



**ACE European Group Limited**  
Rappresentanza Generale per l'Italia



## **Rotary Youth Exchange Program** ***UE Citizen Incoming Italy***

**Insurance Terms and Conditions ITBOTB17239**  
**Form ITBOTB17239\_RY0001**



**ACE EUROPEAN GROUP LTD.** Sede legale: 100 Leadenhall St., London, EC3A 3BP (UK) - Capitale sociale Lst. 544.741.144,00 i.v.- Rappresentanza generale per l'Italia: Viale Monza 258 - 20128 Milano - Tel. 02 27095.1 - Fax 02 27095.333 – P.I. e C.F. 04124720964 – R.E.A. n. 1728396 – Abilitata ad operare in Italia in regime di stabilimento con numero di iscrizione all'albo IVASS I.00043 L'attività in Italia è regolamentata dall'IVASS, con regimi normativi che potrebbero discostarsi da quelli del Regno Unito. Autorizzata e soggetta alla vigilanza del Prudential Regulation Authority, 20 Moorgate, London EC2R 6DA UK. info.ace.italy@acegroup.com. www.acegroup.com/it

One of the ACE Group of Insurance & Reinsurance Companies

**INFORMATION PROVIDED TO THE CONSUMER IN RELATION TO THE STIPULATION OF A DISTANCE CONTRACT**

Dear customer,  
the insurance contract you have undersigned is defined, in accordance with Legislative Decree 206/05, as a distance contract, i.e. "a contract which is stipulated between the consumer and the supplier, ACE European Group Ltd., by utilizing one or more techniques of remote communication until the time of stipulation of the contract, including the stipulation of the contract itself".

In accordance with Article 67 *quater* of Legislative Decree 206/05, the following should be noted in relation to the Consumer Code:

- a consumer is any natural person who acts for reasons which do not fall within the framework of his/her entrepreneurial or professional activities;

- ACE European Group Ltd. with its registered office in London (UK) EC3A3BP, 100 Leadenhall Street and belonging to the group ACE Limited, is authorized and subject to the supervision of the Prudential Regulation Authority, 20 Moorgate, London EC2R 6DA UK (the Supervision Authority of insurance services in the UK) and is recorded at the Registry no. 202803 ([www.fsa.gov.uk/register/firmBasicDetails.do?sid=56714](http://www.fsa.gov.uk/register/firmBasicDetails.do?sid=56714)). The contract is concluded with the General Agent for Italy - with registered office in Milan, Viale Monza, 258-20128 Milan - CF - P.I. -R.I. 04124720964 - R.E.A. n. 1728396, website [www.acegroup.com/en-us](http://www.acegroup.com/en-us). The regulatory systems in other countries in which it operates ACE European Group Limited - General Agent for Italy may differ in whole or in part from the existing one in the United Kingdom. The activity of ACE European Group Limited-General Agent for Italy on the Italian market is regulated dall'IVASS that has authorized to transact insurance business under the freedom of establishment in every branch damage, with registration number to ' No list of insurance companies. I.00043;

- the proposed insurance contract is regulated by the following Insurance Terms and Conditions pursuant to the Master policy no. ITBOTB17239 if these Terms and Conditions correspond to your expectations. The premium which is payable for the subscription of the contract is equal to that reported in the Subscription Certificate.

- the Insured will retain the right to unilaterally withdraw from the policy without having to specify a reason:

- o within 48 (forty eight) hours prior to the date when the Insured leaves his abode in his country of residence or origin to participate to the trip;
- o only in those cases in which the policy was acquired within the 14 (fourteen) days prior to the date of arrival in Italy; the right described above can also be exercised after the date of arrival in Italy. In this case, the withdrawal rights must be exercised within 14 (fourteen) days from the date of purchase/subscription to the Master policy.

In case of withdrawal, the policy premium will be reimbursed, net of any taxes that are due if already paid by the Company, and without the application of any penalty.

In order to exercise the withdrawal rights, the Insured is required to communicate his/her intention of withdrawal to the qualified broker by email sent to [rye@larizzaconsulting.it](mailto:rye@larizzaconsulting.it) or by fax to no. +39.02.34.53.76.95 or by registered letter sent to LC Larizza Consulting srl Via Vincenzo Monti 86 20145 Milan. The broker will notify the Company of the withdrawal.

Potential complaints pertaining to the contractual relationship or the management of losses must be forwarded in writing to: Ace European Group Ltd. – General Management Office for Italy – Complaints Department – viale Monza 258, 20128 Milan, fax. 02.27095.430 email: [ufficio.reclami@acegroup.com](mailto:ufficio.reclami@acegroup.com) The Company will manage the complaint by providing a response within a maximum time period of 45 days from the date of its receipt. If the affected party is not satisfied with the outcome of the complaint, or in the absence of a response within the deadline of forty-five days, he/she may contact IVASS (Italian Insurance Supervisory Institute), User Protection Service, Via del Quirinale, 21 - 00187 Rome, attaching

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**ACE European Group Limited**  
Rappresentanza Generale per l'Italia



the petition of the documentation relative to the complaint handled by the Company. With regard to disputes pertaining to the quantification of services and the assignment of liability, it should be noted that exclusive jurisdiction is assigned to the judicial authority in addition to the right to utilize methods of conciliation, where applicable.

**ACE European Group Limited**  
General Representation for Italy  
The Special Representative  
Renato Zotti

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One of the ACE Group of Insurance & Reinsurance Companies

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## Chapter 1 - DEFINITIONS

In the text which follows, terms are defined as follows:

- **Abroad:** All Countries of the world excluding Italy.
- **Accident:** an event due to violent, accidental and external cause which results in physical injuries that can objectively be ascertained.
- **Assistance:** prompt aid, in cash or in kind, provided through the Assistance Centre of Inter Partner Assistance S.A. to the Insured who is in difficulty due to the occurrence of a claim.
- **Assistance Centre:** the organizational structure of Inter Partner Assistance S.A. – Via B. Alimena, no. 111– 00173 Rome - composed of human resources and equipment, operational 24 hours per day and all days of the year, and which provides a telephone contact for the Insured in addition to organizing onsite interventions and disbursing, with costs charged to the Company, any assistance services pursuant to the policy.
- **Baggage:** clothing items, personal hygiene items, photo/video equipment and the bag, suitcase or backpack which contain these items and which the Insured is bringing with him on the trip.
- **Benefit:** the Assistance provided in kind, i.e. the aid which must be provided to the Insured in the case of occurrence of a claim falling under the realm of the Assistance coverage or in times of need, and provided by the Company through the Assistance Centre.
- **Breakdown/Damages:** the damages sustained by baggage due to its breaking, a collision or clashing against fixed or mobile objects.
- **Broker:** the intermediary who is regularly registered within the Sole Registry of Insurance Brokers and recognized by the parties and to whom the Policyholder has delegated the management of the Master policy through a specific mandate.
- **Carrier:** a party which undertakes, in exchange for compensation, to transfer persons or items from one location to another.
- **Claim:** the occurrence of the damaging event for which the insurance is provided.
- **Company:** the insurance Company, i.e. ACE European Group Ltd.
- **Compensation:** the sum paid by the Company in the case of a claim.
- **Country of origin:** the nation specified in the passport of the Insured student.
- **Cover:** the insurance which does not fall under the Assistance insurance and for which the relative premium was paid and for which, in the case of a claim, the Company will reimburse any sustained damages.
- **Date of arrival in Italy:** start date of the "trip", i.e. the date of arrival of the Insured in Italy.
- **Date of effectiveness/subscription:** the day in which the premium was paid, with coverage effective as of midnight of the day itself.
- **Day Hospital:** hospital stay not involving overnight accommodations, but documented by medical records from an authorized healthcare facility with beds for hospital stays.
- **Deductible:** the part of the indemnifiable damages, expressed as a fixed amount, which is always charged to the Insured.
- **Disease:** any alteration in the state of health of an individual which does not derive from accidents i.e., for the purposes of this contract, any involuntary deterioration in health which can be ascertained by professional medical personnel.
- **District:** the districts 2041 and 2042 which are part of the Rotary International and participate in the Youth Exchange program.
- **Event:** the occurrence which generated, either directly or indirectly, one or more claims.
- **Excess:** percentage of the amount which is payable through the policy and which, in the case of a claim, will remain charged to the Insured.
- **Expiration date:** end date of the "trip" as reported in the Subscription Certificate and, in any case, not after midnight of the 365th day following the day of arrival of the Insured in Italy.
- **Family member:** a relative of the Insured (spouse, children, father, mother, brothers, sisters, grandparents, father/mothers in law, sons in law, daughters in law, brothers/sisters in law, uncles, cousins, nephews) and the people which habitually live with him/her, as reported in family status certificate.
- **Foreign countries:** all countries of the world except Italy.

