

**Information for the Contracting Party - arranged pursuant to Art. 185 Legislative Decree No209 of 7.9.2005 and in conformity with the provisions of ISVAP Regulation 35 of 26 May 2010.**

This 'Information' is to supply the Contracting Party (natural or legal person who signs the insurance contract), the Insured and all the parties with an interest in the insurance cover all the preliminary information necessary for the purposes of reaching an opinion based on rights and contractual duties, in conformity with Art. 185 Legislative Decree No. 209 of 7.9.2005. This note is drawn up in Italy in Italian without prejudice to the right of the Contracting Party to ask for it to be drawn up in another language.

**1) Information on the Company**

**Company name and legal form of the company (Insurance Company)**

The insurance company is MONDIAL ASSISTANCE EUROPE N.V. (hereinafter "MONDIAL")

**Registered office**

Poeldijkstraat 4, CAP 1059 VM Amsterdam THE NETHERLANDS  
Share Capital: issued € 42.282.840, paid € 30.963.939

**Licenses**

Registered at Dutch Financial Market Authority (AFM) with number 12000567 an in possession of a license of the Dutch supervisor De Nederlandsche Bank N.V. (DNB).

**Italian Branch**

P.le Lodi 3, 20137 MILAN (Italy).  
VAT number and Registration number at Trade Register of Milan: nr. 07089870963

**Licenses**

Company enabled to underwrite insurance risk in Italy under the right of establishment, enrolled in the Role of Insurance Companies with No. I.00086 on June 24<sup>th</sup> 2010, appendix I

**2) Information on the Contract**

**Legislation applicable to the contract**

The legislation applicable to the contract is Italian; however, the Parties have the right to choose a different legislation before signature of the contract. The company suggests the choice of the Italian legislation. Application of the binding regulations of Italian law remains however.

**Prescription of rights arising from the contract**

All rights of the Insured with regard to Mondial Assistance arising from this contract are prescribed in two years from the day on which the fact on which the right is based occurred, as per Art. 2952 of the Italian Civil Code.

**Complaints about the contract**

Any complaints concerning the contractual relationship or the management of the claims must be forwarded in writing to the company:

**Servizio Qualità (Quality Service)  
MONDIAL ASSISTANCE EUROPE N.V. – ITALIAN BRANCH**

P.le Lodi 3, 20137 MILAN (Italy)  
Fax: +39 02 26624008  
e-mail: Quality@mondial-assistance.it

If the person making the complaint is not satisfied by the outcome or if no answer is received within the maximum term of forty-five days (45), he can refer to:

**ISVAP**

Servizio Tutela degli Utenti (Consumer Protection Service),

Via del Quirinale 21, 00187 ROME (Italy) sending documentation relating to the complaint dealt with by the company. It should be remembered that the judicial authority has exclusive competence in relation to disputes relating to the quantification of damages and the attribution of responsibility, in addition to the right to make recourse to conciliation systems where these exist.

**3) Information during the contract**

If variations referring to the information about the company and/or the contract occur during the duration of the contract, the company undertakes to advise the contracting party of them as soon as possible, and also give all necessary clarifications.

**Warnings**

This note is a document which is only intended for information purposes; it is not contractual and must be given to the contracting party before signature of any insurance contract for damages.

The contracting party is advised to always ask his insurance broker for any additional clarification on the chosen contract and to read it carefully before signing the policy.

**Privacy Information on the techniques of remote communication (ex Legis. Dec. 196 of 30/6/03)**

To respect the law on privacy, we would like to inform you about the use of your personal data and your rights. Our company has to acquire (or already holds) some data on you. The data you or others have given is used by MONDIAL ASSISTANCE EUROPE N.V. – ITALIAN BRANCH, companies in the MONDIAL AS-

SISTANCE group in Italy and third parties to whom it will be advised for the purposes of giving you the information you have requested via fax, telephone, including mobile phones, e-mail or other techniques of remote communication. As a result, we ask you to authorise the handling of your data necessary for the above purposes. If you have supplied sensitive data, we will handle that, too. Therefore, the authorisation will also concern that data that you may have supplied. We will not be able to supply the service wholly or partly without your data.

Your personal data will only be used with the methods and procedures strictly necessary to supply you the service and any information you have requested. We use the above remote communication methods when we communicate some of this data to other companies in our sector, in Italy or abroad, and to other companies in our group, in Italy or abroad, for the same purposes.

