

Insurance Policy



INSURANCE POLICY INCLUDED

All travellers will benefit from an Europ Assistance insurance policy offered by the Tour Operator for the following guarantees associated with the "TH Management Account":

1) MEDICAL ASSISTANCE DURING TRAVEL

- Medical advice
- Sending a doctor or ambulance in Italy
- Reporting of a specialist doctor abroad
- Medical repatriation
- Transportation of the body with limit of Euro 5,000.00 per Insured
- Return with an insured family member
- Repatriation with another insured person
- A family trip
- Accompaniment of minors
- Return of the convalescent insured
- Extension of the living room
- Information and reporting of corresponding medicines abroad
- Interpreter available abroad
- Advance expenses expenses (valid only for insured persons resident in Italy)
- Early return
- Advance bail penalty abroad (valid only for insured persons resident in Italy)
- Reporting a lawyer abroad
- Sending urgent messages

2) VEHICLE ASSISTANCE

- Roadside assistance
- Continuation of the journey

3) REIMBURSEMENT OF MEDICAL EXPENSES

Following an accident and / or sudden illness, Europ Assistance reimburses the medical, pharmaceutical and hospital expenses that the Insured must incur for urgent care or interventions received on the spot during the trip for the following ceilings:

Foreign countries: Euro 3,000.00

Italy: Euro 500,00

For each reimbursement a fixed excess of Euro 35,00 will be applied for each Insured person.

4) BAGGAGE INSURANCE

Europ Assistance assures the compensation of baggage and personal effects subject to damages that the Insured had with him/her at the beginning of the trip, including the clothes, caused by theft, burglary, robbery, loss and damage up to a ceiling of 500,00 per person in Italy, Europe and countries of the Mediterranean area, Worldwide.

5) TRAVEL CURTAILMENT INSURANCE

Should the Insured curtail the insured trip exclusively as a result of:

- Organization and execution by Europ Assistance of the return of health service on the basis of the contractual conditions;
- Organization and implementation by Europ Assistance of the Early Return Service on the basis of the contractual conditions;
- Hijacking of the plane on which the insured is making the trip following piracy.

Maximum reimbursement:

Europ Assistance will calculate the daily value of the trip, subdividing the total value stated in the policy for the number of days initially planned and will proceed to the payment of the residual days not enjoyed by the Insured. The day of the interruption of the trip and the day of return provided at the beginning of the journey are considered as one day.

This ceiling can never in any case be higher than Euro 5,000.00 per Insured. In case of interruption of several Insured members of the trip together and at the same time, the reimbursement will be paid up to the amount equal to the sum insured for each Insured, but with a maximum total of Euro 15,000.00 per claim.

Exclusions

Trip interruptions caused by:

- a) Pre-existing sicknesses at the time the guarantee starts;
- b) Pregnancy or pathological situations resulting therefrom;
- c) Mental diseases;
- d) Illnesses or accidents whose care constituted the purpose of the trip.

Obligations of the Insured:

After the curtailment of the trip the Insured, within the term of sixty days from the return to the domicile, the insured must send a complaint by accessing the portal <https://sinistronline.europassistance.it> and follow the instructions (or by accessing the claims section directly at www.europassistance.it) or must send a written complaint addressed to: Europ Assistance - Piazza Trento, 8 - 20135 Milan by telegram or fax to 02.58.47.70.19 - Highlighting on the envelope the competent office (Claims Liquidation Office - Travel Refurbishment) and indicating:

- 1) Name, surname, address, telephone number;
- 2) Europ Assistance card number;
- 3) Authorization to process personal data by inserting the following declaration in the report that must be signed from the Insured: "I authorize Europ Assistance Italia S.p.A. to process my personal data, including sensitive data, for the assessment of the liquidation of the claim";
- 4) The cause of the interruption of the trip;
- 5) Travel program;
- 6) Date of return;
- 7) Certificate of payment of the trip;
- 8) Booking confirmation account statement issued by the Organization / Travel Agency.

The text of the guarantees and services referred to in points 1, 2, 3, 4 and 5 is purely indicative. Before subscribing, read the Insurance Conditions that will be delivered by the Tour Operator to all Insured participants in the travels.

INSURANCE POLICY INCLUDED

All travelers benefit from an Europ Assistance insurance policy offered by the Tour Operator for the following guarantees associated with the "TH Plus Management Fee":

1) MEDICAL ASSISTANCE DURING TRAVEL

- Medical advice
- Sending a doctor or ambulance in Italy
- Reporting of a specialist doctor abroad
- Medical repatriation
- Transportation of the body with limit of Euro 5,000.00 per Insured
- Return with an insured family member
- Repatriation with another insured person
- A family trip
- Accompaniment of minors

- Return of the convalescent insured
- Extension of the living room
- Information and reporting of corresponding medicines abroad
- Interpreter available abroad
- Advance expenses expenses (valid only for insured persons resident in Italy)
- Early return
- Advance bail penalty abroad (valid only for insured persons resident in Italy)
- Reporting a lawyer abroad
- Sending urgent messages

2) VEHICLE ASSISTANCE

- Roadside assistance
- Continuation of the journey

3) REIMBURSEMENT OF MEDICAL EXPENSES

Following an accident and / or sudden illness, Europ Assistance reimburses the medical, pharmaceutical and hospital expenses that the Insured must incur for urgent care or interventions received on the spot during the trip for the following ceilings:

Foreign countries: Euro 15,000.00

Italy: Euro 1,000.00

For each reimbursement a fixed excess of Euro 35,00 will be applied for each Insured.