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- **Fracture:** a breaking in the bone, either partial or total, and with or without movement.
- **Healthcare institution:** a university institution, hospital, nursing home, day hospital, diagnostic and/or therapeutic group practices which are regularly authorized to conduct diagnoses and cures. The following are not typically considered healthcare facilities licensed to diagnose and prescribe: thermal spas, institutions that primarily provide dietary recommendations and those offering wellness, rehabilitation, convalescence, longer stays and elderly facilities.
- **Hospitalization:** any stay in healthcare institutions which are regularly authorized to provide hospital services and which involves at least an overnight stay.
- **Host family:** the family nucleus residing in Italy and to which the Insured has been assigned during his/her stay.
- **In itinere:** the period of maximum 48 hours which starts when the Insured leaves his abode in his country of residence or origin to participate to the trip (as well as later defined in the policy), and ends when the Insured arrives in Italy. It is also included in the definition "*in itinere*" the time frame of maximum 48 hours between the end of the trip and the return of the Insured at his abode in his country of residence or origin.
- **Insurance:** the insurance contract.
- **Insurance limit:** the maximum amount contractually stipulated in the policy for which the Company undertakes to pay the provided benefits and coverage.
- **Insured:** the student which subscribed the Master policy and whose candidacy has been accepted by the Districts 2041 or 2042 in order to participate in the young exchange program of Rotary International as a host in Italy.
- **Italy:** the territory of the Italian Republic, the Republic of San Marino and the Vatican City State.
- **Lock picking:** the forcing, removal or breakage of locks or means of protection of facilities or safes or furniture containing insured goods and which could cause a subsequent impossibility of regular use.
- **Master policy:** document which proves the existence of the insurance stipulated, in accordance with Article 1891 of the Italian Civil Code, by a Policyholder on behalf and in the interest of a group of insured parties.
- **Object theft:** theft of consumer items by pulling them away from the person.
- **Permanent disability:** the loss or definitive and irremediable decrease in one's capacity to conduct any type of profitable work, regardless of the profession.
- **Policy:** the document which overall proves the existence of the insurance and which regulates relations between the Company, the policyholder and the Insured.  
**Policyholder:** the party which undersigns the insurance policy for him(her)self or on behalf of third parties and assumes its relative charges. In the case of this policy:
  - the "Associazione scambio giovani distretti 2041 e 2042 Rotary International", with a registered office in Via A. Cimarosa no. 4, 20144 Milano, tax ID no. 97662850151.
- **Pre-existing disease:** a disease which is the expression or direct consequence of chronic pathological conditions or which existed prior to the date of effectiveness of the insurance policy and which were not known to the Insured prior to the subscription of the policy.
- **Premium:** the amount due to the Company for the subscription of the insurance policy.
- **Prior disease:** a pre-existing disease which was known to the Insured prior to the subscription of the policy.
- **Residence:** the country where the Insured has a stable home, as reported in documentation pertaining to a personal data certification.
- **Redress:** the sum paid by the Company in the case of a claim related to the Personal liability cover.
- **Robbery:** removal of a moveable good from its owner by means of violence or threats to the person.
- **Subscription Certificate:** the document drafted and issued by the Company which confirms the activation of the insurance coverage, in accordance with the request for application for the Master policy sent from the Insured through the entrusted broker which specifies the Insured, the travel details and the relative premium.
- **Sudden disease:** acute illness which the Insured was not aware of and which, in any case, is not an expression, even sudden, of a previous pathology that was known to the Insured.
- **Theft:** crime committed by a party who takes a moveable good of another party, removing it from the latter, in order to gain personal profit or profit for others, as regulated by Articles 624 and 624 bis of the Italian Criminal Code.
- **Third parties:** any party, with the exception of the spouse/live-in partner, or legitimate ascendants or descendants, either natural or adoptive, of the Insured as well as other relatives or close persons living with the Insured.
- **Trip:** the period of stay in Italy of the Insured so long as this stay is duly authorized in advance by the relative hosting District, in accordance with currently effective rules for the travels of exchange students of Rotary





International. The period of stay in Italy also includes leisure trips abroad, if authorized in advance by the hosting District and organized by the latter or by the hosting family or by the school, and within a limit of 30 (thirty) total days, even non-continual. Travel on the part of the Insured within his/her country of origin is, in any case, excluded.

## Chapter 2 – PURPOSE OF THE INSURANCE

### Art. 1) Area of effectiveness

The insurance coverage of this policy, which is detailed below within the Chapter “Insurance cover benefits and relative limitations” cover the period of stay in Italy of the Insured, so long as the latter is *duly authorized in advance by the relative hosting District, in accordance with currently effective rules for the travels of exchange students of Rotary International*. The period of stay in Italy also includes leisure trips abroad, *if authorized in advance by the hosting District and organized by the latter or by the hosting family or by the school, and within a limit of 30 (thirty) total days, even non-continual*. Travel on the part of the Insured within his/her country of origin is, in any case, excluded.

The following cover and benefits are also provided “in itinere”:

- Travel assistance;
- Travel accidents.

### **This insurance contract is not a healthcare policy**

### Art. 2) Insurable parties

The Company insures natural persons *whose age is less than 30 and which participate in the youth exchange program of Rotary International as hosts and for whom the relative insurance premium has been paid*.

The list of insured parties is communicated from the Policyholder to the Company by means of brokers and the name of the Insured student is entered within the Subscription Certificate.

### Art. 3) Criteria for subscribing the insurance

The insurance must be subscribed:

- by means of a broker (website: <http://www.larizzaconsulting.it/RYEItaly>);
- by a natural person that is capable of acting or by a legal person;
- within 48 (forty-eight) hours prior to the date when the Insured leaves his abode in his country of residence or origin to participate to the trip .

## Chapter 3 – INSURANCE COVER BENEFITS AND RELATIVE LIMITATIONS

### Art. 4) Travel assistance

#### PURPOSE

The Company organizes and supplies *the following services* 24 hours per day through its Assistance Centre.

