MyMemo Going 42329Q

IDENTIFICATION CODE: TCINT + PRACTICE NUMBER

How to request MEDICAL ASSISTANCE

If you need to use the covers provided in the policy, don't do it by yourself but contact our Operations Centre in Italy immediately, operating 24h/24, 365 days/year
Call 800938835 from Italy +39. 02.58.24.62.14 from abroad or go to https://going.quickassistance.it/ and request assistance digitally

How to request a REFUND

If you need to request a refund go
to https://sinistrionline.europassistance.it
If you need support call us at +39. 02.58.24.52.70

To open a claim you need:

- First name, last name, and address
- Telephone number
- IDENTIFICATION CODE: TCINT + Practice Number
- The circumstances of the incident
- The date of occurrence of the claim

In case of Assistance also:

- Practice Number/Account statement for Digital Assistance
- Type of intervention required
- Address of the place where you are located

TRAVEL PRODUCT
PROPOSED CONTRACT CONSISTENCY QUESTIONNAIRE

Dear Customer, the purpose of this questionnaire is to acquire, in your interest, useful information to evaluate your requests and your needs, in order to be able to identify the insurance products that meet your needs. Failure to answer questionnaire questions may prevent the distributor from correctly assessing your needs and therefore from proceeding with an insurance proposal (pursuant to of art. 58 of IVASS Regulation no. 40/2018).

Travel Practice No./Tour ____________ Operator Booking/Policy No. ____________

Travel/Booking File Holder Data

Name/Surname ____________

Tax code ____________

Only one consistency questionnaire must be completed per travel practice.

What need do you want to protect by taking out an insurance contract?

- [x] Travel / Trips

What kind of risk do you want to protect yourself against by taking out this insurance contract?

- [ ] Travel assistance and/or assistance to the home and/or family members
- [ ] Illness and/or injury
- [ ] Covid 19
- [ ] Damage to property (with particular reference to luggage)
- [ ] Economic risks (Trip cancellation, reimbursement of travel/stay fee, hospitalization allowance)
- [ ] Legal assistance in the event of disputes, legal actions for claims for wrongful acts of third parties, criminal defense
- [ ] Liability
- [ ] He's not answering

(Please note: selecting "Does not answer" this question does not allow the distributor to issue an insurance policy, as per IVASS regulations)

You or one of the insured persons in the last 12 months has had diagnostic tests, treatments/therapies, undergone hospitalizations, is undergoing habitually taking medication or are you aware of ongoing diseases?

- [ ] Yes
- [ ] No
- [ ] He's not answering

(Please note: by selecting "Yes" or "Not responding" we invite you to check the policy conditions in the exclusions section, as some guarantees may not apply to events related to pre-existing and/or chronic diseases.)

What is the duration of your trip

- [ ] Up to 30 days
- [ ] From 30 days to 60 days
- [ ] From 61 days to 90 days
- [ ] Over 90 days
- [ ] Not applicable in case of trip cancellation only policies

(Attention: check the maximum duration of coverage provided in the policy)

Are you clear about the concepts of deductibles, ceilings, exclusions and limitations of the proposed product?

- [ ] Yes
- [ ] No

(Please note: selecting "No" to this question does not allow the distributor to issue an insurance policy, as per IVASS regulations)

Date ____________

Note to the Distributor: This questionnaire must be duly kept by the Distributor in accordance with Article 67 of Regulation 40/2018. A copy of the same must be delivered to the Client.

Damage insurance to cover risks during the trip

DIP – Pre-contractual information document relating to the insurance product
Company: Europ Assistance Italia S.p.A. . - registered in Italy in the IVASS Register of Companies under no. 1.00108, authorised by decree of the Ministry of Industry, Commerce and Handicrafts no. 19569 of 2 June 1993
Product: "Medical Expenses Integration Insurance - Mod. TAD498/2"

europ assistance
you live we care

Full pre-contractual and contractual information regarding the product is provided in other documents.

What type of insurance is it?

This policy insures the risks to the person during trips for tourism purposes by supplementing the medical expenses provided for in the policy in the catalog.

What is insured?

✓ Medical Expenses Integration Cover

If you have an illness and/or suffer an accident while travelling, Europ Assistance pays for you the urgent and non-postponable pharmaceutical/hospital medical expenses, incurred at the place of the accident, during the duration of the Policy.
Europ Assistance pays the costs on your behalf if the Organisational Structure meets the technical and practical conditions to proceed. If this is not possible, Europ Assistance reimburses these expenses under the same conditions, without applying the deductible.
You must contact the Operations Centre, to take charge of the expenses or to be authorized to make the medical expenses you need.
If you do not do so, Europ Assistance will not be able to reimburse you for your medical expenses beyond the following:
- the amount of Euro 200,00 for the destination Egypt.

Europ Assistance will pay for medical expenses, up to the maximum amount shown on the Application Form and for which you have paid the premium.

In addition, Europ Assistance pays on your behalf (if the technical and practical conditions are met) or reimburses you for urgent and non-postponable medical/pharmaceutical/hospital expenses, prescribed by a doctor on the spot, incurred at the place of the accident during the period of 15 days following the end of the booked Trip, which you must spend time in the country you are traveling to, because a Family Member traveling with you or your Travel Companion has been directly affected by Covid-19 and all its variants/mutations.

You can choose from the following supplementary limits:

- Euro 150,000
- Euro 350,000
- Euro 1,000,000
- Unlimited limit.

The maximum amount chosen is added to that of the Medical Expenses Reimbursement Cover which is indicated in the insurance coverage included in the Travel (Policy no. 42331Q).

Attention!
the integration of the Ceiling is valid only for urgent and non-postponable medical/pharmaceutical/hospital expenses that you incur during the Travel to Europe or World.

The Deductible will be applied only once per claim and is indicated in the pure inclusive policy (Policy no. 42331Q).

What is not insured?

✗ Accidents caused by:
wilful misconduct or gross negligence except as indicated in the individual covers; from floods, floods, volcanic eruptions, earthquakes, atmospheric phenomena having the characteristics of natural disasters, phenomena of transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles; war, strikes, revolutions, riots or popular movements, looting, acts of terrorism (except as indicated in the individual Covers) and vandalism; mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications; pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium; accidents resulting from the performance of the following activities: mountaineering with rock climbing or access to glaciers, jumps from the trampoline with skis or hydroskis, driving and use of sled guides, air sports in general (with the exception of the use of hot air balloons as a passenger during excursions organized by the Contractor), driving and use of hang gliders and other types of ultralight aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as all injuries suffered as a result of sports activities carried out on a professional basis, however not amateur (including competitions, trials and training); organ harvesting and/or transplantation; car, motorcycle or motorboat races and related tests and training; alcohol or psychotropic drug abuse; illnesses/injuries resulting from the HIV virus; use of drugs and hallucinogens; attempted suicide or suicide; epidemics or pandemics according to what has been declared by the World Health Organization with the exception of Covid-19 and all its variants/mutations; indirect consequences of the Covid 19 epidemic/pandemic and all its variants/mutations.

✗ The following cases are also excluded:
failure to comply with the ordinances/rules imposed by the control bodies/host countries or countries of origin; the consequences due to or attributable to quarantines or restrictive measures on freedom of movement decided by the competent authorities that isolate the Municipality/larger territorial areas in which you are during the Trip.

✗ Except as indicated in the individual Covers, expenses due to or attributable to/resulting from quarantine or other measures restricting freedom of movement, decided by the competent International and/or Local Authorities, are not insured, meaning any competent authority of the country of origin or of any country where you have planned your Trip or through which you are transiting to reach your destination.

