BeSafe Group

KRANKENVERSICHERUNGSSCHUTZ STORNOVERSICHERUNG

Bedingungen der versicherungspolice

Zusammenfassung

Bedingungen der versicherungspolice n* R99POV1000250

Wann Beginnt der Versicherungsschutz?

Ab dem Zeitpunkt der Annahme und Zahlung der Reservierung.

Wann endet er?

Bei Nutzung der ersten vertraglich vereinbarten Leistung (Abflug/Auslaufen des Schiffs, Check-in in der Unterkunft).

Versicherungsschutz

Die Gesellschaft erstattet die Vertragsstrafe, die von einem Reiseveranstalter, einer Fluggesellschaft, einer Kreuzfahrtgesellschaft oder einer touristischen Dienstleistung bei Stornierung der Reise/Leistung erhoben wird.

ist ein Selbstbehalt vorgesehen?

Ja, 15 % Selbstbehalt; ausgenommen für Krankenhausaufenthalte und Tod.

Wie man eine Forderung eröffnet

www.refundandgo.com

Kontakte für allgemeine Informationen

info@refundandgo.com

Kontakt zum Einsatzzentrum für Unterstützung während Ihrer Reise:

Wenn Sie aus Italien anrufen: 800 955 144
Wenn Sie aus dem Ausland anrufen: +39 015 255 9575

Bedingungen der versicherungspolice

Zusammenfassung

Bedingungen der versicherungspolice n* R99POV1000250

STORNOVERSICHERUNG

Reiserücktritt / -Änderung

- Krankheit;
- Unfall;
- Widerruf des Urlaubs;
- dokumentierte Arbeitsverpflichtungen, die eindeutig nach der Buchung eingetreten sind;
- Erkrankungen in der Schwangerschaft;
- Krankheit des Hundes oder der Katze mit tierärztlichem Attest;
- Schäden im Haus, die die Reise nicht zulassen;
- alle objektiv nachweisbaren Gründe, die den Versicherten derart betreffen, dass die Reise/das Ereignis objektiv nicht möglich ist;
- Tod der versicherten Person, eines Familienmitglieds oder eines Reisebegleiters.

Deckungssummen:

10.000 € pro Versicherter, nicht mehr als 20.000 € pro Buchung.

Umbuchung der reise

Erstattung der Kosten bei verspäteter Ankunft (aus jeglichem Grund, der nachweisbar ist) am Abfahrts- oder ersten Zielort. Für: Panne/Unfall des Fahrzeugs, das für die Reise zur Unterkunftseinrichtung verwendet wird; Naturereignisse, die es verhindern, das erste Transportmittel zu nehmen, das zum Erreichen der Unterkunftseinrichtung vorgesehen ist (z. B. Fähre, Flugzeug, Zug).

Deckungssummen:

Die Kosten für die erste Nacht in der gebuchten Unterkunft werden bis maximal 100,00 € pro Person und Zimmer erstattet; 250,00 € pro Nacht.

Stornierung bei Terroranschlägen

Die Gesellschaft erstattet für den Verzicht auf die Reise, der aufgrund eines Terroranschlags nach der Buchung der Reise erfolgt.

- der Terroranschlag innerhalb von 15 Tagen vor der Abreise stattgefunden hat;
- der Terroranschlag innerhalb von 100 km von den im Reisevertrag angegebenen Zielen oder von einem Ort, an dem mindestens eine Übernachtung vorgesehen ist, stattgefunden hat;
- der Terroranschlag Personen- oder Sachschäden verursacht hat;
- der Terroranschlag von der Regierungsbehörde des Staates, in dem er stattgefunden hat, als solcher deklariert wurde;
- ein weiterer Terroranschlag am Zielort in den 7 Tagen vor dem Datum der Reisebuchung stattgefunden hat.

Deckungssummen:

10.000 € pro Versicherter, nicht mehr als 20.000 € pro Buchung

Hilfeleistung während der Reise

- Meldung eines Facharztes;
- Versand dringender Medikamente;
- Reise eines Familienmitglieds bei Krankenhausaufenthalt;
- Verlängerung des Aufenthalts;
- Rückkehr des Versicherten nach Rekonvaleszenz an seinen Wohnsitz;
- Rückkehr der anderen Versicherten;
- Rückkehr des Leichnams;
- Vorzeitige Rückkehr;
- Kostenvorschuss bei Diebstahl, Überfall, Beraubung oder Verlust von Zahlungsmitteln;
- Kreditkartenschutz;
- Vorauszahlung Rechtshilfe;
- Vorauszahlung Strafkaution.

Deckungssummen

Wir verweisen bezüglich der maximalen Versicherungssumme auf die Police.

Arztkosten während der Reise

- MIT DIREKTZAHLUNG: Wenn der Versicherte während der Gültigkeitsdauer der Garantie medizinische Kosten zu tragen hat, trägt die Gesellschaft die Kosten mit direkter Zahlung durch die Einsatzzentrale;
- RÜCKERSTATTUNG: Die Gesellschaft erstattet die Kosten für Besuche und/oder Erstbehandlung (einschließlich Tageskrankenhaus), die infolge eines Unfalls oder einer Krankheit während der Reise entstanden sind.

Deckungssummen

Die angegebenen Deckungssummen verstehen sich für Versicherte, Schadenfälle und Versicherungszeiten, vorbehaltlich der vorgesehenen Untergrenzen.
VORGESEHENE HÖCHSTBETRÄGE:
ITALIEN € 1.000,00;
EUROPA € 30 .000,00;
WELT € 50.000,00

Gepäck

a) Diebstahl, Überfall, Raub, Brand, Bruch und Beschädigung, Nichtlieferung des Gepäcks
b) Verspätete Übergabe des Gepäcks

Deckungssummen

a) ITALIEN €500.00 – EUROPA €750.00 – WELT €1,000.00
b) 150,00 €

Pannenhilfe

Pannenhilfe zum Abfahrts-/Aufenthaltsort: a) ABSCHLEPPDIENST. Auffinden und Versenden eines Rettungsfahrzeugs zum Abschleppen des Fahrzeugs an die nächstgelegene allgemeine Werkstatt b) TAXISENDUNG. Organisation und Versand eines Taxis nach dem Abschleppen des Fahrzeugs durch die Einsatzzentrale, um den Ort des Aufenthalts / der Reise zu erreichen.

Deckungssummen:
a) € 150,00
b) € 250,00

Cover stay

Wenn der Versicherte, wie von der zuständigen Behörde aus Sicherheitsgründen angeordnet, aus medizinischen Gründen festgehalten wird, erstattet die Gesellschaft alle wesentlichen und unerlässlichen Mehrkosten für Unterkunft und Verpflegung, die dem Versicherten entstehen für:

- Verbleiben bei der Ankunft am Flughafen des Bestimmungs- oder Transitlandes;
- oder während der Reise oder des Aufenthalts zum Zweck der Durchführung von Gesundheitschecks;
- oder im Falle einer deklarierten Quarantäne mit erzwungenem Aufenthalt vor Ort.

Deckungssummen
€ 2.500 pro Versicherter; € 10.000 pro Schadensfall.

TRAVEL POLICY

Contractual Terms and Conditions for the Insured

LAST UPDATE:

November 2025

Insurance drafted in accordance with the "Simple and Clear Contracts" guidelines of the ANIA Technical Table – Consumer Associations – Broker Associations.

MAPFRE ASISTENCIA Compañia Internacional de Seguros y Reaseguros S.A., authorised to conduct insurance business in the territory of the Italian Republic under the freedom of establishment regime, is registered in Annex I, List I of the Register of Insurance Undertakings held by IVASS under no. I.00042, IVASS code no. D840R, and is part of the MAPFRE Group.

MAWDY
MAPFRE Worldwide Digital Assistance

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CONTRACTUAL TERMS AND CONDITIONS FOR THE INSURED TRAVEL POLICY NO. R99POV1000250

GLOSSARY

Insured: the natural person whose interest is covered by the Insurance, who has purchased the Trip from the Policyholder directly or through authorised resellers and who is under 90 years of age.

Insurer/MAPFRE ASISTENCIA: MAPFRE ASISTENCIA, Compañía Internacional de Seguros y Reaseguros, S.A., with registered office in Spain at Carretera de Pozuelo 52, 28222 Majadahonda, and secondary office in Italy at Strada Trossi 66 – 13871 Verrone (BI), Italian Tax Code and VAT no. 02114590025, Economic and Administrative Index BI-181194.

Insurance: the group insurance contract that governs the relationships between the Insurer, the Policyholder and the Insured.

Act of terrorism: any act including but not limited to the use of force or violence and/or threat by any person or group of persons acting alone or on behalf of or in connection with any organisation or government, carried out for political, religious, ideological or similar purposes, including the intention to influence any government and/or to cause alarm to the public and/or to the community or part thereof.