*In the case of consulting services or information, if it is not possible to provide the Assistance immediately, the Insured Parties will be called back within the next four working hours.*

*Assistance services are only supplied following a contact made with the Assistance Centre and the relative authorization of the latter.*

SERVICE	Insurance limit	Deductible
<b>1. Medical/telephone consultation</b> The Assistance Centre is available to the Insured for medical/telephone consultations in the case of sudden urgent needs during the trip.	No limit to access	No



<p><b>2. Physician visit following a medical telephone consultation (only in Italy)</b> If the medical service of the Assistance Centre deems it necessary, and it is not possible to postpone, a medical visit for the Insured, the Assistance Centre will a certified general practitioner to the location or, if a physician is not immediately available, will organize the transfer of the Insured to the nearest emergency room by ambulance. This service will be charged to the Company. <i>Note: It remains agreed that, in the case of emergency, the Assistance Centre may not, in any case, take the place of Official Rescue Entities (Italian 118 Rescue services) or burn possible expenses.</i> <i>The service is provided 20 pm to 8 am Monday to Friday and 24 hours on 24 on Saturday, Sunday and public holidays.</i></p>	<p>3 times per Insured</p>	<p>No</p>
<p><b>3. Healthcare transfers</b> The Assistance Centre – <i>in accordance with the seriousness of the case and potentially consulting the local primary care physician</i> – will organize and implement the healthcare transfer of the Insured while sustaining the relative costs within the stipulated insurance limit:</p> <ul style="list-style-type: none"> <li>- from the location of the accident to the emergency room of the medical centre, or initial site of hospitalization;</li> <li>- from the emergency room or initial site of hospitalization to a more equipped medical centre.</li> </ul> <p><i>At the unquestionable judgement of the Assistance Centre, the transportation will be implemented with the most suitable means, including:</i></p> <ul style="list-style-type: none"> <li>- medical flight;</li> <li>- specifically equipped airliner;</li> <li>- airliner;</li> <li>- train;</li> <li>- ship;</li> <li>- ambulance.</li> </ul> <p><i>Healthcare transfers do not include:</i></p> <ul style="list-style-type: none"> <li>- <i>Illnesses or injuries which can be cured on location or during the course of the trip or which, in any case, do not prevent the continuation of the trip;</i></li> <li>- <i>those due to voluntary discharges of the Insured against the advice of the Assistance Centre or of the healthcare personnel of the facility where the Insured is hospitalized;</i></li> <li>- <i>infectious diseases, in the event that the transport implies violation of national or international health rules.</i></li> </ul>	<p>€ 4,000.00 per Insured</p>	<p>€ 200.00 per claim</p>



<p><b>4. Medical repatriation</b></p> <p>The Assistance Centre – in accordance with the <i>seriousness of the case and potentially consulting the local primary care physician</i> – will organize and implement the medical repatriation of the Insured from the emergency room centre or site of initial hospitalization to the residence of the Insured himself while sustaining the relative costs within the stipulated insurance limit.</p> <p><i>At the unquestionable judgement of the Assistance Centre, the transportation will be implemented with the most suitable means, including:</i></p> <ul style="list-style-type: none"> <li>- medical flight;</li> <li>- specifically equipped airliner;</li> <li>- airliner;</li> <li>- train;</li> <li>- ship;</li> <li>- ambulance.</li> </ul> <p><i>Healthcare transfers do not include:</i></p> <ul style="list-style-type: none"> <li>- illnesses or injuries which can be cured on location or during the course of the trip or which, in any case, do not prevent the continuation of the trip;</li> <li>- infectious diseases, in the event that the transport implies violation of national or international health rules;</li> <li>- those due to voluntary discharges of the Insured against the advice of the Assistance Centre or of the healthcare personnel of the facility</li> </ul>	<p>€ 80,000.00 per Insured</p>	<p>€ 200.00 per claim</p>
<p><b>5. Repatriation of body</b></p> <p>In the case of death of the Insured during the course of the trip, the Assistance Centre will organize the transportation of the body to the international airport that is nearest to the location of burial within the country of residence of the Insured.</p> <p><i>The transportation will be done according to international standards and after fulfilling all the formalities at the place of death.</i></p> <p>The Company will sustain – <i>within the stipulated insurance limit</i> – costs for transportation, the coffin (base model) and burial.</p>	<p>€ 40,000.00 per Insured</p>	<p>€ 200.00 per claim</p>
<p><b>6. Evacuation for safety reasons (only in Italy)</b></p> <p>In the case that the Insured is not capable of independently returning to his/her country of residence/origin or to reach a safer nearby area following:</p> <ul style="list-style-type: none"> <li>- political and military events;</li> <li>- expulsion of the Insured as an “unwelcome person”;</li> <li>- a state of emergency declared by local authorities which requires immediate evacuation;</li> <li>- seizure, expropriation or occupation of a property, building or facility which is utilized by or belongs to the Insured or the Policyholder;</li> </ul> <p>the Assistance Centre will organize the transportation and will sustain any related costs <i>within the stipulated insurance limit</i>.</p>	<p>€ 80,000.00 per Insured</p>	<p>€ 200.00 per claim</p>

<p><b>7. Travel costs of a family member in the case of hospitalization of the Insured</b></p> <p>If the Insured is hospitalized with a <i>prognosis of more than seven days</i>, the Assistance Centre will supply - with all expenses charged to the Company <i>within the stipulated insurance limit</i> - a first class train ticket or an economy class airline ticket (roundtrip) in order to allow a live-in family member to reach the hospitalized relative.</p> <p>The specified limit also includes overnight accommodations for the relative.</p>	<p>€ 4,000.00 per Insured (unlimited for transportation costs and a maximum of € 75 per day for overnight stays)</p>	<p>€ 200.00 per claim</p>
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*Assistance services are provided within the limits of the insured capital and of potential sublimits as well as in compliance with specific conditions for effectiveness; in addition, they are implemented with the means and structures that the Company and Assistance Centre deem, upon their unquestionable judgement, to be most adequate for the state of health of the Insured and the requirements of the time.*

*No liability can be ascribed to the Company and the Assistance Centre for delays or hindrances in the execution of the stipulated services if these occur as a result of force majeure or specific provisions of the local authorities or if due to errors arising from inaccurate communications received from the Insured.*

*The Company and Assistance Centre are not required to pay compensation in the place of any due assistance guarantees.*

*The Company and/or the Assistance Centre retain the right to request, even for advance review, any travel tickets that are not utilized by individuals for which it had paid for a return.*

#### INSURANCE LIMIT

*Insurance benefits will be provided within the insurance limits specified in the table.*

#### EFFECT AND DURATION OF THE BENEFITS

The Assistance benefits pursuant to this article will be effective as of the date of entry of the Insured within Italy so long as the latter occurs after the date of subscription to the Master policy and will end:

- at midnight on the day specified within the Subscription Certificate (the end of the hosting period in Italy of the Rotary International youth exchange program) and, in any case, for a maximum period of 365 days;
- when the Insured is abroad, with the exception of leisure travel that is *duly authorized in advance by the hosting District and organized by the latter or by the hosting family or by the school, and within a limit of 30 (thirty) total days, even non-continual.*

The present cover is also provided "*in itinere*".

*The benefits are not applicable when the Insured is located within his/her country of residence/origin, except for the period "in itinere".*

#### EXCLUSIONS

*All insurance benefits are excluded if the Insured has not contacted the Assistance Centre in advance. Any indemnities, benefits, consequences and/or events deriving directly or indirectly from one of the following are also excluded:*

- *cases in which the Insured (or a party acting on behalf of the latter) disregards the instructions of the Assistance Centre, or requests to be discharged from a healthcare facility in which he/she is hospitalized against the advice of the healthcare staff of this facility; or refuses a healthcare transportation/transfer. In the latter case, the Company will immediately suspend the Assistance as well as the coverage of additional medical expenses that accrue as of the day following the refusal to accept transportation/medical transfer in Italy;*
- *requests for assistance in the country of residence/origin of the Insured, except for the period "in itinere".*



The Company is not required to pay:

- costs sustained during the trip, of any nature, if the Insured refuses repatriation when he/she has already been declared suitable to travel from a medical perspective (Fit to fly);
- costs for therapies which, on the basis of the judgement of the physicians of the Assistance Centre, are deemed unnecessary or which can be deferred given that they do not prevent the Insured from continuing the trip;
- expenses sustained after the return to one's domicile/residence due to situations resulting from illnesses that began during the travels.

#### INDEMNIFIABILITY CRITERIA

Assistance services are only supplied following a contact made with the Assistance Centre and the relative authorization of the latter. The Company is not required to pay compensation in the place of any due assistance guarantees.

#### **Art. 5) Travel accidents**

##### PURPOSE

The Company will pay compensation for any direct, exclusive and objectively determinable consequences to the Insured resulting from a travel accident.

