

INFORMATION NOTE

(as per Art. 30 et seq. Reg. ISVAP n° 35 dated 26/05/2010)

**Multi-risk Insurance Contract
to cover, among others, Assistance, Illness, Baggage and Trip Cancellation risks**

hereinafter called

“Travel Insurance TravelGuard.it”

This information package containing:

- a) Briefing paper;
 - b) Terms of Insurance;
 - c) Proposal Card Facsimile / Application form;
 - d) personal data processing Information
- must be delivered to the Contractor prior to signing the contract or, where provided, the insurance proposal.**

Before signing, carefully read the Information Note.



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Tel.: 023690.1, Fax: 023690.222, www.chartisinsurance.com - Registro Imprese Milano n. 148083/2000 - REA Milano n. 1332602 - C.F. 08607540583 - P. I. 13126280158

Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

A) INFORMATION NOTE

WWW.TRAVELGUARD.IT

INFORMATION NOTE

Date of last update of the information contained in this Information: 1/06/2011

This Information Note is drafted in the form prepared by ISVAP, but its content is not subject to prior approval by the authority itself

The Contractor shall inspect conditions before signing the insurance policy.

Under Article. 166 of the Insurance Code and Article 31 of Regulation No ISVAP 35, May 26, 2010, this note contains in bold the clauses providing risks, burdens and obligations borne by the Contractor or the insured, the exclusions, limitations and periods of suspension of the guarantee, nullity, lapse, and the information classified as "Warning" by ISVAP Regulation 35.

The terms used in this note have the meaning defined in the policy conditions. This document may not derogate in any case, as expressly provided under the Policy Conditions that will prevail on that note. Any agreements in derogation of or in addition to the provisions herein may be included in supplementary appendices and / or addenda to the conditions of the policy.

A. INFORMATION RELATING TO THE INSURANCE

General Information

- Chartis Europe SA General representation for Italy, insurance Insurer under the management and coordination of Chartis Europe SA France.
- Chartis Europe SA General representation for Italy is located in Via Della Chiusa, 2 - 20123 Milano Tel 36 901 2002 Fax 02 36 90 222
- Website: www.chartisinsurance.com
- E-mail: info.italy@chartisinsurance.com
- Chartis Europe SA General representation for Italy is an insurance company under French law, under the supervision of the supervisory authority for the

insurance market in France (ACP) and the supervision of ISVAP for activities carried out in Italy, authorized to provide insurance in Italy under the freedom of establishment, DM No 18473 of 19.03.1990 published on G.U. No 70 of 24.03.1990, the number of Registration of Insurance is I.00012.

Information about the Insurer's financial position¹

- Chartis Europe SA has a net worth equal to Euro 1,596 million, of which Euro 48 million in capital and Euro 1,549 million by way of capital reserves.
- The solvency index, defined as the ratio of the available solvency margin and the amount of solvency margin required by law, is equal to 630%.

¹ The data are for the most recent budget approved



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B. INFORMATION ON THE CONTRACT

This insurance contract is drawn up into the formula without the tacit renewal.

Insurance coverage - Limitations and exclusions

This agreement constitutes an insurance against the risks related to the travel with the guarantees described in the policy, based on **three different insurance packages**:

- *Single Trip*
- *Annual Multi Trip*
- *Annual Gap*

The Contractor, in respect of the packages *Single Trip* and *Annual Multi Trip*, has the power to sign, bearing the related premium, **three different levels** of coverage:

- Silver
- Gold
- Platinum

In respect of the *Annual Gap* he's entitled to subscribe to only the Gold coverage

The Annex 1 to the contract of insurance outlines the different levels of their deductibles and limits provided by the Company in respect of each package and level of coverage.

In addition, upon request and upon payment of the related premium, based on the insurance package chosen and the age of the person insured, shall be subscribed, the following **optional guarantees**:

- Winter Sports (in sections O, P, Q and R)
- Golf (in sections S, T and U)
- Business (referred to in sections V, W, X and Y)

This a brief description of the package subscribed by Contractor:

- The **Single Trip Package** provides the cover for a single trip to each insured during the term of the policy, provided that each trip does not last more than 180 days. In this regard please draw the art. 5 of the Section Insurance Guarantees.
- The **Annual Multi Trip Package** includes coverage of an unspecified number of trips for each insured person during the period of validity of the policy, provided that each trip does not last more than 31 days. In this regard please draw the art. 6 of the Section Insurance Guarantees.

- The **Annual Gap Package** provides cover for an unlimited number of trips for each insured person during the period of validity of the policy, **provided that each trip does not last more than 365 days**. In this regard please draw the art. 5 of the Section Insurance Guarantees

Note: EVERY GUARANTEES offered in packages *Single Trip*, *Annual Multi Trip* and *Annual Gap* are subject to insurability conditions, limitations and exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the text under "territorial limits" of the Certificate of Insurance, Articles 3, 4, 5, 6, 7, 8, 10 and 11 of the insurance guarantees, as well as art. 13, 15 and 29 of General Conditions of Insurance as well as what provided in individual sections as indicated below in the Notes

Below is given a numerical example of the mechanism used in applying the policy deductible:

Limit of compensation:	€ 10,000.00
Claim	€ 5,000.00
Deductible	€ 100.00
Payable damage	€ 4,900.00

Below is given a numerical example of a compensation mechanism day / time used in the policy:

Compensation per day:	€ 10.00
Duration of the event (eg, hospitalization) 3 days	
Indemnifiable Amount	€ 30.00

Or

Compensation every 12 hours:	€ 10.00
Duration of the event (eg flight delays) 15 hours	
Indemnifiable Amount	€ 10.00

The Guarantees from Section A to Section G are included in all packages **Single Trip**, **Annual Multi Trip** and **Annual Gap Package**.

The Guarantees from Section H to Section K are included only in the packages **Single Trip Gold**, **Single Trip Platinum**, **Multi Trip Gold** and **Multi Trip Platinum**.

The Guarantees from Section L to Section N are included only in the packages **Single Trip Platinum** and **Multi Trip Platinum**.

The optional Guarantees Winter Sports from Section O to Section R are subscribed only for packages **Single Trip**.



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The optional Guarantees Golf from Section S to Section U are subscribed only for packages **Single Trip**.

The optional Guarantees Business from Section V to Section Y are subscribed only for packages **Single Trip**

SECTION A - SERVICE, REPATRIATION, MEDICAL EXPENSES ABROAD

Within the limits and policy conditions, these the following services for travel outside of Italy:

1. Sending essential drugs if locally not available.
2. Sending a doctor abroad where the Insured is.
3. Insured transportation to the medical center.
4. Repatriation of the Insured at home.
5. Repatriation of remains in case of death of the insured.
6. Funeral expenses.
7. Ticket and living expenses related to insured's relative in case of prolonged hospital stay.
8. Insured's extension of stay cost due to accident or disease that does not necessitate hospitalization, but prevent repatriation.
9. Insured's - and their helper - trip cost due to injury or illness that does not require the return.
10. Return of the helper and charge of the additional costs and / or extension of stay
11. Return of children under the age of 15 years travelling with the Insured, in case of his hospitalization or return.
12. Early return of the insured in the event of death or illness of a family member or serious damage to the residence of the Insured.
13. Assistance to the of the Insured's sons under 15 years stayed at home.
14. Medical expenses abroad.
15. Legal assistance abroad.
16. Advance bail abroad.
17. Advance of funds in case of loss of bank cards, identity documents and / or return air ticket.
18. Transmission of urgent messages.
19. Research expenses and rescue in the event of death or injury of the insured.

Note: The above warranties in Section A. shall be subject to conditions of insurability, specific limitations and exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the contents of the Art. 1, 2, 4, 6, 9, 11, 12, 14, 17 and 19 of Section A, as well as provided under "Inception and duration of coverage," "Terms and Conditions intervention of the Central Emergency Assistance ", " Provision of benefits of the Assistance Centre "and" exceptional circumstances "in the same Section A

Note: The above warranties are subject to limits, deductibles and limits of

compensation. In this regard please note the contents of Annex 1 (Table of Benefits) of the Policy, and Articles 10 and 11 of Section A

SECTION B – ACCIDENT

Within the policy limits and conditions, the payment of compensation is provided in case of serious injury or death of the insured resulting from an accident occurring during a journey.

Note: The above guarantee provides the payment of a sum insured for the amount of which please note the contents of Annex 1 (Table of Benefits) of the Policy.

SECTION C – PERSONAL LIABILITY

Within the limits and conditions of the policy, the insured is hold harmless if civilly liable for injury or damage or loss of property of third parties.

Note: The above guarantee in Section C is subject to the conditions of insurability, specific limitations and exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the provisions under the headings "Special Exceptions"and "Special Conditions " applicable to Section C thereof.

Note: The above guarantee is subject to limits, deductibles and limits of compensation. In this regard please note the contents of Annex 1 (Table of guarantees), as well as provided under this guarantee covers of Section C of the Policy.

SECTION D - LEGAL FEES

Within the limits and policy conditions, it is provided the reimbursement of legal expenses is in respect of claims brought by the insured for damages to his own person during the trip.

Note: The above guarantee in Section D of insurability is subject to conditions, limitations and specific exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the provisions under the heading "Exclusions applicable to Section D Special" and "Special Conditions applicable to Section D ".

Note: The above warranties are subject to limits, deductibles and limits of compensation. In this regard please note the contents of Annex 1 (Table of guarantees), as well as provided under the guarantee Subject to Section D of the Policy.

SECTION E - FAILED DEPARTURE

Within the limits and policy conditions, it is provided the reimbursement for the costs, not incurred in Italy, due to the failure to start a trip, because of public inefficiency or due to an accident or breakdown of the vehicle that the Insured is travelling on.

Note: The above guarantee in Section E are subject to the conditions of



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insurability, specific limitations and exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the provisions under the heading "Special Exclusions applicable to Section E" and under "Special Conditions applicable to Section E".

Note: The above warranties are subject to limits, deductibles and limits of compensation. In this regard please note the contents of Annex 1 (Table of guarantees for single trip and multi trip package), as well as provided under this guarantee covers of Section E of the Policy.

SECTION F - BAGGAGE, MONEY AND PERSONAL EFFECTS

Within the limits and policy conditions the following guarantees are provided:
F1. Refund or replacement of the **baggage and personal effects** in case of theft, loss or damage. In case of delay in excess of 12 hours of baggage during the journey, it is compensated the necessary cost to purchase the essential goods. **The guarantee for baggage delay is not provided for the Annual GAP package.**

F2. Compensation due to theft or loss of **personal money**.

F3. Reimbursement of cost for the replacement of **passports and travel documents**.

Note: The above warranties set out in Section F are subject to the conditions of insurability, specific limitations and exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the provisions under the heading "Exclusions applicable to Section F Special" and the "hedged" in Section F.

Note: The above warranties are subject to limits, deductibles and limits of compensation. In this regard please note the contents of Annex 1 (Table of guarantees), as well as provided under this guarantee of Section F of the Policy.

SECTION G - TRIP CANCELLATION AND INTERRUPTION

Within the limits and policy conditions, it is provided the reimbursement of the expenses borne by the Insured in the event of cancellation and trip interruption for one of the causes mentioned in the policy.

Note: The above warranties set out in Section G are subject to the conditions of insurability, specific limitations and exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the provisions under the heading "Special Exclusions applicable to Section G, under the heading" Purpose of the Guarantee Section G and the "Special Condition applicable to Section G.

Note: The above warranties are subject to limits, deductibles and limits of compensation. In this regard please note the contents of Annex 1 (Table of guarantees), as well as provided under the Subject to Section G of the Policy.