✗ In addition, Europ Assistance does not pay you:
all expenses incurred if you have not reported to Europ Assistance, directly or through third parties, the hospitalization or provision of First Aid; expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, spa and slimming treatments; expenses for dental treatment following illness; expenses for the purchase and repair of glasses, contact lenses; expenses for orthopaedic and/or prosthetic appliances following illness; check-ups in Italy for situations resulting from illnesses that began while travelling; the costs of transport and/or transfer to the health care institution and/or the place of your accommodation; medical expenses related to health checks for Covid-19 and all its variants/mutations, imposed by the country of destination on arrival.

✗ Trips made against medical advice or with the aim of going to treat a pathology that had occurred before departure are also excluded. All services/covers operate within the limits and according to the indications reported in Art. "Object of the Insurance". Anything that is not indicated in Art. "Insurance Item", is not covered.

✗ It is also excluded: any travel undertaken for participation in races/competitions that involve extreme activities; business trips; any travel you make for the purpose of: visits, check-ups, hospitalizations, surgery.

✗ EXCLUDED COUNTRIES: Travel to the following countries is not insured: Afghanistan, Belarus, Cocos, North Korea, Crimea, South Georgia, Heard and McDonald, Iran, Bouvet Island, Christmas Island, Pitcairn Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Islands, Solomon Islands, Wallis and Futuna Islands, Kiribati, Micronesia, Nauru, Niue, Palau, Western Sahara, Samoa, St. Helena, Syria, Somalia, French Southern Lands, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu, Venezuela.

Are there any coverage limits?

! Effect of International Sanctions on Insurance Coverage
Europ Assistance Italia S.p.A. is not required to:
- provide insurance coverage,
- Pay claims

if this exposes you to any sanctions, prohibitions or restrictions that come from "INTERNATIONAL SANCTIONS".
This article shall prevail over any other item that may be contained in the Conditions of Insurance.
In any case, check the updated list of sanctioned countries at the link:
https://www.europassistance.it/contenuti-utili/international-regulatory-information-links
If you are a "United States Person" and you are in Cuba or Venezuela, in order to benefit from the insurance coverage you must prove to Europ Assistance Italia S.p.A. that you are in Cuba or Venezuela in compliance with US laws.
Without authorization for your stay in Cuba or Venezuela, Europ Assistance Italia S.p.A. cannot provide insurance coverage.

! Travel restrictions
You are not covered if you travel to a country, region or region for which the competent government authority in your country of residence or in the country of destination or host country has prohibited you from traveling or otherwise residing in it, even temporarily.

! Catastrophe limit
If you are involved in an act of terrorism that also affects other policyholders of Europ Assistance, Europ Assistance covers a maximum of 10 million euros per Catastrophe event for the Medical Expenses cover for the Medical Expenses cover and for all its policyholders involved.
If this ceiling is not sufficient to pay all the policyholders involved, Europ Assistance reduces the reimbursements of each individual policyholder taking into account the limits indicated in their policies. For policyholders with unlimited limits, Europ Assistance reduces reimbursements by taking 1 million euros as a reference ceiling.
The total sum of the costs may not exceed the ceiling provided.

! Continued stay abroad
You can stay abroad for a maximum of 30 consecutive days during the validity of this Policy. You will not be insured for claims that happen to you after 30 days.

! Subscription limits
You cannot buy this policy if your journey in coverage has already begun.
In addition, you cannot subscribe to multiple Application Forms to increase the limits and covers provided for in the policy.

Where is the coverage worth?

✓ Indicate the countries where the claim occurs for which you can request covers, except as may be reported in the paragraphs "What is not insured" and "Effect of international sanctions on insurance coverage".
They are divided into two groups:
A) all **European countries and the countries of the Mediterranean Basin**: Albania, Algeria, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Cyprus, Croatia, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland, Iceland, Israel, Liechtenstein, Latvia, Lebanon, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldova, Monaco, Montenegro, Norway, Netherlands, Poland, Portugal, United Kingdom, Czech Republic, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and Hungary.
B) all **countries in the world**.

What obligations do I have?

When you sign the contract: you have the obligation to make true, exact and complete statements.
Untrue, inaccurate or uncommunicated declarations may result in the total or partial loss of the right to compensation, as well as the termination of the insurance.
The right to be forgotten in cancer is reserved.
You cannot subscribe to other policies like this with Europ Assistance to increase the limits and covers provided for in the policy and you cannot subscribe to this policy once the journey has begun.
During the contract: you are obliged to communicate any changes that involve an increase in risk. Failure to notify it may result in the total or partial loss of the right to compensation, as well as the termination of the insurance itself.
In the event of a Claim: you are obliged to notify Europ Assistance Italia S.p.A. in writing of the existence of other Insurances you have taken out with the same characteristics as this one and to comply with the terms for reporting the claim.

When and how do I have to pay?

The premium, including taxes, is paid at the time of signing the Application Form. The prize is inclusive of taxes.

When does the cover start and when does it end?

The covers start from the date of commencement of the trip/stay and will be in force until the end of the same, i.e. from the moment you start using the first contractually agreed tourist service and end at the complete completion of the last service provided for in the contract itself.
The maximum duration of coverage during the period of validity of the Insurance is 30 consecutive days.

How can I cancel the policy?

Cancellation of the policy: the policy does not provide for the possibility of cancellation.

Damage insurance to cover risks during the trip
Additional pre-contractual information document for non-life insurance products
(Additional DIP Damage)

europ assistance
you live we care

Product: " *Medical Expenses Supplement* - Mod.TAD498/2"
Date of new drafting of the additional Non-Life DIP: 10.07.2026

Purpose
This document contains additional and complementary information to that contained in the pre-contractual information document for non-life insurance products (Non-Life DIPs), to help the potential ensured to understand the characteristics of the product in more detail, with particular regard to the limitations, exclusions, costs and the financial situation of the company.

The insured must read the insurance conditions before signing the contract.

Society
Europ Assistance Italia S.p.A., Via del Mulino, n.4 – 20057 Assago (MI) - tel. 02.58.38.41 - www.europassistance.it - e-mail: servizio.clienti@europassistance.it - pec: EuropAssistanceItaliaSpA@pec.europassistance.it.
Registered in section I of the Register of Insurance and Reinsurance Companies under no. 1.00108 - Company belonging to the Generali Group, registered in the Register of Insurance Groups - Single-member company subject to the management and coordination of Assicurazioni Generali S.p.A.
With reference to the last financial statements approved as at 31/12/2025, the Company's shareholders' equity amounted to Euro 117,255,978 and the economic result for the period amounted to Euro 21,968,125. The solvency ratio, referring to non-life management, is 159.6% as reported in the Report on the solvency and financial condition of the company available on the website at the following link: https://www.europassistance.it/azienda/bilancio, where it will be possible to consult subsequent updates relating to the balance sheet.

Italian law applies to the contract.

Product

What is insured?

There is no information other than that provided in the Non-Life DIP.

What is NOT insured?

Excluded risks	There is no information other than that provided in the Non-Life DIP.

Are there any coverage limits?

There is no information other than that provided in the Non-Life DIP.

Who is this product for?

Policy suitable for customers who have purchased services or tourist packages from the Tour Operator Going and also related mandatory multi-risk inclusive policy and want to integrate the ceiling for the Reimbursement of Medical Expenses while traveling.

