

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 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 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.

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 items of clothing, photo-cine-optical equipment owned by the Insured worn or carried during the trip.
Operational Centre: the organisational structure of Mondial Service Italia S.c.a.r.l. which arranges for telephone contact with the Insured, 24 hours a day, 365 days a year and organises and supplies the assistance services set out in the policy, in conformity with ISVAP Regulation No. 12 dated 9 January 2008.
Contracting Party: the person who stipulates the insurance. For individuals, the person of age and with legal capacity.

Mondial Assistance: the commercial brand of MONDIAL ASSISTANCE EUROPE N.V. – ITALIAN BRANCH identifying the company.
Europe: Italy, the countries of geographical Europe (excluding the Russian Federation) and the Mediterranean basin, Algeria, The Canary Islands, Cyprus, Egypt, Israel, Lebanon and Libya.
Event: the occurrence which directly or indirectly generated one or more claims.
Family member: the spouse, children, father, mother, brothers, sisters, 'half' brothers and sisters', grandparents, parents-, sons-, daughters, brothers- and sisters-in-law, and grandchildren, nieces and nephews of the Insured, and any other person living with him as long as normally certified.

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.
World: the Russian Federation and the countries not included in the definitions of Italy and Europe.
Claim: the occurrence of the damaging event for which the insurance is given.
Trip: the journey, stay or location resulting from the relative travel contract.

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 or by telephoning the Mondial Contact Centre on the Freephone number indicated;
 - for those acquired through the web, by midnight of the day preceding that on which the covers will be effective, confirming stipulation with payment of the premium by credit card or PayPal;
 - for those acquired through the Contact Centre, by midnight of the 4th day before that on which the covers become effective, 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.
- 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; less than 30 years of age. If this age is reached during the insurance period, the covers are however operative until the expiry of the period of the policy

3. Operation and effective date

- The specifically underwritten products are operative:
- for trips made for study purposes outside the borough of residence
 - from the date and time indicated in the policy;
 - for periods, not exceeding 365 days however, 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 365 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

For the chosen destination indicated in the policy.

6. Reference to the law

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

7. Exclusions common to all covers

- Any indemnity, service, consequence and/or event arising directly or indirectly from:
- 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;
 - acts of terrorism in general, including the use of any type of nuclear or chemical bomb;
 - 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;
 - whirlwinds, hurricanes, earthquakes, volcanic eruptions, inundations, floods and other natural disasters;
 - pollution of the air, water, soil and subsoil or any other environmental damage.

GUARANTEES

1. Info 24 – Information/Useful services before and during the study trip

1.1 Scope

If necessary, MONDIAL will supply the Insured with useful information on the following subjects 24 hours a day:

- ERASMUS programme;
- train, airline and ferry timetables;
- tourist visas, and bureaucratic and administrative problems;

- compulsory and recommended vaccinations.

In addition, MONDIAL can:

- organise specialist checks or diagnostic tests abroad;
- book hotels anywhere in the world with preferential conditions;
- hire vehicles/vans with preferential conditions.

2. Studio Sicuro – Assistance and Medical expenses

2.1 Scope

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

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE	WORLD
a) Telephone medical consultation , out of hours medical service to ascertain the state of health of the Insured or evaluate the most appropriate service, in agreement with the doctors responsible;	YES	YES	YES
b) Indication of a specialist doctor as close as possible to the place where the Insured is and subject to local availability;	YES	YES	YES
c) Transport - return for health reasons <ul style="list-style-type: none"> from the Accident and Emergency centre or place of first admission to a better equipped medical centre; from the medical centre to the Insured's home. MONDIAL will carry out the Return for Health Reasons transport accepting responsibility for all the expenses, using the means considered most suitable and, if necessary, with the use of a: <ul style="list-style-type: none"> 'health aeroplane' in Europe and for local movements; 'suitably equipped scheduled flight' for all other cases. MONDIAL will not arrange for Return for Health Reasons transport for: <ul style="list-style-type: none"> 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 implies breach of national or international health regulations; 	YES	YES	YES
d) Sending urgent medicines not found locally and only after the Operational Centre has, in agreement with the doctor responsible, 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;	YES	YES	YES
e) Availability of interpreters 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 € 1,000	YES Up to € 1,000
f) Translation of the medical case notes 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