SECTION H - TRAVEL ABANDONMENT AND DEPARTURE DELAY

Within the limits and policy conditions, a compensation is provided every 12 hours late or the refund cost of the trip in case of no departure for international travel due to circumstances not in control of the Insured. **The guarantee is provided only for packages Single Trip Gold, Platinum Single Trip, Multi Trip Multi Trip Gold and Platinum.**

Note: the guarantees of Section H above are subject to the conditions of insurability, specific limitations and exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the provisions under the heading "Special Exclusions applicable to Section H, " under "Purpose of the Guarantee Section H and the " Special Conditions applicable to Section H.

Note: The above guarantee provides for the payment of a sum insured for the amount of which the attention is called to the contents of Annex 1 (Table of guarantees), as well as provided under this guarantee of Section H of the Policy.

SECTION I - HOSPITAL ALLOWANCE

Within the limits and policy conditions, there is a daily indemnity for hospital outside of Italy. **Compensation is provided only for packages Single Trip Gold, Platinum Single Trip, Multi Trip Multi Trip Gold and Platinum.**

Note: The above guarantee provides for the payment of a sum insured for the amount of which the attention is called to the contents of Annex 1 (Table of guarantees), as well as provided under this guarantee of Section I of the Policy.

SECTION J – HIJACK

Within the limits and policy conditions are subject to a daily compensation in case of hijacking an aircraft or vessel on which you travels. Compensation is provided only for packages Single Trip Gold, Platinum Single Trip, Multi Trip Multi Trip Gold and Platinum.

Note: The above guarantee in Section J of insurability is subject to conditions, limitations and specific exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the provisions of the "special exclusion applies to Section J" under "Purpose of the Guarantee Section of the J and the " Special Condition applicable to Section J.

Note: The above guarantee provides for the payment of a sum insured for each period of 24 hours. In this regard please note the contents of Annex 1 (Table of guarantees), as well as provided under the Subject to Section J of the Policy.

SECTION K – CATASTROPHIC EVENTS

Within the limits and policy conditions, it is provided a reimbursement of costs incurred for accommodation in case of unavailability of the reserved accommodation due to catastrophic events. **Compensation is provided only for packages Single Trip Gold,**



Platinum Single Trip, Multi Trip Multi Trip Gold and Platinum.

Note: The above guarantee in Section K of insurability is subject to conditions, limitations and specific exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the provisions under the heading "Exclusions applicable to Section Special K" under "Purpose of the Guarantee Section K and under " Special Conditions applicable to Section K.

Note: The above warranties are subject to limits, deductibles and limits of compensation. In this regard please note the contents of Annex 1 (Table of guarantees), as well as provided under the guarantee Subject to Section K of the Policy.

SECTION L – DOG AND CAT KENNEL EXPENSES

Within the limits and policy conditions, there is a compensation for the additional cost of dog and cat kennel per 24-hour delay of the aircraft or vessel on which you are traveling during the return. **Compensation is provided only for packages Platinum Single Trip and Multi Trip Platinum.**

Note: The above guarantees of Section L are subject to the conditions of insurability, specific limitations and exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the provisions under the heading "Special Exclusions applicable to Section L, " under "Subject of Security " in Section L and the heading "Special Conditions applicable to Section L.

Note: The above guarantee provides for the payment of a sum insured for each period of 24 hours. In this regard please note the contents of Annex 1 (Table of guarantees), as well as provided under this guarantee covers of Section L of the Policy.

SECTION M - IN HOME ASSISTANCE

Within the limits and policy conditions, it is provided a reimbursement of the expenses incurred for in-home assistance following an illness or an accident which arisen during the trip. **Compensation is provided only for packages Platinum Single Trip and Multi Trip Platinum.**

Note: The above guarantee in Section M of insurability is subject to conditions, limitations and specific exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the provisions under the heading "Special Exclusions applicable to Section M, under the heading" Purpose of the Guarantee Section M.

Note: The above warranties are subject to the limits of compensation. In this regard please note the contents of Annex 1 (Table of guarantees), as well as provided under this guarantee covers Section M of the Policy.

SECTION N - SAFELY HOME MANAGEMENT

Within the limits and policy conditions, it is provided the reimbursement of costs for safety measures in case of theft with burglary in the home while travelling.

Compensation is provided only for packages Platinum Single Trip and Multi Trip Platinum.

Note: The above guarantee in Section N of insurability is subject to conditions, limitations and specific exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the provisions under the heading "Exclusions applicable to the Special Section N, "under "Purpose of the Guarantee Section of the N and the content of Article. 13 and 15 of General Conditions of Insurance.

Note: The above warranties are subject to ceilings and limits of compensation. In this regard please note the contents of Annex 1 (Table of guarantees), as well as provided under this guarantee covers of Section N of the Policy.

WINTER SPORTS OPTIONAL GUARANTEE

The Guarantees Optional Winter Sports from Section O to Section R are subscribed only for *Single Trip* packages.

SECTION O - CLOSED TRAIL

Within the limits and policy conditions, it is provided a reimbursement if, due to excessive or insufficient amounts of snow in resort booked, all the lifts remain closed for more than 24 hours.

SECTION P - AVALANCHE

Within the limits and conditions of the policy it is provided a reimbursement of travel expenses and subsistence additional reasonably incurred by the Insured where the outward or return reservation is delayed by more than 12 hours after the estimated time of arrival at because of an avalanche.

SECTION Q – SKI RENTAL

Within the limits and conditions of the policy it is provided a reimbursement of a predetermined amount in the policy to cover the costs of hiring other ski equipment.

SECTION A – “SKI PACK”

Within the limits and policy conditions, it is provided a reimbursement of the cost of the insured "ski pack" if a doctor certifies that such a package can not be used by the Insured due to an illness that has arisen or injury suffered during the trip.

Note: The above guarantees of Sections O-P-Q-R are subject to the conditions of insurability, specific limitations and exclusions, which may entail a reduction or non-payment of compensation. In this regard please note as provided under "Exclusions applicable to the Special Section", under the heading "Special Conditions applicable to Section" and under "Subject of Security" sections of the same O-P-Q-R.



Note: The above warranties provide for payment of the sum insured or are subject to limits, deductibles and limits of compensation for the amount of which the attention is called to the contents of Annex 1 (Table of guarantees), as well as provided under The guarantee covers OPQR Sections of the Policy.

Note: The optional winter sports guarantees do not work for the insured over the age of 64 years.

GOLF OPTIONAL GUARANTEE

The Golf optional warranties from Section S to Section U are subscribed only for *Single Trip packages*.

SECTION S - GOLF EQUIPMENT

Within the limits and policy conditions, it is provided a reimbursement in case of loss, theft or damage of golf clubs, golf bags, non-motorized trolley and golf shoes that occurred during the trip.

SECTION T - GOLF EQUIPMENT HIRE

Within the limits and policy conditions, it is provided a reimbursement of the cost of hiring another golf equipment at the occurrence of any of the events described.

SECTION U - "HOLE IN ONE"

Within the limits and conditions of the policy it is provided a reimbursement of the ordinary drink costs incurred at the bar during and immediately after an "hole in one" achieved during a race.

Note: The above guarantees of Sections S-T-U are subject to the conditions of insurability, specific limitations and exclusions, which may entail a reduction or non-payment of compensation. In this regard please note as provided under "Exclusions applicable to the Special Section", under the heading "Special Conditions applicable to Section" and under "Subject of Security" sections of the S-T-U same.

Note: The above warranties provide for payment of the sum insured or are subject to limits, deductibles and limits of compensation for the amount of which the attention is called to the contents of Annex 1 (Table of guarantees), as well as provided under the guarantee S-T-U of the Sections of the Policy.

OPTIONAL BUSINESS GUARANTEE

The Business optional warranties from Section V to Section Y are subscribed only for *Single Trip packages*.

SECTION V - CHANGE OF PERSONNEL

Within the limits and conditions of the policy it is provided a reimbursement for the costs of necessary travel from Italy to replace the insured which benefit from the guarantee referred to in Section A.

SECTION W - SAMPLES AND DOCUMENTS RELATING TO THE ACTIVITY

Within the limits and conditions of the policy it is provided a reimbursement for loss or

damage of samples or business documents not owned by the Insured.

SECTION X - WORK EQUIPMENT AND ESSENTIAL BAGGAGE

Within the limits and conditions of the policy it is provided a reimbursement in the event of theft, loss or damage of work equipment that the insured must necessarily carry with them for business.

SECTION Y - MONEY OF EMPLOYER

The limits and conditions of the policy it is provided a reimbursement in case of loss or theft of money belonging to the employer.

Note: The above guarantees of Sections V-W-X-Y are subject to the conditions of insurability, specific limitations and exclusions, which may entail a reduction or non-payment of compensation. In this regard please note as provided under "Exclusions applicable to the Special Section", under the heading "Special Conditions applicable to Section" and under "Subject of Security" sections of the same V-W-X-Y.

Note: The above warranties are subject to limits, deductibles and limits of compensation. In this regard please note to the contents of Annex 1 (Table of guarantees), as well as provided under this guarantee V-W-X-Y of the Sections of the Policy.

Insured declaration in respect of the Risk-Nullity circumstances

Note: the misrepresentations or the reluctance of the Policyholder or the Insured, in respect of circumstances that influence the risk assessment, made during the conclusion of the contract or during subsequent renewals, may result in partial or total loss of the right to compensation and the termination of the insurance contract. It refers to Article. 14 of the General Conditions of Insurance for the detailed points.

Risk aggravation, reduction and changes in the profession

The Contractor and / or the Insured must give written notice to the Insurer of any increase in risk and risk reduction, and any change in the profession. The aggravation of risk not known or not accepted by the Insurer may require the partial or total loss of the right to compensation and the termination of the contract pursuant to art. 1898 Civil Code.

In the case of reduction of risk, the Company is required to reduce the premium or the premium rate after the notification by the contractor / insured waiving its right of withdrawal.

In this regard, it refers to the Articles. 19 and 20 of General Conditions of Insurance.

The following are mentioned by way of example and not limitation, circumstances which may constitute an aggravation of risk:



- Change the destination of the trip from France to the United States.

Below are given some limited circumstances that may pose a risk reduction:

- Change the destination of the trip from U.S. to France.

Premium

The premium is annual for the Gap and Annual Multi Trip policies, whilst is limited to the specified period in the Certificate of Insurance for Single Trip policies and must be paid to the Company by the Contractor in advance of each period of insurance by direct debit on credit card. In this regard please note the Articles. 12 and 13 of General Conditions of Insurance.

Note: There is no reduction in premium standardized according to predetermined by Insurer or Intermediary.

Premium and insured sum Adjustment

There are no mechanisms for adjustment of the premium and sum insured.

Subrogation

Note: There is no subrogation in behalf of the Company

Right of withdrawal / rethink

Note: There are no conventional terms of withdrawal.

In accordance with the rules on distance selling of insurance products, in the case of policies for more than a month, the Contractor is entitled to exercise the right of withdrawal within 30 days following the termination of the contract or, if later, the date of receipt of the contractual documentation, in that case the Company will proceed with the refund of any premium paid, net of tax law. In this regard please note the art. 21 of the General Conditions of Insurance.

Prescription or forfeiture of rights under the contract

Rights under the insurance contract shall be prescribed in two years from the date of occurrence of the event on which the right is based, pursuant to art. 2952 of the Civil Code.

In case of civil liability insurance, the period starts the day on which the third party has requested compensation or the insured brought suit against this action.

In case of accident, in case of failure to give notice in terms of the contract of insurance, the insured may be revoked in whole or in part, from the right to compensation under

Article. 1915 Civil Code.

Applicable law

The law governing the contract is Italian.

The language chosen by the parties for communications relating to this contract is Italian.

Taxation

The tax rate for the insurance contract, specified on the certificate of insurance shall be borne by the Contractor.

Claims paid in the event of a claim are with no income tax and other indirect taxes.

C. INFORMATION ON CLAIM SETTLEMENT PROCEDURES

Claims - Settlement of compensation

Note: in case of damage, except for those for whom it is required the direct intervention of the Emergency Assistance Centre, it is necessary to submit the claim to the Company within 31 days after the end of the journey attaching to the reimbursement request a brief description of the accident.