What costs do I have to bear?

intermediation costs: the average share received by the intermediary(s) is 45.00%

HOW DO I FILE COMPLAINTS AND RESOLVE DISPUTES?	
To the insurance company	You can submit any complaints regarding the contractual relationship or the management of claims, including a detailed description of the events, the number of the policy or the claim in question and any information that may help identify the insured (such as tax code, name, surname, contact details, etc.), by writing to Europ Assistance Italia S.p.A. – c.a. Ufficio Reclami by: – Post Office: Via del Mulino, 4 – 20057 Assago (MI); – Fax: 02.58.47.71.28 – Pec: reclami@pec.europassistance.it (enabled to receive messages only from Certified Electronic Mail - PEC mailboxes) – E-mail: ufficio.reclami@europassistance.it. Europ Assistance Italia S.p.A. will respond to your complaint within 45 days of receipt as required by law.
To IVASS	If you are not satisfied with the outcome of the complaint or if you have not received a response from Europ Assistance Italia S.p.A. within a maximum of forty-five days, you can contact IVASS (Institute for the Supervision of Insurance) – Servizio Tutela del Consumatore - via del Quirinale, 21 - 00187 Rome, fax 06/42.13.32.06, certified email: ivass@pec.ivass.it, attaching to your request the documentation relating to the complaint handled by Europ Assistance. In your complaint you must indicate: • name, surname and domicile of the complainant, with any telephone number; • identification of the person or persons whose work is complained of; • brief and exhaustive description of the reason for complaint; • a copy of the complaint submitted to the insurance undertaking and any response provided by the same; • any document useful for describing the relevant circumstances more fully. You can find the complaint form on the IVASS website, at www.ivass.it
BEFORE GOING TO COURT, ALTERNATIVE DISPUTE RESOLUTION SYSTEMS CAN BE USED, SUCH AS:	
Insurance Arbitrator	By submitting an appeal to the Insurance Arbitrator through the portal available on the Insurance Arbitrator's website (www.arbitroassicurativo.org) where it is possible to consult the eligibility requirements, other information relating to the submission of the appeal itself and any other useful information.
Mediation	By contacting a Mediation Body among those on the list of the Ministry of Justice, available on the www.giustizia.it website (Law 9/8/2013, no. 98).
Negotiation assisted	By request of your lawyer to Europ Assistance Italia S.p.A.
Other alternative dispute resolution systems	**Insurance disputes on the determination and estimation of damages in the context of policies against the risk of damage (where provided for by the Insurance Conditions).** In the event of a dispute relating to the determination and estimation of damages, it is necessary to resort to the contractual expertise where provided for by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual or arbitration expertise must be addressed to: Ufficio Liquidazione Sinistri – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or certified email to the address sinistri@pec.europassistance.it. In the case of disputes in the context of policies against the risk of damage in which the contractual expertise has already been carried out or not related to the determination and estimate of damages, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance. **Insurance disputes on medical matters (where provided for in the Conditions of Insurance).** In the event of disputes relating to medical matters relating to accident or health policies, arbitration is necessary where provided for by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual or arbitration expertise must be addressed to: Ufficio Liquidazione Sinistri – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or certified email to the address sinistri@pec.europassistance.it. In the case of disputes in the context of accident or illness policies in which arbitration has already been carried out or not relating to medical issues, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.

	The right to appeal to the Judicial Authority remains unaffected. **For the resolution of cross-border disputes, you can lodge a complaint with IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the** *https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_it website*).

TAX REGIME	
Tax treatment applicable to the contract	For IRPEF purposes, **only in the event of death and/or permanent disability of not less than 5%,** the part of the premium actually incurred and not reimbursed relating to the cover is deductible from gross tax to the extent of 19% if not already deductible in the determination of your individual income (letter f, paragraph I, art. 15 TUIR). **The tax rates relating to the branches of the Covers provided for in the Policy are as follows:** - Disease (R02): 2.50% For the tax treatment applicable to the Policy with Policyholders residing in the Vatican City State or in the Republic of San Marino, please refer to the tax legislation in force in those territories.

WHAT IS THE RIGHT TO BE FORGOTTEN ONCOLOGICAL	
Right to be forgotten about cancer	If you have previously been affected by oncological diseases - whose active treatment has been concluded, in the absence of recurrences, for more than ten years, in accordance with the provisions of Law No. 193 of 7 December 2023 and its implementing decrees - you are not required to provide information, nor undergo any type of investigation (e.g. medical examination) regarding this previous pathology. The term is reduced from ten to five years, in the event that the pathology arose before the age of twenty-one. For oncological pathologies provided for by Law no. 193 of 7 December 2023 and the related implementing decrees, there are shorter deadlines, indicated in the Table, which can be consulted on the website of Europ Assistance Italia S.p.A. at the following link: https://www.europassistance.it/contenuti-utili/oblio-oncologico
Certification of the existence of the necessary requirements for the Purposes of oncological oblivion	If, prior to the stipulation or renewal of the insurance contract, you have provided information relating to your state of health, concerning oncological diseases from which you have previously been affected and whose active treatment has ended, without episodes of recurrence, you must promptly send Europ Assistance Italia S.p.A. or the Intermediary the certification issued in accordance with the provisions of Law no. 193 of 2023 and subsequent implementing decrees.
Effects of oncology oblivion for companies	If the period for the existence of the right to be forgotten in cancer has expired, any information that has already been acquired cannot be used to change the contractual conditions, to assess the risk of the transaction or to assess your creditworthiness. Europ Assistance Italia S.p.A. is obliged to definitively delete the data relating to the previous oncological pathology within 30 days of receipt of the certification, at no cost to you. Contractual clauses entered into in contrast with the provisions of art. 2 paragraphs 1 to 5 of Law no. 193 of 7 December 2023 are null and void, without prejudice to the effectiveness and validity of the contract. Nullity operates only to the advantage of the insured and can be raised ex officio at any stage and level of the proceedings.

Europ Assistance Italia S.P.A.

"Medical Expenses Integration Insurance"
Policy 42329Q
Insurance Conditions relating to the Agreement stipulated
between

Europ Assistance Italia S.p.A. with registered office in Assago, Via del Mulino no. 4 – Company authorised to carry out insurance, by decree of the Ministry of Industry, Commerce and Handicrafts no. 19569 of 2 June 1993 (Official Gazette no. 152 of 1 July 1993) – Registered in section I of the Register of Insurance and Reinsurance Companies under no. 1.00108 – Company belonging to the Generali Group, registered in the Register of Insurance Groups – Single-member company subject to the management and coordination of Assicurazioni Generali S.p.A.

- (hereinafter for the sake of brevity – Europ Assistance)

e

Going S.r.l. Piazzale Lorenzo Lotto n. 2 – 20148 Milan – VAT 05197460966

- (hereinafter for the sake of brevity – Policyholder)

YOU CAN VOLUNTARILY ADHERE TO THE COVERS DESCRIBED IN THE INSURANCE CONDITIONS IF YOU SIGN THE MEMBERSHIP FORM.

Edition 10.07.2026

IDENTIFICATION CODE: TCINT + PRACTICE NUMBER

Insurance Terms and Conditions Mod. TAD498/2

COMPLIMENTARY TRANSLATION. THE OFFICIAL VERSION OF THIS POLICY IS THE ITALIAN ONE. ALL DISPUTES ARISING THEREFROM WILL BE CONDUCTED EXCLUSIVELY ON THE BASES OF THE ITALIAN VERSION

GENERAL INSURANCE CONDITIONS FOR THE INSURED

Art. 1. - OTHER INSURANCE

For the same risk you can be insured with different insurance companies.
If a Claim occurs, you must inform all the insurance companies with which you are insured on the same Risk and, among them, Europ Assistance, of the existence of other insurance companies that cover the same Risk. In this case, art. 1910 of the Civil Code.