The insurance extends to accidents sustained by the Insured during airline trips as a passenger (*but not as a pilot or another member of the crew*) on airplanes and helicopters offering public service and operated by regular airlines which possess the required valid certifications, including charter flights, extraordinary flights managed by regular traffic companies as well as flights on military planes during regular civilian traffic and transfers flights on airplanes of private companies with professional pilots but excluding, for the latter, transoceanic flights.

##### INSURANCE LIMIT

The insurance limit in the case of death is equal to € 50,000.00 per Insured. This sum is decreased to € 20,000 per Insured if the accident occurs when the Insured is participating in amateur sports activities.

If, on the other hand, the accident results in one or more of the following injuries and these occur within 365 (three hundred sixty five) days from the day in which the accident occurred, the Company will pay an indemnity to the Insured which is equal to the following percentages applied to the sum insured in the abovementioned case of death:

Loss of two or more limbs	100%
Loss of one limb	50%
Loss of a thumb and index finger of the same hand	50%
Quadriplegia	100%
Paraplegia	50%
Hemiplegia	50%

The loss of a limb (or even just a foot or a hand) is defined as the loss at the height or above the wrist or ankle.

In the case of any event which involves multiple Insured Parties, the maximum disbursement on the part of the Company may not overall exceed the amount of € 400,000.

In addition, the sum of the capital amounts of this policy and other travel policies undersigned by the Insured - or third parties on behalf of the Insured - with ACE European Group Ltd for the same risk will not exceed the limit of € 50,000.00 for death and € 50,000.00 for permanent disability.

In the case that the overall insured capital amounts exceed the abovementioned amounts, the compensation which will be due in the case of a loss will be adjusted with a decrease and with a proportional allocation to the individual contracts.



#### EFFECT AND DURATION OF THE COVERAGE

The coverage pursuant to this article will be effective as of the date of entry of the Insured within Italy so long as the latter occurs after the date of subscription to the Master policy and will end:

- at midnight on the day specified within the Subscription Certificate (the end of the hosting period in Italy of the Rotary International youth exchange program) and, in any case, for a maximum period of 365 days;
- when the Insured is abroad, with the exception of leisure travel that is *duly authorized in advance by the hosting District and organized by the latter or by the hosting family or by the school, and within a limit of 30 (thirty) total days, even non-continual.*

The present cover is also provided “*in itinere*”.

*The covers are not applicable when the Insured is located within his/her country of residence/origin, except for the period “in itinere”.*

#### EXCLUSIONS

*Accidents which occur on flying devices used for entertainment/sports purposes (hang glider, gliders, paragliders).*

*Flights on airplanes and helicopters of flight clubs as well as air travel in which the Insured participates as a pilot or member of the crew remain explicitly excluded.*

*Accidents deriving from the implementation of specific activities for military service during recruitment for mobilization or for reasons of exceptional nature are always excluded.*

#### INDEMNIFIABILITY CRITERIA

The Company will pay compensation for any direct, exclusive and objectively determinable consequences to the Insured resulting from an accident. If, at the time of the accident, the Insured is not physically healthy and whole, *only the consequences which would have occurred if the accident had affected a physically healthy and whole person will be applicable.*

*The Company will liquidate the compensation due for permanent disability after deducting a straight deductible of € 200.00 per claim.*

The Company will disburse the insured sum even when the body of the Insured – following one year from his/her disappearance - is not found so long as the cause of death is presumably ascribable to an accident eligible for compensation on the basis of this policy.

*If the Insured is subsequently proven to be alive, the Company retains the right to be reimbursed for the paid sum.*

*Compensation in the case of death is not accumulable with that for permanent disability. However, if – after the payment of an indemnity for permanent disability and within two years from the date of the accident and as a result of the latter – the Insured dies, the Company will pay the difference between the disbursed indemnity and the amount insured in case of death if the latter is greater, and will not request a reimbursement if it is not.*

#### **Art. 6) Travel interruption**

##### PURPOSE

The Company – in the case of use of the benefits “Medical repatriation” or “Evacuation for safety reasons” - reimburses the Insured, *within the stipulated insurance limit* - an amount equal to the pro-rate value of the interrupted trip that was not completed by the Insured.

##### INSURANCE LIMIT

*The insurance limit is equal to € 2,400.00 per Insured.*

#### EFFECT AND DURATION OF THE COVERAGE

The coverage pursuant to this article will be effective as of the date of entry of the Insured within Italy so long as the latter occurs after the date of subscription to the Master policy and will end:



- at midnight on the day specified within the Subscription Certificate (the end of the hosting period in Italy of the Rotary International youth exchange program) and, in any case, for a maximum period of 365 days;
- when the Insured is abroad, with the exception of leisure travel that is *duly authorized in advance by the hosting District and organized by the latter or by the hosting family or by the school, and within a limit of 30 (thirty) total days, even non-continual.*

*The covers are not applicable when the Insured is located within his/her country of residence/origin.*

#### EXCLUSIONS

*The Company will reimburse the portion of the trip not utilized by the Insured on a pro-rate basis. Travel tickets and management costs are always excluded.*

#### INDEMNIFIABILITY CRITERIA

*The pro-rata amount will be calculated with respect to 100% of the value of the trip, net of the value of travel tickets and management costs. In addition, a deductible of € 200.00 per claim will be applied.*

#### **Art. 7) Baggage protection and personal belongings**

##### PURPOSE

*The coverage is applicable for losses which occur during trips that are more than 50 km from the municipality in which the hosting family resides and if the Insured sustains direct and material damages as a result of theft, theft with lock picking, robbery, object theft, damages due to the failure of the carrier/hotelkeeper to return the baggage and/or personal items, including clothes one was wearing at the beginning of the trip. The Company in this case will proceed with the reimbursement on the basis of the value of these items and within the insurance limits.*

##### INSURANCE LIMIT

*The overall insurance limit per Insured and for the duration of the trip is equal to € 1,500.00.*

*Without prejudice to the aforementioned limit, the maximum compensation per item, including bags, suitcases and backpacks, may not exceed Euro 150.00.*

*Photo/video equipment (camera, video camera, binoculars, flash, lenses, batteries, bags, etc.) are considered a single item.*

*In the case of theft, robbery, or loss of an Identity Card, Passport and Driver's License, the expenses sustained to again produce these documents - with evidence of expense - will be reimbursed, up to a maximum of Euro 100.00, in addition to the insurance limit.*

##### EFFECT AND DURATION OF THE COVERAGE

*The coverage pursuant to this article will be effective as of the date of entry of the Insured within Italy so long as the latter occurs after the date of subscription to the Master policy and will end:*

- at midnight on the day specified within the Subscription Certificate (the end of the hosting period in Italy of the Rotary International youth exchange program) and, in any case, for a maximum period of 365 days;
- when the Insured is abroad, with the exception of leisure travel that is *duly authorized in advance by the hosting District and organized by the latter or by the hosting family or by the school, and within a limit of 30 (thirty) total days, even non-continual.*

*The benefits are not applicable when the Insured is located within his/her country of residence/origin.*

#### EXCLUSIONS

*The following are excluded:*

- *multimedia players, eyeglasses and sunglasses, battery chargers, watches, smartphones;*
- *cash, checks, stamps, travel tickets and documents, souvenirs, coins, art objects, collections, samples, catalogues, goods, helmets, professional equipment, documents other than ID cards, passports and driver's licenses;*
- *all losses which occur during trips on motorcycles of any type (even if the baggage is placed within a locked baggage holder);*



- damages caused to sports equipment during their use;
- losses which occurred during camping trips;
- losses which occurred within a range of 50 km from the municipality in which the family hosting the Insured resides, with the exception of those which occur within the customs area of the airport;
- theft of baggage within a vehicle that was not regularly locked;
- theft or damages to goods covered by other insurance policies;
- theft of baggage contained within a vehicle if this baggage was visible from the exterior;
- theft of baggage onboard a vehicle which was not in a monitored garage between 8 pm and 7 am;
- fixed and service accessories of the vehicle itself (including radio and extractable music player);
- damages for which an authentic copy of the report - certified by the authorities of the location where the event occurred – is not produced;
- cases of forgetfulness, negligence or loss on the part of the Insured.