g) Journey of a family member 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"> - 48 hours for a minor or handicapped person; - 5 days in Italy - 7 days in Europe/ World 	YES	YES	YES
MONDIAL will make a return ticket available to the family member and reimburse the costs of the stay;			
h) Expenses of an extended stay if the Insured is not able 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).	YES	YES	YES
MONDIAL will reimburse the overnight expenses in a hotel sustained by the Insured;	YES, € 150 per night for a max. 3 nights	YES, € 150 per night for a max. 3 nights	YES, € 150 per night for a max. 3 nights
i) Return of the convalescent Insured to his home , on the date but with a different means from that initially planned. MONDIAL will organise and take responsibility for the expenses of the return;	YES	YES	YES
j) Return of the body to the place of burial in Italy. MONDIAL will be responsible for the transport expenses with the exclusion of the funeral and burial expenses.	YES	YES	YES
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 Up to € 750	YES Up to € 750	YES Up to € 750
	YES	YES	YES

If the Insured travelling requires, MONDIAL will also arrange and supply the following services, 24 hours a day, through the Operational Centre:

k) Early return of the Insured for the interruption of a trip caused by the death or admission to hospital with prognosis of more than 7 days of one of the family members at home. MONDIAL will organise the return and be responsible for the relative expenses;	YES Up to € 1,250/event	YES Up to €2,000/event	YES Up to €2,000/event
l) Return to the place of the Insured to resume the study period interrupted following the early return organised by MONDIAL in accordance with the provisions of (k) Early return. MONDIAL will organise the return and be responsible for the relative expenses;	YES Up to € 250	YES Up to €1,250	YES Up to €1,250
m) Sending urgent messages to people resident in Italy. MONDIAL will arrange to send on such messages at its own expense;	YES	YES	YES
n) Money advance , subject to bank guarantees and the requirement for the Insured to return the advance within 30 days;	YES Up to € 5,000	YES Up to € 5,000	YES Up to € 5,000
o) Protection for credit cards , cheque books and traveller's cheques, lost or stolen, in the name of the Insured. At the specific request and subject to communication of the necessary details, MONDIAL will arrange to contact the issuing institutes to start the necessary procedures to block the above-mentioned documents. The Insured is responsible for completing the procedure, according to the requirements of the individual debt instruments;	YES	YES	YES
p) Legal assistance while travelling - advance of caution money MONDIAL will find a lawyer locally to manage the disputes directly involving the Insured. In addition, MONDIAL will pay the following, in the name and on behalf of the Insured and only for acts of a negligent nature: <ul style="list-style-type: none"> • the bail required to allow his release; • any civil security, in order to guarantee payment for the civil liability of the Insured in the generation of the claim. Subject to bank guarantee, MONDIAL will advance the caution money which the Insured undertakes to return in all cases within 30 days;	YES Up to € 500 YES Up to € 10,000	YES Up to € 500 YES Up to € 10,000	YES Up to € 500 YES Up to € 10,000
q) Reimbursement of telephone expenses 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

2.1.2 MEDICAL EXPENSES

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE	WORLD
WITH DIRECT PAYMENT If contacted before, MONDIAL will arrange for:			
1) Direct payment of hospital and surgical expenses. Cover will be given up to the time in which the Insured is released or, in the opinion of MONDIAL doctors, 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 payment is provided for if there is no prior contact with the Operational Centre.	Up to € 1,500	Up to € 25,000	Up to € 100,000
REIMBURSEMENT In addition, MONDIAL will also arrange, even without prior authorisation:			
2) Reimbursement of transport expenses from the place of the event to the first aid medical centre or place of first admission;	Up to € 1,500	Up to € 5,000	Up to € 5,000
3) Reimbursement of the expenses for medical and/or pharmaceutical checks as long as sustained following a medical prescription, outpatient treatment and/or first admission (including day hospital), search and rescue at sea and in the mountains;	Up to € 500	Up to € 1,250	Up to € 1,250
4) Reimbursement of medical expenses on board, and for urgent dental care or the costs of treatment undergone on return (within 30 days) for the direct consequences of an accident occurring while travelling;	Up to € 500	Up to € 500	Up to € 500
5) Reimbursement of rehabilitation expenses , including physiotherapy, sustained 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 in the period of convalescence immediately following admission and, in any case, before return, are covered.	Up to € 550	Up to € 550	Up to € 550

2.2 Operation and effective date

The cover:

- is effective from the time the trip starts;
- is operational up to 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.