By Company request, the Insured must accept to undergo a medical examination. In case of death of the Insured, the Company may request an autopsy. Please note the Art. 28, 29 and 30 of the General Conditions of Insurance for the detailed points relating to the claims settlement procedures.

Note: For assistance benefits, the Insurer turns to a third party.

To enjoy the benefits of assistance, please contact:

**Travel Guard - PO Box 2157 - Shoreham by Sea BN43 9DH England
e-mail: travelassist.it@travelguard.com Telephone: Support: + 39 800.8662 08 or +39.039.6554.6635**

None of the services "assistance, repatriation and medical expenses abroad" will be available if the insured has not previously contacted Travel Guard following the above conditions.

Direct assistance - Agreements



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Note:

With reference to the guarantee A,, only the medical authorities of the caregivers are entitled to decide on the return, the choice of means of transport and the place of hospitalization as well as to the necessity of sending a doctor and abroad and, if necessary, make contact with the doctor who attended on the spot and / or with the general practitioner.

The costs of any kind incurred by the Insured in respect of warranties given under this section of the policy will be reimbursed only if approved and coordinated by the Operation Assistance Centre, except for expenses incurred for reasons of urgency when the Insured is in the inability to get in touch with the Operation Assistance Centre in time, even through third parties.

In this regard please note as provided under "Conditions for action by the Emergency Assistance Centre" and "Provision of benefits of the Operation Assistance Centre for detailed aspects".

Complaints

Any complaints regarding the contractual relationship or the management of claims to the Insurer shall be in writing and addressed to:

Chartis Europe SA General Representative for Italy

Service Complaints

Via della Chiusa, 2 - 20123 Milano

Fax 02 36 90 222

e-mail: servizio.reclami@chartisinsurance.com

It is the responsibility of the Company to communicate the outcome of the complaint within 45 days of the complaint receipt.

In accordance with Regulation ISVAP 24, May 19, 2008, may be submitted directly to: ISVAP

Istituto di Vigilanza sulle Assicurazioni Private e di Interesse Collettivo

Servizio Tutela degli Utenti

Via del Quirinale, 21 - 00187 Roma

- any complaints not relating to the contract or the management of claims, but relating to the failure to comply with other provisions of the Insurance Code, to the relating rules of implementation, as well as those relating to the distance marketing of insurance products;
- the complaints previously submitted directly to the insurer which have not received response within forty-five days after receipt by the same company or which have received a response deemed unsatisfactory.

The new complaint must contain:

- a) name and address of the complainant, and possibly telephone number;

- b) identification of the person or persons whose alleged the work;
- c) a brief description of the reason for complaint;
- d) a copy of the complaint submitted to the Insurer and any response thereto;
- e) all the documents needed to describe completely the circumstances.

In the absence of any of the information required under paragraphs a), b) and c), the ISVAP, for the purposes of the investigation, within ninety days from receipt of the complaint, shall ask to the complainant, where identified on the basis of the facts referred to subparagraph a), the integration of it with the missing elements.

In relation to disputes concerning the quantification of performance and allocation of responsibilities, please note that remains the exclusive jurisdiction of the Judicial Authority, in addition to the possibility of using conciliatory systems where available. It is not within the jurisdiction ISVAP any complaint in relation to the object of which has already been brought before a judicial authority.

In the event that the Parties have agreed to a law other than Italian, the responsible for examining any complaints that may be provided by the law chosen and the ISVAP shall facilitate the communications between the authority and the Contractor Arbitration.

In the cases mentioned above, the exponent can also complain directly to the Médiateur de la Fédération Française des Sociétés d'Assurances (FFSA - French law body responsible for receiving complaints about insurance companies in France) - 26 boulevard Haussmann, 75009 Paris, France, Tel + (00 33) 1 45 23 40 71, Fax + (00 33) 1 45 23 27 15, e-mail: le.mediateur@mediation-assurance.org. Alternatively, you can refer the complaint to ISVAP, at the above address, which will forward it to FSSA, with the prior consent of the exponent in the event of additional charges for the same. In the case of forwarding, the system response is immediately forwarded from the ISVAP to the exponent.

Arbitration

With respect to the guarantee D, if in disagreement with the Insured, the Company believes that the lawsuit has no chance of success, or the costs associated with it would exceed any sum recoverable as a result of an judgement, the Parties may call for an arbitrator to decide on the opportunity of the action. In this regard please note the "Subject of Security" in Section D.

Note: there is always the possibility for the insured to refer to the appropriate legal authorities.

GLOSSARY

This section of the Information document contains and carries out the technical terms commonly used in an insurance contract that the Contractor may use for a better understanding of the insurance contract. Please note that the following terms do not



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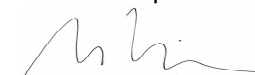
assume any meaning for the interpretation of the insurance contract, in respect of which will be relevant only to the definitions in the Conditions of Insurance.

Insured	in non-life insurance, the party whose interest is protected by the insurance as well as holder of the right to any compensation
Insurance	the operation by which a person (the Insured) transfer to another entity (the Company), a risk to which he is exposed.
Insurance Code	legislative Decree of 7 September 2005 No 209, as amended.
Policyholder	the Party effecting insurance and is obligated to pay the premium. The Policyholder may not coincide with the Insured. The two figures are the same when the policyholder insure his own an interest of his own (eg. asset owned by him).
Payable damage	the damage determined in accordance with all the policy conditions, without taking account of any overdrafts, deductibles and limits of compensation.
Deductible	the predetermined amount, deducted from the payable damage, that is borne by the Insure and for which the insurer does not recognize compensation.
Indemnity	the amount payable by the Insurer in the event of loss
ISVAP	ISVAP Institute of Insurance Supervision of Private and collective interests. Public corporation which has the control over the insurance companies, the insurance intermediaries (agents and brokers) and the experts to estimate the damage to vehicles.
Limit	the maximum limit of the Insurer's liability for each loss and/or insurance period for a specific guarantee.
Policy	the document proving the insurance contract.

Premium	the amount paid by the Policyholder to buy the guarantee offered by the Insurer. The premium is, as a rule, effectiveness condition of guarantee. Premium can be: one, periodicals, recurring.
Reimbursement	the sum payable by the Insured to the injured party in case of loss
Risk	the possible occurrence of loss la probabilità che si verifichi il sinistro and the extent of the damage that may result
Compensation	The Insurer right against the insured that allows the insurer to recover from the Insured the amounts to the injured third parties, where it had a contractual right to refuse or reduce its performance.
Loss	The occurrence of damage for which the insurance is provided. Insurer The
Insurer	The insurance company which operate professionally in an exclusive way the insurance business, approved by ISVAP and is subject to its supervision.
Subrogation	The right of the insurer which has paid the compensation to replace the insured's rights to the third party, if the damage is because the third offense.

Chartis Europe S.A. General Representation for Italy is responsible for the accuracy and completeness of data and information contained in this information.

CHARTIS EUROPE S.A – General Representative for Italy




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B) TERMS OF INSURANCE

IN ACCORDANCE WITH ARTICLE 166 OF THE CODICE DELLE ASSICURAZIONI (INSURANCE CODE), THE POLICYHOLDER IS KINDLY REQUESTED TO READ THIS CONTRACT CAREFULLY BEFORE SIGNING IT. PARTICULAR ATTENTION MUST BE PAID TO CLAUSES PRINTED IN BOLD TYPE, WHICH RELATE TO COVERAGE FORFEITURE, CANCELLATION, LIMITATIONS OR TO OBLIGATIONS OF THE POLICYHOLDER.

DEFINITIONS

Insured Person

The person named in the "Certificate of Insurance" who resides in Italy and whose interest is covered under the Policy.

Golf Equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Ski Equipment

Skis, poles, boots and bindings, snow boards or ice skates.

Baggage

The Insured Person's suitcases, trunks, hand baggage and their contents consisting of clothes and personal effects that the Insured Person is wearing or carrying on the trip covered under the policy, or items purchased during the holiday.

Beneficiary

With respect to all coverage sections, beneficiary means the Insured Person, unless as otherwise agreed. If the Insured Person dies as a result of an accident, the capital sum will be paid out to his/her heirs.

Claims Handling Department (excluding Assistance)

Travel Guard EMEA Limited (hereinafter also called Travel Assist). Claims shall be sent to:

Travel Guard
c/o CHARTIS EUROPE SA
Rappresentanza Gen. per l'Italia
Via della Chiusa, 2
20123 MILAN
ITALY
Email: travelassist.it@travelguard.com
Phone: +39 02 91 483 100

Certificate of Insurance / Premium Payment Receipt

The document containing the names and other details of the persons insured under this policy. **The Certificate of Insurance provides evidence of insurance hereunder.**

Policyholder

The natural person who has taken out this policy for his/her own benefit or for the benefit of others and assumes the obligations related thereto.

Conditions, Exclusions and Warranties

Special conditions and exclusions apply to individual sections of this policy, while general conditions, exclusions and warranties apply to the whole of the policy.

Couple

As defined in 3 – Eligible persons

Property Claims

Any claim for property damage will be paid on the basis of the value that the property had at the time of loss and not on a new-for-old or replacement cost basis, unless otherwise stated in the policy.

Physical Damage

Any alteration, deterioration, loss and/or destruction of property or substances, including any physical injury sustained by animals.

Effective Date and Policy Period

The "Effective date" is the date specified in the Certificate of Insurance. Policy period means the period of insurance specified in the "Certificate of Insurance".

Age

The Insured Person's age at the time his/her name is added to the policy. It will be calculated based on the age in years, i.e. the number of complete years in age that the Insured Person has reached.

Abroad

A country other than the Insured Person's country of residence.

Family

Husband, wife, parent, father-in-law, mother-in-law, brothers, sisters, sons, daughters, partners, grandparents, grandchildren, sons-in-law, daughters-in-law, brothers-in-law, sisters-in-law, stepfather, stepmother.

Family Group – 2 Adults

As defined in 3 – Eligible persons

Family Group – 1 Adult

As defined in 3 – Eligible persons

Deductible/Excess

A lump-sum amount specified in the policy that it is the Insured Person's responsibility in case of



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compensation as a result of a loss. The deductible may also be expressed in hours, days or as a percentage, in which case the relevant coverage shall incept at the end of the time period specified or apply in excess of any such percentage.

Group

As defined in 3 – Eligible persons

War

War shall mean war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Insurer / Company

CHARTIS EUROPE SA

Rappresentanza Generale per l'Italia

Via della Chiusa, 2

20123 Milan (Italy)

Web site: www.chartisinsurance.com

Individual

As defined in 3 – Eligible persons

Accident

Any sudden and unpredictable external event, not intentionally caused by the Insured Person, which results in the Insured Person being injured.

Serious Accident

Any sudden and unpredictable external event, not intentionally caused by the Insured Person, which results in bodily injury established by an approved medical authority and preventing the Insured Person from moving independently.

Permanent Total Disability

A disability caused by an accident during the trip which prevents the Insured Person from working in any and every job and which lasts 12 months and, at the end of those 12 months, is in the opinion of the Insured Person's physician not going to improve.

Bodily Injury

Any bodily injury sustained by a person.

Illness

Any change in a person's health or any bodily injury that is established by an approved medical authority during the policy period.

Serious Illness

An abrupt and violent change in a person's health that is diagnosed by an approved medical authority, requires interruption of any professional or other activity and has a guarded prognosis or a slow progression so as to require intensive medical care, usually with hospitalization for examination and treatment.

Limit of Liability

The maximum amount payable by the Insurer per period of insurance and per person, regardless of the number of claims made or persons involved in the loss.

Valuable Items

Photographic, audio, video and electrical equipment of any kind (including CDs, DVDs, video and audio tapes), telescopes and binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals. **Please read the exclusions for section F, Personal Belongings and Baggage.**

Tour Operator

The "tour operator" or carrier.