4) BAGGAGE INSURANCE

Europ Assistance assures the compensation of the damages incurred by baggage and personal effects that the Insured had with him at the beginning of the trip, included the clothes, caused by theft, burglary, robbery, theft, loss, loss and damage up to a ceiling of Euro 1,000,00 per person in Italy, Europe and countries of the Mediterranean area, Worldwide.

5) TRAVEL CURTAILMENT INSURANCE

Should the Insured stop the insured trip exclusively as a result of:

- organization and execution by Europ Assistance of the return of health service on the basis of the contractual conditions;
- organization and implementation by Europ Assistance of the Early Return Service on the basis of the contractual conditions;
- Hijacking of the plane on which the insured is making the trip following piracy.

Maximum reimbursement:

Europ Assistance will calculate the daily value of the trip, subdividing the total value stated in the policy for the number of days initially planned and will proceed to the payment of the residual days not enjoyed by the Insured. The day of the interruption of the trip and the day of return provided at the beginning of the journey are considered as one day. This ceiling can never in any case be higher than Euro 5,000.00 per Insured. In case of interruption of several Insured members of the trip together and at the same time, the reimbursement will be paid up to the amount equal to the sum insured for each Insured, but with a maximum total of Euro 15,000.00 per claim.

Exclusions

Trip interruptions caused by:

- a) Pre-existing sicknesses at the time the guarantee starts;
- b) Pregnancy or pathological situations resulting therefrom;
- c) Mental diseases;
- d) Illnesses or accidents whose care constituted the purpose of the trip.

Obligations of the Insured:

After the curtailment of the trip the Insured, within the term of sixty days from the return to the domicile, the insured must send a complaint

by accessing the portal <https://sinistronline.europassistance.it> and follow the instructions (or by accessing the claims section directly at www.europassistance.it) or must send a written complaint addressed to: Europ Assistance - Piazza Trento, 8 - 20135 Milan by telegram or fax to 02.58.47.70.19 - Highlighting on the envelope the competent office (Claims Liquidation Office - Travel Refurbishment) and indicating:

- 1) Name, surname, address, telephone number;
- 2) Europ Assistance card number;
- 3) Authorization to process personal data by inserting the following declaration in the report that must be signed from the Insured: "I authorize Europ Assistance Italia S.p.A. to process my personal data, including sensitive data, for the assessment of the liquidation of the claim";
- 4) The cause of the interruption of the trip;
- 5) Travel program;
- 6) Date of return;
- 7) Certificate of payment of the trip;
- 8) Booking confirmation account statement issued by the Organization / Travel Agency

6) CANCELLATION INSURANCE TRIP OR LEASE

Holiday curtailment

If the Insured, following the modification or cancellation before the start of the booked holiday or rental, following one of the causes indicated below provided they are unintentional and unforeseeable at the time of booking, a penalty will be charged by the travel organization, Europ Assistance will reimburse this penalty in full, including practical management costs (with the exception, in the case of the purchase of air tickets for airport taxes reimbursable by the air carrier). The guarantee will be provided only after cancellation or modification due to:

- a) illness, accident (for which the impossibility of participating in the trip is clinically documented), or death: of the person insured; of his/her spouse / partner more uxorio, of a child, of brothers and sisters, of a parent or father-in-law, of a son-in-law or daughter-in-law, of the grandparents, of uncles, of third-degree nephews, of the brothers-in-law or of the Member / co-owner of the Company or associated firm or of the direct superior of the Insured. If such persons are not registered for the trip together with the Insured at the same time, in the event of serious illness or accident, the Insured must prove that his presence is necessary; of any companions, as long as they are insured and registered for the trip together with the Insured himself. In the event of serious illness or injury to one of the persons indicated above, Europ Assistance doctors are entitled to carry out a medical check;
- b) impossibility to take advantage of the holidays already planned as a result of being hired or dismissed by the employer;
- c) material damage affecting the Insured's home following a fire or natural disaster for which his presence is necessary and irreplaceable;
- d) inability to reach, following natural disasters, either the place of departure of the organized trip or the leased asset;
- e) summons or summons to the Court in front of the Criminal Judge or convocation as a Popular Judge after registration for the trip.