We use people we trust to carry out technical and organisational tasks for some services on our behalf. Some of these people also operate abroad. Some of these people are our direct collaborators and perform the function of our data-handling manager or work completely independently as external suppliers and are listed separately as data handlers. In particular, these are bodies which are part of the MONDIAL ASSISTANCE group in Italy, service companies to which the management, liquidation and payment of claims has been entrusted, IT and telematics services or filing companies, and postal service companies indicated in the postal package.

The list of all the above people and bodies is constantly updated and you can easily obtain a copy free of charge by requesting it from MONDIAL ASSISTANCE EUROPE N.V. – ITALIAN BRANCH, Servizio Privacy (Privacy Service), P.le Lodi 3, 20137 Milan, Italy or on Fax No. +39 02 23695948, e-mail: [privacy@mondial-assistance.it](mailto:privacy@mondial-assistance.it) where you can also obtain a list of current managers.

The authorisation we ask you for also concerns, therefore, the transmission to and handling by these bodies and is necessary for the fulfilment of the purposes of the supply of the service. You have the right to know what your data is and how it is used at any time. You also have the right to have it updated, integrated, rectified or cancelled, ask for it to be blocked and oppose its handling. Please contact MONDIAL ASSISTANCE EUROPE N.V. – ITALIAN BRANCH Servizio Privacy (Privacy Service), P.le Lodi 3, 20137 Milan, Italy or on Fax No. +39 02 23695948, e-mail [privacy@mondial-assistance.it](mailto:privacy@mondial-assistance.it) for the exercise of your rights.

**Authorisation of the Insured to be completed and given to the hospital structure if he receives health assistance abroad**

**English**

I, the undersigned ....., born in ..... and resident in....., identity document no....., declare that I have been fully informed of my rights concerning the confidential nature of personal details under the terms of Article 13 of Legislative Decree 196 of 30 June 2003. I give my consent (under the terms of Article 23 of the above law) to the processing of my personal details, including those regarding my state of health, for the purposes and contents of this booklet and for the exclusive purpose of making use of the technical and medical assistance services, by signing this document. I therefore

**AUTHORISE**

the doctors, hospital structures and care organisations treating me during the illness/accident I have suffered to collect, transmit and issue notification of all personal and sensitive information, assessments, clinical records and comments on the event or the development of the situation to the personnel, representatives and agents of Mondial Assistance Europe N.V., for the sole purpose of providing the insurance service and/or supplying the services included in the insurance product and any connected or supplementary services and products that I might require during and following the incidents which I have suffered. I also declare that I have been fully informed of my rights in this sense.

Signature of insured ..... Date .....

**Français**

Je soussigné, ....., né le ....., domicilié ....., (pièce d'identité ..... ) déclare avoir été totalement informé de mes droits par le document relatif à l'article 13 de la loi en vigueur sur la confidentialité des données personnelles (conformément au texte du D.lgs, 196 du 30 juin 2003). Par la présente, j'autorise (selon l'article 23 de la loi) le traitement de mes données personnelles, y compris celles concernant ma santé, dans le cadre de l'utilisation décrite dans le fascicule ci-joint et exclusivement pour bénéficier des prestations d'assistance technique et médicale souscrites.

J'autorise les médecins, les structures hospitalières et les institutions, qui me prendront en charge pendant la maladie où l'accident, dont j'ai été victime, à récupérer, transmettre et communiquer toutes les informations personnelles et confidentielles, les évaluations, les fiches médicales et les commentaires liés à ma maladie ou à l'accident, au personnel, aux responsables et aux correspondants de Mondial Assistance Europe N.V., dans le seul but de pouvoir fournir le service d'assurance et/ou les prestations du produit d'assurance, les services et les produits accessoires, dont je pourrais avoir besoin pendant et après le sinistre.

Je déclare avoir été renseigné de façon exhaustive sur mes droits.

Signature de l'assuré ..... Date .....

## DEFINITIONS

**Insured:** the person whose interests are protected by the insurance.

**Baggage:** all the clothing, photo-cine-optical equipment owned by the Insured which he is wearing or carrying with him during the trip.

**Operational Centre:** the Mondial Service Italia S.c.a.r.l. structure which, in conformity with ISVAP Regulation 12 dated 9 January 2008, provides telephone contact with the Insured 24 hours a day, 365 days a year, and arranges and provides the assistance services set out in the policy.

**Contracting Party:** the person who stipulates the insurance. For individuals, the person of age and with legal capacity.