Art. 1910 of the Civil Code wants to avoid the case in which the Insured, who has several insurances for the same Risk with different insurance companies, receives a total sum greater than the damage they have suffered. For this reason, the Insured, in the event of a claim, must inform each insurance company of all the insurances taken out with the others, for the same Risk.

Art. 2. - GOVERNING LAW AND JURISDICTION

The Policy is governed by Italian law.
For everything that is not provided for by the Policy and for all the rules of jurisdiction and/or competence of the judge, Italian law applies.

Art. 3. - TERMS OF PRESCRIPTION

Any of your rights against Europ Assistance are time-barred within two years from the day of the Claim. In civil liability insurance, the two years run from the day on which the injured person asked you for compensation or sued you to obtain it. In this case, art. 2952 of the Civil Code.
For covers other than Assistance in the event of the opening of the claim and pending legal proceedings, you are obliged to interrupt the statute of limitations in writing.
It should be noted that the pendency of judicial proceedings is not considered a cause for suspension of the statute of limitations.

E.g.: if the Insured reports a claim after the maximum term of two years established by the Civil Code, they will not be entitled to compensation.

Art. 4. - PAYMENT CURRENCY

In Italy you receive the Compensation in Euros. If you claim Compensation for expenses incurred in countries that are not part of the European Union or belonging to the European Union, but which do not have the Euro as their currency, Europ Assistance calculates the Compensation by converting the amount of the expenses you have incurred into Euros. Europ Assistance calculates the Compensation based on the value of the Euro in relation to the currency of the country in which you incurred the expenses on the day the invoice was issued.

Art. 5. - PREMIUM

The premium you have to pay for joining the Policy is calculated based on the maximum amount you have chosen and is shown on the Application Form and can be found in the table below:

Massimali	Premio Lordo imposte incluse
	Malattia R(2)
Euro 150.000,00	€ 47,00
Euro 350.000,00	€ 68,00
Euro 1.000.000,00	€ 116,00
ILLIMITATO	€ 142,00

Art. 6. - TAX CHARGES
The premium also includes taxes that are not dependent on Europ Assistance and that you are required to pay by law.

Art. 7. - STATEMENTS REGARDING THE CIRCUMSTANCES OF THE RISK
When you subscribe to the Policy, you must verify that you have provided true, accurate and complete information. Any significant change in the information provided during the period of validity of the Policy must be immediately communicated to Europ Assistance through the Policyholder. If you fail to comply with these obligations, you may lose all or part of your right to Compensation/Compensation/Assistance Services.
The right to be forgotten in cancer is reserved.

Art. 8. - AGGRAVATION OF THE RISK
You are obliged to notify Europ Assistance, through the Policyholder, of any changes that involve an increase in the risk. Failure to communicate may result in the total or partial loss of the right to Indemnity/compensation/provision of Assistance Services, as well as the termination of the insurance pursuant to Art. 1898 of the Civil Code.

Art. 9. - RISK REDUCTION
In the event of a decrease in risk, Europ Assistance is required to reduce the Premium, or the instalment of the Premium, following your communication and waives the relevant right of withdrawal.

Art. 10. - PROFESSIONAL SECRECY
You must release the doctors who have to examine your claim from professional secrecy towards Europ Assistance, for which they have to assess your state of health.

Art. 11. - PROCESSING OF PERSONAL DATA
When Europ Assistance provides you with the Services/Covers, it may become aware of and use the personal data of other people. By joining the Policy, you undertake to make these persons aware of the Data Processing Policy and to obtain their written consent to the processing of their data, including those relating to health, for insurance purposes. To obtain their consent, you can use the following formula: "I have read the Information on the processing of personal data and I consent to the processing of my personal data, including those relating to health, necessary for the management of the policy by Europ Assistance Italia and the subjects indicated in the policy.

SECTION I – DESCRIPTION OF COVERS

What is insured?

Art. 12. - OBJECT OF THE INSURANCE

MEDICAL EXPENSES INTEGRATION COVER

If you have an illness and/or suffer an accident while travelling, Europ Assistance pays for you the urgent and non-postponable pharmaceutical/hospital medical expenses, incurred at the place of the claim, during the duration of the Policy.
Europ Assistance pays the costs on your behalf if the Organisational Structure meets the technical and practical conditions to proceed. If this is not possible, Europ Assistance reimburses these expenses under the same conditions, without applying the deductible.
You must contact the Organizational Structure, to take charge of the expenses or to be authorized to make the medical expenses you need.
If you do not do so, Europ Assistance will not be able to reimburse you for your medical expenses beyond the following:

- **the amount of Euro 200,00 for the destination Egypt.**

Europ Assistance will pay for medical expenses, up to the maximum amount shown on the Application Form and for which you have paid the premium.
In addition, Europ Assistance pays on your behalf (if there are the technical and practical conditions to proceed) or reimburses you for urgent and non-postponable medical/pharmaceutical/hospital expenses, prescribed by a doctor on the spot, incurred at the place of the claim during the period of 15 days following the end of the booked Trip, which you must spend in the country to which you are travelling, because a Family Member traveling with you or your Travel Companion has been directly affected by Covid-19 and all its variants/mutations.
You can choose from the following supplementary limits: Euro 150,000.00/ Euro 350,000.00/ Euro 1,000,000.00 / UNLIMITED.

The maximum amount chosen is added to that of the Medical Expenses Reimbursement Cover which is indicated in the insurance coverage included in the Travel (**Policy no. 42331Q**).
Attention!

- **the integration of the Ceiling is valid only for urgent and non-postponable medical/pharmaceutical/hospital expenses that you incur during the Travel to Europe or World if you are an Insured Person residing in Italy and also with destination Italy only if you are an Insured Person residing abroad.**
  The Deductible will be applied only once per claim and is indicated in the Pure Inclusive Policy no. 42331Q).

Insurance Terms and Conditions Mod. TAD498/2

Where are the covers valid?

Art. 13. - TERRITORIAL EXTENSION

Indicate the countries where the claim occurs for which you can request covers**,** except as may be reported in art. "Exclusions" and "Effect of International Sanctions on Insurance Coverage".
They are divided into three groups:
A) **Italy**, the Vatican City State and the Republic of San Marino;
B) all **European countries and the countries of the Mediterranean Basin**: Albania, Algeria, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Cyprus, Croatia, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland, Iceland, Israel, Liechtenstein, Latvia, Lebanon, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldova, Monaco, Montenegro, Norway, Netherlands, Poland, Portugal, United Kingdom, Czech Republic, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and Hungary.
C) all **countries in the world**.

When do the covers start and when do they end?

Art. 14. - COMMENCEMENT AND DURATION

The covers start from the date of commencement of the trip/stay and will be in force until the end of the same, i.e. from the moment you start using the first contractually agreed tourist service and end at the complete completion of the last service provided for in the contract itself.
The maximum duration of coverage during the period of validity of the Insurance is 30 consecutive days.

SECTION II – DISCLAIMERS AND LIMITATIONS OF COVERS

What is not insured?

Art. 15. - EXCLUSIONS

- EXCLUSIONS

Claims caused by:

a. wilful misconduct or gross negligence except as indicated in the individual covers;
b. from floods, floods, volcanic eruptions, earthquakes, atmospheric phenomena having the characteristics of natural disasters, phenomena of transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles;
c. war, strikes, revolutions, riots or popular movements, looting, acts of terrorism (except as indicated in the individual Covers) and vandalism.
d. mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications;
e. pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium;
f. accidents resulting from the performance of the following activities: mountaineering with rock climbing or access to glaciers, jumps from the trampoline with skis or hydroskis, driving and use of sled guides, air sports in general (with the exception of the use of hot air balloons as a passenger during excursions organized by the Contractor), driving and use of hang gliders and other types of ultralight aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as all injuries suffered as a result of sports activities carried out on a professional basis, however not amateur (including competitions, trials and training);
g. organ harvesting and/or transplantation;
h. car, motorcycle or motorboat races and related tests and training;
i. alcohol or psychotropic drug abuse;
j. illnesses/injuries resulting from the HIV virus;
k. use of drugs and hallucinogens;
l. attempted suicide or suicide;
m. epidemics or pandemics according to what has been declared by the World Health Organization with the exception of Covid-19 and all its variants/mutations;
n. indirect consequences of the Covid 19 epidemic/pandemic and all its variants/mutations.

