrier: copy of the loss or damage report (RIB or PIR, to be obtained at the "Lost and Found" office of the Airport Authority and copy of the complaint letter sent to the air carrier and any response from the same. After 90 days from the date of dispatch of the complaint letter to the air carrier, the Insured may notify the Company of the non-response. The Company's right of subrogation against the Carrier remains unaffected. The Insured undertakes to notify the Company of any further sums received by anyone as compensation for the same damage and to promptly return the amounts not contractually due to the Company;**

f) In the case of baggage entrusted to the sea or land carrier or the hotelier: copy of the complaint duly countersigned for receipt by the carrier or hotelier and their response;

g) In case of undelivered baggage: copy of the report to the authority of the place of the event and copy of the written complaint to any responsible (hotel, restaurant, garage, etc.) and their response;

h) In the case of purchases of basic necessities: receipts documenting the cost and nature of the goods purchased.

Art. C6 - ADDITIONAL OBLIGATIONS OF THE INSURED

The Insured is required to safeguard the Company's right of recourse against the person responsible for the loss or damage of the baggage, must make an immediate written complaint against the hotelier, carrier or other responsible person. He must also report cases of theft, theft or robbery to the Authority of the place of event.

SECTION D) PLUS INTERRUPTION (Coronavirus Included)

Guarantee operating for all levels of coverage.

NOTICE TO WHOM IT MAY CONCERN:

- This is a translation provided for information purposes only and is not contractual.
- In the event of a dispute, the original Italian language documents shall be solely applicable and prevail over this translation.
- Accordingly, this translation should not be relied upon and any disputes arising in connection with the insurance cover granted will be resolved purely by reference to the original Italian language wordings and the meaning of the terms used therein.

ART. D1 - OBJECT AND EFFECT OF THE WARRANTY

The guarantee starts after the execution of the first flight / train / ship or, for the Italian destination only, upon reaching the hotel destination, it operates in the event of arrest of the insured at the disposal of the airport authorities, aimed at administrative investigations concerning formal rights, transit or sanitary, for security reasons, or in the event of anomalous functioning of the airport information systems of recognition, which involve the loss of the services booked; it includes the medical detention carried out by the authorities during the trip or stay, for the purpose of verification or quarantine with forced stay.

ART. D2 - MAXIMUMS

In the cases described above, the following essential and indispensable re-routing costs are insured, incurred directly by the traveler or advanced by the Travel Agency on his behalf:

- a) the costs of re-routing missed outbound and / or return flights, including connecting flights, net of any refunds from the carrier;
- b) any expenses incurred for an unexpected overnight stay on the way.
- c) during the stay in the accommodation facility, the quotas relating to services forcibly used from the moment of commencement of a quarantine are refundable.

Without prejudice to the above, in the event of an event involving several guarantees and / or Insureds registered on the same trip, the Company undertakes to reimburse up to the maximum limit of € 2,500.00 per person and € 10,000.00 for each event and for all make sure of the same practice involved.

Any amount incurred directly by the Company pursuant to Section A Travel Assistance services, contribute to reaching the maximum guarantee limits and in no case do they extend them.

ART. D3 - RECOVERY

In all cases, the insured and the Travel Agency undertake to pay the Company any amount obtained from the suppliers of tourist services and / or entities, and the costs not incurred in relation to the events covered by the coverage.

ART. D4 - EXCLUSIONS

Without prejudice to the provisions of Art. 1.19 "Exclusions valid for all guarantees and services" of the "Rules common to all services and guarantees" and to supplement what is indicated in the individual guarantees, losses resulting from the violation of regulatory provisions are excluded from the guarantee issued up to the beginning of the trip, or attributable to willful misconduct or negligence of the passenger or of the organizations in respect of which the Company is in any case intended as a substitute.

Higher losses as a result of renunciation by the insured of the possible continuation / rerouting of the interrupted trip are also considered excluded.

Also excluded from coverage are trips to a destination that at the time of departure of the insured person from Italy are subject to restrictive measures ordered:

- by the destination authorities (such as by way of example and not limited to: quarantine on arrival or entry ban ordered by the local government, as indicated on the website www.viaggiare Sicuri.it);
- or by the authorities of departure (such as by way of example and not limited to: restriction on mobility imposed by the local authority).

Art.D5 - WHAT TO DO IN THE EVENT OF A CLAIM

To obtain reimbursement of re-routing costs and unused services, the Insured, within 15 days from the date of return, must report the claim to the Company through **one of the following methods**:

- by connecting to the claims portal at the address: www.sinistri.imaitalia.it; alternatively
- by email to sinistri.viaggi@imaitalia.it attaching the documents in PDF format; alternatively
- in original with registered letter with return receipt addressed to: IMA Italia Assistance S.p.A., **Piazza Indro Montanelli 20, 20099, SESTO SAN GIOVANNI (MI)**; alternatively
- by calling the **number** dedicated to managing refund requests Tel. **+39 02 24128449**, active from Monday to Friday from 9:00 to 17:00.

This report must necessarily contain all the following information:

- documentation certifying the administrative or medical detention ordered by the Authorities;
- full copy of the travel documents, complete with the withdrawal conditions applied by the Tour Operator;
- any re-routing travel document showing the higher cost paid;
- airport tax refund document, or alternatively declaration of no flight, issued by the air carrier;
- copy of the statement of the penalty account or other document of the Tour Operator certifying the charge of the penalty or evidence of non-refundability of the fee for services lost due to no-shows;
- receipt certifying the payment of the penalties charged;
- expense invoices relating to forced residence;

- documentation certifying any reimbursements recognized by suppliers, consent to the processing of personal data;
- bank details, complete with the IBAN and tax code of the beneficiary upon reimbursement.