**Europe:** Italy, the countries of geographical Europe (excluding the Russian Federation) and the Mediterranean basin, Algeria, The Canary Islands, Cyprus,

Egypt, Israel, Lebanon, Libya, Madeira, Morocco, Syria, Tunisia and Turkey.

**Event:** the event that directly or indirectly generated one or more claims.

**Family member:** the spouse, children, father, mother, brothers, sisters, 'half' brothers and sisters, grandparents, parents-in-law, sons-, daughters-, brothers- and sisters-in-law, aunts and uncles, cousins, grandchildren and nieces and nephews of the Insured and any other person living with him as long as regularly certified.

**Excess:** the part of the damages that the Insured has to pay, calculated in a fixed or percentage measure.

**Mondial Assistance:** the commercial brand of MONDIAL ASSISTANCE EUROPE N.V. – ITALIAN BRANCH which identify the company.

**Accident:** the event arising from an accidental, violent and external cause producing bodily injuries which can be objectively ascertained, resulting in death, permanent invalidity or temporary inability.

**Italy:** the area of the Republic of Italy, the Vatican City and the Republic of San Marino.

**Rest of the World:** all the countries of the world (including the Russian Federation), excluding the USA and Canada.

**Claim:** the occurrence of the damaging event for which insurance has been given.

**Trip:** the trip, stay or location resulting from the relative contract or travel document.

## REGULATIONS COMMON TO ALL GUARANTEES

### 1. Method of stipulation of the insurance, Adhesion criteria, Signature, Validity

a) The policy must be stipulated by the contracting party:

- for individuals, the person-of age and with legal capacity at the time the policy is signed;
- via the e-commerce platform on the website [www.e-mondial.it](http://www.e-mondial.it) or by telephoning the Mondial Contact Centre on the Freephone number;
- by midnight of the day preceding that on which the covers will be effective, for those acquired through the web, confirming stipulation with payment of the premium by credit card or PayPal;
- by midnight of the 4th day before that on which the covers become effective, for those acquired through the Contact Centre, confirming stipulation with payment of the premium by bank credit transfer or postal account in that period at the latest;

b) the contracting party must:

- print all the policy, which will be the contractual reference for the operation of the covers;
- read the conditions of the policy and check that the data corresponds (for example, starting date of the trip, its length and destination);
- sign the document wherever required;
- send the accounting form signed in each part for the formal acceptance to MONDIAL by fax (+39 02 26624040) or e-mail to [e-mondial@mondial-assistance.it](mailto:e-mondial@mondial-assistance.it).

The policy is not valid if the above criteria are not respected.

### 2. People who can be insured

MONDIAL insures people:

- domiciled or resident in Italy;
- with legal capacity at the time of signing the policy; and, with reference to the assistance services, also people:

resident abroad but temporarily domiciled in Italy, travelling abroad. In this case, the services due to the residence are given to the domicile in Italy.

### 3. Operation and effective date

The following specifically underwritten products are operational:

- for trips made for tourism, study and business;
- from the date and time indicated in the policy;
- for periods, up to a maximum of 45 days, destinations and capitals indicated in the policy;
- if the premium has been paid.

MONDIAL declines all responsibility for delays or impediments which may arise during performance of the services if due to Acts of God.

### 4. Underwriting limits

**4.1** More than one MONDIAL- or MONDIAL ASSISTANCE EUROPE N.V. – ITALIAN BRANCH-specification policy cannot be taken out to cover the same risk for the purposes of:

- raising the capital insured by the specific guarantees of the products;
- extending the period of cover of a risk (trip) already in progress;
- extending the period of cover beyond the 45 continuous days for the same trip.

**4.2** If the cost of the policy (premium) is also determined by the destination, the policy must be issued for the destination that includes all the stages of the trip even if intermediate or shorter than others, subject to penalty of non-validity. Connecting stages must not be considered for this purpose.

### 5. Geographical validity

- Assistance services and medical expenses: for the chosen destination indicated in the policy;
- other covers: Rest of the World, USA and Canada.

### 5. Exclusions common to all covers

Any indemnity, service, result and/or event arising directly or indirectly from the following are excluded from the insurance:

a) armed conflict, invasion, the 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;

c) even only partially from ionising radiation or radioactive contamination developed from nuclear fuel or nuclear waste, or arising from phenomena of transmutation of the atomic nucleus or radioactive, toxic or explosive properties or other dangerous features of nuclear equipment or its components;

d) whirlwinds, hurricanes, earthquakes, volcanic eruptions, inundations, floods and other natural disasters;

e) pollution of the air, water, soil and subsoil or any other environmental damage.