2.3 Exclusions (integrating the standard exclusions)

All 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) newborn babies, if the pregnancy terminated during the trip, even if the birth is premature.
- c) 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;
- d) quarantine.

In addition:

2.3.1 Assistance while travelling

MONDIAL will not accept events resulting from:

- a) a trip made towards an area where there is a ban or limitation (also temporary) issued by a competent public authority;
- b) trips made with the aim of undergoing medical/surgical treatment;
- c) failure to contact the Operational Centre or, however, without its prior authorisation;
- d) extreme trips in remote areas that can only be reached by special means of rescue.

2.3.2 Medical expenses

MONDIAL will not accept responsibility for expenses arising from:

- a) a trip made towards an area where there is a ban or limitation (also temporary) issued by a competent public authority;
- b) for trips made with the aim of undergoing medical/surgical treatment;
- c) rehabilitation treatment;
- d) the purchase, application, maintenance and repair of prostheses or therapeutic apparatus;
- e) physiotherapy, slimming or spa treatment and that for the elimination of physical defects of an aesthetic nature;
- f) voluntary interruption of pregnancy;
- g) the practice of aerial sports and those of the air in general, extreme sports if done outside sports organisations and without the safety criteria set out, any sport done professionally or which, however, leads to direct or indirect remuneration;
- h) nuclear explosions and radioactive contamination and natural catastrophes.

2.4 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:

2.4.1 Assistance while travelling

- a) The assistance services are supplied per event within the limits of the capital insured and any sub-limits;
- b) in respecting the specific operational conditions, the assistance services are made in consideration of the Insured's state of health and degree of need, using the means and structures that, in their unquestionable judgement, MONDIAL and the Operational Centre believe most adequate for the purposes;
- c) 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;
- d) 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 debt instruments;
- e) MONDIAL is not required to pay an indemnity to replace the guarantees of assistance due.

2.4.2 Medical Expenses

MONDIAL will sustain directly or reimburse 'Medical Expenses':

- more than once during the trip;
- for a maximum of 100 days, including the stay in hospital;
- up to the exhaustion of the capital insured per person and per insurance period.

3. Civil Liability

3.1 Scope

MONDIAL will pay the amounts the Insured is required to pay as civilly liable, as per the law, as com-

pensation (capital, interest and costs) for damage involuntarily caused to third parties for death, personal injury and damage to things resulting from an accident occurring in the period of validity of the policy relating to facts of the private life, with the exclusion of all responsibility relating to the professional business. The damage arising from the following are likewise included in the cover:

- ownership of domestic animals;
- ownership and use of velocipedes, vehicles and vessels without an engine of no longer than 6.5 metres, and golf cars;
- the use of horses and other animals that can be ridden with the consent of the owner;
- practice of sports, including races, not at a professional level, leisure time activities generally and camping.

3.2 Exclusions (integrating the standard exclusions)

The damage arising from the following is excluded from the insurance:

- a) malicious damage carried out or attempted by the Insured;
- b) the exercise of professional business;
- c) hunting;
- d) theft;
- e) the circulation on public roads or equivalent areas of motor vehicles and also sailing motor vessels and the use of aircraft;
- f) detention of weapons and the related ammunition and their use;
- g) other people's things that the Insured is keeping, storing or has for any reason.

3.3 Maximum limits insured

Per person, event and insurance period, for things and animals - € 50,000.

3.4 Management of damages disputes

MONDIAL will assume management of disputes, up to the amount of its interest, both in and out of court, whether civil or criminal, in the name of the Insured, designating lawyers or experts where necessary and taking advantage of all the rights and actions due to the Insured. The latter is required to collaborate in full to allow management of the above-mentioned dispute and appear personally in court where the procedure requires it. MONDIAL has the right to make recourse to the Insured for the prejudice to it arising from failure to comply with these duties. MONDIAL will accept responsibility for the expenses to oppose the action moved against the Insured, within the limit of an amount equal to one quarter of the maximum limit insured. If the sum due to the damaged party is greater

than the said maximum limit, the costs will be divided between MONDIAL and the Insured in proportion to the respective interests. MONDIAL will not pay the costs met by the Insured for lawyers or experts not appointed by it and will not pay fines or penalties nor the costs of criminal justice.