Pair or Set of Items

A number of items of personal belongings that belong or are normally used together.

Period of Insurance

The period between the "Effective date" and the "Expiry date" specified in the Certificate of Insurance.

Policy

The insurance contract including the Information Note, the privacy statement concerning personal data protection, these Terms and Conditions and the Certificate of Insurance attached hereto.

Premium

The amount owed by the Policyholder to the Insurer.

Assistance Provider

Travel Guard EMEA Limited (hereinafter also referred to as Travel Assist) will provide immediate assistance on behalf of the Company if the Insured Person is ill or injured outside of Italy. The 24-hour emergency service is available **365 days a year and can be reached by phone or email:**

phone +44 1273 740884

email: travelassist.it@travelguard.com

Residence

The place where a person usually resides, as shown in the certificate of residence.

Hospital Confinement

Receiving treatment in a hospital, when a stay of at least 24 consecutive hours is necessary. Hospital shall mean a hospital or clinic holding the required local administrative authorisations to operate for the care and treatment of sick or injured persons and equipped with the necessary staff.

Business Associate

Any person who works at the Insured Person's place of business and whose absence, if they were both away from work, would prevent the business from running properly.

Loss

The occurrence of an event covered under the policy. All claims relating to the same event shall be considered a single loss.



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Third Party Liability Claim

Any claim made against the Insured Person either in or out of court. All claims arising out of the same event shall be considered a single loss.

Winter Sports

Skiing, land-skiing, mono-skiing, cross-country skiing, off-piste skiing (only when accompanied by an official guide), snow boarding, ski boarding, snow mobile, sledging, tobogganing or ice skating.

Third Party

Any person or entity, to the exclusion of the Insured Person, his/her family, ascendants, descendants, any person travelling with the Insured Person, the Insured Person's appointees, whether or not employed by him/her, while in the performance of their duties.

Public Transport

Using train, bus or coach services to join the booked holiday

Territory

Territory shall mean the countries, specified in the Certificate of Insurance, where the covers and benefits are provided in so far as the loss occurs within their territory.

These countries fall into the following groups:

Europe: The Continent of Europe west of the Ural Mountains, including its neighbouring islands and non-European countries bordering the Mediterranean (**excluding Algeria, Lebanon, Libya, Israel and Jordan**).

Australia, New Zealand: Australia and New Zealand.

Worldwide excluding North America: anywhere in the world excluding **the United States of America, Canada, Bermuda, the Caribbean, Afghanistan, Cuba, Liberia and Sudan**.

Worldwide, also including North America: anywhere in the world **excluding Afghanistan, Cuba, Liberia and Sudan**.

Note:

- **No cover is provided under this policy if the Insured Person is travelling in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.**
- **No cover is provided under this policy if the Insured Person is travelling to a specific country or to an area where the Italian Foreign Ministry has advised against travelling and/or staying. N.B. In such case, solely for Single Trip policies, if the advice was given by the Foreign Ministry after purchase of the policy but before departure, the Insurer will refund any premium that the Insured Person may have paid.**
- **Coverage is only provided if the Insured Person stays for at least one night in pre-booked accommodation away from where he/she usually lives.**

Trip

The holiday or journey starting in Italy when the Insured Person leaves his/her usual domicile or **from the "Effective date" shown in the Certificate of Insurance, whichever is later**. The end of the trip is defined as the date on which the Insured Person **returns home in Italy, or the "Expiry date" specified in the Certificate of Insurance, whichever is earlier**.

No single trip covered under the policy shall last longer than:

- **for Single Trip policies: 180 days**
- **for Annual Multi Trip policies: 31 days**
- **for Annual Gap policies: 365 days.**

If, during the policy period, the Insured Person stays abroad uninterruptedly for a longer period than the maximum period specified in the foregoing paragraph, no payment will be made for loss occurring after that time limit has passed.

In respect of one-way trips, the cover terminates when the Insured Person reaches his/her destination abroad.

TRAVEL INSURANCE COVERS

INSURING AGREEMENT

1 – Type of Coverage

This travel insurance policy provides coverage as detailed in the following sections of the policy. The benefits are available on the basis of three different insurance products, i.e. Single Trip, Annual Multi Trip and Annual Gap policies. For Single Trip and Annual Multi Trip policies, three different levels of coverage may be selected, subject to payment of the appropriate premium, i.e. the Silver, Gold or Platinum plans; for Annual Gap policies, only the Gold plan is available.

In addition, depending on the insurance product selected and on the age of the Insured Persons, the following optional covers are available on request, subject to payment of the appropriate premium: Winter Sports cover (sections O, P, Q and R), Golf cover (sections S, T and U) and Business cover (sections V, W, X and Y).

The benefits available as well as the associated limits of indemnity depend on the insurance product,

as specified in the Certificate of Insurance under "Product" and "Cover".

The characteristics of each product are summarized in the Insurance Products section of this policy and described in detail in Annex 1, Table of Benefits.

The cover is provided up to the maximum sum insured for each benefit based on the type of product selected, as specified in Annex 1, and subject to the limits of indemnity set forth therein for each benefit. Such limits shall be the maximum amount payable by the Insurer per person and per period of insurance under Single Trip and Annual Gap policies, or per person and per trip under Annual Multi Trip policies.

In case of doubts about the cover selected or for additional information, please call the number or write to the address provided below:

phone: +39 02 91 483 100



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email: travelassist.it@travelguard.com

2 – Insured Persons

The insurance is provided under this policy, on the basis of the product and the level of coverage specified in the Certificate of Insurance, to the insured persons identified by the Policyholder at the time of purchasing the policy and named in the Certificate of Insurance, in whose respect the premium has been calculated and subsequently paid.

3 – Eligible Persons

Individual: a single traveller who resides in Italy.

Couple: the traveller and his/her travelling companion, i.e. the persons named in the “Certificate of Insurance” who purchased the insurance and booked the trip together at the same time.

A couple must include no more than 2 people of opposite sexes.

Family Group - 2 Adults: the traveller, his/her spouse or co-habiting partner and their children as identified in a proper certificate from the population registry or equivalent international document, named in the “Certificate of Insurance” and aged under 17 at the time of purchasing the policy.

Family Group - 1 Adult: the traveller and his/her children as identified in a proper certificate from the population registry or equivalent international document, named in the “Certificate of Insurance” and aged under 17 at the time of purchasing the policy.

Group: the travellers who have booked to travel together at the same time and are named in the “Certificate of Insurance”. A group can consist of no more than 50 people.

Children and underage children may not travel without insured adults.

The Insured Persons must live in Italy and must not have spent more than six months abroad during the year immediately before the purchase of this policy.

INSURANCE PRODUCTS

The Insurer offers three insurance products and **is liable up to the maximum sums insured on the basis of the level of coverage chosen by the Policyholder, as detailed in Annex 1, Table of Benefits.**

The benefits are described in the following sections of this policy.

4 – Annual Gap

Under the Annual Gap policy, each Insured Person shall be covered to travel as many times as he/she likes during the policy period, **providing that no single trip lasts longer than 365 days.**

The cover will apply for no longer than 12 months from the “Effective date” specified in the “Certificate of Insurance”, without prejudice to clause 17, “Policy period” of the General Provisions applicable to all sections.

If the single trip commences before the end of the period of insurance and ends after such date, coverage in respect of all benefits hereunder will terminate on the “Expiry date” specified in the “Certificate of Insurance”.

This cover is not available for persons who are over the age of 64 at the time the policy is purchased.

Note: Cover under section G (Cancelling and cutting short the trip) starts from the effective date shown in the Certificate of Insurance or at the time that the trip is booked. If the date of booking is earlier than the date of purchase of the policy, cover under section G (Cancelling and cutting short the trip) shall start upon payment of the premium.

5 - Single Trip

Under the Single Trip policy, each Insured Person shall be covered for a **single trip** made during the

policy period, **providing that no single trip lasts longer than 180 days.**

The cover will apply for no longer than 180 days from the “Effective date” specified in the “Certificate of Insurance”, without prejudice to clause 17, “Policy period” of the General Provisions applicable to all sections.

In addition, on request and only if the following products are purchased:

- Single Trip - Silver, Gold or Platinum cover, for Insured Persons up to 69 years of age, the Policyholder is entitled to purchase the Winter Sports optional cover by paying the appropriate additional premium (sections O, P, Q, R). **This extension of coverage is provided for up to 17 days in total;**
- Single Trip, - Gold Platinum cover, the Policyholder is entitled to purchase the Golf (sections S, T, and U) and Business (sections V, W, X and Y) optional covers by paying the appropriate additional premium.

Note: Cover under section G (Cancelling and cutting short the trip) starts from the effective date shown in the Certificate of Insurance or at the time that the trip is booked. If the date of booking is earlier than the date of purchase, cover under section G (Cancelling and cutting short the trip) shall start upon payment of the premium.

6 – Annual Multi Trip

Under the Annual Multi Trip policy, each Insured Person shall be covered to travel as many times as he/she likes during the policy period, **providing that no single trip lasts longer than 31 days.**

The cover will apply for no longer than 12 months from the “Effective date” specified in the “Certificate of Insurance”, without prejudice to clause 17, “Policy period” of the General Provisions applicable to all sections.

If the single trip commences before the end of the period of insurance and ends after such date, coverage in respect of all benefits hereunder will terminate on the “Expiry date” specified in the “Certificate of Insurance”.

Note: Cover under section G (Cancelling and cutting short the trip) starts from the effective date shown in the Certificate of Insurance or at the time that the trip is booked. If the date of booking is earlier than the date of purchase, cover under section G (Cancelling and cutting short the trip) shall start upon payment of the premium.

LIMITATIONS OF COVERAGE

Special note

The Insured Person will be covered on every single trip until he/she returns home in Italy, regardless of the number of days covered under this policy.

7 – Health Agreements

When travelling to a European Union Member State, the Insured Person should collect an application form for a European Health Insurance Card from the local ASL (Local Health Unit). If the Insured Person needs treatment, he/she should present to the Company his/her European Health Insurance Card at the time of reporting any claim, as it may save him/her paying the 100 Euros (a hundred Euros) policy excess for any claim payable under Section A (Assistance, Evacuation and Medical Expenses Abroad).

When travelling in Australia or New Zealand, if the Insured Person has to be hospitalised, he/she can receive healthcare under the health care system of those countries, in which case the Assistance cover will not be available under this policy.

In case of any doubt as to how to obtain a European Health Insurance Card or get healthcare from



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the local health care system, please contact Travel Guard on +44 1273 740884.

8 – Health Conditions

This insurance contains conditions than link coverage (or exclusion from coverage) to the Insured Person's health and/or the health of others who might not be travelling with him/her but on whose wellbeing his/her trip may depend. In **particular, it is agreed that no coverage will be provided for medical problems that the Insured Person or such other persons had before the cover started. Please refer to 11, General Exclusions.**

9 - Deductible

With respect to all the insurance products described herein, the Insured Person will have to pay the first part of any claim. This deductible amount is determined as provided for in each section of this policy and is shown in Annex 1, Table of Benefits.

10 – Hazardous Activities

The Insured Person will not be covered when participating in certain sports or activities, as specified hereinafter.