### 6. If there is an accident

*The Insured or the person acting for him must:*

a) advise:

- MONDIAL in accordance with the provisions of the individual covers. Failure to comply with this requirement may lead to the whole or partial loss of the right to indemnity (Art. 1915, Italian Civil Code);
- all the insurers, if more than one policy was taken out for the same risk, indicating the name of the others to each one (Art. 1910, Italian Civil Code).

b) make all the documentation useful for the investigations and checks on the case available to MONDIAL.

MONDIAL will make reimbursements in Euro. Expenses met outside the Euro countries will be converted at the official rate of exchange of the day on which they were sustained.

### 7. Reference to the law

The regulations of Italian law apply to anything not specifically regulated by this contract.

## GUARANTEES

- **Viaggio Sicuro** - assistance while travelling and medical expenses, **Famiglia sicura** – assistance to the 'relative' at home and dwelling, **Micio e Bau** - assistance for pets, **Trasferimento sicuro** - assistance for cares and motorbikes

### 1. VIAGGIO SICURO – ASSISTANCE WHILE TRAVELLING AND MEDICAL EXPENSES

#### 1.1 Scope

#### 1.1.1 Assistance while travelling

If the Insured is ill or has an accident while travelling, MONDIAL will organise and supply the following services, 24 hours a day, through the Operational Centre:

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE	REST OF WORLD/ USA/CANADA
a) Telephone medical consultancy, out-of-hours medical service to ascertain the state of health of the 'relative' or assess the most appropriate service to perform, in agreement with the doctors in charge;	YES	YES	YES
b) Sending a doctor for an urgent case. If one of the partner doctors is not immediately available, MONDIAL will organise the transfer of the Insured by ambulance to the nearest Accident & Emergency centre, where the urgency of the service is ascertained, accepting responsibility for the relative costs;	YES	NO	NO
c) Indication of a specialist doctor as close as possible to the place where the Insured is and compatible with local availability;	NO	YES	YES
d) Transport - return for health reasons <ul style="list-style-type: none"> <li>• from the Accident and Emergency centre or place of first admission to a better equipped medical centre;</li> <li>• from the medical centre to the Insured's home.</li> </ul> MONDIAL will carry out the Return for Health Reasons transport, subject to agreement with the doctors responsible, making payment of all the expenses, using the means considered most suitable and, if necessary, with the use of a: <ul style="list-style-type: none"> <li>• 'health aeroplane' in Europe and for local movements;</li> <li>• 'suitably equipped scheduled flight' for all other cases.</li> </ul>	YES	YES	YES