3.5 Excess

In relation to damage to things and animals, the insurance is given with the application of an excess of € 150.00 per claim.

3.6 Effective date and operation

The cover is effective from the start of the trip and is operative up to the end of the trip, but not beyond the expiry of the policy.

4. Essential purchases – replacement baggage

4.1. Scope

4.1.1 Essential purchases

MONDIAL will reimburse up to € 200 per person and per insurance period for essential purchases made following a delay (with respect to the expected arrival at one of the destinations) of more than 8 hours in the return of checked baggage. MONDIAL will not reimburse purchases made at the place of return.

4.1.2 Sending replacement baggage

MONDIAL will arrange for the reimbursement of the costs met in sending a case, up to a limit of € 100.00, weighing not more than 20 kg, containing the other personal and/or professional effects replacing those:

- stolen from the Insured;
- not returned by the airline company.

Management of the despatch is not the responsibility of MONDIAL.

4.2 Effective date and operation

The cover is effective from the time the trip starts and is operative until the end of the trip, but not beyond the expiry of the policy.

In relation to the 'essential purchases' cover, this is effective and operative from the time of the first flight check-in and terminates before the last check-in. In relation to the failure to return the baggage by the airline company, the cover is effective if the delay is more than 12 hours (with respect to the expected time of arrival at one of the destinations).

IF THERE IS AN ACCIDENT

1. Duties

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 indemnity (Art. 1915 Italian Civil Code);
 - all the insurers, if more than one policy has been signed for the same risk, indicating the names of the others (Art. 1910 Italian Civil Code).
- b) make all the documentation useful for the investigations and checks of the case available to MONDIAL.

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

1.1 Info 24 – Information/Useful services before and during the study trip

Contact the Operational Centre functional 24 hours a day.

1.2 Studio Sicuro – Assistance and Medical Expenses

1.2.1 IF NECESSARY - The Insured or the person acting for him must contact the Operational Centre for every request for assistance, specifying:

- a) personal data and tax code of the destinee of the payment, as per Law 248 of 4 August 2006, and the temporary address;
- b) number of this policy;
- c) type of operation required;

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

1.2.2 IF THERE IS A REQUEST FOR REIMBURSEMENT – For requests for the reimbursement of medical expenses sustained directly, the Insured must advise MONDIAL within 30 days of return, giving the following, irrespective of the way the report was made (telephone, on-line or written):

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

1.3 Civil Liability

The Insured must advise MONDIAL within 30 days of that in which he was made aware, giving the following, irrespective of the way the report was made (telephone, on-line or written):

- e) personal data and tax code of the destinee of the payment, as per Law 248 of 4 August 2006 and the temporary address;
- a) number of this policy;
- b) place, date and time of the event and also the circumstances and the causes leading to it;

- c) written request by the counterpart with the quantification of the damage.

1.4 Essential purchases – replacement baggage

1.4.1 Essential purchases

The Insured must advise MONDIAL within 30 days of return, giving the following, irrespective of the way the report was made (telephone, on-line or written):

- a) personal data, tax code of the destinee of the payment, as per Law 248 of 4 August 2006 and the temporary address;
- b) number of this policy;
- c) copy of the Property Irregularity Report;
- d) copy of the air ticket and baggage check ticket;
- e) response of the airline company certifying the date and time of the delayed return;
- f) original receipts for the emergency purchase of the essential personal effects.

1.4.2 Despatch of replacement personal baggage

The Insured must ask the Operational Centre for the despatch indicating:

- a) personal data, tax code of the destinee of the payment, as per Law 248 of 4 August 2006 and the temporary address;
 - b) number of this policy;
- If the airline company fails to return the baggage or there is a delay in its return, the Insured must produce a copy of the Property Irregularity Report on his return.

IMPORTANT REFERENCES

☑ Contact the following immediately for every eventuality concerning the assistance services 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 the web-site www.e-mondial.it)
- by post (to the address indicated below)

In every case, irrespective of how reporting is made, 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 the web-site www.e-mondial.it for all information relating to any claims.