The activities listed below are always covered free of charge under the Gold, Silver, Platinum and Annual GAP policies, providing that:

- they are carried out on an occasional basis only (i.e. for no longer than 3 days during the trip);
- they are not of a competition /tournament nature;
- they are not undertaken on a professional basis;
- they are not the main purpose of the trip);

Abseiling (within organiser's guidelines / no Personal Liability cover), Angling, Archery, Badminton, Banana Boating, Baseball, Basketball, Bowling, Bungee jumping (within organiser's guidelines), Camel riding (no Personal Liability cover), Canoeing / Kayaking (up to grade 2 rivers only), Clay pigeon shooting, Cricket, Curling, Cycling, Deep sea fishing, Dinghy sailing, Fell walking, Fishing, Go karting (with organiser's guidelines / no Personal Liability cover), Golf, Gymnastics, Handball, Hiking / Trekking / Walking / Rambling (provided below 4,000 metres), Horse riding (excluding racing / jumping / eventing), Hot air ballooning, Ice skating, Indoor climbing (on climbing wall), Jet boating (within organiser's guidelines / no Personal Liability cover / no racing cover), Kite surfing (over water only / no Personal Liability cover), Netball, Orienteering, Overland trips, Organised safari without guns, Parascending (over water only / no Personal Liability cover), Pony trekking, Racket ball, Rackets, Rap jumping (within organiser's guidelines / no Personal Liability cover), Rifle range shooting (provided not small bore weapons), Ringos, Roller skating / Blading, Rounders, Rowing (except racing / no Personal Liability cover), Running, Sailing (only if with qualified crew / within coastal waters / no Personal Liability cover), Safari in vehicle (not involving firearms / organised tour), Scuba diving to 30 metres (within organiser's guidelines), Skateboarding (wearing pads and helmets), Sledging - pulled by horse or reindeer as a passenger (within organiser's guidelines), Snorkelling, Softball, Squash, Surfing, Table tennis, Tennis, Ten pin bowling, Volleyball, Water polo, Water-skiing, White water rafting (up to grade 4 rivers only), Wind surfing (no Personal Liability cover), Yachting (only if with qualified crew / within coastal waters / no Personal Liability cover), Zorbing.

The following activities will never be covered:

Adventure racing, Base jumping, Biathlon, Big game hunting, Black water rafting, BMX stunt / Obstacle riding, Bobsleighting / using Skeletons, Bouldering, Boxing, Canyoning, Caving / Pot holing, Cave tubing, Climbing / Trekking / Walking over 4,000 metres, Cycle racing, Cyclo cross, Drag racing, Endurance tests, Flying (except as a fare-paying passenger in a licensed passenger-carrying aircraft), Hang gliding, Harness racing, Heli Skiing, High diving (above 5 metres), Hunting, Ice hockey, Ice speedway, Jousting, Judo, Karate, Kendo, Lugging, Manual labour, Marathon running, Martial arts, Micro-lighting, Modern pentathlon, Motor cycle racing, Motor rallying, Mountaineering / Rock climbing, Parachuting, Paragliding / Parapenting, Polo, Pot holing, Powerlifting, Power boat racing, Quad biking, River boarding, River bugging, Rodeo, Roller hockey, Rugby, Ski acrobatics, Ski doo, Ski jumping, Ski racing, Sky diving, Small bore target shooting, Speed trials / Time trials, Triathlon, Water ski jumping, Weight lifting, Wrestling.

11 – General Exclusions

No cover is provided for:

1. claims resulting from or arising out of a trip taken by the Insured Person, or any person whose ill health would force the Insured Person to cancel or cut short his/her trip:
 - (a) if the claim alleges a medical condition or an illness related to a medical condition that the Insured Person or the other person knew about before purchasing this insurance;
 - (b) if the Insured Person or the other person is travelling against the advice of a medical practitioner;
 - (c) if the Insured Person or the other person is travelling for the purpose of obtaining medical treatment;
 - (d) if the Insured Person is on a hospital waiting list or awaiting the results of medical tests or investigations;
 - (e) if the Insured Person or the other person has been given a terminal prognosis;
 - (f) if the Insured Person or the other person is suffering from anxiety, stress, depression or any psychological disorder;
 - (g) if the Insured Person or the other person is pregnant and is expected to give birth within twelve weeks before the end of the booked trip (or sixteen weeks in the case of a multiple pregnancy);
2. any claim arising out of war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
3. loss or damage directly or indirectly caused by any Government, public or local authority legally taking or damaging the Insured Person's property;
4. any claim resulting from or arising out of civil commotions, strikes or riots of any kind;
5. loss of or damage to any property, or any loss, expense or liability arising from:
 - (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the burning of nuclear fuel; or;
 - (b) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part thereof;
6. loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound;
7. any claim arising from injury sustained by the Insured Person while riding on, boarding or alighting from any aircraft other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft;
8. any claim arising from using a two-wheeled motor vehicle over 50cc;
9. any other loss connected with the event for which a claim is made, unless it is covered under this



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insurance;

10. any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligations to the Insured Person;

11. any claim resulting from or arising out of the Insured Person being involved in any malicious, illegal or criminal act;

12. racing of any kind (except on foot);

13. winter sports (unless cover is provided as shown in the Certificate of Insurance and the appropriate premium has been paid);

14. any hazardous activity, unless cover is provided. Please refer to the Hazardous Activities section for further details;

15. any claim arising or resulting from championships, or heats, or officially-organized practice, or training for these events;

16. any claim resulting from or arising out of (i) suicide or attempted suicide of the Insured Person, or (ii) the Insured Person injuring himself/herself deliberately or putting himself/herself in danger (unless he/she is trying to save a human life);

17. any claim resulting from the Insured Person being under the influence of alcohol or drugs, or related to the consumption of alcohol or substances unless medically prescribed.

SECTIONS OF INSURANCE

SECTION A – ASSISTANCE, EVACUATION AND MEDICAL EXPENSES ABROAD

(This section does not apply for trips within Italy)

Email: travelassist.it@travelguard.com

Phone: Assistenza: + 44 1273 740884

Effective Date and Policy Period

This cover is only provided if the Insured Person has purchased the policy at least 5 hours before the scheduled departure.

The benefits under this section are available in case of an accident or illness of the Insured Person, 24 hours a day for the whole period of the trip, based on the dates and destination countries specified in the Certificate of Insurance.

The cover starts when the Insured Person checks in with the carrier or, if he/she is using a means of private transport, as soon as he/she reaches his/her destination abroad.

The cover terminates as soon as the Insured Person returns home.

Conditions of intervention of the Assistance Provider

With respect to the assistance benefits outlined below, in any event, only the Assistance Provider's medical authorities can decide on evacuation, the choice of the means of transport, the place of hospitalization and the need to send a physician abroad and shall contact the local attending physician or the Insured Person's medical practitioner, if required.

Reservations shall be made by the Assistance Provider, who will be entitled to request that the Insured Person provides any unused tickets.

Services provided by the Assistance Provider

Expenses of any kind that the Insured Person incurs in connection with the cover provided under this section shall be refunded only if the assistance in question is approved and arranged by the Assistance Centre, except for emergency expenses incurred by an Insured Person who cannot contact the Assistance Centre in due time, even through others. In this case, the Insured Person shall have to prove that the expenses were incurred in an emergency and that the Assistance Centre could not be contacted.

In order to benefit from assistance, the Insured Person must contact:

Travel Guard - PO Box 2157 Shoreham by Sea BN43 9DH England

None of the benefits under the heading "Assistance, Evacuation and Medical Expenses Abroad" will be provided unless the Insured Person contacts Travel Guard under the conditions set out above.

In all cases, the following information shall be given to the Assistance Provider: the Insured Person's first and last name, his/her address, the number of his/her policy, the type of illness or accident and the telephone numbers where the Insured Person can be reached in Italy and abroad.

Type of coverage and benefits

1. Sending of essential medication that cannot be found locally

In case of emergency due to an accident or illness, the Assistance Provider will find medication required by the Insured Person who is abroad and send it to him/her as quickly as possible, within the limits allowed by the laws of the foreign country in question.

The cost of this medication shall be paid by the Insured person. Treatment in progress before departure shall not be covered hereunder. Medication does not include methods of contraception.

2. Sending of a physician to the Insured Person abroad

The Assistance Provider shall send to the Insured Person a physician or a medical team in order to better determine what steps to take and to make arrangements for assistance, if this is deemed necessary due to the circumstances and to the Insured Person's health.

3. Transportation of the Insured Person to a medical facility

The Assistance Provider will organize and pay for the transportation of the Insured Person to the most suitable or best equipped hospital.

Depending on the circumstances and the severity of the Insured Person's condition, he/she will be transported by first class train, either seated or in a couchette or sleeping car, or by ambulance or other emergency vehicle, by plane on a scheduled flight, either seated or on a stretcher, or by private air ambulance.



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4. Evacuation and return home of the Insured Person

The Assistance Provider will evacuate the Insured Person to his/her domicile as soon as he/she is able to leave the medical facility. The type **and the most appropriate means of evacuation will be decided on and chosen by the Assistance Provider under the same conditions as set out above.**

5. Repatriation of the body in the event of death

If the Insured Person dies during the trip, the Assistance Provider will organize and pay for the repatriation of the Insured Person's remains to his/her home.

6. Burial expenses

The Assistance Provider will pay the costs of the initial conservation of the Insured Person's remains, as well as administrative costs and the cost of a temporary coffin required for the transportation that they organize, **up to the amount shown in Annex 1, "Table of Benefits". Funeral and burial expenses shall be paid by the Insured Person's family.**

7. Cost of ticket and travel expenses for a member of the Insured Person's family in the event of prolonged hospitalization

In case of an accident or illness, if neither the Insured Person's spouse nor any other adult member of the Insured Person's family is travelling with him/her, the Insured Person's health does not permit his/her evacuation and confinement to a local hospital exceeds 7 consecutive days (or 48 hours if the Insured Person is a minor or a disabled person), the Assistance Provider will provide a return, economy class air ticket or first class rail ticket free of charge to the Insured Person's spouse or a member of his/her family residing in the Insured Person's home country to enable the spouse or family member to visit the Insured Person.

In addition, the Assistance Provider will organize the stay of this person and pay his/her travel expenses **up to the amount specified in Annex 1, "Table of benefits".**

8. Cost of extending the Insured Person's trip

In case of an accident or illness, if the Insured Person's health does not require hospitalisation, the Assistance Provider cannot evacuate him/her and the scheduled period of the trip has ended, the Assistance Provider will pay the cost of extending the Insured Person's trip **up to the amount shown in Annex 1, "Table of benefits".**

9. Cost of resuming the trip of the Insured Person and his/her travelling companions

If the Insured Person cuts short his/her trip because of a covered accident or illness but his/her health does not, in the opinion of the Assistance Provider's medical team, require his/her evacuation and the scheduled period of the trip has not ended, the Assistance Provider will pay, **up to the amount specified in Annex 1, "Table of benefits" and without exceeding the cost of returning home,** the travelling costs of the Insured Person and of any person who is travelling with him/her and is covered under the policy as part of the same couple, family or group, to enable them to resume the trip. In case of groups, the insurance will cover up to 30 people.

In any event, only the Assistance Provider can decide on the means of transportation used.

10. Return of travelling companions and payment of extra expenses and/or the cost of extending the trip

If the Insured Person is confined to hospital or is evacuated by the Assistance Provider during his/her trip, the Assistance Provider will make arrangements for and pay, on behalf of the Insurer, for the Insured Person's spouse and/or children, or for a maximum of two members of the Insured Person's family or for one unrelated person, providing they are the beneficiaries of this policy and are part of the same couple, group or family, covered under the same particular conditions as the Insured Person

and travelling with him/her:

- the cost of an early return home or to the place of burial, **up to the cost of an economy class air ticket or a first class rail ticket, if the ticket initially provided for these persons' travel cannot be used;**
- any extra expenses and/or the cost of extending these persons' trip, **up to the amount shown in Annex 1, "Table of benefits".**

11. Return of travelling companions under 15 years of age

If the Insured Person is confined to hospital or is evacuated by the Assistance Provider during his/her trip and no other adult member of his/her family is travelling with him/her, the Assistance Provider will make arrangements for and pay, for the Insured Person's children under 15 years of age who are the beneficiaries of this policy, named in the Certificate of Insurance and travelling with the Insured Person:

- the cost of a return economy class air ticket or first class rail ticket for a member of the Insured Person's family or an unrelated person, residing in the Insured Person's home country or in a neighbouring country, in order to enable this person to join the Insured Person's children and look after them;
- the cost of an early return of the children to the home of the Insured Person or a person designated by him/her, **up to the cost of an economy class air ticket or first class rail ticket, if the ticket initially provided for these persons' travel cannot be used;**
- the travel expenses of the person in charge of looking after the Insured Person's children and/or any extra costs and/or the cost of extending the trip for the Insured Person's children, **up to the amount shown in Annex 1, "Table of benefits".**

In no event may this benefit be combined with the benefits provided for above under the headings "Cost of ticket and travel expenses for a member of the Insured Person's family" in case of hospital confinement and "Return of travelling companions and payment of extra expenses and/or the cost of extending the trip".