Luggage: clothing, sporting goods and personal hygiene items, photographic and video equipment and its case, handbag, a backpack that may contain them and which the Insured may take with him/her on the Trip.

Travel Companion: the insured person who, while not having family ties with the Insured who suffered the incident, is listed on the same Trip of the Insured.

Policyholder: the entity indicated in the Special Terms of Insurance that enters into the Insurance and signs the Insurance on behalf of others pursuant to Article 1891 of the Italian Civil Code in favour of the Insured, waiving the right to recover the Premium from them, and assuming the related charges and costs.

Destinations:

- **Italy**: the Italian Republic, the Republic of San Marino and the Vatican City State.
- **Europe**: the Countries of geographical Europe (including Italy and the Russian Federation) and the Mediterranean (Algeria, Canary Islands, Cyprus, Egypt, Israel, Lebanon, Libya, Madeira, Morocco, Syria, Tunisia and Turkey).
- **World**: all Countries of the world including Europe.

Domicile: the place where the Insured lives or has established the headquarters of his/her business and interests.

Day Hospital: outpatient hospitalisation without an overnight stay at a Healthcare Facility, documented by medical records.

Abroad: all Countries of the world, except Italy.

Event: the occurrence that caused or has given rise, directly or indirectly, to one or more Claims.

Family Member: spouse, children, father, mother, brothers, sisters, grandparents, parents-in-law, sons-in-law, daughters-in-law, brothers-in-law, sisters-in-law, uncles, aunts, cousins, grandchildren, all relating to the Insured, as well as any other cohabitants, provided they are proven by official certification.

Deductible: the portion of the indemnifiable loss, expressed as a fixed amount, borne by the Insured.

Theft: the offence envisaged under Article 624 of the Italian Criminal Code committed by anyone who takes possession of another's personal property, removing it from the person holding it, in order to obtain a profit for themselves or others, affecting the insured Vehicle. For the purposes of the Insurance, it is essential that an official report of the offence be filed with the competent authorities.

Breakdown: damage suffered by one or more components of the Vehicle as a result of breakage, defect or malfunction that makes it impossible to use the Vehicle under normal and safe conditions. Vehicles immobilised for routine maintenance required by the manufacturer, installation of accessories or recall campaigns issued by the manufacturer are not considered Breakdowns.

Fire: combustion involving flame.

Road Accident: any accidental event occurring during circulation on the road – such as collision with another vehicle, impact against a fixed or mobile object, overturning or going off the road – that results in damage to the Vehicle causing its immediate immobilisation or allowing it to be driven only in unsafe conditions or with the risk of further damage.

Compensation: the amount paid by the Insurer to the Insured in the event of a Claim.

Injury: the event caused by a fortuitous, violent and external factor that produces objectively ascertainable physical injuries resulting in death, permanent disability or temporary incapacity.

Healthcare Facility: hospital, university clinic, university institute or private clinic duly authorised under legal requirements and competent authorities to provide hospital care as Hospitalisation or Day Hospital. Spas, convalescence and rest homes, as well as wellness centres and clinics with dietetic or aesthetic purposes or designated for long-term care are not considered Healthcare Facilities.

Illness: any sudden alteration of the state of health not caused by an Injury.

Limit: the amount, expressed in euros and including VAT, up to which the Insurer provides the insurance cover envisaged by the Insurance.

MAWDY: the commercial brand identifying MAPFRE ASISTENCIA S.A. (the Insurer).

Medicines: are considered to be those listed in the Italian Register of Medicines. The following are not considered to be medicines: parapharmaceutical, homoeopathic, cosmetic and dietary products, galenic preparations, etc., even if prescribed by a doctor.

Policy: the document, taken as a whole, which proves that Insurance has been taken out.

Premium: the amount payable by the Policyholder to the Insurer as consideration for the insurance cover provided.

Robbery: the offence under Article 628 of the Italian Criminal Code committed by anyone who takes possession by violence or threats to the person of the property of others, depriving its owner of it in order to gain unlawful profit for themselves or others.

Residence: the place where the insured has his/her regular dwelling as indicated on the certificate of residence.

Hospitalisation: stay in a Healthcare Facility involving at least one overnight stay, including Day Hospital.

Risk: the probability that the Claim occurs.

Self-insurance: the percentage of the indemnifiable amount borne by the Insured.

Claim: the occurrence of an event causing damage covered by this insurance policy.

EU: includes all states that are part of the European Economic Union as well as those not included in it but part of geographical Europe.

Vehicle: the car or motorcycle registered in Italy with Italian number plates, less than 10 years old from the date of first registration, used by the Insured to travel to the point of departure of the Trip or stay.

Trip: travel, stay or rental, as shown by the travel document or contract, undertaken for tourism, study or business purposes, costing no more than Euro 10,000.00 per person and Euro 20,000.00 per booking, included in the insurance cover.

INSURANCE CONDITIONS

Terms beginning with a capital letter have the meaning defined in the Glossary above.

WHAT IS COVERED

Article 1 - Subject Matter of the Insurance

A) ASSISTANCE COVER

1. Travel Assistance

MAPFRE ASISTENCIA undertakes to provide the Insured on a Trip with personal assistance services under the terms and within the limits set out in this Insurance.

In particular, MAPFRE ASISTENCIA undertakes to:

a) provide the services to the Insured through the assistance Support Centre;

b) coordinate the service providers appointed by MAPFRE ASISTENCIA to deliver assistance;

c) ensure that, in providing the services, it will comply with all safety regulations and all applicable laws and regulations.

2. Roadside assistance

MAPFRE ASISTENCIA undertakes to provide the Insured with roadside assistance services under the terms and within the limits set out in this Insurance.

In particular, MAPFRE ASISTENCIA undertakes to:

a) provide the services to the Insured through the assistance Support Centre;

b) coordinate the service providers appointed by MAPFRE ASISTENCIA to deliver assistance;

c) ensure that, in providing the services, it will comply with all safety regulations and all applicable laws and regulations.

B) COVERAGE OF MEDICAL EXPENSES DURING A TRIP

1. DIRECT PAYMENT

MAPFRE ASISTENCIA undertakes to provide the Insured on a Trip with medical/hospital services for urgent and non-deferrable treatment or surgery.

2. TO BE REFUNDED

The Insurer undertakes to reimburse the Insured for transportation costs to the medical centre emergency room and the costs of medical examinations, diagnostic tests and outpatient treatment.

C) LUGGAGE COVER

The Insurer undertakes to pay the Insured Compensation for the direct material damage suffered by them as a result of a Claim to their Luggage due to Theft, Fire, Robbery, snatching, damage and non-delivery by the
air carrier of the personal Luggage.

D) STAY COVER

The Insurer undertakes to compensate the Insured for the financial loss arising from the additional costs incurred for meals, hotel accommodation and travel tickets for the return to Italian territory as a result of a compulsory stay on site due to health detention ordered by the competent authorities, under the terms and within the limits set out in this Insurance.

E) CANCELLATION COVER

The Insurer undertakes to compensate the Insured for the financial loss arising from cancellation charges in the event of unforeseen events resulting in modification or cancellation of the Trip, and for travel protection expenses in the event of delayed arrival at the departure point for any documentable reason, under the terms and within the limits set out in this Insurance.

Article 2 – Services

In addition to what is stated in the definition of Insured, the covers under this Policy also apply to Insured parties coming from countries outside the European Union for stays in countries within the European Union (therefore the case of a non-EU Insured travelling to another non-EU country is excluded). Accordingly, the assistance services "Transfer – patient repatriation" under item A.1.4), "Repatriation of the convalescent Insured" under item A.1.9), "Repatriation of remains" under item A.1.10), and "Early return" under item A.1.11) are deemed to be provided in all countries of the World. Any reimbursements related to the covers under this Policy shall be paid through the Policyholder.

A) ASSISTANCE COVER

In the event of a Claim, the Insured must immediately contact the Support Centre using the procedures set out in Article 10 of the section "What to do in the event of a Claim" before taking any other initiative to resolve the difficulty.

Failure to comply with this obligation will result in the loss of entitlement to the assistance services, unless the failure is due to force majeure.

Upon the occurrence of a Claim, the Insurer undertakes to provide the assistance services detailed below, under the terms and within the limits indicated.

A.1) Travel assistance

The services are:

- provided following an Injury or Illness of the Insured on a Trip;
- supplied per Event, regardless of the number of Insured involved, within the Limits and any sub limits set out in this policy;
- are carried out in accordance with the specific operating conditions, in consideration of the state of health of the Insured and the state of necessity, using the means and facilities that the Insurer believes, in its sole discretion, more appropriate for the purpose;

1) Medical consultation by telephone

Where the Insured requires advice and guidance on the most appropriate emergency measures to adopt with respect to their state of health, they may contact the Support Centre to request medical advice via telephone contact with one of the physicians consulted by the Support Centre itself.