#### INDEMNIFIABILITY CRITERIA

The damages are compensated – as a supplement to that reimbursed by the airline carrier or the liable hotelkeeper, and up to the limit of the insured sum – on the basis of the commercial value which the insured goods had at the time of the claim, and in accordance with the documentation supplied to the Company. In the case of objects that are acquired not more than three months prior to the occurrence of the claim, the reimbursement will be implemented on the basis of the purchase value, if proven by the relative documentation. In the case of damages, the cost of any repairs will be reimbursed following the presentation of an invoice. So-called objects of sentimental value will never be taken into account.

A deductible of € 150.00 will be applied to each claim.

Damages are also liquidated by applying the following limitations:

- the following are cumulatively covered up to 50% of the specific insurance limit: damages to photo/video devices and photosensitive material, radio, TV's, recorders, any other electronic device, musical instruments, personal defence and/or hunting tools, SCUBA diving equipment.
- the following are cumulatively covered up to 30% of the specific insurance limit: damages to cosmetics, medicines, healthcare items, jewels, precious stones, pearls, objects with gold, silver and platinum, furs and other valuable items.

The indemnifiable sum is also reduced by 50% for damages caused by the following:

- theft of baggage contained within a vehicle that was regularly locked;
- theft of the entire vehicle.

#### **Art. 8) Unexpected expenses due to baggage delayed delivery**

##### PURPOSE

If the Insured – following delivery of the baggage with a delay of more than 12 hours with respect to the official time schedule communicated by the carrier - is required to sustain unexpected expenses for the acquisition of strictly necessary toiletry and/or clothing items, the Company will reimburse these expenses within the stipulated limits.

##### INSURANCE LIMIT

The insurance limit for this coverage – per Insured and for the duration of the trip – is equal to Euro 200.00.

##### EFFECT AND DURATION OF THE COVERAGE

The coverage pursuant to this article will be effective as of the date of entry of the Insured within Italy so long as the latter occurs after the date of subscription to the Master policy and will end:

- at midnight on the day specified within the Subscription Certificate (the end of the hosting period in Italy of the Rotary International youth exchange program) and, in any case, for a maximum period of 365 days;
- when the Insured is abroad, with the exception of leisure travel that is *duly authorized in advance by the hosting District and organized by the latter or by the hosting family or by the school, and within a limit of 30 (thirty) total days, even non-continual.*





*The benefits are not applicable when the Insured is located within his/her country of residence/origin.*

#### EXCLUSIONS

*The following are excluded:*

- *in the case of delayed delivery of the baggage within an airport that is within the range of 50 km from the municipality in which the host family of the Insured is located;*
- *all expenses sustained by the Insured after the receipt of the baggage.*

#### INDEMNIFIABILITY CRITERIA

*Hours of delay will be calculated on the basis of the official arrivals timetable communicated by the carrier; the Insured will provide suitable documentation with regard to this timetable.*

#### **Art. 9) Personal liability**

##### PURPOSE

The Company is liable for the sums which the Insured must pay - when he/she is civilly liable in accordance with the law – as compensation (capital, interest and expenses) of damages that were involuntarily caused to third parties as a result of death, personal injuries and damages to assets, persons and animals following the occurrence of an accidental event that occurred during the period of validity of the policy and pertaining to events of private life, *with the exclusion of any liability pertaining to professional activities.*

*Damages to assets include only physic and/or chemical alteration occurred to them.*

By way of non limiting example, the insurance coverage also includes damages caused by:

- ownership and use of bicycles, vehicles without engine, boats without engine and whose length does not exceed 6.5 meters;
- practice of camping, fishing, hobby modelling included motor modelling, and sport activities in general (including the practice of skiing, snowboarding, skates, skateboard), including sport competitions that are not exercised at a professional level;
- use of horses and other saddled animals, with authorization from the owner;
- explosion and burst of gas, appliances and equipment;
- ownership and / or use of domestic equipments and systems;
- damage to properties owned by the hotelier, even if caused by fire, during the stay in hotels, pensions and the like;
- use of toys of any type.

#### INSURANCE LIMIT

*The insurance limit is equal to € 400,000.00 per Insured, claim and trip.*

*This amount is reduced to € 4,000.00 per Insured, claim and trip in the case of damages caused to a home or to assets which belong to the hosting family with whom the Insured is domiciled in Italy.*

*"Limit per claim" means the Company's maximum exposure to each claim, whatever the number of people deceased or who have suffered personal injuries or have suffered damages to their properties.*

#### EFFECT AND DURATION OF THE COVERAGE

The coverage pursuant to this article will be effective as of the date of entry of the Insured within Italy so long as the latter occurs after the date of subscription to the Master policy and will end:

- at midnight on the day specified within the Subscription Certificate (the end of the hosting period in Italy of the Rotary International youth exchange program) and, in any case, for a maximum period of 365 days;
- when the Insured is abroad, with the exception of leisure travel that is *duly authorized in advance by the hosting District and organized by the latter or by the hosting family or by the school, and within a limit of 30 (thirty) total days, even non-continual.*

*The benefits are not applicable when the Insured is located within his/her country of residence/origin.*

## EXCLUSIONS

The insurance coverage does not include damages:

- a) deriving from fraudulent actions implemented or attempted by the Insured;
- b) caused by facts pertaining to the exercising of any professional, commercial, agricultural, handicraft, or industrial activity or related to business transactions, leases, rentals or the supply of services;
- c) deriving from the exercising of hunting activities;
- d) deriving from theft of any type or damages to third party items caused by fire of items owned by insured parties or held by the latter;
- e) deriving from the ownership, driving and use of motor vehicles, airplanes and boats equipped with engines and any boats with a length of more than 6.5 meters;
- f) caused by the possession of weapons and the relative munitions and ownership of the latter;
- g) to assets or animals which the insured parties are safeguarding or delivering or which they possess for any reason or allocation;
- h) to transported, towed, lifted, loaded or unloaded items;
- i) resulting from default with respect to contractual obligations;
- j) deriving from participation in sports activities of professional or semi-professional nature;
- k) deriving from total or partial interruptions of industrial, commercial, handicraft, agricultural or service activities.

## INDEMNIFIABILITY CRITERIA

Damages will be reimbursed by applying a deductible of € 200.00 per claim.

The Company will manage disputes, as long as it has an interest, both in and out of court, and of both civil and criminal nature, in the name of the Insured, appointing - where required - attorneys or technical staff and availing itself of the all the rights and actions which are due to the Insured. The Insured is required to collaborate in order to allow for the management of the aforementioned disputes and to personally appear in court if required. The Company retains the right to claim damages from the Insured in the case of default with respect to these obligations.

Expenses sustained to defend against legal action taken against the Insured are charged to the Company within the limits of one fourth of the insured sum. However, if the amount due to the damaged party is greater than the insured capital, the court expenses will be subdivided between the Company and the Insured in proportion to their respective interests.

The Company will not acknowledge any expenses sustained by the Insured for attorneys or technical staff which are not appointed by the Company and will not be liable for fines or penalties nor for expense pertaining to criminal proceedings.

## **Chapter 4 – EXTENSIONS OF COVER**

### **Art. 10) Cases classified as accidents**

In accordance with this policy, the following are also classified as accidents so long as they are not derived from explicitly excluded events:

- mechanical suffocation, including drowning;
- frostbite or freezing;
- sun or heat strokes;
- Injuries from physical stress (*excluding heart attacks*);
- Traumatic hernias or those caused by stress, including disk hernias.

The following accidents sustained by the Insured are also included:

- those caused by incompetence, imprudence, negligence;
- poisoning, intoxications, and injuries sustained from the accidental ingestion of foods or the absorption of foods or substances in general;
- Infections, including tetanic infections, resulting from accidents that can be compensated in accordance with the policy;
- Injuries sustained following sudden contact with caustic or corrosive substances.