12. Early return of the Insured Person

The Assistance Provider will make available to the Insured Person and will pay for a ticket, **up to the cost of an economy class air ticket or first class rail ticket,** to enable him/her to return home, **providing that the Insured Person cannot use the ticket initially provided for his/her trip:**

- if a member of the Insured Person's family dies or is confined to hospital for more than 48 consecutive hours;
- in the event of significant physical damage to the Insured Person's home or to the business premises that he/she owns, lease or occupies free of charge, providing that more than 50% of the home or premises have been destroyed and the Insured Person's presence is required at the place in question in order to take necessary protective measures.

13. Assistance for the Insured Person's children under 15 years of age who stayed at home

If any of the Insured Person's children under 15 years of age, who stayed at home, is ill or suffers an accident during the trip, the Assistance Provider's medical team will provide assistance or arrange for help at the request of the Insured Person.

If necessary, the Assistance Provider's medical team will arrange for the child to be taken to hospital and inform the Insured Person of his/her child's health.

14. Medical expenses abroad

The Company will reimburse the Insured Person for medical expenses (treatment, hospitalisation



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costs, pharmaceutical expenses, professional fees, ambulance charges) that he/she incurs abroad, **up to the limit of indemnity and subject to the deductible specified in Annex 1, "Table of benefits"**.

In addition, the Company will cover expenses related to emergency dental treatment **up to the limit and subject to the deductible specified in Annex 1, "Table of benefits"**. These will include expenses resulting from emergency dental treatment (that cannot be delayed due to the consequences of the Insured Person's pathological condition) administered for the following care: dressing, filling, root canal treatment or extractions.

Such expenses will only be covered if they are prescribed by a medical authority holding diplomas or licenses as required in the country of practice and legally authorized to practice the profession. The cover is limited to refund of actual expenses incurred by the Insured Person. If the Insured Person is entitled to reimbursement from any reimbursement organization(s), the Insurer will only be liable to pay the difference between actual expenses and expenses reimbursed by such other organization(s).

If necessary, at the request of the Insured Person the Assistance Provider will pay all the costs resulting from hospitalisation directly in local currency, **up to the limits specified in Annex 1, "Table of benefits"**, providing that the hospital in question accepts this method of payment. This service is subject to the provisions of Italian and local laws governing exchange controls.

15. **Legal assistance abroad**

If the Insured Person is imprisoned, or an arrest warrant is issued in his/her respect, the Assistance Provider will pay for a lawyer up to the amount shown in Annex 1, "Table of Benefits".

16. **Advance payment for bail bond abroad**

If the Insured Person is imprisoned, or an arrest warrant is issued in his/her respect in relation to circumstances which were not known before purchasing the trip, the Assistance Provider will advance the amount of a bail bond required from the Insured Person, **up to the amount specified in Annex 1, "Table of benefits"**.

The Assistance Provider will grant the Insured Person three months from the date of the advance payment to pay back this amount. If the bond is repaid by the local authorities before such time has elapsed, it shall be returned to the Assistance Provider without delay. If the Insured Person is summoned before a court and does not appear, the Assistance Provider will demand prompt repayment of the bond that cannot be recovered due to the Insured Person's failure to appear. Legal proceedings may be initiated if the bond is not repaid within the time allowed.

17. **Advance of money**

In case of loss or theft of the Insured Person's bank cards, identity papers (including, but not limited to, passport, visa, identity card, driving license) and/or return air ticket, the Assistance Provider will make available to the Insured Person an amount of money, to be paid back, **equal to the amount specified in Annex 1, "Table of Benefits", in order to enable him/her to replace the lost or stolen items.** To this end, the Assistance Provider will also ask the Insured Person to provide a financial security in Italy.

18. **Transmission of urgent messages**

At the express request of the Insured Person, the Assistance Provider will transmit urgent and strictly personal messages to addressees in Italy 24 hours a day.

19. **Search and rescue costs**

The Assistance Provider will pay or refund, **up to the amount shown in the "Table of Benefits"**, search (including rescue sleds) and rescue (including helicopters) costs relating to operations organized by civilian or military rescue workers or by services that have a duty to respond following the Insured Person's disappearance or accidental bodily injury.

Only expenses incurred by organizations authorised to rescue the Insured Person and for which the Insured Person is billed are subject to reimbursement

Exceptional circumstances

The Assistance Provider shall not be liable for delays or constraints in the provision of services in connection with the benefits described in this section A in the event of strikes, riots, civil commotion, reprisals, restrictions to free circulation, any act of sabotage or terrorism, civil or foreign war, generation of heat or radiation from the disintegration of the atomic nucleus, radioactivity or other unforeseeable circumstances or force majeure.

Subrogation or remedy against those liable for the loss

In respect of medical expenses, when compensation has been paid, the Insurer shall be subrogated in the Insured Person's rights and actions against any person liable for the loss, up to the amount of the compensation paid. These provisions shall not apply, except in case of malicious intent, to any recovery action against the Insured Person's children, descendants, ascendants or any person who usually lives with the Insured Person, such as cohabiting partners or workers employed in the Insured Person's service (domestic helpers, drivers and similar workers).

SECTION B – PERSONAL ACCIDENTS

Type of Coverage

The Company will pay **up to the amount shown in Annex 1, Table of Benefits**, to the Insured Person or his/her heirs, if the Insured Person is involved in an accident during his/her trip which causes an injury that results in the Insured Person becoming disabled within 12 months of the date of the accident. The following types of disability are covered:

1. permanent total disability;
2. loss of a leg or foot;
3. irrecoverable loss of sight in one or both eyes;
4. complete loss of use of an arm or a hand.
5. If the Insured Person dies, the Company will pay the amount shown in Annex 1, Table of Benefits **(this is limited to €7,000 for children under 16 years of age).**

Please read the general conditions and exclusions.

SECTION C – PERSONAL LIABILITY

Type of Coverage

The Company will pay up to the amount shown in Annex 1, Table of Benefits, if the Insured Person is legally liable for:

1. injuring any third party; or
2. damaging or losing any third party's property.

The policy will not cover the first €360 of each and every claim, unless the Insured Person has purchased a Platinum policy or paid to waive the excess under a Silver or Gold policy.



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Special exclusions which apply to SECTION C

No cover is provided for:

- any liability arising from an injury or from loss or damage to property:
 - owned by the Insured Person, a member of his/her family or a person employed in his/her service; or
 - in the care, custody or control of the Insured Person or of his/her family or household or of a person employed in his/her service;
- any injury, loss or damage:
 - to members of the Insured Person's family or a person employed in his/her service;
 - arising out of or in connection with the Insured Person's trade, profession or business;
 - arising out of a contract that the Insured Person has entered into;
 - arising out of the Insured Person owning, possessing, using or living on any land or in any building, except temporarily for the purposes of the trip;
 - arising out of the Insured Person owning, possessing, or using mechanically propelled vehicles, watercraft (other than rowing boats, punts, or canoes) or aircraft of any description, animals (other than horses, domestic cats, or dogs), firearms or weapons (other than guns being used for sport).

Special conditions which apply to SECTION C

It is a condition of the cover provided under this section that:

- the Insured Person must give the Assistance Provider notice of any cause for a legal claim against him/her as soon as possible, and send them any other documents relating to the claim and/or to the circumstances covered hereunder;
- the Insured Person must help the Assistance Provider and give them all the information they need to allow them to take action on the Insured Person's behalf. The Insured Person must not negotiate, pay, settle, admit or deny any claim unless with the Assistance Provider's written agreement

Please read the general conditions and exclusions.

SECTION D - LEGAL EXPENSES

Type of Coverage

The Company will pay up to the amount shown in Annex 1, Table of Benefits, for legal costs and expenses which arise from dealing with claims for damages brought by the Insured Person or his/her heirs and resulting from the Insured Person's death, illness or injury during the trip.

The policy will not cover the first €360 of each and every claim, unless the Insured Person has purchased a Platinum policy or paid to waive the excess under a Silver or Gold policy.

If the Company believes, disagreeing with the Insured Person, that an action is not likely to be successful or that the costs of taking action would be greater than any award, the parties may refer the matter to an arbitrator for a decision as to whether or not legal action is advisable.

Special exclusions which apply to SECTION D

No cover is provided for:

- the costs of making any claim against the Company, their agents or representatives or against any tour operator, accommodation provider, carrier or any person with whom the Insured Person has travelled or arranged to travel;

- any legal expenses and other costs that the Insured Person must pay as a result of any award;
- the costs of following up a claim for bodily injury, loss or damage caused by or in connection with the Insured Person's trade, profession or business, under contract or arising out of the Insured Person possessing, using or living on any land or in any building;
- claims arising out of the Insured Person owning, possessing, or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons;
- claims arising out of the Insured Person's criminal, malicious or deliberate acts.

Special conditions which apply to SECTION D

It is a condition for the cover provided under this section that:

- the Insured Person should undertake to follow the Company's advice or that of their agents in handling any claim; and
- where possible, the Insured Person must get back all expenses incurred by the Company and pay to the Company any amounts so recovered.

Please read the general conditions and exclusions.

SECTION E - MISSED DEPARTURE

This section does not apply for trips within Italy.

Type of Coverage

The Company will pay, up to the amount shown in Annex 1, Table of Benefits, for the reasonable extra costs of travel and accommodation that the Insured Person incurs if he/she cannot reach the original departure point of his/her booked journey on the outward or final return journey because public transport services fail or the vehicle in which he/she is travelling is involved in an accident or breaks down.

The policy will not cover the first €70 of each and every claim for each person, unless the Insured Person has purchased a Platinum policy or paid to waive the excess under a Silver or Gold policy.

Special exclusions which apply to SECTION E

No cover is provided for:

- any claim which is the result of a strike or industrial action that the Insured Person knew about or which was public knowledge before commencement of his/her trip.

Special conditions which apply to SECTION E

It is a condition of the cover provided under this section that:

- the Insured Person must allow enough time to arrive at his/her departure point at or before the recommended time;
- the Insured Person must get written confirmation, from the appropriate authority, of the reason for the delay and how long it lasted; and
- if the claim relates to a vehicle breaking down, the Insured Person must give evidence to the Company that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please read the general conditions and exclusions.



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SECTION F - PERSONAL BELONGINGS, BAGGAGE AND MONEY

Type of Coverage

The Company will pay **up to the amount shown in Annex 1, Table of Benefits** for the following:

F1 – Personal Belongings and Baggage

1. The Company will pay for or replace (at its sole discretion) the Insured Person's items that have been lost, stolen or damaged, **up to the limit per item, pair or set of items specified in Annex 1, Table of Benefits**. The value of the items shall be determined after taking off an amount for wear and tear and loss of value;
2. in case of loss, theft of or damage to valuable items that the Insured Person owns, the Company will refund the value of the items **up to the amount specified in Annex 1, Table of Benefits**. This value shall be determined after taking off an amount for wear and tear and loss of value;
3. if the Insured Person's baggage is delayed during an outward journey by more than 12 hours, the Company will reimburse the Insured Person for any expenses incurred for buying essential items, **up to the amount specified in Annex 1, Table of Benefits**. The Company will pay up to €30 per 12-hour period. **The Insured Person must get written confirmation of the length of the delay, as well as receipts for any purchased items**. The Company will take any payment made for delayed baggage from the amount of any claim if the Insured Person's baggage is permanently lost. **(Not available under the annual GAP policy)**

F2 - Personal Money

1. The Company will pay **up to the amount shown in Annex 1, Table of Benefits**, for the loss or theft of cash or travellers cheques, **providing that the Insured Person can demonstrate that he/she owned them and give evidence of their value, enclosing a copy of the police report**.
The Company will pay only up to the amount shown in Annex 1, Table of Benefits. (Not available if an annual GAP policy has been purchased).

