

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. 1.00086 on June 24th 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 ASSISTANCE 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 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 for the exercise of your rights.

DEFINITIONS

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

Mondial Assistance: the registered commercial brand of MONDIAL ASSISTANCE EUROPE N.V. – ITALIAN BRANCH identifying the company.

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 supplies the assistance services set out in the policy.

Urgent medical care: the care given by an Accident & Emergency Centre resulting from acute illness or an accident.

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

Event: the occurrence which directly or indirectly generated one or more claims.

Family member: the spouse, children, father, mother, brothers and sisters of the Insured.

Excess: the part of the damage which the Insured is responsible for paying, calculated as a fixed or percentage measure.

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, Vatican City and the Republic of San Marino.

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

Trip: the short-term trip or stay or location resulting from the entrance visa.

REGULATIONS COMMON TO ALL GUARANTEES

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

- 1. How to take out the insurance Adhesion criteria, Signature, Validity

The policy must be signed by the contracting party:

- for trips and stays made for tourism and study in the areas of the Member States who apply the provisions of the Acquis di Schengen in full;

- 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 or by telephoning the Mondial Contact Centre on the Freephone number indicated;

- 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;

- 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.

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

If the policy is issued for periods of longer than 90 days, it is an essential requirement that the Insured elects his domicile in ITALY.

2. Operation and effective date

The specifically underwritten covers:

- are effective from the date and time indicated in the policy but, however, from the Insured's arrival in Italy if the premium corresponding to the chosen period has been paid;

- are operative for the period indicated in the policy with a maximum of:

• 90 days for visits for tourism,

• 360 days for visits for study;

- are operative in the area of the member states fully applying the Acquis of Schengen. If the Insured has signed a policy for longer than 90 days, the services due to the residence are understood to be made to the domicile in ITALY, as per the provisions of Art. 1 above, if a claim occurs outside the borders of Italy.

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

3. People who can be insured

All people with legal capacity resident abroad:

• travelling or staying in Italy or transiting through Italy, all the areas of the Member States who apply the provisions of the Acquis di Schengen in full and for the period of the relative stay;

• having a normal entrance visa or authorisation to stay for tourism or study.

The insurance is valid for people of not more than 70 years of age. Nevertheless, if the Insured reaches that age during the validity of the policy, the insurance will remain valid until its expiry.

4. People who cannot be insured

Given that, if the company was aware that the Insured was affected by alcoholism, drug addiction, HIV, AIDS or one of the following mental infirmities (cerebral organic syndromes, schizophrenic and/or paranoiac disorders and manic-depressive forms), it wouldn't have permitted insurance to be given, it's agreed that, if one or more of the diseases or disorders indicated above arises during the period of validity of the policy, the provisions of Art.1898 of the Italian Civil Code will apply, irrespective of the real assessment of the Insured's state of health.

5. Underwriting limits

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 beyond the periods set out by this policy.

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 total or partial loss of the right to the indemnity (Art. 1915 Italian Civil Code);
- all the insurers, if more than one policy has been signed for the same risk, indicating the name of the others to each (Art. 1910 Italian Civil Code);

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

7. Exclusions common to all covers

Any indemnity, service, consequence and/or event arising directly or indirectly from:

- a) situations of armed conflict, invasion, acts by foreign enemies, hostilities, war, civil war, rebellion, revolution, insurrection, martial law, military or usurped power, or attempt at usurpation of 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

- d) 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.

8. Reference to the law

This contract is underwritten in Italy, also because of the effects it produces on the insured people. The regulations of Italian law apply to anything not specifically regulated by this contract.

GUARANTEES

1. Scope

1.1 Assistance to the person

If there is acute illness or an accident to the Insured during the period of validity of the covers, MONDIAL will organise and provide, 24 hours a day, the following services through the Operational Centre:

- a) **telephonic medical consultancy**, out of hours medical service to ascertain the state of health of the Insured or assess the most appropriate services to provide, in agreement with the doctors responsible;
- b) **indication of a specialist doctor** as close as possible to the place where the Insured and compatible with local availability;
- c) **transport – return for health reasons**
 - from the Accident & Emergency centre or place of first admission to the closest, better equipped medical centre and, in any case, in the Acquis of Schengen;
 - from the medical centre to the residence of the Insured.

MONDIAL will make the Transport – Return for Health Reasons accepting responsibility for all the expenses with the use of the means considered most appropriate and, if necessary, with the use of the:

- 'health aircraft' in Europe and for local movements;
- specially equipped scheduled airline for all other cases.