Note that such consultation does not constitute a diagnosis and is provided based on the information and statements supplied remotely by the Insured.

The Insurer will bear the related costs.

2) Sending a doctor or ambulance

This service applies in Italy.

If the Insured requires an urgent medical visit following assessment by the physicians consulted by the Support Centre, the Support Centre will send an approved general practitioner to the location.

If a physician is not available, the Support Centre will arrange for the Insured to be transferred by ambulance to the nearest emergency medical centre.

The Insurer will bear the related costs.

In an emergency the Support Centre cannot in any way be a substitute for Official Emergency Services (118), nor will it assume any of the costs incurred.

3) Providing the name of a specialist doctor

This service applies abroad.

If the Insured requires a specialist visit following provision of the service referred to under item 1) "Medical consultation by telephone", the Support Centre will, as far as local availability permits, refer them to a specialist physician closest to the Insured.

4) Transfer / patient repatriation
If the health conditions of the Insured on a Trip, based on objective evidence assessed by the physicians consulted by the Support Centre, and after analysis of the clinical situation with their attending physician, require medical transport, the Support Centre will:

a) organise transfer of the patient to the nearest suitable medical facility;
b) organise transfer from the medical facility to the Residence of the Insured;
c) organise the repatriation to Italy of the insured patient if conditions allow and require it;

using the means deemed most suitable for their health condition among:

- air ambulance (exclusively for return to Italy and if the Claim has taken place in Europe);
- airline, possibly stretchered;
- train in first class and, if necessary, in the sleeper car;
- ambulance, with no distance limitation;
- other means of transport.

d) assist the Insured during transport with medical or paramedical personnel, according to the needs assessed by the physicians consulted by the Support Centre.

The Insurer will bear the travel costs, including medical or nursing assistance during the trip, if deemed necessary by the physicians consulted by the Support Centre.

The Insurer shall have the right to ask the Insured for any air, rail, etc. ticket not used for the return.

The service does not apply to:

- **illnesses or injuries that, in the opinion of the physicians consulted by the Support Centre, can be treated locally or that do not prevent the Insured from continuing the Trip;**
- **infectious diseases if transportation implies violation of national or international health regulations;**
- **any case in which the Insured or their Family Members request discharge against the advice of the attending physicians.**

5) Transfer of the other Insured parties
If following the service referred to in point 4) "Transfer / patient repatriation", or in case of death of the Insured, the Travel Companions were not objectively able to return to their place of Residence in Italy via the means initially planned for, the Support Centre will provide them with a ticket for an economy class flight or a first class train ticket.

The Insurer shall have the right to ask the Insured for any air, rail, etc. ticket not used for the return.

The Insurer will bear the related costs up to the Limit of:

- **for travel to Italy: Euro 1,000.00;**
- **for travel to Europe: Euro 1,500.00;**
- **for travel to the World: Euro 2,000.00.**

6) Sending urgent Medicines
This service applies abroad.

If the insured needs Medicines regularly registered in Italy but it is not available in the immediate location or it cannot be replaced with local Medicines deemed equivalent by the physicians consulted by the Support Centre, the Support Centre will accept to send the medicines via the quickest means possible in compliance with the local regulations on the transportation of Medicines.

The Insurer will bear the cost of shipping, while the **cost of the Medicines is borne by the Insured**.

7) Travel of a Family Member
If the Insured, travelling alone or with a minor, must be hospitalised for a period of more than 10 days, the Support Centre will provide a Family Member, resident in the Italian territory, with the means to reach the Insured and then return to their Domicile:

- an economy class air ticket or a first class rail ticket,

or

- another public or private means of transport identified by the Support Centre and deemed appropriate by it.

The Insurer will bear the related costs.

Furthermore, if necessary, the Support Centre will arrange for a hotel where the Family Member can stay.

The Insurer will bear the accommodation and breakfast expenses **up to a Limit of Euro 260.00, subject to a limit of Euro 52.00 per day**. Any amount exceeding the Limit shall be borne by the Insured.

The service applies for only one Family Member.

8) Extension of stay

If the Insured is unable to return to Italy on the pre-established date due to:

- Hospitalisation for a period exceeding 7 days;
- Theft or loss of passport needed to return supported by an official report issued by the local law enforcement Authorities;

the Support Centre will arrange a hotel for the Insured and their Travel Companions to extend their stay.
The Insurer will bear the accommodation and breakfast expenses **up to a Limit of Euro 1,000.00 and for a maximum of 10 nights**. Any amount exceeding the Limit shall be borne by the Insured.

9) Repatriation of the convalescent Insured
If the Insured following discharge from Hospitalisation is not able to return to their place of Residence by the means initially planned, the Support Centre will arrange the return of the convalescent Insured, providing:

- an economy class air ticket or a first class rail ticket,

or

- another public or private means of transport identified by the Support Centre and deemed appropriate by it.

The Insurer will bear the related costs.

The service is also extended to Family Members and a Travel Companion.

In such case, the Insurer will bear the related costs up to the Limit, overall for Family Members and Travel Companion, of:

- **for travel to Italy: Euro 500.00;**
- **for travel to Europe: Euro 750.00;**
- **for travel to the World: Euro 1,500.00.**

10) Repatriation of remains
If the Insured dies during the Trip, the Support Centre will arrange and carry out the transport of the mortal remains to the place of burial in Europe.

Shipping will be done according to international standards and after fulfilling all formalities at the place of death.

The Insurer will bear the related costs.

Costs relating to the possible recovery of the mortal remains, the funeral ceremony, burial or cremation are excluded.

The Support Centre will also provide a Family Member with the means to reach the location of the Event and then return to their Domicile:

- an economy class air ticket or a first class rail ticket,

or

- another public or private means of transport identified by the Support Centre and deemed appropriate by it.

The Insurer will bear the related costs.

Furthermore, if necessary, the Support Centre will arrange for a hotel where the Family Member can stay.

The Insurer will bear the cost of the first night's accommodation.

The service applies for only one Family Member.

11) Early return
If the Insured on a Trip needs to return to their Domicile in Italy earlier than originally planned and by means different from those initially envisaged due to the death or Hospitalisation for a period of more than 5 days of a Family Member, the Support Centre will arrange the Insured's return providing:

- an economy class air ticket or a first class rail ticket,

or

- another public or private means of transport identified by the Support Centre and deemed appropriate by it.

The service also applies to the return of one Travel Companion.

The Insurer will bear the related costs up to the Limit of:

- **for travel to Italy: Euro 550.00;**
- **for travel to Europe: Euro 2,000.00;**
- **for travel to the World: Euro 2,000.00.**

12) Advance of essential expenses

This service applies abroad.

If the Insured on a Trip, due to Theft, Robbery, snatching or loss of their means of payment, must incur unforeseen essential expenses (for example, hotel accommodation, vehicle hire, travel tickets, restaurant), and is unable to provide for these directly and immediately, the Support Centre will arrange payment of invoices on behalf of the Insured **up to a Limit of Euro 1,000.00**. Any amount exceeding the Limit shall be borne by the Insured.

The Insured must:

- notify the Support Centre of the reason for the request, the amount needed and their contact details;
- send the Support Centre a copy of the report issued by the competent local Authority.

This service is not available:

- **in countries where the Insurer has no branches or correspondents;**
- **if the transfer of money abroad is considered a violation of either the applicable Italian regulations or those in force in the country where the Insured is located;**
- **if the Insured is unable to provide adequate written banking guarantees for repayment of the sum advanced.**

The Insured must repay the sum advanced within a maximum of 30 days from the date of such advance. Once this period has expired, they must repay the sum advanced plus interest at the prevailing legal rate.

13) Protection of credit cards

This service applies abroad.

In the event of Theft or loss of credit cards of the Insured during the Trip, the Support Centre by specific request shall put the Insured in contact with the issuing institutions to start the necessary procedures to block lost or stolen credit cards.

The insured is responsible for completing the blocking procedure in accordance to individual card issuers procedures.

14) Advance of legal assistance expenses

This service applies abroad.

If the Insured is arrested or threatened with arrest during the Trip and in need of legal Assistance, the Support Centre will provide the insured with a lawyer, in accordance with the local regulations, and advance the payment of the relevant fee **within the Limit of Euro 500.00**. Any amount exceeding the Limit shall be borne by the Insured.

The Insured must inform the Support Centre of the reason for the request, the amount needed and where to send such sums.

This service is not available:

- **in countries where the Insurer has no branches or correspondents;**
- **if the transfer of money abroad is considered a violation of either the applicable Italian regulations or those in force in the country where the Insured is located;**
- **if the Insured is unable to provide adequate written banking guarantees for repayment of the sum advanced.**

The Insured must repay the sum advanced within a maximum of 30 days from the date of such advance. Once this period has expired, they must repay the sum advanced plus interest at the prevailing legal rate.