The following cases are also excluded:

- **failure to comply with the ordinances/rules imposed by the control bodies/host countries or countries of origin;**
- **the consequences due to or attributable to quarantines or restrictive measures on freedom of movement decided by the competent authorities that isolate the Municipality/larger territorial areas in which you are during the Trip.**

Except as indicated in the individual Covers, expenses due to or attributable to/resulting from quarantine or other measures restricting freedom of movement, decided by the competent International and/or Local Authorities, are not insured, meaning any competent authority of the country of origin or of any country where you have planned your Trip or through which you are transiting to reach your destination.

In addition, Europ Assistance does not pay you:

- **all expenses incurred if you have not reported to Europ Assistance, directly or through third parties, the hospitalization or provision of First Aid;**
- **expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, spa and slimming treatments;**
- **expenses for dental treatment following illness;**
- **expenses for the purchase and repair of glasses, contact lenses;**
- **expenses for orthopaedic and/or prosthetic appliances following illness;**
- **check-ups in Italy for situations resulting from illnesses that began while travelling;**
- **the costs of transport and/or transfer to the health care institution and/or the place of your accommodation;**
- **medical expenses related to health checks for Covid-19 and all its variants/mutations, imposed by the country of destination on arrival.**

Trips made against medical advice or with the aim of going to treat a pathology that had occurred before departure are also excluded.
All services/covers operate within the limits and according to the indications reported in Art. "Object of the Insurance". Anything that is not indicated in Art. "Insurance Item", is not covered.

It is also excluded:

- **any travel undertaken for participation in races/competitions involving extreme activities;**
- **business trips;**
- **any trip you make for the purpose of carrying out: visits, check-ups, hospitalizations, surgeries.**

EXCLUDED COUNTRIES: Travel to the following countries is not insured: Afghanistan, Belarus, Cocos, North Korea, Crimea, South Georgia, Heard and McDonald, Iran, Bouvet Island, Christmas Island, Pitcairn Island, Chagos Islands, Falkland Islands, Marshall Islands, Minor Islands, Solomon Islands, Wallis and Futuna Islands, Kiribati, Micronesia, Nauru, Niue, Palau, Western Sahara, Samoa, St. Helena, Syria, Somalia, French Southern Lands, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu, Venezuela.

Are there any coverage limits?

Art. 16. - EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE

Europ Assistance Italia S.p.A. is not required to:
- **provide insurance coverage,**
- **Pay claims**

if this exposes you to any sanctions, prohibitions or restrictions that come from "INTERNATIONAL SANCTIONS".
This article shall prevail over any other item that may be contained in these Conditions of Insurance.
In any case, check the updated list of sanctioned countries at the link:
https://www.europassistance.it/contenuti-utili/international-regulatory-information-links

"INTERNATIONAL SANCTIONS" are restrictive measures, i.e. limitations or prohibitions imposed by national and/or international provisions. They are applicable to individuals, groups, or entities. By way of example and not exhaustively, international sanctions can be adopted by the UN, the European Union, the United States of America, the United Kingdom, individual nations.

If you are a "*United States Person*" and you are in Cuba or Venezuela, to benefit from the insurance coverage you must demonstrate to *Europ Assistance Italia S.p.A.* to be in Cuba or Venezuela in compliance with U.S. laws. Without authorization for your stay in Cuba or Venezuela, Europ Assistance Italia S.p.A. cannot provide insurance coverage.

Art. 17. - LIMITATIONS OF COVERS

- **TRAVEL RESTRICTIONS**
  You are not covered if you travel to a country, region or region for which the relevant government authority in your country of residence or in the country of destination or host has advised against travelling or otherwise residing, even temporarily.

- **CATASTROPHIC LIMIT**
  If you are involved in an act of terrorism that also affects other policyholders of Europ Assistance, Europ Assistance for the cover Medical expenses
  overall and for all its policyholders involved, it covers a maximum of 10 million euros per Catastrophe Event.
  If this ceiling is not sufficient to pay all the policyholders involved, Europ Assistance reduces the reimbursements of each individual policyholder taking into account the limits indicated in their policies. For policyholders with unlimited limits, Europ Assistance reduces reimbursements by taking 1 million euros as a reference ceiling.
  The total sum of the costs may not exceed the ceiling provided.

- **CONTINUOUS STAY ABROAD**
  You can stay abroad for a maximum of 30 consecutive days during the validity of this Policy. **You will not be insured for claims that happen to you after 30 days.**

- **SUBSCRIPTION LIMITS**
  You cannot buy this policy if your journey in coverage has already begun.
  In addition, you cannot sign up for more Membership Forms to extend your stay in the place where you are traveling or increase the limits and covers provided for in the policy.

SECTION III – OBLIGATIONS OF THE INSURED AND EUROP ASSISTANCE

What obligations do you have and what obligations does the company have?

Art. 18. - OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM

You will have to report the claim in the following ways:

- *by accessing the https://sinistrionline.europassistance.it portal or the website www.europassistance.it the CLAIMS section. You must follow the instructions.*

or

- *by writing a registered letter with return receipt to* ***Europ Assistance - Ufficio liquidazione sinistri (indicating the cover for which you are reporting the claim) - Via del Mulino n. 4 – 20057 Assago (MI).***

You must provide the following data/documents:

- *your first name, last name and address*
- *your phone number;*
- *The Europ Assistance identification code + file number;*
- *the circumstances of the incident;*
- *the date of occurrence of the claim;*
- *where you or the persons who gave rise to the claim can be found.*

You must always contact the Europ Assistance Organisational Structure at the following numbers:

- *from Italy 800.93.88.35*
- *from Italy and abroad 39 02.58.24.62.14*

or

By clicking on the link: https://going.quickassistance.it:
or by framing the QR below:

In this way, the Organizational Structure can take care of the Medical Expenses or authorize you to make the medical expenses you need.

IN ADDITION TO THIS, YOU NEED TO GIVE US OTHER INFORMATION/DOCUMENTS, AS STATED BELOW:

In the event of a Claim, you must always contact the Organizational Structure to allow the medical expenses to be taken care of or to receive the necessary authorization to advance them personally. If you do not do so, Europ Assistance will not be able to reimburse you for your medical expenses beyond the following:

- *The amount of € 200.00 for the destination Egypt.*

You must make a report no later than sixty days from when you had the claim.
You must submit the following data/documents:

- *the First Aid certificate written at the scene of the accident indicating the pathology suffered or the medical diagnosis certifying the type of accident suffered and how it happened;*
- *a certified copy of the original medical record, if you have been hospitalized;*
- *originals of invoices, receipts or tax receipts for the expenses incurred, complete with the tax data (VAT number or Tax Code) of the issuers and holders of the receipts themselves;*
- *medical prescription for the purchase of medicines with the original receipts of the medicines purchased;*
- *report of Covid-19 positivity tests and all its variants/mutations (swab and/or serological test).*

For claims management:
Europ Assistance may ask you for other documents necessary to assess the claim.

You are obliged to give them them.
If you do not comply with your obligations in the event of a claim, Europ Assistance may decide not to reimburse you.
This is established by the Civil Code in art. 1915.