MONDIAL will not arrange for Return for Health Reasons transport for infirmities or injuries which can be cured locally or during the trip or which, however, do not prevent its continuation;			
<b>e) Return of insured family members and travelling companions</b> following: <ul style="list-style-type: none"> <li>Return for Health reasons transport of the Insured to his residence organised by <b>MONDIAL</b>;</li> <li>death of the Insured.</li> </ul> MONDIAL will organise the return directly and accept responsibility for the costs: <ul style="list-style-type: none"> <li>of family members;</li> <li>of travelling companions.</li> </ul> The service is supplied on condition that the family members and travelling companions are insured;	YES	YES	YES
	YES, up to €1,200	YES, up to €1,200	YES, up to €1,200
<b>f) Accompanied return of minors</b> if the Insured is unable to take care of the insured minors travelling with him (following illness, an accident or other Act of God). MONDIAL will make a return ticket available to the person designated by the Insured or a family member to join the minors and take them to the domicile in Italy. MONDIAL will also reimburse: <ul style="list-style-type: none"> <li>any new ticket for the return of the minors;</li> <li>the costs of an overnight stay for the accompanying person;</li> </ul>	YES	YES	YES
	Up to €100	Up to €100	Up to €100
<b>g) Sending urgent medicines</b> not found locally and only after the Operational Centre has ascertained that the local pharmaceutical specialities are not equivalent. MONDIAL will make the despatch respecting local regulations on the transport and import of the medicines requested. The cost of the drugs remains the responsibility of the Insured;	NO	YES	YES
<b>h) Availability of interpreters</b> to promote contact between the local doctors responsible and the Insured in hospital. MONDIAL will organise the service at its own expense;	NO	YES, up to €1,100	YES, up to €1,100
<b>i) Translation of the medical case notes</b> If the Insured requests this, MONDIAL will arrange for the translation of the medical case notes if admission to hospital is involved. The translation will only be made with the consent of the Insured in conformity with the provisions of Legislative Decree 196 of 30/06/2003;	NO	YES	YES
<b>l) Journey of a family member</b> following the death of the Insured while travelling or to go to the Insured in hospital with an expected admission of more than: <ul style="list-style-type: none"> <li>48 hours for a minor or handicapped person;</li> <li>5 days in Italy</li> <li>7 days in Europe/Rest of the World/USA and Canada.</li> </ul> MONDIAL will make a return ticket available to the family member and reimburse the costs of the stay;	YES	YES	YES
	YES € 110 a day for max. 5 days	YES € 110 a day for max. 5 days	YES € 110 a day for max. 5 days
<b>m) Expenses of an extended stay</b> if the Insured: <ul style="list-style-type: none"> <li>is unable to return because of illness or accident, or following theft or loss of the documents necessary to return on the established date (as long as regularly reported to the local authorities);</li> <li>is unable to continue for the additional stages of the trip already booked;</li> <li>is in hospital in a place different from that of the stay.</li> </ul> MONDIAL will reimburse the overnight expenses in a hotel sustained by the Insured, his family members or a travelling companion (as long as insured);	YES	YES	YES
	YES, € 150 per night with max 3 nights for each Insured with a limit of € 1,500 per event	YES, € 150 per night with max 3 nights for each Insured with a limit of € 1,500 per event	YES, € 150 per night with max 3 nights for each Insured with a limit of € 1,500 per event
<b>n) Return of the convalescent Insured to his home</b> , on the date but with a different means from that initially planned. MONDIAL will organise and take responsibility for the expenses of the return. The cover is also extended to family members and a travelling companion;	YES	YES	YES
	Up to € 1,000	Up to € 1,000	Up to € 1,000
<b>o) Return of the body</b> to the place of burial in Italy. MONDIAL will be responsible for the transport expenses with the exclusion of the funeral and burial expenses. MONDIAL will also reimburse the cost of the return ticket of a family member to go to the place where the event occurred. Likewise, MONDIAL will arrange for a booking for the family member in the hotel structure closest to the place of the event accepting responsibility for the overnight costs of the first night.	YES YES, up to € 300	YES YES, up to € 800	YES YES, up to € 800
	YES	YES	YES

If necessary for the Insured while travelling, MONDIAL will arrange the following services through the Operational Centre, 24 hours a day:

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE	REST OF WORLD/ USA/ CANADA
<b>p) Early return</b> of the Insured and a travelling companion, as long as insured, for the interruption of the trip caused by the death or admission to hospital with prognosis of more than 7 days of one of the family members at the home of the Insured. MONDIAL will organise the return and accept responsibility for the relative expenses;	YES up to € 550	YES up to € 2,100	YES up to € 2,100
<b>q) Sending urgent messages</b> to people resident in Italy. MONDIAL will arrange to forward these messages at its own expense;	YES	YES	YES
<b>r) Money advance</b> , subject to bank guarantee and with the requirement for the Insured to return the advance within 30 days;	NO	YES up to € 5,500	YES up to € 5,500
<b>s) Protection for credit cards</b> , cheque books and traveller's cheques in the name of the Insured, lost or stolen. On specific request and subject to advice of the necessary details, MONDIAL will arrange to contact the issuing institutes to start the procedures for the block of the above documents. The Insured remains responsible for completing the procedure, in accordance with the provisions of the individual credit instruments;	NO	YES	YES
<b>t) Finding a lawyer and advance of bail money</b> MONDIAL will find a lawyer to handle disputes directly involving the Insured locally, accepting responsibility for the relative costs. In addition, MONDIAL will pay the following in the name and on behalf of the Insured, only for acts of a negligent nature: <ul style="list-style-type: none"> <li>the bail required to permit his release;</li> <li>any civil security, in order to guarantee payment for the civil liability of the Insured in the generation of the claim.</li> </ul> Subject to bank guarantee, MONDIAL will advance the caution money which the Insured undertakes to return in all cases within 30 days;	NO	YES up to € 1,000	YES up to € 1,000
	NO	YES up to € 10,000	YES up to € 10,000
<b>u) Reimbursement of telephone expenses</b> documented and sustained by the Insured to contact the Operational Centre. The costs of 'international roaming' sustained following calls to the Operational Centre during the stages of assistance will also be reimbursed.	NO	YES up to € 350	YES up to € 350