15) Advance payment of bail

This service applies abroad.

If the Insured on a Trip is unable to pay bail set by the Authorities following detention, arrest or threat of arrest, the Support Centre will pay it on their behalf, as an advance, **up to the Limit of Euro 3,000.00**.

This service is not available:

- **in countries where the Insurer has no branches or correspondents;**
- **if the transfer of money abroad is considered a violation of either the applicable Italian regulations or those in force in the country where the Insured is located;**
- **if the Insured is unable to provide adequate written banking guarantees for repayment of the sum advanced.**

The Insured must repay the sum advanced within a maximum of 30 days from the date of such advance. Once this period has expired, they must repay the sum advanced plus interest at the prevailing legal rate.

A.2) Roadside assistance

1) Breakdown assistance
If the Vehicle cannot be used as a result of a Breakdown or Road Accident, the Support Centre will directly arrange for the most suitable recovery vehicle to tow the Vehicle to the nearest workshop able to carry out the repair.

The Insurer will bear towing costs up to a Limit of Euro 150.00 per Claim.

The Insured remains responsible for:

- **any excess over the Limit;**
- **labour costs and spare parts necessary to restore the Vehicle;**
- **towing costs if the Vehicle sustained the Claim while off the public road network or equivalent areas (off-road use);**
- **the expenses incurred for exceptional equipment necessary to recover the Vehicle;**
- **costs relating to cleaning the road surface or restoration of the location of the incident**

2) Sending a taxi
If the Insured needs transport to reach the departure point of the Trip following provision of the "Breakdown assistance" service indicated under item 1), the Support Centre will provide a taxi.

The Insurer will bear the related cost up to a Limit of Euro 250.00 per Claim.

Any amount exceeding the Limit shall be borne by the Insured.

No splitting of the Limit is allowed between multiple trips relating to the same Claim or to multiple Claims.

B) COVERAGE OF MEDICAL EXPENSES DURING A TRIP

The services apply following an Injury or Illness of the Insured on a Trip.

The insurance cover applies up to the Limit of:
- **for travel to Italy: Euro 1,000.00;**
- **for travel to Europe: Euro 30,000.00;**
- **for travel to the World: Euro 50,000.00**

without prejudice to the sub-limits envisaged.

1. DIRECT PAYMENT
In the event of a Claim, the Insured must immediately contact the Support Centre using the procedures indicated in Article 10 of the section "What to do in the event of a Claim", before taking any other initiative.

If the insured incurs medical expenses / hospital care or urgent and unavoidable surgery which cannot be postponed, received in situ during the Trip, during the period covered by the insurance, the Insurer shall bear the costs with direct payments made by the Support Centre.
The service shall continue until the date of discharge or until such time as the Insured shall be deemed, in the opinion of the physicians consulted by the Operation Centre, in a condition to be repatriated.
The service is provided for a maximum of 120 days including Hospitalisation.
Where the Insurer cannot make direct payment, the expenses will be reimbursed provided they have been authorised in advance by the Support Centre which, in this case, was contacted during the period of Hospitalisation.
Requests for reimbursement will not be accepted if the Support Centre was not contacted.

2. TO BE REFUNDED

a) The Insurer shall reimburse the transportation cost from the scene of the Event to the medical centre emergency room or place of first admission, **up to the Limit of**:
- **for travel to Italy: Euro 500.00;**
- **for travel Abroad: Euro 2,500.00.**

b) The Insurer shall reimburse the expenses for medical and/or pharmaceutical visits, diagnostic tests, ambulatory care and/or admission (including Day Hospital), sustained following an Injury or Illness occurred during the Trip.

   In the event of an Injury occurring during the Trip the Insurer will also reimburse the expenses for medical and diagnostic tests, provided they are performed within 30 days after the return from the Trip.

The Insurer will pay reimbursement up to the Limit of:
- **for travel to Italy: Euro 500.00;**
- **for travel Abroad: Euro 1,000.00.**

b) The Insurer shall reimburse expenses for urgent dental treatment only following an Injury occurring during the Trip, **up to the Limit of Euro 150.00**.

C) LUGGAGE COVER

1. Theft, mugging, Robbery, Fire, breakage and damage, lost Luggage

The Insurer shall indemnify the Insured for material and direct damage resulting from Theft, Fire, Robbery, mugging, breakage, damage or non-delivery of personal luggage by the air carrier.

The Insurer will pay the Compensation **up to the Limit of:**
- **for travel to Italy: Euro 500.00**
- **for travel to Europe: Euro 750.00**
- **for travel to the World: Euro 1,000.00**

and subject to a maximum limit per item of Euro 150.00.

Please note that all photo-cine-optical material (camera, video camera, camcorder, lenses, flash, batteries, etc.), electrical appliances and any other electronic equipment are considered collectively as a single object.

The service applies for one Claim per Trip.

2. Delayed Luggage

In the case of travel by air, the Insurer reimburses purchases of essential items (clothing and personal hygiene products) made by the Insured following a delay of more than 12 hours in the return of checked-in Luggage. The delay is measured from the scheduled arrival time at one of the Trip destinations;

The Insurer will pay the Compensation up to the Limit of Euro 150.00 per Insured.

The service applies for one Claim per Trip.

The following expenses are excluded from the service:

• for late delivery of Luggage on the flight back to the Insured's usual Domicile;

• incurred after the date the Luggage was received.

D) STAY COVER

If the Insured is in a public health lockdown imposed by the authorities for reasons of safety:

• at the moment of the Insured's arrival at the airport of the destination or transit country;

• or during the Trip or stay for the purpose of conducting medical examinations;

• or in the event of quarantine being declared with enforced stay in the location;

the Insurer will pay the Insured an amount equal to any additional costs that are essential and indispensable to pay for board and lodging incurred by the Insured because of the enforced stay in the location and to buy tickets to return to Italy, **up to the Limit of:**

- Euro 2,500.00 per Insured;
- Euro 10,000.00 per travel booking;
- Euro 100,000.00 per Policy and insurance year.

The Insurer reserves the right to ask the Insured for any refunds obtained from providers of the tourist services and/or carriers.

E) CANCELLATION COVER

The cover applies for a single reimbursement request relating to each booking.

The Insurer pays the Compensation up to the Limit of Euro 10,000.00 per Insured, and in any case up to the Limit of Euro 20,000.00 per booking to:

- Insured;
- all their Family Members;
- one Travel Companion.

provided they are insured and listed under the same booking.

1. Cancellation or modification of the Trip
In the event of a Claim that results in cancellation or modification of the booked Trip (subject to the provisions under item 2. Trip rerouting expenses), the Insurer will pay the Insured an amount equal to the cancellation charge contractually applied by a tour operator or airline or shipping company or tourism service provider, corresponding to the actual percentage applied on the date the Event occurred (Article 1914 of the Italian Civil Code). The Insurance applies if the Claim affects the Insured, one of their Family Members, the co-owner of the partnership and/or the associated professional firm, the dog or cat owned by the Insured (as documented) and is due to one of the causes
listed below:

- Illness;
- Injury; death;
- revocation of holidays;
- documented work commitments arising with certainty after booking;
- pregnancy complications;
- Illness of the dog or cat proven by a veterinary medical certificate;
- damage to the home of such severity as to prevent the Trip;
- any objectively documentable reason affecting the Insured, of such seriousness as to objectively prevent the Trip.

The service also applies in the event of an Act of terrorism:
- occurring after booking the Trip;
- occurring within 15 days prior to departure;
- occurring within 100 km of the Destinations set out in the Travel contract or any location where at least one overnight stay is scheduled; intermediate air route stops are not considered destinations;
- if it has caused damage to people, material objects or animals;
- if it is declared as such by the governmental authority of the state where it occurred.

The refund of the fee will include:
- management costs;
- the fees of the agency;
- visas;
- the fuel adjustments already applied at the issue date of the cover and incorporated into the overall cost of the insured Trip.

Refundable airport taxes are excluded from the Compensation.

2. Trip rerouting expenses
In the event of delayed arrival for any objectively documentable reason at the Trip's point of departure or at the start of the stay, the Insurer shall pay the Insured an amount equal to the cost of the first night at the booked accommodation facility up to the Limit of Euro 100.00 per night, per person and per room/unit.
If the delay results instead from one of the following causes:
- Breakdown or Road Accident of the Vehicle
- natural events preventing use of the means of transport (train, plane, ferry) planned to reach the accommodation facility.

The Insurer will pay the Insured an amount equal to the cost of the first night at the booked accommodation facility up to the Limit of Euro 250.00 per night, per person and per room/unit.

Article 3 – Limits

A) ASSISTANCE COVER
The services shall be provided by the Insurer within the Limits indicated in Article 2 of the section "What is covered".

The indicated Limits must be considered per Insured, Claim and insurance period, given the sub limits set out below.