Art. 1915 Italian Civil Code: the article explains what happens to the Insured if they do not report the claim to their insurer within the time frame in which they requested it.
The Insurer is obliged to indemnify the Insured for a sum equal to the damage that the Insured has suffered.
If the Insured behaves intentionally in a way that causes or aggravates the damage, the Insurer may not pay it.
If the Insured unintentionally causes or aggravates the damage, the Insurer may pay less.

Art. 19. - CRITERIA FOR THE ASSESSMENT AND LIQUIDATION OF DAMAGES

- **PAYMENT OF COMPENSATION**
  For all Covers with the exception of Europ Assistance, after receiving the necessary documentation from you, after verifying the operation of the Cover and after making the necessary checks, establishes the Indemnity/Daily Allowance/Reimbursement that is due to you and communicates it to you.
  Europ Assistance pays you within 20 days of this communication.

  In the event of death before Europ Assistance has paid you the compensation/Daily allowance/reimbursement, your heirs will be entitled to the payment that you would have been entitled to only by demonstrating the existence of the right to compensation/Daily allowance/reimbursement by delivering to Europ Assistance the documentation required in art. "Obligations of the Insured in the event of a Claim".

HOW TO CONTACT EUROP ASSISTANCE

To request payment of medical expenses you must call the following number:
+39 02.58.24.62.14 from Italy or abroad and 800.93.88.35 from Italy.

IMPORTANT: do not take any initiative without first consulting the Organizational Structure

If you can't make a call, you can send:
- a fax to the number 02.58.47.72.01
  or
- a communication to the email address: sanitario@europassistance.it

You can contact Europ Assistance by clicking on the link: https://going.quickassistance.it

If you cannot call the Organisational Structure, you can send: a fax to 02.58477201

The Europ Assistance organisational structure answers the phone 24 hours a day at your disposal, to help you or indicate what to do to solve any type of problem in the best possible way as well as authorising any expenses.

In order to provide the covers provided for in the Insurance Conditions, Europ Assistance must process your personal data and, pursuant to EU Regulation 2016/679 on the protection of personal data, it needs your consent to process your health-related data. By calling or writing or having Europ Assistance call or write to Europ Assistance, you freely give your consent to the processing of personal data relating to health as indicated in the Data Processing Policy you have received.

For information on the policy, you can call the toll-free number 800-013529 from Monday to Friday from 9.00 to 19.00 (excluding holidays).

COMPLAINTS

Any complaints regarding the contractual relationship or the management of claims must be submitted in writing, including a detailed description of the events, the number of the policy or claim in question and any information that may help identify the policyholder or the *insured (such as tax code, name, surname, contact details, etc.) to: Europ Assistance Italia S.p.A. – Ufficio Reclami – Via del Mulino, 4 – 20057 Assago (MI); fax: 02.58.47.71.28 – pec: reclami@pec.europassistance.it (enabled to receive messages only from Certified Electronic Mail - PEC mailboxes) - e-mail: ufficio.reclami@europassistance.it.*

If you are not satisfied with the outcome of the complaint or if you do not receive a response within a maximum of forty-five days, you can contact IVASS (Institute for the Supervision of Insurance) - Consumer Protection Service - via del Quirinale, 21 - 00187 Rome, fax: 06.42.13.32.06, pec: ivass@pec.ivass.it, attaching the complaint to the documentation relating to the complaint handled by Europ Assistance. In these cases and for complaints concerning compliance with the sector regulations to be submitted directly to IVASS, in the complaint you must indicate:

- *name, surname and domicile of the complainant, with any telephone number;*
- *identification of the person or persons whose work is complained of;*
- *brief and exhaustive description of the reason for complaint;*
- *copy of the complaint submitted to Europ Assistance Italia and any feedback provided by the same;*
- *any document useful for describing the relevant circumstances more fully.*

The form for submitting a complaint to IVASS can be downloaded from the www.ivass.it website.

BEFORE GOING TO COURT, alternative dispute resolution systems can be used, such as:

- ***Insurance Arbitrator (in force from 15.01.2026):** by submitting an appeal to the Insurance Arbitrator through the portal available on the latter's website (www.arbitroassicurativo.org) where it is possible to consult the eligibility requirements, other information relating to the submission of the appeal itself and any other useful information;*
- ***Mediation:** By contacting a Mediation Body among those on the list of the Ministry of Justice, which can be consulted on the www.giustizia.it website (Law 9/8/2013, no. 98);*
- ***Assisted negotiation:** at the request of your lawyer to Europ Assistance Italia S.p.A.*

Insurance disputes on the determination and estimation of damages in the context of policies against the risk of damage (where provided for by the Insurance Conditions).

In the event of disputes relating to the determination and estimation of damages, it is necessary to resort to contractual expertise where provided for by the Insurance Conditions for the resolution of this type of dispute. The request for activation of the contractual or arbitration expertise must be addressed to: Ufficio liquidazione sinistri – Via del Mulino n. 4 – 20057 Assago (MI), by registered mail with return receipt or certified email: to the address sinistri@pec.europassistance.it.

In the case of disputes in the context of policies against the risk of damage in which the contractual expertise has already been carried out or not related to the determination and estimate of damages, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.

Insurance disputes on medical matters (where provided for in the Conditions of Insurance).

In the event of disputes relating to medical matters relating to accident or health policies, arbitration is necessary where provided for in the Conditions of Insurance for the resolution of this type of dispute. The request for activation of the contractual or arbitration expertise must be addressed to: Ufficio liquidazione sinistri – Via del Mulino n. 4 – 20057 Assago (MI), by registered mail with return receipt or certified email: to the address sinistri@pec.europassistance.it. The arbitration will take place at the location of the Institute of Forensic Medicine closest to your place of residence.

In the case of disputes in the context of accident or illness policies in which arbitration has already been carried out or not relating to medical issues, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.

The right to appeal to the Judicial Authority remains unaffected.

For the resolution of cross-border disputes, you can lodge a complaint with IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the *https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_it website*).

PRIVACY POLICY

WHAT IS PERSONAL DATA AND HOW IS IT USED BY EUROP ASSISTANCE ITALIA S.P.A.

Information on the processing of data for insurance purposes
(pursuant to Articles 13 and 14 of the European Regulation on the protection of personal data)

Personal Data is information about a person that allows him or her to be recognized among other people. Personal Data includes, for example, your first and last name, your identity card or passport number, information relating to your state of health, such as illness or accident, information relating to criminal offences and convictions.

The European General Data Protection Regulation (GDPR) and Italian law protect Personal Data to prevent misuse.

Europ Assistance Italia SpA, as Data Controller, complies with current legislation and, also for this reason, wishes to inform you on how it processes your Personal Data.

In the text, for the sake of brevity, Europ Assistance Italia SpA is also referred to as *the Data Controller* or *Company*.