INFORMATION MADE TO THE INTERESTED PART FOR THE PROCESSING OF PERSONAL DATA

Pursuant to Article 13 of EU Regulation 2016/679 "General Data Protection Regulation" we inform you of the following: IMA ITALIA ASSISTANCE S.p.A., Registered Office: Piazza Indro Montanelli 20, ZIP code 20099 Sesto San Giovanni, Registration number in the Milan Business Register No. 09749030152, hereinafter IMA, collects, as Data Controller, the categories of the following data, as part of the signing, management and execution of your contract:

- data relating to the identification of the parties, persons concerned or other parties involved in the contract;
 - data relating to the family situation (if the contract provides for the extension to the family unit);
 - data necessary for the stipulation, execution of the contract and the management of claims;
 - information relating to the determination or assessment of risk;
 - location data of persons and / or assets in relation to the insured risks;
 - health data for the execution of the contract for which the insured person has given his consent (medical assistance policies only).
- Your data will be used by IMA only for the execution of the requested services and in particular for:
- the stipulation of the contract;
 - contract management;
 - the execution of the contract;
 - the processing of statistics and actuarial studies;
 - the exercise of legal actions, the management of complaints and litigation in general;
 - all operations relating to customer management including monitoring the assistance provided (eg: customer care);
 - the implementation of control mechanisms, in particular to combat fraud and corruption;
 - management of requests for the right of access, rectification and opposition;
 - the execution of legal, regulatory and administrative provisions.

These data may be transmitted to insurance intermediaries in charge of portfolio management and / or to IMA's suppliers, to other companies of the IMA Group, and / or public authorities and / or trade associations and / or any other person to whom it exists. the obligation in relation to the stipulated contract. These data are likely to be transmitted outside the European Union in the event of an event occurring outside the EU. They can be accessed or transmitted to IMA's "technical" External Data Processors for administration and IT maintenance operations.

The request for execution of the guarantees implies your express authorization to IMA, to communicate the health information likely to be collected to any professional who needs to know it in order to carry out the task entrusted to him by IMA. In connection with this, you agree to release medical health professionals from their obligation of professional secrecy over their medical information (for medical assistance policies only).

IMA can record your telephone conversations for training, quality improvement and dispute prevention purposes. These recordings are intended only for persons authorized by the Data Controller. You can object by reporting it during the telephone contact with our operator.

Your data is kept for the duration of the insurance relationship, without prejudice to any legal terms.

The beneficiary can, at any time, withdraw his consent to the processing of his personal data by sending an identification document to be presented to IMA Italia Assistance S.p.A., Data Protection Office, Piazza Indro Montanelli n. 20, 20099 Sesto San Giovanni (MI), or to ufficioprotezionedati@imaitalia.it. These structures operate as correspondent of the DPO (Data Protection Officer) of the Inter Mutuelles Assistance Group, based in Niort (France). In this case, he agrees that he will no longer benefit from the insurance coverage. In the same way, you can exercise your right of access, rectification, cancellation and opposition for legitimate reasons. You have the right to lodge a complaint with the Personal Data Protection Authority if you believe that the processing that concerns you constitutes a violation of the provisions of the law.

COMPLAINTS

Any complaints regarding the contractual relationship or the management of claims can be forwarded in writing to Compagnia IMA Italia Assistance S.p.A., Complaints Service, Piazza Indro Montanelli 20, 20099 Sesto San

Giovanni (MI); fax: +39 02. 26223973 - certified e-mail: imaitalia@pec.imaitalia.it.

If the exponent is not satisfied with the outcome of the complaint or if there is no reply from the Company within a maximum period of forty-five days, he can contact IVASS by sending the complaint by post to IVASS - Consumer Protection Service, Via del Quirinale, 21 - 00187 Rome or by fax to 06.42133206 or also via PEC at protection.consumatore@pec.ivass.it using the form at the following link

http://www.ivass.it/ivass_cms/docs/F2180/Alnex2_Guida%20ai%20reclami.pdf

In the event of failure or partial acceptance of the complaint, the exponent, in addition to contacting IVASS, may use the following alternative dispute resolution systems before going to court.

In particular, it may use the following alternative systems: mediation proceedings before a mediation body pursuant to Legislative Decree no. 28 of 4 March 2010 (and subsequent amendments and additions); in certain matters, including those relating to disputes arising in relation to insurance contracts or compensation for damage from medical and health responsibility, the use of the mediation procedure is a condition for the admissibility of the judicial request. This procedure is accessed through an application to be submitted to a mediation body with the assistance of a trusted lawyer, in the manner indicated in the aforementioned Decree;

assisted negotiation procedure pursuant to Law Decree no. 132 of 12 September 2014 (converted into Law no. 162 of 10 November 2014). This procedure is accessed through the stipulation between the parties of an assisted negotiation agreement with the assistance of a trusted lawyer, in the manner indicated in the aforementioned Decree;

arbitration procedure where provided for by the Insurance Conditions governing your contract.

For the resolution of cross-border disputes, it is possible to lodge a complaint with IVASS or directly with the competent foreign system by requesting the activation of the FIN-NET procedure by accessing the website <http://ec.europa.eu/finance/fin-net/>.

FOR THIS CONTRACT, THE COMPANY DOES NOT HAVE AN INTERNET AREA RESERVED TO THE CONTRACTOR (so-called HOME INSURANCE), SO AFTER THE SUBSCRIPTION YOU WILL NOT BE ABLE TO CONSULT THIS AREA, NOR USE IT TO MANAGE THE SAME CONTRACT TELEMATICALLY.