#### Art. 11) Strokes

The insurance includes accidents sustained during an illness or loss of consciousness.

#### Art. 12) Risk of war

In partial derogation of the provisions of the Article "Exclusions applicable to all coverage guarantees and services", the insurance is extended to events caused by declared or undeclared war, civil war, and uprisings of general nature *for a maximum period of 7 (seven) days from the start of the hostilities*, if and to the extent that the Insured is surprised by the cited events while residing in a foreign country where none of these events occurred or were occurring at the time of his/her arrival in this country.

### Chapter 5 – INSURANCE PREMIUM

#### Art. 13) Payment of the premium

The premium of the policy is calculated for each Insured regardless the duration of the trip and it is stated in the Subscription Certificate.

The insurance premium is paid by credit card through the website of the broker, <http://www.larizzaconsulting.it/RYEItaly>.

The Insurance is effective as of midnight of the date specified in the Subscription Certificate *if the premium has been paid, otherwise from midnight of the date of payment*.

### Chapter 6 – EFFECT AND DURATION OF THE CONTRACT

#### Art. 14) Effect date and coverage duration for the insureds

*The cover takes effect at midnight of the day of payment of the premium / subscription to the Master policy.*

*The cover starts when the Insured arrives in Italy, provided after the date of subscription to the Master policy, and ceases:*

- *at midnight on the day specified within the Subscription Certificate (end of the hospitality period in Italy on behalf of the Rotary International youth exchange program) and in any event for a period of maximum 365 days from the date of arrival in Italy of the Insured;*
- *when the Insured is abroad, unless otherwise indicated in the above definition of "trip".*

*The following cover and benefits are also provided "in itinere":*

- *Travel assistance;*
- *Travel accidents.*

### Chapter 7 – NOTIFICATION OF CLAIM

#### Art. 15) General obligations pertaining to the notification of a claim

*In the case of a claim, the Insured or the party acting on behalf of the latter must:*

- *notify the Company in accordance with the provisions applicable for individual coverage guarantees, as specified below. A default with respect to this obligation may result in the total or partial loss of the right to compensation (Article 1915 of the Italian Civil Code);*
- *notify all other potential insurers in the case of stipulation of multiple policies covering the same risk, specifying the name of the others to each insurer (Article 1910 of the Italian Civil Code);*
- *provide the Company with all documentation that may be useful for the investigations and any verification.*

*For each reimbursement request, the Insured or the party acting on behalf of the latter must notify the claim to the Company within 30 (thirty) days from the date of occurrence of the loss, supplying the Company with all documents that are useful for managing the loss and without prejudice to the right of the Company to request, for the purposes of*



liquidation, any additional documentation with respect to that which is contractually required as well as the right to enforce, at any time and in any case, potential exceptions even if has begun the liquidation of the insurance guarantees.

The notification of the claim - along with all documentation required to assess the loss - must be sent to the following address:

ACE European Group Ltd. c/o Inter Partner Assistance S.A - Via B. Alimena, no. 111- 00173 Rome.

In the case of requests relative to modalities for notifying a claim or the status of a claim, it is possible to contact the telephone number +39 06.42115.813 during the following times: Monday-Friday 9 am – 6 pm, Saturday 9 am – 1 pm.

In the case of request of travel Assistance, the Insured or the party acting on behalf of the latter must immediately contact the Assistance Centre - active 24 hours per day - at the number +39 06.42115.813 (fax +39 06.4818960).

#### **Art. 16) Specific obligations pertaining to the notification of a claim**

In the case of a trip abroad, the Company must be provided evidence of prior due authorization to travel obtained by the Insured from the relative hosting District.

#### **NOTIFICATION OF CLAIM FOR TRAVEL ASSISTANCE**

In the case of request of travel Assistance, the Insured or the party acting on behalf of the latter must immediately contact the Assistance Centre - active 24 hours per day - at the number +39 06.42115.813 (fax +39 06.4818960) in order to supply the following data:

- personal data of the Insured;
- Subscription Certificate number;
- type of requested assistance;
- temporary address;
- address of potential family members/acCompaning parties travelling with the Insured;
- hospital data (name and telephone number, hospitalization department, name of physician who has assumed care of the patient) in the case of hospitalization;
- potential justifying documentation requested from the Assistance Centre in order to proceed with the disbursement of the service.

*The Insured must not take any initiative before having contacted the Assistance Centre.*

*A default with respect to this obligation will result in the loss of the right to the Assistance services.*

#### **NOTIFICATION OF CLAIM FOR TRAVEL ACCIDENTS**

Notification of the claim must be sent to the Company *along with the following information and documents:*

- personal data of the Insured and address;
- *Subscription* Certificate number;
- name and address of the bank, IBAN code, SWIFT code in the case of a foreign account and the name of the account holder if different from party associated with the claim;
- personal data and tax ID no. of the payment recipient (in accordance with law no. 248 of 4 August 2006);
- accurate description of the event, including location, date and time;
- original copies of medical documentation of the accident and subsequent course of events;
- original copies of medical documentation certifying the potential degree of permanent disability;
- in the case of an airplane accident, official documentation certifying the presence of the Insured.

In the case of death of the Insured, the Company must immediately be notified.

#### **NOTIFICATION OF CLAIM FOR TRAVEL INTERRUPTION**

Notification of the claim must be sent to the Company *along with the following information and documents:*

- personal data of the Insured and address;
- Subscription Certificate number;
- receipt of payment of the trip with itinerary;

- documentation which objectively proves the cause of interruption of the trip, in original copy;
- catalogue and/or travel program certifying the cost of services or a declaration of the Tour Operator who organized the trip;
- name and address of the bank, IBAN code, SWIFT code in the case of a foreign account and the name of the account holder if different from party associated with the claim;
- personal data and tax ID no. of the payment recipient (in accordance with law no. 248 of 4 August 2006);
- location, day and time of the event as well as the circumstances and the causes of the event.

#### NOTIFICATION OF CLAIM FOR BAGGAGE PROTECTION AND PERSONAL BELONGINGS

Notification of the claim must be sent to the Company *along with the following information and documents*:

- personal data of the Insured and address;
- Subscription Certificate number;
- a copy of the Property Irregularity Report;
- copies of a ticket with a complete travel itinerary as well a baggage ticket;
- original report presented to the competent authorities of the location where the event occurred along with a detailed list of stolen or damaged items as well as documentation/proof certifying their value at the time of the event in addition to their brand, model and approximate purchase date;
- copy of the claim letter sent to the carrier/hotelkeeper with request for compensation;
- official documentation of the carrier certifying the date and time of return of the baggage;
- official documentation of the carrier certifying the definitive loss of the baggage;
- copy of the documentation of the carrier certifying the date and time of tampering/damaging or definitive failure to find the baggage/items, as well as the liquidated amount falling under its competence;
- receipts pertaining to the acquisition of emergency goods and a detailed list of completed purchases, in original copy;
- name and address of the bank, IBAN code, SWIFT code in the case of a foreign account and the name of the account holder if different from party associated with the claim;
- personal data and tax ID no. of the payment recipient (in accordance with law no. 248 of 4 August 2006).

#### NOTIFICATION OF CLAIM FOR UNEXPECTED EXPENSES DUE TO BAGGAGE DELAYED DELIVERY

Notification of the claim must be sent to the Company *along with the following information and documents*:

- personal data of the Insured and address;
- Subscription Certificate number;
- official documentation of the airline carrier certifying the date and time of the delayed delivery of the baggage;
- receipts pertaining to the acquisition of emergency goods and a detailed list of completed purchases, in original copy;
- name and address of the bank, IBAN code, SWIFT code in the case of a foreign account and the name of the account holder if different from party associated with the claim;
- personal data and tax ID no. of the payment recipient (in accordance with law no. 248 of 4 August 2006).