B) COVERAGE OF MEDICAL EXPENSES DURING A TRIP
The service will be provided and the Compensation will be paid by the Insurer within the Limit indicated in Article 2 of the section "What is covered".

The indicated Limits must be considered per Insured, Claim and insurance period, given the sub limits set out below.

C) LUGGAGE COVER
The Compensation will be paid by the Insurer within the Limit indicated in Article 2 of the section "What is covered".

The indicated Limits must be considered per Insured, Claim and insurance period, given the sub limits set out below.

D) STAY COVER
The Compensation will be paid by the Insurer within the Limit indicated in Article 2 of the section "What is covered".

E) CANCELLATION COVER
The Compensation will be paid by the Insurer within the Limit indicated in Article 2 of the section "What is covered".

COVER EXCLUSIONS/LIMITATIONS

Article 4 – Exclusion of alternative compensation
If the insured chooses not to benefit from one or more services, MAPFRE ASISTENCIA will not be required to provide any Compensation or alternative services of any kind as a substitute.

If the Insured makes use of services not envisaged under this Insurance, MAPFRE ASISTENCIA shall be under no obligation to any party to pay and/or reimburse the related expenses and charges.

Article 5 – General exclusions
The insurance cover does not apply and no Compensation is payable in the event of a Claim caused by or resulting from or in the event of:

- **a) wilful misconduct or negligence of the Insured or of persons for whom they are legally responsible;**
- **b) suicide or attempted suicide;**
- **c) unlawful acts committed by the Insured or their breach of regulations or prohibitions imposed by any government;**
- **d) abuse of alcohol or drugs or non-therapeutic use of narcotics or hallucinogens;**
- **e) mental illnesses;**
- **f) situations of armed conflict, invasion, acts of foreign enemies, hostilities, war, civil war, rebellion, revolution, insurrection, martial law, military or usurped power or attempts to usurp power, riots, civil commotion, looting, strikes;**
- **g) acts of terrorism in general (except where otherwise envisaged under a specific cover), including the use of any nuclear or chemical device;**
- **h) nuclear reaction and radiation caused artificially by the acceleration of atomic particles, exposure to ionising radiation or nuclear waste, radioactive contamination originating from nuclear fuels, radioactive, toxic, explosive or other hazardous properties of nuclear equipment or its components;**
- **i) tornadoes, hurricanes, earthquakes, volcanic eruptions, flooding, and other natural disasters;**
- **j) materials, substances, biological and/or chemical compounds used to harm human life or spread panic;**
- **k) air, water, soil, subsoil pollution/contamination, or any other environmental damage;**
- **l) exceptional circumstances of such scale and severity as to require restrictive measures by the competent authorities (national and/or international) to reduce risk to the civilian population. Examples include but are not limited to closure of schools and public areas, restrictions on public transport within cities, restrictions on air transport. Therefore, all services provided through the Support Centre will be carried out in compliance with and within the limits set by national and international laws and/or administrative provisions, except in cases of force majeure;**
- **m) extreme Trips in remote areas accessible only with the use of special means of rescue;**
- **n) a Trip made to an area where, at the time of departure, there is a ban or limitation (even temporary) issued by a competent public authority;**
- **o) search and rescue expenses of the Insured in the sea, lake, mountain or desert;**

MAPFRE ASISTENCIA is not liable when it cannot perform or delays performing any service specifically envisaged under the contract due to force majeure.

MAPFRE ASISTENCIA does not accept liability for damage caused by actions of the authorities of the country where the assistance is provided or resulting from any other fortuitous and/or unforeseeable circumstances.

MAPFRE ASISTENCIA reserves the right to ask the Insured or Policyholder to refund the costs incurred to carry out policy services that are proven at a later date not to be due, as set forth by the Insurance or by law.

The insurance cover does not apply in those states that are in a declared or de facto state of war, or which are indicated as high-risk countries in the official notices of the Ministry of Foreign Affairs and on the website www.viaggiaresicuri.it.

In general, any loss, damage, liability, claim, cost or expense of any nature whatsoever is excluded where directly or indirectly caused by one or more of the following circumstances:

p) events where cover would require the Insurer to perform any service or make any payment of any nature, including refunds of premiums, where such service or payment may expose the Insurer to sanctions, prohibitions or restrictions under United Nations resolutions or commercial or economic sanctions, laws or regulations enacted by the European Union, the United Kingdom or the United States of America, or under any other provision currently in force or which may be enacted in the future;

q) events occurring in countries listed as not recommended by the Italian Ministry of Foreign Affairs, the World Health Organization (WHO) or other similar bodies, or subject to embargo by the United Nations Security Council or other international organisations, and events occurring in national or international conflicts or interventions involving the use of force or coercion.

Article 6 – Specific exclusions

Specific exclusions applying to individual services are indicated in Article 2 of the section "What is covered".

A) ASSISTANCE COVER

This insurance cover shall not apply if:

- **weather or political conditions that prevent the Support Centre from providing the services;**
- **services requested following voluntary discharge of the Insured against the advice of the medical staff of the Healthcare Facility where they are hospitalised, or refusal of medical transport/repatriation. In the latter case, the Insurer will not provide any further service requested;**
- **A Trip made for the purpose of undergoing medical / surgical treatment;**
- **quarantine already in force at the Destination or if declared during the Trip.**

The Insured releases the doctors who examined him/her and the people involved by the Policy conditions from professional confidentiality, exclusively for the events covered by this Insurance and exclusively to the Insurer.

B) COVERAGE OF MEDICAL EXPENSES DURING A TRIP

The insurance cover does not apply in the event of a Claim caused by or resulting from or in the event of:

- **weather or political conditions that prevent the Support Centre from providing the services;**
- **services requested following voluntary discharge of the Insured against the advice of the medical staff of the Healthcare Facility where they are hospitalised, or refusal of medical transport/repatriation. In the latter case, the Insurer will not cover further medical expenses incurred from the day after the refusal;**
- **A Trip made for the purpose of undergoing medical / surgical treatment;**
- **quarantine already in force at the Destination or if declared during the Trip;**
- **medical rehabilitation and physiotherapy;**
- **the purchase, application, maintenance and repair of prostheses and therapeutic devices;**
- **treatment or removal of physical defects or congenital malformations, for aesthetic applications, for spa and slimming treatments, for dental treatment (except where otherwise provided under a specific service);**
- **voluntary termination of a pregnancy;**
- **practice of air sports and the aerial activities in general, extreme sports if not practised with sports organizations and without the required safety criteria;**
- **any sport carried out professionally or which, nonetheless, leads to direct or indirect remuneration;**
- **purchase and repair of glasses, contact lenses;**
- **follow-up visits in Italy for situations resulting from Illnesses which started during the Trip;**
- **natural delivery or caesarean section;**
- **morbidity due to pregnancy beyond the 26th week of pregnancy and childbirth.**

The Insured releases the doctors who examined him/her and the people involved by the Policy conditions from professional confidentiality, exclusively for the events covered by this Insurance and exclusively to the Insurer.

C) LUGGAGE COVER
The insurance cover excludes:

- **computers, mobile phones, media players, sunglasses, televisions, battery chargers, money, precious stones, cheques, stamps, tickets and travel documents, jewellery, precious watches, coins, objets d'art, collections, samples, catalogues, goods, food, perishables;**
- **photographic/video/optical kit entrusted to third parties (hoteliers, carriers etc.).**

The insurance cover does not apply and no Compensation is payable in the event of a Claim caused by or resulting from or in the event of:

- **camping stays;**
- **Luggage not property stored in the boot of a locked Vehicle;**
- **Vehicle not parked overnight, between the hours of 8 pm and 7 am, in a guarded public garage for a fee;**
- **Theft without breaking into the boot of the Vehicle;**
- **Luggage in a motor vehicle even when stowed in a locked boot.**

D) STAY COVER
The insurance cover does not apply and no Compensation is payable in the event of a Claim caused by or resulting from or in the event of:
a) wilful or gross misconduct of the insured;
b) Trips to Countries in which it was known that a public health lockdown was in place;
c) costs not covered by the policy;
d) losses following Insured's rejection of Trip organizer's offer to continue/reroute the interrupted Trip.

E) CANCELLATION COVER
The insurance cover does not apply and no Compensation is payable in the event of a Claim caused by or resulting from or in the event of:

- **causes that cannot be objectively documented;**
- **causes known to the Insured at the time of booking. Medical causes known at booking are included if they can reasonably be expected not to prevent the Trip;**
- **curfew, border closure, embargo, reprisals, sabotage;**
- **confiscation, nationalisation, seizure, restrictive orders, detention, appropriation, requisition for own use by or order of any Government (whether civil, military or de facto) or other national or local authority;**
- **errors or omissions at the time of booking or inability to obtain a visa or passport;**
- **carrier bankruptcy or failure of any other service provider;**
- **fear of flying or fear of travelling.**

Article 7 – Self-insurance

E) CANCELLATION COVER

The Insurer will pay the Compensation to the Insured subject to a fixed Self-insurance of 15% in the event of a Claim not due to death, Injury or Illness involving Hospitalisation.