### 1.1.2 Medical Expenses

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE/ REST OF WORLD	USA CANADA
<b>WITH DIRECT PAYMENT</b> If contacted previously, MONDIAL will arrange for: <b>1) direct payment of hospital and surgical expenses.</b> Cover will be given up to the time in which the Insured is released from hospital or, in the opinion of MONDIAL doctors, is in condition to be repatriated. However, the cover will be operative for a period of not more than 100 days including the stay in hospital. If MONDIAL cannot make direct payment, the expenses will be reimbursed as long as authorised by the Operational Centre contacted in advance or, however, not after the date of release of the Insured. No reimbursement is foreseen without contact with the Operational Centre.	Up to € 10,500	Up to € 155,000	UNLIMITED
<b>WITH REIMBURSEMENT</b>	Up to	Up to	Up to

<i>In addition, MONDIAL will also arrange, without prior authorisation:</i>	€ 1,550	€ 5,500	€ 5,500
<b>2) the reimbursement of the costs</b> of transport from the place of the event to the Accident & Emergency centre or place of first admission;	Up to € 550	Up to € 1,300	Up to € 1,300
<b>3) the reimbursement of the costs</b> of medical and/or pharmaceutical checks as long as sustained following medical prescription, outpatient's and/or first admission care (including day hospital), search and rescue at sea and in the mountains;	Up to € 550	Up to € 550	Up to € 550
<b>4) the reimbursement of medical costs</b> on board, the costs of urgent dental treatment or treatment undergone on return, within 30 days, for the direct consequences of an accident occurring while travelling;	Up to € 550	Up to € 550	Up to € 550
<b>5) the reimbursement of the costs for rehabilitative care</b> , including physiotherapy undergone following an accident or illness occurring while travelling and which resulted in admission to hospital. Only the costs sustained in the sphere of the stay in hospital or the period of convalescence immediately following admission and, however, prior to return, are covered.	Up to € 550	Up to € 550	Up to € 550

## 1.2 Effective date and operation

The cover:

- is effective from the time the trip starts;
- is operative until the end of the trip, but not beyond the expiry of the policy;
- is given within the limits of the capital and the services of the place where the event occurred, as long as this is included in the 'DESTINATION' for which the policy was issued.

## 1.3 Exclusions (integrating the common exclusions)

The services are not due:

- a) if the Insured ignores the indications of the Operational Centre, i.e.:
  - the Insured leaves hospital on a voluntary basis against the advice of the doctors of the structure where he has been admitted;
  - the Insured, or the person acting for him, voluntarily refuses the transport/return for health reasons. In this case, MONDIAL will immediately suspend assistance, guaranteeing reimbursement of further hospital and surgical expenses up to the amount corresponding to the cost of the transport/return for health reasons refused;
- b) if there is an epidemic with pandemic features, of a seriousness and virulence such that there is a high level of mortality, i.e. restrictive measures are required in order to reduce the risk of transmission to the civilian population;
- c) newborn babies, if the pregnancy terminated during the trip, even if the birth is premature.

### In addition:

#### 1.3.1 Assistance while travelling

MONDIAL will not accept responsibility for events arising from:

- a) a trip undertaken to an area where there is a ban or limitation (also temporary) issued by a competent public authority;
- a) a trip undertaken for the purposes of medical/surgical treatment;
- b) failure to contact the Operational Centre or however, without its prior authorisation;
- c) extreme trips to remote areas which can only be reached using special means of assistance;
- d) quarantine.

#### 1.3.2 Medical expenses

MONDIAL will not take responsibility for expenses arising from:

- b) a trip undertaken to an area where there is a ban or limitation (also temporary) issued by a competent public authority;
- c) a trip undertaken for the purposes of medical/surgical treatment;
- d) rehabilitative care and physiotherapy other than that set out in Art. 1.1.2 Medical expenses, point 5);
- e) the purchase, application, maintenance and repair of prostheses and therapeutic apparatus;
- f) slimming or spa treatments and for the elimination of physical defects of an aesthetic nature;
- g) voluntary interruption of pregnancy;
- h) practice of aerial sports and those of the air in general, extreme sports if practised outside sports organisations and without the safety criteria set out, any sport done professionally or, however, leading to direct or indirect remuneration;
- i) nuclear explosions and radioactive contamination, natural catastrophes;
- j) quarantine.

## 1.4 Provisions and limitations

The Insured releases the doctors attending him and the people involved by the conditions of this policy from professional secrecy, exclusively for the events which are the subject of this insurance and exclusively for MONDIAL and/or any magistrates invested with examining the event, if necessary.