If what is described in this Policy is not sufficient or you wish to assert a right provided for by law, you can write to the Ufficio Protezione Datir at Europ Assistance Italia SpA - Ufficio Protezione Dati - Via del Mulino n.4 20057 Assago (MI) or by email at UfficioProtezioneDati@europassistance.it

For what purposes Europ Assistance Italia processes your Personal Data and what happens if you do not provide them or do not authorize them to process them

Europ Assistance Italia uses your Personal Data, if necessary also those relating to your state of health or relating to crimes and criminal convictions, for the following *insurance purposes*:

- carry out the activity provided for by the policy or to provide the SERVICES and COVERS; carry out the insurance business, i.e., for example, propose and manage the policy, collect premiums by managing the related payments, reinsure, carry out control and statistical activities: your Data, including any data relating to your position (geolocation) or those relating to your state of health, are processed for contractual fulfilment (Article 6 paragraph 1 letter b of the GDPR). In order for the Company to lawfully process your Health Data, you will need to give your consent (pursuant to Article 9 paragraph 2 letter a) of the GDPR). In the policy subscription process and in some BENEFITS and COVERS management processes, automated decision-making processes are used, i.e. processes in which computer systems, sometimes through artificial intelligence, make or support decisions automatically, making the management of activities faster. For automated decision-making, you can still call in an agent:
  - to subscribe to the policies, by contacting **GOING SRL;**
  - for the management of **Services** (e.g. the provision of replacement cars), by contacting the **Organisational Structure**;
  - for Covers or for the evaluation of claims, by writing to the **Claims Settlement**.

The contact details of the different facilities are indicated on the https://www.europassistance.it website and within the Policy.
In connection with claims assessment, and in particular as a support for the decision-making process, an artificial intelligence system is used. This system recognizes and classifies certain types of recurring documents (e.g. medical certificate, medical record, judicial documentation where applicable) and extracts the information necessary for management (e.g. identification data, dates, costs) and compares it with the requirements of the contractual conditions. The system is based on deterministic rules built on the basis of operational needs and contractual conditions.
We inform you that for all those who are not parties to the insurance contract, but whose personal data are processed by the Company in fulfillment of the contract itself, the Insured is asked to take an active part in making this information available and acquiring the relevant consent in the formulation reported in the policy conditions. The processing of personal data relating to these subjects takes place on the basis of legal consent.

- carry out insurance activities, prevent and detect fraud, take legal action and notify the Authorities of possible crimes, recover debts, carry out intra-group communications, protect the security of buildings and IT tools, develop IT solutions, processes and products, also by instructing artificial intelligence systems, record phone calls made with the Operations Centre using also in some cases the support of artificial intelligence for transcriptions and summaries of conversations: your Data, including those relating to the state of health for which you have given consent or relating to criminal convictions and offences are processed for the legitimate interest of the Company and third parties;
- carry out the activity required by law, for example: keep policy and claim documents; respond to requests from the Authorities, the Institute for the Supervision of Insurance (IVASS), carry out anti-money laundering checks or checks due under the regulations on international sanctions. Your Data, including those relating to your state of health or relating to criminal convictions and offences, are processed for legal or regulatory compliance.

If you do not provide your Personal Data and/or do not provide consent to the processing of data relating to health, Europ Assistance Italia will not be able to carry out the activity for *insurance purposes* and therefore will not be able to provide COVERS and BENEFITS.

PRIVACY POLICY

How Europ Assistance uses your Personal Data and to whom you disclose it

Europ Assistance Italia, through employees, collaborators and also external parties, uses the Personal Data it has obtained from you or from other parties (such as, for example, from the policyholder, from your relative or from the doctor who treated you, from a travel companion or from a supplier) with manual, computerized or automated tools. The external parties who intervene in the processing activities and to whom the data are communicated play the role of data processors when they carry out processing activities on behalf of the Data Controller or operate as data controllers where they determine their own purposes and methods: these subjects carry out tasks of a technical, organizational and operational nature.

They are, for example: the Contractor of the agreement, agents, subagents and other agency collaborators, insurance brokers, banks, SIMs and other acquisition channels; insurers, co-insurers and reinsurers, pension funds, actuaries, legal and medical trustees, technical consultants, roadside rescuers, experts, garages, car demolition or rental centres, healthcare facilities, doctors, healthcare professionals, transport companies, claims settlement companies and other contracted service providers, Generali Group Companies and other companies that provide contract and performance management services, IT, telematics, financial, administrative, archiving, correspondence management, auditing and financial statement certification services, as well as companies specialising in market research and service quality surveys. The Data may be communicated to the Judicial or Insurance Supervisory Authority if requested as well as to lawyers in the event of disputes.

Europ Assistance Italia, in particular in processes related to the management of Benefits and Covers, IT systems and second-level controls in relation to the fight against organized crime and money laundering, processes your Personal Data directly and/or through its suppliers in Italy and abroad, including in countries located outside the European Union. The transfer of your Personal Data to parties outside the European Union takes place with the appropriate and adequate covers according to the applicable law. You have the right to obtain the information and, if appropriate, a copy of the safeguards adopted to transfer your Personal Data outside the European Union by contacting the Ufficio Protezione Dati.

Europ Assistance will not make your Personal Data accessible to the public.

For some products, Europ Assistance Italia also makes the WhatsApp channel available as a means of communication. The use of WhatsApp is optional and is only possible after you have given specific consent. The channel is used exclusively to communicate with you during the assistance or on the occasion, always with your consent, of the settlement of the claim. To ensure an adequate level of protection of Your Data, please **do not** transmit any health-related data, financial data, identity documents, or other sensitive information through WhatsApp. The Data Controller does not request or process these categories of data directly through WhatsApp, but provides you with links to secure IT environments to which we invite you to refer exclusively.

During the management of requests for assistance and the provision of the services provided for by the policy, the Cardholder records telephone communications with you or with those who make the call to the Operations Centre on your behalf using dedicated telephone systems and technological platforms. The recording is used in the event of litigation and to enable the fulfilment of contractual or regulatory obligations and may be accompanied by artificial intelligence tools, such as conversation transcription and content summaries, without replacing the assessments carried out by operators.

How long Europ Assistance UK keeps your Personal Data

Europ Assistance Italia retains your Personal Data for as long as necessary to manage the purposes indicated above in accordance with the provisions of the law or, if missing, according to the times set out below:

- Personal Data contained in insurance contracts, insurance treaties and co-insurance contracts, claims and litigation files, are kept for 10 years from the last registration in accordance with the provisions of the Civil Code or for a further 5 years in accordance with the provisions of insurance regulations. It should be noted that the cancellation activities take place during the eleventh calendar year following the last registration.
- The Personal Data collected through the recordings – and, if made, in the transcripts and summaries proposed by the AI, unless reported in the support register – and the chats will be kept for a maximum period of 90 (ninety) days, except in the case of ongoing disputes, and in any case for a time not exceeding the purposes of the processing.
- Personal Data collected as a result of the exercise of the rights of the data subjects are kept for 10 years from the last registration in accordance with the provisions of the Civil Code. It should be noted that the cancellation activities take place during the eleventh calendar year following the last registration.
- The Personal Data of individuals who have defrauded or attempted to defraud are kept even beyond the 10-year period.

In general, for anything not expressly specified, the ten-year retention period provided for by Article 2220 of the Civil Code or another specific term provided for by the legislation in force applies.

What are your rights to protect your Personal Data

In relation to the processing of your Personal Data you have the following rights:

- **Access**: you can request access to your personal data to know, for example, what data the Data Controller is processing.
- **Rectification**: You may request that we correct your personal data if it is inaccurate or incomplete.
- **Erasure**: You may request that we delete your personal data in one of the following circumstances:
  - Personal data is no longer necessary in relation to the purposes for which it was collected or otherwise processed;
  - You have withdrawn your consent to the processing of your personal data and there are no other grounds for the processing to be processed;
  - You have objected to the automated processing of your personal data and there are no other grounds for the processing to be carried out;
  - The personal data has been processed unlawfully;
  - Personal data must be deleted in accordance with a European Union or Italian legal obligation to which the Data Controller is subject;
  - Personal data has been collected in connection with the provision of information society services.