Article 8 – Deductible

B) COVERAGE OF MEDICAL EXPENSES DURING A TRIP
The Insurer will pay the Claim to the Insured applying a fixed Deductible of Euro 50.00 per Claim.

WHERE THE COVER APPLIES

Article 9 – Territorial scope
A) ASSISTANCE COVER

A.1) Travel assistance
The insurance cover applies for Events occurring worldwide.

A.2) Roadside assistance
The insurance cover applies for Events occurring in Europe.

B) MEDICAL EXPENSES COVER ON A TRIP, C) LUGGAGE COVER, D) STAY COVER, E) CANCELLATION COVER
The insurance cover applies for Events occurring worldwide.

WHAT TO DO IN THE EVENT OF A CLAIM

Article 10 – Claim notification procedure
A) COVER ASSISTANCE and B) TRAVEL MEDICAL EXPENSES / 1. DIRECT PAYMENT

In the event of a Claim covered by the Insurance, before taking any other initiative the Insured must immediately contact the Support Centre for the resolution of the difficulty.

Pursuant to Article 1915 of the Italian Civil Code, **failure to comply with this obligation results in loss of entitlement to assistance services.**

To contact the Support Centre, in operation 24 hours a day, 365 days a year, the Insured must call the following number:

from Italy

800 955144

from Abroad

+39 015 255 9575

In all cases they must provide:

- **full details of the Insured requiring assistance;**
- **address of the Insured's location;**
- **all useful information for assistance;**
- **services requested;**
- **telephone number at which the Support Centre will call them back during the assistance process;**
- **contact details of a Family Member or Travel Companion, if applicable;**
- **any details of the medical facility (name and telephone number, ward where admitted, name of the doctor who took care of the patient).**

In order to provide the services covered by the Insurance, the Support Centre must process the Insured’s data and therefore requires their consent pursuant to data protection laws. Accordingly, by contacting or having the Support Centre contacted, the Insured freely gives their consent to the processing of their data, as indicated in the privacy policy.

The Support Centre may ask the Insured – who must provide it in full – any further information and/or documentation deemed necessary to provide assistance.

The Support Centre reserves the right to ask the Insured for the documentation necessary to verify their Residence.

B) TRAVEL MEDICAL EXPENSES / 2. TO BE REFUNDED

The Insured must give written notice to the Insurer promptly and no later than 30 days from the date of return, sending the Claim notification and the documentation listed below through the insurance broker using one of the following methods:

- **via internet (website www.refundandgo.com)**
- **email: info@refundandgo.com**.

The Insurer reserves the right to request the original of the documentation listed below, which the Insured will be required to provide.

Pursuant to Article 1914 of the Italian Civil Code, the Insured must do everything possible to avoid or reduce the loss.

Pursuant to Article 1915 of the Italian Civil Code, failure to fulfil the above obligation to avoid or reduce the loss or to give notice to the Insurer in the event of a Claim may result in the loss or reduction of the right to Compensation.

To settle the Claim, the Insured must provide the following documentation:

- **personal details and tax I.D. of the payment recipient (pursuant to Italian Law No. 248 of 4 August 2006);**
- **name and address of the bank, IBAN, SWIFT code in the case of a foreign bank account;**
- **name of account holder if different from the owner of the file;**
- **place, date and time of the Event and the circumstances and the causes that have determined it;**
- **medical records written on site (medical records, minutes of first aid, medical certificate stating the diagnosis) and related original receipts of incurred medical expenses.**

For the purpose of assessing the Claim, the Insurer reserves the right to carry out further checks of any nature, including verification of the documentation produced, and to request further documentation, which the Insured will be required to provide.

The documentation listed above or otherwise requested is necessary to verify the existence and exact quantification of the loss and the resulting settlement of the Compensation. Therefore, in the event of failure to comply with one or more of these obligations, the Insurer will be unable to make payment of the Compensation.

C) LUGGAGE COVER

The Insured must give written notice to the Insurer promptly and no later than 30 days from the date of return, sending the Claim notification and the documentation listed below through the insurance broker using one of the following methods:

- **via internet (website www.refundandgo.com)**
- **email: info@refundandgo.com**.

The Insurer reserves the right to request the original of the documentation listed below, which the Insured will be required to provide.

Pursuant to Article 1914 of the Italian Civil Code, the Insured must do everything possible to avoid or reduce the loss.

Pursuant to Article 1915 of the Italian Civil Code, failure to fulfil the above obligation to avoid or reduce the loss or to give notice to the Insurer in the event of a Claim may result in the loss or reduction of the right to Compensation.

To settle the Claim, the Insured must provide the following documentation:

- **personal details and tax I.D. of the payment recipient (pursuant to Italian Law No. 248 of 4 August 2006);**
- **name and address of the bank, IBAN, SWIFT code in the case of a foreign bank account;**
- **name of account holder if different from the owner of the file;**
- **place, date and time of the Event and the circumstances and the causes that have determined it;**

1. Theft, mugging, Robbery, Fire, breakage, damaged and undelivered Luggage:

The Insured must also provide the following documents:

- **original copy of the complaint submitted to the competent authorities of the place where the Event occurred, along with a detailed list of the stolen, burned or damaged items, and documentation/proof of possession certifying their value, brand, model and approximate date of purchase.**
- **copy of the PIR report (Property Irregularity Report).**

For damage that occurred during air transport, report the problem at the specific airport office and have them provide you with the P.I.R. (PROPERTY IRREGULARITY REPORT).

2. Delayed delivery of Luggage by the airline:

The Insured must also provide the following documents:

- **copy of the PIR report (Property Irregularity Report);**
- **copy of the air ticket with full Trip itinerary and luggage ticket;**
- **original receipts for the purchase of essential goods, with detailed list of purchases.**

For the purpose of assessing the Claim, the Insurer reserves the right to carry out further checks of any nature, including verification of the documentation produced, and to request further documentation, which the Insured will be required to

provide.

The documentation listed above or otherwise requested is necessary to verify the existence and exact quantification of the loss and the resulting settlement of the Compensation. Therefore, in the event of failure to comply with one or more of these obligations, the Insurer will be unable to make payment of the Compensation.

D) STAY COVER

The Insured must give written notice to the Insurer promptly and no later than 30 days from the date of return, sending the Claim notification and the documentation listed below through the insurance broker using one of the following methods:

- **via internet (website www.refundandgo.com)**
- **email: info@refundandgo.com**.

The Insurer reserves the right to request the original of the documentation listed below, which the Insured will be required to provide.

Pursuant to Article 1914 of the Italian Civil Code, the Insured must do everything possible to avoid or reduce the loss. For example, in the event of Theft, immediately report the Event to the competent authorities.

Pursuant to Article 1915 of the Italian Civil Code, failure to fulfil the above obligation to avoid or reduce the loss or to give notice to the Insurer in the event of a Claim may result in the loss or reduction of the right to Compensation.

To settle the Claim, the Insured must provide the following documentation:

- **personal details and tax I.D. of the payment recipient (pursuant to Italian Law No. 248 of 4 August 2006);**
- **name and address of the bank, IBAN, SWIFT code in the case of a foreign bank account;**
- **name of account holder if different from the owner of the file;**
- **place, date and time of the Event and the circumstances and the causes that have determined it.**
- **documentation certifying the public health lockdown imposed by the authority;**
- **contract for the Trip;**
- **any rerouted trip document with proof of additional cost incurred or new ticket issued;**
- **airport taxes refund document or alternatively declaration by carrier that flight did not take place;**
- **bills proving expenses of enforced stopover (hotel costs, food and drink);**
- **documentation certifying refunds granted by providers of services.**

All documents relating to expenses (bills, tickets, etc.) must be made out to the Insured.

For the purpose of assessing the Claim, the Insurer reserves the right to carry out further checks of any nature, including verification of the documentation produced, and to request further documentation, which the Insured will be required to provide.

The documentation listed above or otherwise requested is necessary to verify the existence and exact quantification of the loss and the resulting settlement of the Compensation. Therefore, in the event of failure to comply with one or more of these obligations, the Insurer will be unable to make payment of the Compensation.

E) CANCELLATION COVER

The Insured must give written notice to the Insurer promptly and no later than 30 days from the date of return, sending the Claim notification and the documentation listed below through the insurance broker using one of the following methods:

- **via internet (website www.refundandgo.com)**
- **email: info@refundandgo.com**.

The Insurer reserves the right to request the original of the documentation listed below, which the Insured will be required to provide.

Pursuant to Article 1914 of the Italian Civil Code, the Insured must do everything possible to avoid or reduce the loss.