F3 - Passport and Travel Documents

1. The Company will pay **up to the amount shown in Annex 1, Table of Benefits**, for the cost of replacing the Insured Person's passport, travel tickets, lift passes, Green Cards and pre-paid admission tickets.

The policy will not cover the first €70 of each and every claim for each sub-section, for each person (except for Section F1.3), unless the Insured Person has purchased a Platinum policy or paid to waive the excess under a Silver or Gold policy;

Note: Cover is provided for loss or theft from unattended motor vehicles, trailers or caravans under sub-sections F1 and F3 only. The Company will pay up to €150 for each person.

Special exclusions which apply to SECTION F

No cover is provided:

1. for breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use (other than ski equipment if the appropriate premium has been paid) unless being transported by a carrier, and damage due to fire or other accident to the sea vessel, aircraft, or vehicle they are being carried in;
2. for theft, loss of or damage to pedal cycles, motor vehicles, marine equipment and craft, household goods and winter sports equipment (unless the appropriate Winter Sports premium has been paid).

3. for theft, loss of or damage to dentures, bridgework, contact lenses or corneal lenses, spectacles, sunglasses, mobile phones, artificial limbs or hearing aids;
4. for wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within the Insured Person's baggage;
5. for shortage of money or goods due to mistakes or neglect;
6. for loss or theft that the Insured Person does not report to the police within 24 hours of discovering it and for which he/she does not get a written acknowledgement;
7. if the Insured Person's belongings are delayed or held by any customs or other officials legally taking the *rr*;
8. for cash that the Insured Person does not carry on his/her person (unless it is held in a safety deposit box);
9. for theft, loss of or damage to photographic, electrical, audio equipment and/or jewellery not carried in the Insured Person's hand baggage while he/she is travelling;
10. for any item, set or pair if the Insured Person is unable to provide reasonable proof of ownership or value (for example original receipts);
11. for property that is left unattended in a public place;
12. for any loss, theft of or damage to items carried on a vehicle roof rack;
13. for theft, loss of or damage to baggage or personal belongings during a journey, unless the Insured Person reports this to the carrier and gets a property irregularity report at the time of the loss;
14. for damage caused to suitcases, holdalls or similar carriers, unless the Insured Person cannot use the damaged item;
15. for loss or theft of personal belongings or baggage while not in the Insured Person's control or while in the control of any person other than an airline or other carrier;
16. for money carried by children aged under 16;
17. for loss of passport if the Insured Person does not report the loss to the Consular Representative of his/her home country within 24 hours of discovery and obtain a report confirming the date of loss and the date on which a replacement passport was obtained;
18. for travellers cheques if the provider replaces losses with no charge (other than a service charge).

Please read the general conditions and exclusions.

SECTION G - CANCELLING AND CUTTING SHORT THE TRIP

Type of Coverage

The Company will pay **up to the amount shown in Annex 1, Table of Benefits**, for travel and accommodation expenses that the Insured Person has paid or has agreed to pay if it is necessary and unavoidable for him/her to cancel or cut short his/her trip or any local pre-paid excursions as a result of the following, **providing that the Insured Person cannot recover such expenses otherwise:**

1. death, accident or illness of the Insured Person;
2. death, accident or illness of a member of the Insured Person's family, a business associate or a person with whom the Insured Person has booked to travel, or of a member of the Insured Person's family or a friend living abroad with whom the Insured Person plans to stay. **In such cases, supporting evidence shall be submitted by the Insured Person;**
3. if the Insured Person is called for jury service or as a witness (but not as an expert witness) or if he/she is put in quarantine;



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4. an accident to a vehicle in which the Insured Person was planning to travel which happens within seven days before the planned date of departure and leaves the vehicle unusable. **In such cases, supporting evidence shall be submitted by the Insured Person;**
5. if the Insured Person is a member of the armed forces or police, fire, nursing or ambulance services, which results in the Insured Person having to stay in Italy because of an emergency;
6. if the Insured Person is made redundant as long as he/she is entitled to payment under the current redundancy payments law and **providing that, at the time of booking the trip, the Insured Person had no reason to believe that he/she would be made redundant;**
7. if the police need the Insured Person to remain in Italy after a fire, flood or burglary at his/her home or place of business within 48 hours before the planned date of departure.

The policy will not cover the first €70 of each and every claim, or €30 for each loss of deposit, for each person, unless the Insured Person has purchased a Platinum policy or paid to waive the excess under a Silver or Gold policy.

Special exclusions which apply to SECTION G

No cover is provided for:

1. any claim in connection with cancelling or cutting short the trip which results from anxiety, stress, depression or any psychological or psychiatric disorder;
2. the Insured Person not wanting to travel;
3. any extra costs resulting from the Insured Person not telling the travel organizer as soon as he/she knows that he/she has to cancel his/her holiday;
4. pregnancy, if the Insured Person is expected to give birth within twelve weeks before the end of the trip (sixteen weeks in the case of a multiple pregnancy);
5. cancelling or cutting short the trip because of a medical condition or an illness related to a medical condition that the Insured Person knew about or, by exercising due care, should have known about before the policy effective date. This exclusion applies to the Insured Person, the members of his/her family, his/her business associates or to any person with whom the Insured Person is travelling, as well as to any person who the Insured Person was depending on for the trip;
6. the cost of the Insured Person's original return trip if this has already been paid and the Insured Person needs to cut short his/her journey;
7. failure to obtain the required inoculations, vaccinations, passport or visas;
8. civil commotion, strike, lock-out, blockades, actions of government of any country or threat of any such event.

Special condition which applies to SECTION G

It is a condition of the cover provided under this section that:

1. the Insured Person must inform Travel Guard in advance if he/she has to cut short his/her holiday and return early to Italy for an insured reason.

Please read the general conditions and exclusions.

SECTION H – TRAVEL DELAY AND ABANDONMENT

Type of Coverage

The Company will pay if the start of the pre-booked outward or return international journey by aircraft, sea vessel or cross-channel train is delayed due to circumstances outside the Insured Person's control. The Insured Person must be delayed by at least 12 hours on each occasion.

Travel Delay

(This benefit is not available if a Silver or a Gap policy has been purchased)

This section does not apply for trips within Italy.

The Company will pay €15 for each 12-hour period of delay, **up to the amount shown in Annex 1, Table of Benefits**, as long as the Insured Person eventually goes on the trip.

Abandonment

(This benefit is not available if a Silver or a GAP policy has been purchased)

If it is necessary for the Insured Person to cancel his/her outward trip as a result of a delay lasting more than 24 hours, the Company will refund the cost of the trip **up to the amount shown in Annex 1, Table of Benefits**, less any amounts that the Insured Person can get back, without prejudice to the Company's rights of subrogation provided for in Article 1916 of the Italian Civil Code.

This policy will not cover the first €70 of each and every claim for each person in case of abandonment, unless the Insured Person has purchased a Platinum policy or paid to waive the excess under a Gold policy.

Special exclusions which apply to SECTION H

No cover is provided for:

1. any claim that results from a strike or industrial action which was public knowledge before commencement of the trip.

Special conditions which apply to SECTION H

It is a condition of the cover provided under this section that:

1. the Insured Person must have checked in for his/her trip at or before the recommended time;
2. the Insured Person must get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

SECTION I – HOSPITAL CASH

(This cover is not available if a Silver or a Gap policy has been purchased)

This section does not apply for trips within Italy.

Type of Coverage

The Company will pay **up to the amount shown in Annex 1, Table of Benefits**, if as a result of an accident or illness covered under Section A (Assistance, Evacuation and Medical Expenses Abroad) of this insurance, the Insured Person is confined to hospital as an in-patient outside of Italy. The Company will pay €15 for each full 24-hour period.

Coverage terminates if hospitalisation continues when the Insured Person returns to Italy.

Please read the general conditions and exclusions.

SECTION J - HIJACK

(Cover under this section is not available if a Silver or a GAP policy has been purchased)

The Company will pay €150 for each full 24-hour period if the aircraft or sea vessel in which the Insured Person is travelling is hijacked on the original, pre-booked journey for a period over 24 hours.

The Company will be liable up to amount specified in Annex 1, Table of benefits.

Special exclusion which applies to SECTION J

No cover is provided for:



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1. any claim resulting from hijacking if this is caused by the Insured Person.

Special condition which applies to SECTION J

It is a condition of the cover provided under this section that:

1. the Insured Person must provide the Company with a written statement from a competent authority confirming the hijack and how long it lasted.

Please read the general conditions and exclusions.

SECTION K – DISASTER

(Cover under this section is not available if a Silver or a GAP policy has been purchased)

Type of Coverage

The Company will pay **up to the amount shown in Annex 1, Table of Benefits**, for the cost of providing other similar accommodation if the Insured Person's booked accommodation cannot be lived in because of a fire, flood, earthquake or storm.

The policy will not cover the first €70 of each and every claim, for each person, unless the Insured Person has purchased a Platinum policy or paid to waive the excess under a Gold policy.

Special exclusions which apply to SECTION K

No cover is provided for:

1. any expenses that the Insured Person can get back from any tour operator, airline, hotel or other provider of services;
2. any expenses other than accommodation costs that the Insured Person would normally have to pay during the period specified in his/her Certificate of Insurance;
3. any claim resulting from the Insured Person travelling against the advice of the appropriate national or local authorities.

Special conditions which apply to SECTION K

It is a condition of the cover provided under this section that:

1. the Insured Person must give the Company a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted;
2. any event that results in a claim under this section was not known about before the Insured Person left from his/her international departure point; and
3. the Insured Person must give evidence to the Company of all the extra costs incurred.

Please read the general conditions and exclusions.

Sections L, M and N are only applicable if a Platinum policy has been purchased.

SECTION L - CATTERY AND KENNEL

Type of Coverage

The Company will pay €35 for each 24-hour period of delay for extra kennel or cattery fees if the start of the original pre-booked return journey of the Insured Person by aircraft, sea vessel or cross-channel train is delayed because of circumstances outside the Insured Person's control. **The Insured Person must be delayed by at least 24 hours. The Company will pay up to the amount shown in Annex 1, Table of Benefits.**

Special exclusions which apply to SECTION L

No cover is provided for

1. any claim that results from a strike or industrial action that the Insured Person knew about before commencement of his/her trip.
2. any kennel or cattery fees that are paid outside of Italy or as a result of quarantine regulations.

Special conditions which apply to SECTION L

It is a condition of the cover provided under this section that:

1. the Insured Person must have checked in for his/her trip at or before the recommended time;
2. the Insured Person must get a written statement from the appropriate transport company or authority confirming the reason for and the duration of the delay, which must not be the Insured Person's fault;
3. any amount paid under this section applies only to domestic cats or dogs that the Insured Person owns;
4. the Insured Person must get a written statement from the appropriate kennel or cattery confirming any extra charges that he/she had to pay.

Please read the general conditions and exclusions.

SECTION M - HOME HELP

Type of Coverage

The Company will pay **up to the amount shown in Annex 1, Table of Benefits**, for home help in Italy following an illness or accident during the trip.

Coverage is afforded provided that

1. the Insured Person submits a valid medical expenses claim under this policy for the same event;
2. the Insured Person's medical practitioner certifies in writing that home help is required;
3. the Insured Person has been repatriated under this policy and home help is required immediately after the Insured Person returns to Italy or is discharged from hospital in Italy.