### In addition:

#### 1.4.1 Assistance while travelling

- d) The assistance services are given per event within the limits of the capital insured and any sub-limits;
- e) with respect for the specific operational conditions, the assistance services will be made with the use of the means and structures which, in the unquestionable judgement of MONDIAL and la Operational Centre, are most appropriate for the state of health of the Insured and the state of need;
- f) making a travel ticket available is understood to be made with:

- a scheduled airline (economy class);
- first class train;
- ferry.

MONDIAL has the right to ask the people for whom it has arranged return at its own expense for the return of unused travel tickets, also as a preventive measure;

- g) MONDIAL cannot be held responsible for:
  - delays or impediments in the performance of the services agreed resulting from Acts of God or the provisions of the local authorities;
  - errors arising from inexact communications received from the Insured;
  - prejudice arising from the block on credit instruments;
- h) MONDIAL is not required to pay an indemnity to replace the guarantees of assistance due.

#### 1.4.2 Medical expenses

MONDIAL will pay directly or reimburse 'Medical expenses':

- more than once during the trip;
- for a maximum of 100 days overall of admission to hospital;
- up to the limit of the capital insured per person and insurance period.

## 2. FAMIGLIA SICURA – Assistance to the 'relative' at home and dwelling

### 2.1 Scope

If sudden illness or an accident occurs to the father, mother, spouse or children living at home, (all defined below as 'relative') left at the home of the Insured travelling, MONDIAL will organise and supply the following services, 24 hours a day, through the Operational Centre:

- a) **telephone medical consultancy**, out-of-hours medical service to ascertain the state of health of the 'relative' or assess the most appropriate service to perform;
- b) **direct telephone information** to the Insured travelling on the event affecting the 'relative'. This service is provided at the request and authorisation of the person affected by the event;
- c) **sending a doctor** to the 'relative' for urgencies between 8.00 pm and 8.00 am and on Sundays and public holidays. If one of the partner doctors is not immediately available, MONDIAL will arrange for the transfer, by ambulance, to the nearest Accident & Emergency centre, at its own expense, where the urgency of the service is ascertained;
- d) **sending an ambulance**, if necessary or in the opinion of the doctor responsible, for the transfer of the 'relative' to the nearest hospital;
- e) **organisation of specialist checks or diagnostic tests**. MONDIAL will organise specialist checks and diagnostic tests at the partner centres closest to the residence of the 'relative' within two working days of the time of the request. In addition to managing the appointment, MONDIAL will also give prior information on the costs of the checks and any clinical-diagnostic-instrumental tests requested.

The costs of the services are entirely the responsibility of the 'relative';

- f) **transfer to a highly specialised centre** for the accident or sudden illness of the 'relative' which cannot be cured within the sphere of the national health structures and of a complexity that, in the opinion of the doctors responsible and in agreement with MONDIAL, transfer of the 'relative' to a highly specialist hospital is required.

MONDIAL will arrange for and organise the health transport of the 'relative' with the means considered most appropriate and, if necessary, medical and nursing accompaniment, accepting responsibility for the costs up to a maximum amount of € 1,300;

**If the services as defined in Art. 1.1.1 sub. para l) are activated, all the covers as per Art. 1 'VI-AGGIO SICURO – ASSISTANCE WHILE TRAVELLING AND MEDICAL EXPENSES, will be operative for the family member who goes to the Insured in hospital.**

**In addition, MONDIAL will also arrange and supply the following services, 24 hours a day, through the Operational Centre, at the dwelling place of the 'relative', if necessary:**

- g) **sending an electrician** for urgent extraordinary maintenance operations which cannot be delayed, caused directly by a breakdown to the electrical installation of the Insured's home which is blocking the supply of electricity to the building or may lead to the danger of fire. MONDIAL will pay the call-out fee and the first hour of labour up to the amount of € 100.00;
- h) **sending a joiner** for urgent operations following burglary or attempted burglary with damage to the means of locking the insured dwelling. MONDIAL will pay the call-out fee and the first hour of labour up to the amount of € 100.00;
- i) **sending a security guard** to watch over the dwelling when the means of locking are no longer operational because of burglary or attempted burglary. MONDIAL will accept responsibility the cost up to the maximum time of 10 hours of surveillance;
- l) **sending a plumber** for urgent operations following the breakage of the fixed piping of the plumbing installation of the insured dwelling causing the flooding of or lack of water supply to the building. MONDIAL will pay the call-out fee and the first hour of labour up to the amount of € 100.00.