Pursuant to Article 1915 of the Italian Civil Code, failure to fulfil the above obligation to avoid or reduce the loss or to give notice to the Insurer in the event of a Claim may result in the loss or reduction of the right to Compensation.

To settle the Claim, the Insured must provide the following documentation:

- **personal details and tax I.D. of the payment recipient (pursuant to Italian Law No. 248 of 4 August 2006);**
- **name and address of the bank, IBAN, SWIFT code in the case of a foreign bank account;**
- **name of account holder if different from the owner of the file;**
- **documentation proving the reason for cancellation or modification of the Trip;**
- **in the event of Illness: medical certificate reporting the onset of the Illness, the specific diagnosis and estimated recovery time;**
- **in the event of Injury: emergency room report confirming the date and circumstances of the Injury;**
- **in the event of Hospitalisation, complete copy of the medical record;**
- **documentation (including through self-certification) proving the link between the Insured and any other person who has issued the waiver;**
- **catalogue and Trip programme with its rules regarding the penalty;**
- **receipts (e.g. deposits, balance, penalty) for payment of the Trip;**
- **booking and penalty statements;**
- **travel documents.**

<u>**For the purpose of assessing the Claim, the Insurer reserves the right to carry out further checks of any nature, including verification of the documentation produced, and to request further documentation, which the Insured will be required to provide.**</u>

<u>**The documentation listed above or otherwise requested is necessary to verify the existence and exact quantification of the loss and the resulting settlement of the Compensation. Therefore, in the event of failure to comply with one or more of these obligations, the Insurer will be unable to make payment of the Compensation.**</u>

Article 11 – Settlement of the Compensation

B) MEDICAL EXPENSES ON A TRIP – REIMBURSEMENT, C) LUGGAGE COVER, D) STAY COVER, E) CANCELLATION COVER

The Insurer undertakes to:

- complete the assessment of the Claim;
- send the Insured either the notice of rejection or the settlement discharge;

within and no later than 7 days from receipt of the complete documentation required under the preceding Article 10;

- to credit the Compensation;

within and no later than 7 days from receipt of the duly completed and signed settlement discharge.

The settlement discharge must be returned by the Insured to the Insurer, duly completed and signed, through the insurance broker.

The compensation is paid in Italy, in euros. For expenses incurred outside the Euro area, the reimbursement will be calculated using the official exchange rate for the day the expenses were incurred.

C) LUGGAGE

The Insurer determines Compensation based on the market value of the items stolen at the time the Claim was made. In the event of apparel purchased during the Trip, reimbursement will be the purchase value, provided it is substantiated by appropriate documentation.

WHEN AND HOW TO PAY THE PREMIUM

Article 12 – Payment of the Premium

The group Insurance is taken out by the Policyholder on the account of others pursuant to Article 1891 of the Italian Civil Code and they assume the related charges and costs, waiving the right to request repayment of the Premium from the Insured, who therefore owes nothing to the Insurer by way of Premium.

WHEN THE COVER STARTS AND ENDS

Article 13 – Start, term and end of the insurance cover
A) ASSISTANCE COVER

A.1) Travel assistance
The insurance cover commences at midnight on the Trip start date and expires at midnight on the Trip end date.

A.2) Roadside assistance

The insurance cover starts 24 hours prior to the beginning of the Trip and ends when reaching the Trip's place of departure.

B) COVERAGE OF MEDICAL EXPENSES DURING A TRIP
The insurance cover commences at midnight on the Trip start date and expires at midnight on the Trip end date.

C) LUGGAGE COVER
The insurance cover commences at midnight on the Trip start date and expires at midnight on the Trip end date.

2. Delayed Luggage
The insurance cover is valid from the moment of the first boarding of the aircraft (check-in) and ends before the last check-in.

D) STAY COVER
The insurance cover commences at midnight on the Trip start date and expires at midnight on the Trip end date.

E) CANCELLATION COVER
The insurance cover:
- is valid **if activated within 10 days from the Trip booking date or the booking date of the last service**;
- commences **at midnight on the date indicated in the registration form, which corresponds to the Trip booking date**;
- **expires at midnight on the day of the start of the Trip or until the beginning of the Trip itself**.

In any case:
- the insurance cover commences provided that the name of the Insured and related Trip details have been notified by the Policyholder to MAPFRE ASISTENCIA;
- **the maximum insurance coverage for all Destinations is 30 days.**

In addition to the natural expiry indicated above, the insurance cover terminates early, without entitlement to a refund of the unused Premium, if the Insured is excluded from cover.

PROVISIONS GOVERNING THE INSURANCE

Article 14 – Policy in favour of a third party – Insurance for account of another
The Insurance is taken out by the Policyholder for the account of others pursuant to Article 1891 of the Italian Civil Code, whose relationship with MAPFRE ASISTENCIA is governed exclusively by the Insurance.

Pursuant to Article 1891 of the Italian Civil Code, the Policyholder fulfils the obligations arising from the Insurance, except for those which by their nature can only be fulfilled by the Insured, such as Claim notification.

The rights arising from the Insurance, including assistance or Compensation in the event of a Claim, are vested in the Insured. The Policyholder, even if in possession of the Policy, may not enforce them without the express consent of the Insured.

Any objections that may be raised against the Policyholder under the Insurance may also be raised against the Insured.

Article 15 – Communications – Election of domicile

Without prejudice to Article 10 of the section "What to do in the event of a Claim", any communications by the Insured to the Insurer relating to the Insurance must be made in writing to:

<u>MAPFRE ASISTENCIA S.A.</u>

Strada Trossi 66 – 13871 Verrone (BI)
Certified email: info@cert.mapfreasistencia.it

Fax: 015/2559704.

Any communications by the Insurer to the Insured will be sent to the contact details provided by the latter at the time of notification of the Claim.

Changes in domicile of either party that are not notified in writing as set out in this article are not enforceable against the other party.

Article 16 – Declarations relating to Risk circumstances – Aggravation or reduction of Risk

Untrue statements, inaccuracies or omissions by the Insured or the Policyholder concerning circumstances affecting the Insurer's assessment of the Risk may result in total or partial loss of the right to the service, as well as termination of the Insurance pursuant to Articles 1892, 1893 and 1894 of the Italian Civil Code.

In the event of a change in the Risk, the Insured and the Policyholder must immediately notify the Insurer in writing, in accordance with Article 15 of the section "Provisions governing the Insurance". If such notification is not made, Articles 1897 and 1898 of the Italian Civil Code shall apply.

In the event of reduction of the Risk the Insurer must reduce the Premium from the expiry of the Premium or the Premium instalment following the notification made by the Insured or the Policyholder, without prejudice to the possibility of withdrawing within 2 months of such notification.

In the event of aggravation of the Risk, the Insurer has the right to withdraw from the Insurance.

If the Insured or the Policyholder fail to notify the Insurer of the aggravation, in the event of a Claim the Insurer will not provide services if it would never have insured the Risk under the aggravated terms.

Art. 17 – Other insurance

Pursuant to article 1910 of the Italian Civil Code, the Insured and the Policyholder must immediately inform MAPFRE ASISTENCIA in writing of the existence and/or subsequent agreement of any other insurance policies in the Insured's interest covering the same Risk, underwritten for the same Trip, even if by a party different from the Insured or the Policyholder. Failure to do so results in forfeiture of the right to services.

In the event of a Claim, the Insured must notify each insurance company and specifically MAPFRE ASISTENCIA in accordance with Article 15 of the section "Provisions governing the Insurance" within 3 days from the date on which the Claim occurred or the Insured became aware of it.

Article 18 – Right of subrogation

Pursuant to Article 1916 of the Italian Civil Code, the Insurer is subrogated, up to the amount of the compensation paid to the Insured, into the rights of the Insured against third parties responsible. For example, in the event of a Road Accident the Insurer may take over from the Insured in pursuing a claim for damages against the party responsible for the event giving rise to the Claim.

Except in cases of wilful misconduct, subrogation does not apply if the damage is caused by children, parents, other relatives or in-laws of the Insured living permanently with them, or by domestic workers.

Article 19 - Assignment of rights

The Insured and the Policyholder may not assign or transfer the Insurance contract or the rights deriving therefrom and from the insurance cover to third parties, nor create any security interest over them in favour of third parties, without the Insurer's written consent.

Article 20 - Limitation period

The Insured's rights arising from this Insurance **expire after 2 years** from the date of the Claim or from the date of the event giving rise to the right (Article 2952 of the Italian Civil Code).

Article 21 – Reference to legal provisions – Applicable law and jurisdiction

The laws apply to any other matter not otherwise regulated herein.

The law applicable to this Insurance contract is Italian law. All disputes relating to this Insurance contract shall be exclusively subject to Italian jurisdiction.