#### NOTIFICATION OF CLAIM FOR PERSONAL LIABILITY

Notification of the claim must be sent to the Company *along with the following information and documents*:

- personal data of the Insured and address;
- Subscription Certificate number;
- name and address of the bank, IBAN code, SWIFT code in the case of a foreign account and the name of the account holder if different from party associated with the claim;
- personal data and tax ID no. of the payment recipient (in accordance with law no. 248 of 4 August 2006);
- location, day and time of the event as well as the circumstances and the causes of the event;
- written request of the counterparty quantifying the damages.

#### **Art. 17) Payment currency**

Indemnities are paid in Italy and in Euro, with the exception of specific authorized derogations at the unquestionable judgement of the Company. In the case of expenses sustained outside of countries that are part of the Eurozone, the



amounts will be calculated by using the exchange rate reported by the European Central Bank on the day in which the Insured sustained the expenses.

#### Art. 18) Burden of proof

*The party requesting compensation must prove the existence of all the elements of his/her right to compensation and must also allow for any investigations and verifications that are deemed necessary by the Company, including the suspension of medical privilege with respect to the physicians that visited and cured the Insured.*

### Chapter 8 – GENERAL CONDITIONS

#### Art. 19) Exclusions applicable to all covers

The following cases are always excluded:

- *cases known or predicted prior to the conclusion of the policy;*
- *diseases that are the expression or direct consequence of chronic pathological conditions or past the beginning of the trip and known to the Insured at the inception of the policy;*
- *travels within a territory where, at the time of departure, a prohibition or limitation (even temporary) - issued by a public authority of competence - was applicable;*
- *extreme trips in remote areas that are only reachable with the use of special rescue vehicles;*
- *trips taken for the purpose of undergoing medical/surgical treatment;*
- *causes or events which cannot be objectively documented;*
- *fraud, voluntary and premeditated acts on the part of the Insured;*
- *illegal actions on the part of the Insured or violation, on the part of the latter, of norms or prohibitions of any government;*
- *unauthorized driving of motorbikes or motor vehicles, or without driving licenses;*
- *the driving of vehicles for which a license of category higher than B is prescribed, as well as of motorboats for non-private use;*
- *the practicing of aerial sports in general, extreme sports, acts of recklessness as well as any sport which is exercised professionally or which, in any case, involves direct or indirect remuneration;*
- *participation, even as a passenger, in sports competitions and related tests with or without the use of vehicles with engines unless these are conducted for recreational purposes;*
- *Consequences resulting from the abuse of alcoholic beverages or the non-therapeutic use of psychotropic drugs or narcotics;*
- *losses occurring as a result of risky manual working activities and/or work activities conducted at sea far from shore;*
- *losses which occurred during paid working hours;*
- *attempted suicide or suicide;*
- *strikes, riots, civil commotion, unrest of workers;*
- *denial of consular visas;*
- *situations of armed conflict, invasion, acts of foreign enemies, hostilities, war, civil war, rebellion, uprisings, acts of vandalism, popular movements, insurrections, martial law, military or usurped power, or attempts to usurp power, the blocking of borders, sabotage, embargoes, plundering;*
- *acts of terrorism in general, including the use of any type of nuclear or chemical device;*
- *ionizing radiation or radioactive contamination created by nuclear fuel or resulting from phenomena pertaining to the transmutation of the nucleus of atoms or by radioactive, toxic, explosive or other dangerous properties/characteristics of nuclear devices and their components as well as radiation caused by the artificial acceleration of atomic particles;*
- *tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, inundations, nuclear explosions, atmospheric phenomena with characteristics of natural calamities and other natural disasters. This exclusion is not operative for a maximum period of 7 (seven) days from the occurrence of the calamities if and to the extent that the Insured is surprised by the cited events during the "trip", in case none of these events occurred or were occurring at the time of departure;*
- *air, water, soil, and subsoil pollution or any other environmental damages;*





- *pathologies attributable to epidemics with pandemic features, as declared by the WHO, and whose severity and virulence require restrictive measures in order to reduce the risk of transmission to the civilian population;*
- *activities involving the use of explosives and / or firearms;*
- *quarantines.*

*The Insurer shall not be required to provide coverage or will be obliged to pay any compensation or pay any benefit under this policy if the provision of such coverage, the payment of such compensation or recognition of such benefit would expose the Insurer to penalties, prohibitions or restrictions provided for by the United Nations resolutions or trade and economic sanctions provided for by the laws or regulations of the European Union and individual countries that are part, of the United States of America or conventions international.*

*ACE European Group Limited is a subsidiary of ACE Limited, a U.S. company listed on the NYSE. Consequently, ACE European Group Limited is subject to certain U.S. laws and regulations regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Iran, Syria, North Korea, North Sudan and Cuba.*

#### **Art. 20) Policy subscribing limits**

*The subscription of multiple policies of the Company for the same risk – in order to increase the amount of insured capital and/or extend the duration of coverage – is not allowed.*

#### **Art. 21) Decrease in insured sums in the case of a claim**

*In the case of an indemnified claim, the sums insured for the individual policy coverage guarantees and the relative limits of compensation must be considered reduced - with immediate effect and until the end of the current insurance period – by an amount equal to that of the respectively indemnifiable damages, net of any potential deductibles or overdues and without a corresponding return of the premium.*

#### **Art. 22) Exclusion of alternative compensation**

*If the Insured does not utilize one or more Services/Coverage, the Company is not required to provide alternative services/indemnities of any type as compensation.*

#### **Art. 23) Uninsurable parties**

*The insurance coverage is not valid for individuals affected by alcoholism, drug addiction and AIDS.*

*It therefore remains agreed that, if one or more of these diseases or pathologies arise during the course of the agreement, the provisions of Article 1898 of the Italian Civil Code will become applicable, regardless of the effective evaluation of the state of health of the Insured.*

*In the case of inaccurate or incomplete statements, the provisions of Articles 1892, 1893, 1894 of the Italian Civil Code will become applicable.*

#### **Art. 24) Age limits**

*The insurance cover provided by this policy is only for individuals under 30 (thirty) years of age.*

#### **Art. 25) Declarations relative to the circumstances of risk**

*The Company provides coverage guarantees and determines the policy premium on the basis of the declarations supplied by the Insured/Policyholder who must therefore describe all circumstances which could influence the risk assessment. Inaccurate or incomplete statements may result in both a failure to compensate damages or reduced compensation as well as the potential withdrawal from, or cancellation of, the contract, in accordance with Articles 1892, 1893 and 1894 of the Italian Civil Code.*

#### **Art. 26) Communications and validity of changes**

*All communications under which the Policyholder and the Insured shall be required, shall be made, because they are valid, by registered letter, telex or fax addressed to the General Management offices in Italy or to the Branch offices, intermediary, Agent or Broker, to which the policy is assigned .*

Any modification of the contract is not valid if it is not by deed of variation signed by the parties.

#### Art. 27) Procedure to provide the insurance Terms and Conditions to the Insured

The policyholder is obliged to promptly provide, in digital or printed format, the Insurance Terms and Conditions and the Subscription Certificate to the Insured at the moment of the subscription to the Master policy. in a durable medium in accordance with by current legislation.

#### Art. 28) Other insurances

If multiple insurance policies are stipulated with different insurers for the same risk, the Insured must notify each insurer of all insurance policies. If the Insured fraudulently omits to notify this information, the insurers are not required to pay the indemnities. In the case of a claim, the Insured must notify all insurers, in accordance with Article 1913 of the Italian Civil Code, specifying the name of the others to each insurer.

The Insured may request – from each insurer – the indemnity that is due in accordance with the relative contract so long as the overall collected sums do not exceed the amount of the damages. The insurer which paid the compensation retains the right of recourse with respect to all the other insurers for a proportional allocation of indemnities due on the basis of the respective contracts. If the insurer is insolvent, its quota is subdivided amongst the other insurers. The Insured must also provide the Company with all documentation that may be useful for investigations and any verifications.

#### Art. 29) Waiver of recovery rights

The Company waives – in favour of the Insured or entitled parties – its right to recovery actions pursuant to Article 1916 of the Italian Civil Code with respect to third parties that are liable for a loss.