MONDIAL will not make the Transport – Return for Health Reasons for:

- infirmities or injuries which can be cured locally or during the trip or which, however, do not prevent its continuation;
- infectious diseases if the transport involves breach of national and international health regulations;
- d) **availability of telephone interpreter** to promote contact between the doctors responsible and the Insured admitted to hospital. MONDIAL will organise the service in English, French, Spain and German, accepting responsibility for cost up to the limit of € 700.00;
- e) **translation of the medical case notes** if the Insured requests this, in the case of transport/return for health reasons, MONDIAL will arrange for the translation of the medical case notes to enable the doctors of the destination centre to the immediate assumption of the pathology diagnosed. The translation, the cost of which is completely the responsibility of MONDIAL, can be supplied from Italian to English, French, German and/or Spanish and will only be made with the consent of the Insured in conformity with the provisions of Law 196 (the so-called Privacy Law);
- f) **return of the body** to the international airport closest to the place of burial in the country of residence. MONDIAL will accept the responsibility for the costs of transport with the exclusion of the funeral and burial expenses.

1.2 Medical Expenses

If there is acute illness or an accident to the Insured such that urgent medical care is necessary during the period of validity of the cover, if contacted previously, MONDIAL will arrange for the direct payment, up to the

amount of **€ 30,000.00 per Insured, event and policy** of:

- urgent medical expenses;
- doctors' fees;
- hospital and surgical costs;
- transport from the place of the event to the Accident & Emergency medical centre or place of first admission.

The guarantee will be given up to the moment in which the Insured is released or considered to be, in the opinion of the MONDIAL doctors, in condition to be repatriated. The guarantee will, however, be operative for a period of no more than 100 days, including the stay in hospital.

Reimbursements of expenses directly sustained by the Insured are not provided for.

2. Exclusions (integrating the common exclusions)

MONDIAL will not accept responsibility for the events and/or expenses arising from:

- a) direct organisation or, in any case, without the prior authorisation of the Operational Centre, of all the assistance services set out;
- b) a trip taken against medical advice or, however, with diseases at an acute stage or with the aim of undergoing medical/surgical treatment;
- c) illnesses which are the expression or direct consequence of chronic or pre-existing pathological situations, already known to the Insured at the signature of the policy or, however, at the trip;
- d) pathologies that can be traced to complications of pregnancy after the 24th week;
- e) voluntary interruption of pregnancy;
- f) accidents and illnesses consequent to and arising from the abuse of alcohol, and also the non-therapeutic use of psychotropic drugs or drugs;
- g) alcoholism, drug dependency, HIV or AIDS, mental illnesses, cerebral organic syndromes, schizophrenia, manic-depressive forms, paranoid states, psychic disorders including neurotic behaviour;
- h) rehabilitative therapy;
- i) the purchase, application, maintenance and repair of prostheses and therapeutic devices;
- j) nursing, physiotherapy, slimming or spa services and for the elimination of physical defects of an aesthetic nature or congenital malformations;
- k) check-ups subsequent to the return home for situations arising from illnesses which started while travelling;
- l) organ removal and/or transplants;
- m) participation in sports competitions and the relative trials, unless they are of a recreational nature;
- n) practice of aerial sports and of the air in general, extreme sports, acts of daring and any sport exercised professionally or which, however, leads to direct or indirect remuneration;
- o) quarantine.

Likewise, the services are not due:

- p) 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;
- q) 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;
- r) newborn babies, if the pregnancy terminated during the trip, even if the birth is premature.

Events occurring during the performance of the following activities are also excluded:

- s) professional in general;
- t) which imply the direct use of explosives or firearms.

3. Provisions and limitations

- a) The assistance services are supplied within the limits of the capital insured and any sub-limits;
- b) MONDIAL will be directly responsible for 'Medical Expenses', also more than once during the trip up to the limit of the capital insured per person;
- c) in cases in which the Insured benefits from the provision of similar assistance services and requests *the operation of another insurance company*, the services set out by this cover are not operative;
- d) 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 the Operational Centre, are most appropriate for the state of health of the Insured and the state of need;
- e) 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;
- f) 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;
- g) MONDIAL is not required to pay an indemnity to replace the guarantees of assistance due;
- h) 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.

4. If there is an accident

The Insured or the person acting for him must contact the Operational Centre immediately for every request for assistance, specifying:

- a) personal data and temporary address;
- b) number of this policy;
- c) type of assistance requested;
- d) data of the hospital, if admitted (name and telephone number, ward of admission, name of the doctor who is responsible for the patient);
- e) address of any family members/travelling companions with the Insured.

IMPORTANT REFERENCES

☐ Contact the following immediately for every eventuality concerning the services of assistance and/or admission to hospital:

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 must be reported to MONDIAL in one of the following ways:

- internet (on website www.e-mondial.it)
- by post (to the address indicated below)

In any case, irrespective of the way of reporting, the originals of all the documentation required must be sent to:

**MONDIAL ASSISTANCE EUROPE N.V.
ITALIAN BRANCH**

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 for all information relating to any claims.