The Insurance is drafted in Italian. However, the Parties agree to sign it also in the English translation. For the purposes of regulating the relationship between the Parties and towards the Insured, only the Italian language version of the Insurance shall be valid and binding.

Article 22 – Competent court

For any dispute between the Insured and the Insurer concerning or connected with the validity, effectiveness, interpretation, performance and termination of the Insurance, the competent court shall be that of the Insured's place of Residence or domicile.

Article 23 – Broker clause

The Policyholder declares that management of this contract has been entrusted to WILLIS ITALIA S.p.A., with registered office in Via Pola 9 - 20124 Milan (MI), registered in Section B of the RUI under no. B000083306.

All matters relating to the Insurance will be handled by the Broker on behalf of the Policyholder.

Except for communications concerning termination of the insurance relationship, which must be made by the Policyholder to the Insurer, any communication made by the Policyholder or the Insured to the Broker is deemed made to the Insurer on the same date. Conversely, any communication made by the Broker in the name and on behalf of the Policyholder or the Insured to the Insurer is deemed made by the Policyholder or the Insured, respectively. Pursuant to the brokerage agreement and in accordance with Article 118, paragraph 2, of the Private Insurance Code and Article 65 of IVASS Regulation no. 40/2018, the Broker, either personally or through collaborators, is also authorised to collect Premiums, with discharging effect for the Insured and issuing the related receipt.

Art. 24 – Complaints

Any complaints regarding the Insurance contractual relationship may be submitted in writing to the Insurer's **Complaints Office** using the following methods:

a) registered letter with return receipt to MAPFRE ASISTENCIA, Strada Trossi 66 – 13871 Verrone (BI);

b) fax +39 015 2558156;

c) email: ufficio.reclami@mawdy.com;

d) certified email: ufficio.reclami@cert.mapfreasistencia.it.

Complaints must contain:

- name, surname, domicile and telephone contact details of the complainant;
- policy number and/or claim number and date of the event;
- identification of the parties whose work led to the complaint;
- a brief and thorough description of the reasons for the complaint;
- all documents useful to fully describe the circumstances.

If no **response** is received **within 45 days** or if the complainant is not satisfied with the outcome of the complaint, they may contact IVASS – Consumer Protection Service – Via del Quirinale 21 – 00187 Rome (Italy), fax +39 06 42 133 745 or +39 06 42 133 353, certified email ivass@pec.ivass.it.

Complaints submitted to IVASS must include the information above and a copy of the complaint submitted to MAPFRE ASISTENCIA and any response received, and must be made using the form available on the IVASS website www.ivass.it or on www.mawdy.it in the Complaints section.

In the case of cross-border disputes involving a complainant domiciled in Italy, the complaint may be submitted:

- directly to the competent supervisory authority in the Member State where the insurance undertaking that issued the contract has its registered office (accessible at: http://www.ec.europa.eu/fin-net); The supervisory authority of the Insurer's home country is the "*Servicio de Reclamaciones de la Dirección General de Seguros y Fondos de Pensiones*" *(DGSFP)* (Complaints Service of the Directorate General for Insurance and Pension Funds), at Paseo de la Castellana 44, 28046 Madrid (Spain);
- to IVASS, which will forward it to the above authority and inform the complainant.

Further information on the complaints procedure is available on the website www.ivass.it.

The complainant may also – and in some cases must – use alternative dispute resolution systems, where envisaged by law, such as:

- mediation: the parties rely on the intervention of an impartial third party (mediator) who assists them in seeking an amicable settlement or in formulating a proposal for the resolution of the dispute, pursuant to Italian Legislative Decree no. 28 of 4 March 2010. The mediation request must be submitted before commencing civil proceedings to one of the Mediation Bodies registered with the Ministry of Justice;
- assisted negotiation: an agreement whereby the parties in conflict, assisted by their legal advisers, agree to cooperate in good faith and fairly to resolve the dispute amicably, pursuant to Italian Law no. 162 of 10 November 2014;
- arbitration, where envisaged in the Insurance contract: entrusting the resolution of the dispute to arbitrators appointed by the parties.

The right to take legal action with the Judicial Authority is reserved.

PRIVACY POLICY

Regulation (EU) 2016/679 of 27 April 2016 on personal data protection ("GDPR") and the related national implementing laws require MAPFRE ASISTENCIA S.A., with secondary office in Italy at Strada Trossi 66 – 13871 Verrone (BI) ("MAPFRE ASISTENCIA"), as data controller, to provide this notice regarding the processing of personal data of natural persons voluntarily provided, as well as any data provided or obtained from third parties ("Data").

By receiving this document, the customer and potential customer or the policyholder, the insured and the beneficiaries of the insurance contract ("Data Subject") are informed about the processing of the Data provided to MAPFRE ASISTENCIA:

- directly or through one of its brokers;
- through telephone conversations, which may be recorded;
- as a consequence of browsing Internet pages;
- through messaging apps;
- through other means,

for the purposes of preparing the proposal or offering the insurance product, entering into and/or managing and executing an insurance contract, or requesting any service or product. Such processing may also take place after the end of the pre-contractual and/or contractual relationship and where necessary may include any communication or transfer of data to third countries for the purposes described in the Supplementary Privacy Policy, available at www.mawdy.it.
Telephone calls between the Data Subject and MAPFRE ASISTENCIA may be recorded for security reasons or for proper management of the contractual relationship or of the claim and for improvement of the customer care service. Therefore, by continuing the call after hearing the notice concerning the possibility of recording, the caller implicitly consents to the processing of the personal data provided to the operator. Call recordings will be made using an automated system. The recordings will be stored with restricted access and will not be available, except to operators expressly authorised for the purposes underlying the recording.

If the Data provided relate to a third natural person other than the Data Subject, the latter guarantees that they have obtained the prior consent of the third party for the communication and use of said Data, and that the third party has been informed of the purposes of the Data processing, the communications and other terms set out in this document and in the Supplementary Privacy Policy.

The Data Subject declares that they have the legal age to give consent. If the Data relate to minors under such age, the parent or guardian of the minor authorises the processing of such Data, including health-related Data where applicable, for the management purposes described in this document and in the Supplementary Privacy Policy available at www.mawdy.it.

The Data Subject guarantees the accuracy and truthfulness of the Data provided and undertakes to keep it regularly updated and to notify MAPFRE ASISTENCIA of any changes.

Essential information on Data Protection	
Data Controller	MAPFRE ASISTENCIA S.A.
Purposes of the processing	• Processing and management of the proposal or offer of an insurance product. Conclusion, management and performance of the insurance contract; possible renewal of the insurance policy; claims management and settlement; any other activity strictly related to the conduct of the insurance and reinsurance business; profiling for the proper performance of the insurance contract. • Comprehensive and centralised management of relationships within the MAPFRE Group. • Prevention and investigation of fraud. • Conducting studies and statistical calculations, surveys, market trend analysis and quality control. • Communication, commercial promotion and sale of MAPFRE ASISTENCIA insurance products and services within the same insurance class as the product for which the Data Subject has already provided their contact details; analysis of the quality perceived by customers with regard to products and/or services provided by MAPFRE ASISTENCIA for the management and performance of the insurance contract.

	• Subject to consent, market research or commercial communications; sending of advertising material, remote sales; sending of information and advertising relating to MAPFRE Group products and services. • Compliance with legal, regulatory and record-keeping obligations.
Legal basis	Performance of the insurance contract; consent; legitimate interest; legal obligations.
Retention period	**Prospective customers** • 24 months **Customers** • for a period of time compatible with the purpose for which the processing is carried out and, in any case, in compliance with legal and contractual obligations. The data collected for the performance of one or more contracts is generally retained for ten years after termination of the relationship with the Data Subject, taking into account the limitation period envisaged by applicable law to protect related rights and/or longer retention periods required by specific laws. **Marketing activities (subject to explicit consent)** • For 12 months following termination of the relationship with the Data Subject, or earlier if explicit consent is withdrawn.
Recipients	The Data of the Data Subject: may be accessed within MAPFRE ASISTENCIA, as well as by staff belonging to the so-called "insurance chain"; may be disclosed to parties necessary for performing activities required to manage the pre-contractual and contractual relationship, and to third parties duly appointed as data processors, to the MAPFRE Group, to supervisory and control authorities, to entities holding databases to which communication of the Data is mandatory, to sector-specific industry bodies and to companies providing services to MAPFRE ASISTENCIA. The Data may be transferred to third countries as set out in the Supplementary Privacy Policy.
Rights of the Data Subject	The following rights may be exercised: access, rectification, erasure, restriction of processing, portability and objection, as further detailed in the Supplementary Privacy Policy.
Additional information	For further information see the Supplementary Privacy Policy available on the website www.mawdy.it.

In any case, the Data Subject may withdraw consent at any time, as specified in the Supplementary Privacy Policy available on the website www.mawdy.it.