#### Art. 30) References to law

The insurance policy is regulated by Italian law. For all that not regulated herein, currently effective legal norms are applicable.

#### Art. 31) Disputes

In the case of disputes with respect to the nature and consequences of the accident (or disease), the Parties undertake to grant a mandate, by means of a private deed, to a board of three certified physicians within the limits of the Insurance Terms and Conditions. The decisions of this board will be taken with a majority of votes, with dispensation from all legal formalities. The proposal to convene the Medical Board must be initiated by the Insured or by other entitled parties and must be drafted in writing with a specification of the appointed physicians; subsequently, the Company will notify the Insured of the name of the physician which in turn it appoints. The third physician is selected by the Parties from a triad of physicians proposed by the first two; in the case of disagreement, the Secretary of the Order of Physicians with jurisdiction in the location where the Medical Board will meet will appoint the physician. After the third physician is appointed, the Company will convene the Board and will call upon the Insured to attend. The Medical Board will reside in the municipality with a legal medicine institute that is closest to the location of residence of the Insured. Each of the Parties will sustain its own expenses and will contribute towards half of the expenses and fees of the third physician. The decision of the Medical Board is binding for the Parties even if one of the physicians refuses to sign the relative minutes.

#### Art. 32) Court with jurisdiction

With regard to any dispute deriving from the application or interpretation of this policy, the court with jurisdiction will be that of the Policyholder.

#### Art. 33) Taxes

Fiscal charges pertaining to the insurance are charged to the Policyholder.

#### Art. 34) Prescription deadlines

Any right with respect to the Company is prescribed within the deadline of two years from the date of the claim which generated the right to a Service/Coverage, in compliance with the provisions of Article 2952 of the Italian Civil Code.

With regard to the insurance of Personal Liability, the deadline is effective as of the day in which the third party requested compensation to the Insured or initiated legal action against the latter. In accordance with Article 1915 of the Italian Civil Code, fraudulent default with respect to this obligation on the part of the Insured will result in the loss of the right to compensation. In the case of negligent omission of this obligation, the Insurer retains the right to reduce the indemnity in accordance with the sustained damages.

**Art. 35) Insurance Terms and Conditions language**

Insofar as this English language translation (or an its extract) of the original Italian Insurance Terms and Conditions document differed in contents, the latter shall prevail.

**Art. 36) Right of withdrawal for the Insured**


The Insured will retain the right to unilaterally withdraw from the policy without having to specify a reason:

- within 48 (forty eight) hours prior to the date when the Insured leaves his abode in his country of residence or origin to participate to the trip;
- only in those cases in which the policy was acquired within the 14 (fourteen) days prior to the date of arrival in Italy; the right described above can also be exercised after the date of arrival in Italy. In this case, the withdrawal rights must be exercised within 14 (fourteen) days from the date of purchase/subscription to the Master policy.

In case of withdrawal, the policy premium will be reimbursed, net of any taxes that are due if already paid by the Company, and without the application of any penalty.

In order to exercise the right to withdrawal, the Insured is required to communicate his/her intention of withdrawal to the qualified broker by email sent to [rye@larizzaconsulting.it](mailto:rye@larizzaconsulting.it) or by fax to no. +39.02.34.53.76.95 or by registered letter sent to LC Larizza Consulting srl Via Vincenzo Monti 86 20145 Milan. The broker will notify the Company of the withdrawal.

**ACE European Group Limited**  
General Representation for Italy  
The Special Representative  
Renato Zotti



**USEFUL INFORMATION****▪ To return the Insurance Subscription Certificate signed or to exercise withdrawal rights:**

LC srl - LARIZZA CONSULTING INSURANCE BROKER  
Via Vincenzo Monti 86 - 20145 Milan  
Fax +39.02.34.53.76.95  
e-mail: [rye@larizzaconsulting.it](mailto:rye@larizzaconsulting.it)

**▪ To request Travel Assistance services:**

ASSISTANCE CENTRE  
Inter Partner Assistance S.A.  
Tel +39 06.42115.813 – Fax + 39 06 4818 960  
24 hours per day

**▪ To notify a claim:**

UFFICIO SINISTRI (CLAIMS OFFICE) ACE European Group Ltd.  
ACE European Group Ltd. c/o Inter Partner Assistance S.A.  
Via B. Alimena, 111 – 00173 Rome  
Tel +39 06.42115.813 – Fax + 39 06 4818 960  
*Monday-Friday 9 am-6 pm – Saturday 9 am-1 pm*

**▪ For information on the effectiveness of the policy:**

CUSTOMER SERVICE ACE European Group Ltd.  
ACE c/o Inter Partner Assistance S.A.  
Via B. Alimena, 111 – 00173 Rome  
Tel +39 06.42115.813 – Fax + 39 06 4818960  
24 hours per day



## INFORMATIONAL DISCLOSURE ON PERSONAL DATA HANDLING

(Informational disclosure pursuant to Article 13 of Legislative Decree 196/03 – Personal Data Protection Code)

### For Insured Parties of ACE EUROPEAN GROUP LTD

#### Personal data processing for insurance purposes

In order to provide you with the insurance services and/or products that you requested or which are stipulated in your favour, our Company must acquire your personal data – some data still to be acquired, some of which must be provided by you or by third parties by law, and/or previously acquired data from you or third parties – and must handle this data for insurance purposes. We hereby inform you that the data which is strictly necessary for the supply of the aforementioned insurance services and/or products will be handled by our Company as well as by third parties to which they are communicated. In the case of handling of specifically sensitive data that is strictly related to the supply of the aforementioned insurance services and/or products – the handling of which is allowed by the general authorizations issued by the Italian Personal Data Protection Authority – specific consent will be requested from you. In addition, and exclusively for the purposes mentioned above and always within the limitations of that falling under the strict competence of the specific relationship between you and our Company, we hereby inform you that the data, depending on the case, may or must be communicated to other entities within the insurance sector or to public entities which operate - in Italy or abroad - as independent entities, i.e. those which constitute the so-called "insurance chain" and which handle personal data for purposes that are instrumental to the execution of the contract, partly even just for organizational purposes; it should be noted that, without your personal data, we would not be able to either totally or partially provide you with the aforementioned insurance services and/or products.

#### Modalities of use of personal data

The data are solely handled by our Company – the data controller – with modalities and procedures, even using IT and online modalities, that are strictly necessary in order to supply you with the insurance services and/or products that you requested or which are stipulated in your favour or, if you have provided consent, for market research studies, statistical studies and promotional activities; the same modalities and procedures are utilized even when the data are communicated for the aforementioned purposes to the parties already specified in this informational disclosure; these parties are in turn required to handle the data by only using the modalities and procedures which are strictly necessary for the specific purposes specified in this informational disclosure. Within our Company, personal data are handled by employees and collaborators within the realm of their respective roles and in compliance with the instructions they receive, always and exclusively for the attainment of the specific purposes specified in this informational disclosure; the same procedure is applied by the parties previously noted in this informational disclosure and to whom the data may be communicated. For certain activities, we utilized trusted parties – occasionally also operating abroad – which implement, on our behalf, tasks of technical or organizational nature; the same procedure is applied by the parties previously noted in this informational disclosure and to whom the data may be communicated.

#### Rights of the affected party

You retain the right to know, at any time, which of your personal data is being held by individual data controllers, i.e. by our companies or by the aforementioned parties to whom we communicate this data; you also retain the right to know how they are being utilized and have the right to have this data updated, integrated, adjusted or cancelled, or have them blocked or oppose their handling. In order to exercise your rights, as well as for more detailed information on the parties or categories of parties to which the data is communicated, or which acquire this data as managers or entrusted parties, you may contact our Manager who is responsible for responding to affected parties within ACE European Group Ltd. - General Representation for Italy – viale Monza 258 Milan (MI) – Tel. 02-270951– Fax: 02-27095333.