Exceptions

Excluded from the policy are the cases of renunciation caused by:

- a. accident, illness or death occurred prior to the time of booking;
- b. pre-existing illness to the booking of the trip;
- c. nervous, mental, neuropsychiatric and psychosomatic diseases;
- d. state of pregnancy or pathological situations consequent to it in cases where conception occurred before the date of registration of the trip;
- e. business reasons other than those guaranteed;
- f. cases in which the Insured has not communicated to the travel organization or agency and even directly to Europ Assistance the formal renunciation of the booked trip and / or lease, within five calendar days of the occurrence of the cause of the waiver;
- g. theft, robbery, loss of identification and / or travel documents;
- h. the cases in which the Insured has not sent the communication by the date of commencement of the trip or rental if the five-day deadline referred to in point f) falls after the start date of the trip and / or rental.

The doesn't cover claims caused or dependent on:

- i. war, earthquakes, atmospheric phenomena having characteristics of natural disasters, phenomena of transmutation of the nucleus of the atom, radiations caused by the artificial acceleration of atomic particles;
- j. strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism;
- k. the intent of the Insured.

Obligations of the Insured:

In case of modification and / or forced renoucement of the trip or rental, the Insured must make, within five calendar days from the occurrence of the cause of the renoucement itself and in any case within and no later than the date of commencement of the journey, a complaint - by accessing the portal <https://sinistronline.europassistance.it> following the instructions (or by accessing directly to the site www.europassistance.it claims section) or must send via telegram or fax to 02.58.47.70.19, a written complaint addressed to: Claims Settlement Office (Trip Cancellation) - Europ Assistance Italia S.p.A. - Piazza Trento, 8 - 20135 Milan, indicating: - name, surname, address, telephone number; - Europ Assistance card number; - authorization to the processing of personal data, entering the following declaration in the complaint, which must be signed by the Insured and by any other person whose Personal Data is provided to the Company: "I authorize Europ Assistance Italia S.p.A. to process my personal data, including sensitive data, for the assessment of the settlement of the claim";

- the cause of cancellation or modification; - place of availability of the Insured.
- If the renoucement and / or modification to the trip or lease is due to illness and / or injury of one of the persons referred to in point a) of the art. "Subject of insurance", the report must also include:
 - the address where these people can be found;
 - the type of pathology;
 - the beginning and end of the pathology.
- Within 15 days of the aforementioned report, the Insured must also submit to Europ Assistance Italia SpA the following documents:
 - copy of the Europ Assistance card if in possession of the Insured;
 - in the event of illness or accident, a medical certificate confirming the date of the accident or the onset of the disease, the specific diagnosis and the days of prognosis; - in the event of admission, a copy of the original of the medical records;
 - in the event of death, the death certificate; - travel registration form or similar document;
 - receipts (deposit, balance, penalty) for payment of the trip or rental;
 - booking confirmation statement issued by the Travel Organization / Agency;

- confirmation statement issued by the Contracting Party.
- invoice of the Organization / Travel Agency concerning the penalty charged;
- copy of the canceled ticket;
- travel program and regulation;
- travel documents (visas, etc.);
- travel booking contract.
- Europ Assistance has the right to take over possession of the travel and / or lease titles not used by the Insured. The non-fulfillment of the obligations relating to the reporting of the claim may lead to the loss of the right to compensation, pursuant to art. 1915 C.C.

Criteria for liquidation of the damage

Europ Assistance will fully reimburse this penalty, including the practical management costs (with the exclusion, in the case of the purchase of air tickets from the airport fees that can be reimbursed by the air carrier) up to the maximum amount foreseen in the contract with the Travel Organization, per Insured and for travel destination. As provided in letter a) of Art. "OBJECT OF THE INSURANCE", in the event of renoucement of more Insured registered for the trip together and at the same time, the reimbursement will be paid up to an amount equal to the sum of the maximum insured for each Insured, but with the overall maximum indicated in the Art. "DETERMINATION OF THE MAXIMUM". Europ Assistance reimburses the cancellation fee: - in case of modification and / or forced renoucement of the trip due to hospitalization (excluding Day Hospital and First Aid) or death, the penalty will be reimbursed without the application of any discovery. - in case of renoucement not determined by hospitalization or death, the penalty will be refunded with the application of an overdraft equal to 20% of the amount of the penalty; if the penalty is higher than the guaranteed maximum, the overdraft will be calculated on the latter.

Effective date and duration of the insurance

The insurance for each individual Insured starts on the day of registration / confirmation of the trip / lease and lasts until the day of the start of the trip / lease itself, meaning the beginning of the trip when the Insured should have been presented at departure or rental station on the day of the beginning of the stay.

Maximal

For the "Travel Cancellation or Lease Expenses" guarantee, the ceiling is as follows: value of the trip / rental booked which in any case can never be higher than Euro 5,000.00 per Insured and Euro 15,000.00 per claim in the case of more Insured members of the trip together and at the same time.

The text of the guarantees and services referred to in points 1, 2, 3, 4, 5 and 6 is to be considered purely indicative. Before signing up, read the Insurance Conditions which will be delivered by the Tour Operator to all Insured participants in the trips.