## 2.2 Effective date and operation

The cover:

- is only operative for the father, mother, spouse and children living with the Insured, resident or domiciled in Italy;
- is effective from the time the Insured leaves on the trip and terminates on his return to his home, but not beyond the expiry of the policy.

## 3. MICIO E BAU – Assistance for pets

### 3.1 Scope

If contacted from Monday-Friday during office hours (9.00 am-6.00 pm), MONDIAL will work to indicate costs and private structures in the immediate vicinity of the Insured's residence or that of a family member, equipped for hosting cats and dogs.

### 3.2 Effective date and operation

The cover:

- is only operative for cats and dogs of the documented ownership of the Insured;
- is effective from the date the policy is signed and expires by 6.00 pm of the day preceding the departure for the trip.

## 4. TRASFERIMENTO SICURO Assistance for cars and motorbikes

### 4.1 Scope

**If there is a breakdown or accident to the car or motorbike (defined below as 'vehicle') used to reach the place of departure of the trip or stay, MONDIAL will organise the following services through the Operational centre, 24 hours a day:**

- a) **towing the 'vehicle'** from the place of the event to the nearest equipped garage. MONDIAL will accept responsibility for the costs of transport up to € 130;
- b) **sending a taxi**, following the towage of the 'vehicle' made by MONDIAL, to allow the Insured to reach the place of departure of the trip. MONDIAL

will reimburse the Insured up to an amount of € 200.

In addition, if the vehicle used is owned by the Insured:

- c) **Reimbursement of the costs of custody** of the 'vehicle' until the return of the Insured and up to a maximum amount of € 100.

#### 4.2 Effective date and operation

The cover:

- is operative for points a)-b) for the car or motorbike used by the Insured, registered in Italy and not more than 10 years old;
- is operative for point c) only for the car or motorbike owned by the Insured, registered in Italy and not more than 10 years old;
- is effective from 24 hours preceding the start of the trip and terminates when the place of departure for the trip is reached.

#### 5. IF NECESSARY

The Insured, or the person acting for him, must contact the Operational Centre immediately, giving personal data and tax code of the destinee of the payment, as per Law 248 of 4 August 2006, the number of this policy and the type of assistance required. The following should also be given for:

##### 5.1 *Viaggio Sicuro* – Assistance while Travelling and Medical Expenses following admission to hospital

- a) temporary address;
- b) data of the hospital (name and telephone number, ward where admitted and name of the doctor responsible for the patient) if admitted;
- c) address of any family members/travelling companions of the Insured.

##### 5.2 *Famiglia Sicura* - Assistance to the 'relative' at home and dwelling

- a) address of the Insured during the trip and/or the 'relative' at home requesting the service.

#### 5.3 *Trasferimento Sicuro* - Assistance for cars and motorbikes

- a) identification data of the vehicle;
- b) place of the breakdown or accident.

#### 6. IF THERE IS A REQUEST FOR REIMBURSEMENT

The Insured, or the person acting for him, must advise MONDIAL within 30 days of returning for every request for reimbursement giving, irrespective of how the report was made (on-line or written):

- number of this policy;
- personal data and tax code of the destinee of the payment, as per Law 248 of 4 August 2006;
- name and address of the bank, IBAN and SWIFT codes, if the account is overseas, and the name of the holder of the current account if different from the name on the file;
- circumstances of the event;
- medical documentation drawn up locally and the relative original receipts for the medical expenses met.

### IMPORTANT REFERENCES

Contact the following immediately for any eventuality concerning the assistance services:

#### OPERATIONAL CENTRE

Functional 24 hours a day, 365 days a year

**Tel. + 39 02 26609283**

Via Ampère 30, 20131 MILAN, ITALY

Fax +39 02 70630091

Any claims should be reported to MONDIAL in one of the following ways:

- internet (web-site [www.e-mondial.it](http://www.e-mondial.it))
- by post (to the address shown below)

However, irrespective of the way of reporting, all the originals of the documentation required should be sent to:

**MONDIAL ASSISTANCE EUROPE N.V.**  
Ufficio Sinistri E-MONDIAL  
(E-MONDIAL Claims Office)  
Piazzale Lodi 3, 20137 MILAN, ITALY

Please see the section 'Reporting Claims' on website [www.e-mondial.it](http://www.e-mondial.it) for all information relating to any claims