- **Restriction**: You may request that we restrict the processing of your personal data to storage only, in one of the following circumstances:
  - You have contested the accuracy of the personal data and request that the processing be restricted for the period necessary to allow the accuracy of your personal data to be verified;
  - The processing is unlawful and, instead of erasing the personal data, you request that we restrict the processing of your personal data
  - The Data Controller no longer needs to process your personal data for the purposes indicated above, but such personal data are necessary for the establishment, exercise or defence of legal claims;
  - You have objected to the processing of your personal data and request to limit the processing for the period in which the Data Controller verifies that there are no overriding interests in the processing of your personal data.
- **Portability**: You may request to transfer the personal data you have provided to other companies or organizations and/or to receive your personal data in a structured, commonly used and machine-readable format.
- **Object to the processing of your personal data:** where the processing of your personal data is based on the legitimate interest of the Data Controller, you have the right to object to the processing of your personal data and to request its cessation, unless there are legitimate grounds for the Data Controller to continue the processing pursuant to Article 21 of the GDPR.
- **Withdrawal of consent:** if the processing of your personal data is based on your consent, you may withdraw it at any time, it being understood that the withdrawal of the consent previously given does not deprive the processing carried out before the withdrawal is lawful.

You have the right to lodge a complaint with the Italian Data Protection Authority and you can find more information on the www.garanteprivacy.it website.

How can you enforce your rights to protect your personal data

- To know what personal data is processed by Europ Assistance Italia (right of access);
- to request to rectify (update, modify) or, if possible, delete, limit and exercise the right of portability on your Personal Data processed at Europ Assistance Italia;
- to object to the processing of your Personal Data based on the legitimate interest of the Data Controller or a third party, unless the data controller or third party demonstrates that such legitimate interests prevail over yours or such processing is necessary for the establishment, exercise or defence of legal claims; to object to the processing of your Personal Data for direct marketing purposes;
- if the processing carried out by the Data Controller is based on your consent, to revoke the consent given at any time, it being understood that the revocation of the consent previously given does not deprive the processing carried out with your consent before its revocation;

You can write to:
Ufficio Protezione Dati - Europ Assistance Italia SpA - Via del Mulino 4 - 20057 Assago (MI),
also by email: UfficioProtezioneDati@europassistance.it

Changes and updates to the Notice

Also in consideration of future changes that may occur on the applicable privacy legislation, Europ Assistance Italia SpA may supplement and/or update, in whole or in part, this Policy. It is understood that any modification, integration or update will be communicated in accordance with current legislation also by publication on the website www.europassistance.it where you can also find more information on the personal data protection policies adopted by Europ Assistance Italia SpA.

ANNEX A - GLOSSARY

ANNEX A – GLOSSARY

Insured: the natural person (to whom we address by first name) who has purchased a tourist package from the Policyholder and has subscribed to the policy in Italy or through the Policyholder's Italian website. The name must be reported on the Application Form.
Travel companion: the person who travels with you and is insured under this policy.
Conditions of Insurance: clauses of the Policy that contain: General Conditions of Insurance for the Insured, the description of the Covers, the excluded risks and limitations of the Covers, and the obligations of the Insured and Europ Assistance.
Contractor: Going S.r.l. Piazzale Lorenzo Lotto, n. 2 – 20148 Milan – VAT 05197460966.
Indirect consequence: any situation not attributable to a positive Covid-19 outcome that affects you and/or your family members/travel companions.
Europ Assistance: the insurance company, i.e. Europ Assistance Italia S.p.A. with registered office in Via del Mulino no. 4 - 20057 Assago (MI) – Company authorised to carry out insurance, by decree of the Ministry of Industry, Commerce and Handicrafts no. 19569 of 2 June 1993 (Official Gazette no. 152 of 1 July 1993) – Registered in section I of the Register of Insurance and Reinsurance Companies under no. 1.00108 – Company belonging to the Group Generali, registered in the Register of Insurance Groups – Single-member company subject to the management and coordination of Assicurazioni Generali S.p.A.
Catastrophic event:an accident involving several persons/entities at the same time and insured for the same risks. For acts of terrorism, the event must have occurred within 168 hours.
Family member: your spouse, cohabitant, your children, parents, son-in-law or daughter-in-law, brothers, sisters, brothers-in-law, in-laws, grandparents, uncles, first cousins, nephews up to the 3rd degree of kinship, as well as any other cohabiting with you permanently as long as it results from regular certification.
Deductible: this is the amount that remains at your expense at the time of settlement of the claim.
Cover: insurance that is different from assistance insurance and for which, in the event of a claim, Europ Assistance pays compensation.
Indemnity/Compensation: the amount that Europ Assistance pays you in the event of an accident.
Accident: the event due to fortuitous, violent and external causes that causes objectively ascertainable physical injuries that can result in death, permanent disability or a temporary inability to carry out your normal daily activities.
Health Care Institution: the public hospital, clinic or nursing home, whether affiliated with the National Health Service or private, duly authorized to provide hospital care. Thermal establishments, convalescent and holiday homes, clinics with dietetic and aesthetic purposes are not considered health care institutions.
Rules governing the Agreement in general: Clauses of the Convention governing the obligations of the Policyholder and Europ Assistance.
Illness: any alteration in the state of health not dependent on an accident.
Maximum/Sum Insured: the maximum amount paid by Europ Assistance in the event of a claim.
Application Form: the document signed by the Insured and which contains his/her personal data, the amount of the premium due by the same and the duration of the Policy.
Policy: the document consisting of the Insurance Conditions and the Application Form.
Premium: the amount due to Europ Assistance.
Service: assistance provided in kind, i.e. the help that must be provided to the Insured Party, in times of need, by Europ Assistance through the Organisational Structure.
Residence: the place where you live as shown in the registry certificate.
Hospitalization: the stay in a Health Care Institute for at least one night.
Risk: the probability of the claim occurring.
Claim: the occurrence of the harmful event for which the insurance benefit/cover is recognized.
Overdraft: the part of the amount of the damage, which is declared as a percentage and which remains compulsorily borne by you with a minimum expressed in absolute value.
Medical/pharmaceutical/hospital expenses: these include surgical costs (surgeon's, assistant's, assistant's fees, anesthesiologist's fees, operating room fees and intervention materials) and health expenses (hospitalization fees, specialist medical consultations, medicines, tests and diagnostic tests). The inpatient fees indicate the cost of the day of hospitalization in a health care institution. The cost also includes medical/nursing assistance.
Organisational Structure: the structure of Europ Assistance Italia S.p.A. - Via del Mulino n. 4 – 20057 Assago (MI), consisting of managers, staff (doctors, technicians, operators), equipment and facilities (centralised and not) operating 24 hours a day, every day of the year, which provides telephone contact with the Insured Party, the organisation and provision of the assistance services provided for in the Conditions of Insurance.
Terrorism: terrorism is considered to be any act of violence or threat of violence directed at an indeterminate group of people and perpetrated for political, religious, ethnic, ideological and similar reasons. The act of violence or the threat of violence is such as to spread panic, terror, insecurity in the population or in part of it and to exert influence on a government or state institutions to force those in power to make decisions to make or tolerate solutions that they would not have accepted under normal conditions. Internal unrest is not considered terrorism. As such, violence against people or property committed on the occasion of gatherings, riots or riots as well as damage due to looting in direct relation to internal disorders are valid.
United States Person: means:

- U.S. citizens and permanent residents, regardless of where they are located,
- all persons and companies within the United States of America,
- all companies incorporated in the United States of America and their subsidiaries wherever they are located;

who must act in full compliance with the financial sanctions of the United States of America.
It should be noted that foreign subsidiaries owned or controlled by U.S. companies and foreigners in possession of U.S.-origin assets must also comply with U.S. sanctions in some cases.
Travel: transport, stay, rental, as resulting from the relevant contract or other valid document or travel document.