Special exclusions which apply to SECTION M

No cover is provided

1. for claims arising from a trip taken within Italy;
2. for any amount that the Insured Person can recover under other insurance policies and/or from public or private entities of any kind;
3. if claims evidence requested by the Company cannot be provided.

SECTION N - SECURING THE INSURED PERSON'S HOME

Type of Coverage

The Company will pay **up to the amount shown in Annex 1, Table of Benefits**, for the costs of securing the Insured Person's property if, during his/her trip, a burglary occurs at his/her home in Italy.

Special exclusions which apply to SECTION N

No cover is provided

1. for any work not arranged or authorised in advance by the Company;
2. for any claim relating to work undertaken outside the dates of the trip;



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3. for any amount that the Insured Person recovers from other sources for any reason whatsoever;
4. if claims evidence requested by the Company cannot be provided.

Winter Sports, Golf and Business covers and their sections are only applicable if expressly incorporated in the Certificate of Insurance and if the appropriate premium has been paid.

WINTER SPORTS

Sections O, P, Q and R are only applicable if the appropriate premium has been paid for Winter Sports cover.

This cover is only available under Single Trip policies for Insured Persons up to 64 years of age.

SECTION O - PISTE CLOSURE

Type of Coverage

The Company will pay up to the amount shown in Annex 1, Table of Benefits, if, as a result of not enough, or too much, snow in the pre-booked holiday resort, all lift systems are closed for more than 24 hours. The Company will pay for either:

1. the cost of transport to the nearest resort up to **€30 for each full 24-hour period**; or
2. **up to €30 for each full 24-hour period** if the Insured Person is unable to ski and there is no other ski resort available.

Special conditions which apply to SECTION O

It is a condition of the cover provided under this section that:

1. the Insured Person must get a written statement from the management of the ski resort confirming the reason for the closure and how long it lasted;
2. the pre-booked holiday resort where the Insured Person is staying is at least 1000 metres above sea level;
3. if this insurance is purchased within 14 days of the planned date of departure and the Insured Person knows about any reason that could result in a claim under this section, the cover will not be provided.

Please read the general conditions and exclusions.

SECTION P - AVALANCHE COVER

Type of Coverage

The Company will reimburse the Insured Person, up to the amount shown in Annex 1, Table of Benefits, for reasonable extra travel and accommodation expenses that the Insured Person incurs if his/her pre-booked outward or return journey is delayed by more than 12 hours from the scheduled arrival time because of an avalanche.

This policy will not cover the first **€70** of each and every claim, for each person, unless the Insured Person has purchased a Platinum policy or paid to waive the excess under a Silver or Gold policy.

Special condition which applies to SECTION P

It is a condition of the cover provided under this section that:

1. the Insured Person must get a written statement from the appropriate authority confirming the

reason for the delay and how long it lasted.

Please read the general conditions and exclusions.

SECTION Q - SKI HIRE

Type of Coverage

The Company will pay **€30** for each full 24 hour period (up to an aggregate limit of **€300**) for the costs of hiring other ski equipment if:

1. the skis that the Insured Person owns are lost or delayed by over 12 hours during the trip; or
2. the Insured Person's skis are lost or damaged during the trip.

Special exclusions which apply to SECTION Q

No cover is provided for:

1. claims alleging damage to the Insured Person's skis, if the Insured Person does not bring them back to Italy so as to enable the Company to inspect them;
2. any theft or loss that the Insured Person does not report to the police within 24 hours of discovery and for which he/she does not get a written acknowledgement;
3. any theft, delay, loss of or damage to personal belongings or baggage while these are being transported, unless the Insured Person reports this to the carrier at that time and gets a property irregularity report.

Special condition which applies to SECTION Q

It is a condition of the cover provided under this section that:

1. the Company takes any payment made under this section from any claim under sub-section F1 (Personal belongings and baggage) of this insurance.

Please read the general conditions and exclusions.

SECTION R - SKI PACK

Type of Coverage

The Company will reimburse the Insured Person for a proportion of the cost of his/her ski pack (if it has already been paid and the Insured Person cannot get his/her money back) if the Insured Person is ill or injured while he/she is on holiday and is medically certified as being unable to use it. "Ski pack" consists of ski school, ski hire and the cost of any lift pass. The most the Company will pay for each Insured Person is **€300** per week and no more than **€450** in the aggregate.

Please read the general conditions and exclusions.

GOLF COVER

Sections S, T and U are only applicable if the appropriate premium has been paid for Golf cover. The Golf cover is only available if a Single Trip policy has been purchased.

SECTION S - GOLF EQUIPMENT

Type of Coverage

The Company will pay up to the amount shown in Annex 1, Table of Benefits, for loss, theft or damage to golf clubs, golf bags, non-motorised trolleys and golf shoes (subject to the single item



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limit for any one item, pair or set) during his/her trip. The Company will pay for:

1. the Insured Person's own golf equipment; or
2. hired golf equipment.

The policy will not cover the first €70 of each and every claim, for each person.

Special exclusions which apply to SECTION S

No cover is provided:

1. for any loss or theft that the Insured Person does not report to the police within 24 hours of discovery and for which he/she does not get a written acknowledgement;
3. if the Insured Person's golf equipment is delayed or held by any customs or other officials legally taking it;
4. for any item, pair or set if the Insured Person is unable to provide reasonable proof of ownership or value (for example original receipts);
5. for golf equipment that the Insured Person leaves unattended in a public place;
6. for any loss, theft of or damage to golf equipment carried on a vehicle roof rack;
7. for loss, theft of or damage to golf equipment during a journey, unless the Insured Person reports this to the carrier and gets a property irregularity report at the time of the loss;
8. for loss or theft of golf equipment while not in the Insured Person's control or while in the control of any person other than an airline or other carrier;
9. for any claim alleging damage to the Insured Person's own golf equipment if the Insured Person does not bring the damaged equipment back to Italy so as to enable the Company to inspect it.

Please read the general conditions and exclusions.

SECTION T – GOLF EQUIPMENT HIRE

Type of Coverage

The Company will reimburse the Insured Person, up to €70 per day and €250 in the aggregate, for the cost of hiring other golf equipment if:

1. the golf equipment that the Insured Person owns is lost or delayed by over 12 hours during his/her trip; or
2. the golf equipment that the Insured Person owns is lost, stolen or damaged during the course of his/her trip.

Special exclusions which apply to SECTION T

No cover is provided for:

1. any loss or theft that the Insured Person does not report to the police within 24 hours of discovery and for which he/she does not get a written acknowledgement;
2. any theft, loss of or damage to golf equipment during a journey, unless the Insured Person reports this to the carrier and gets a property irregularity report at the time of the loss.

Please read the general conditions and exclusions.

SECTION U – HOLE IN ONE

Type of Coverage

The Company will pay up to €70 for customary bar expenses that the Insured Person incurs as a result of, and immediately subsequent to, his/her achieving a "hole in one" during a competition round.

Special exclusion which applies to SECTION U

No cover is provided for:

1. any claim if the Insured Person is aged under 18.

Special conditions which apply to SECTION U

It is a condition of the cover provided under this section that:

1. the Insured Person must get a written statement from the Golf Club secretary confirming the competition name and date;
2. the Insured Person must get a certified copy of his/her score card countersigned by his/her opponent and by the Official Scorer for the competition; and
3. the Insured Person must get a dated Golf Club bar receipt to show the sum that he/she has paid.

Please read the general conditions and exclusions

BUSINESS COVER

Sections V, W, X and Y are only applicable if the appropriate premium has been paid for Business cover.

Business cover is only available if a Single Trip policy has been purchased.

SECTION V – REPLACING STAFF

Type of Coverage

The Company will pay up to €4,500 to the Insured Person or his/her employer if a claim arises under Section A (Assistance, Evacuation and Medical Expense Abroad) which prevents the Insured Person from going to a planned business meeting during his/her trip. The Company will pay the reasonable and necessary travel and accommodation expenses for a replacement business associate to travel from Italy to go to the meeting.

Please read the general conditions and exclusions.

SECTION W – BUSINESS SAMPLES AND DOCUMENTS

Type of Coverage

The Company will pay up to €2,500 for business samples and documents that the Insured Person does not own, which are lost, stolen or damaged during his/her trip. **The most the Company will pay for any one item, set or pair is limited to €360**

Please read the general conditions and exclusions and the special exclusions outlined below.

SECTION X - BUSINESS EQUIPMENT AND ESSENTIAL BAGGAGE

Type of Coverage

After taking off an amount for wear, tear and loss of value, the Company will pay for loss, theft of or damage to computer equipment, communication devices and other business-related equipment that the Insured Person must take with him/her in order to carry out his/her business and that is owned by the Insured Person or his/her employer. **The Company will pay up to €1,500 in the aggregate, subject to a limit of €700 for any one item, set or pair.**

The policy will not cover the first €70 of each and every claim, for each person.



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Note: Cover for theft or loss from unattended motor vehicles, trailers or caravans is limited to €150 for each person.

Special exclusions which apply to SECTIONS W AND X

No cover is provided:

2. for breakage of fragile items;
3. for wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within the Insured Person's baggage;
4. for any loss or theft that the Insured Person does not report to the police within 24 hours of discovery and for which he/she does not get a written acknowledgement;
5. if the Insured Person's belongings are delayed or held by any customs or other officials legally taking them;
6. for theft, loss of or damage to electrical equipment or electrical items not carried in the Insured Person's hand baggage while he/she is travelling;
7. for any item, set or pair if the Insured Person is unable to provide reasonable proof of ownership or value (for example original receipts);
8. for property that the Insured Person leaves unattended in a public place;
9. for any loss, theft of or damage to items carried on a vehicle roof rack;
10. for theft, loss of or damage to business equipment and essential baggage during a journey, unless the Insured Person reports this to the carrier and gets a property irregularity report at the time of the loss;

11. for loss or theft of business equipment and essential baggage while not in the Insured Person's control or while in the control of any person other than an airline or other carrier.

Please read the general conditions and exclusions.

SECTION Y – BUSINESS MONEY

Type of Coverage

The Company will pay up to €700 for loss or theft of cash or travellers cheques belonging to the Insured Person's employer during the trip. The most the Company will pay for cash is limited to €450.

The policy will not cover the first €70 of each and every claim, for each person.

Special exclusions which apply to SECTION Y

No cover is provided for

1. loss or theft of money that the Insured Person does not carry on his/her person (unless it is held in a safety deposit box);
3. loss or damage arising from confiscation or detention by Customs or other officials.

Please read the general conditions and exclusions.

GENERAL PROVISIONS APPLICABLE TO ALL SECTIONS

INSURANCE PREMIUM

12 – Insurance Premium

The insurance premium is determined on the basis of the number of Insured Persons, the insurance product purchased and the type of plan selected. It is specified in the "Certificate of Insurance" and includes government taxes and levies.

The premium is payable on an annual basis for Gap and Annual Multi Trip policies; for Single Trip policies, it is payable for the period specified in the "Certificate of Insurance".

The premium shall be paid by the Policyholder in advance for each period of insurance.

13 – Payment of the Premium

The insurance premium shall be paid directly to the Insurer by the Policyholder. The amount of premium will be charged to the Policyholder's credit card account, whose details shall be provided by the Policyholder on the Travel Guard web site.

Failure to pay the premium will entail the application of Article 1901 of the Italian Civil Code.

GENERAL CONDITIONS OF INSURANCE

14 - Representations Relating to Circumstances affecting Risk Appraisal

Any misrepresentations made or information withheld by the Policyholder or the Insured Persons in

relation to circumstances that affect the appraisal of risks may lead to total or partial forfeiture of the right to compensation and to termination of the insurance, as provided for by Articles 1892, 1893 and 1894 of the Italian Civil code.

15 — Other Insurance

The Policyholder shall give notice in writing to the Company of any other current or future insurance covering the same risk and of any claim, and shall give notice thereof to all the Insurers and give each the name of the others, as required by Article 1910 of the Italian Civil Code.

In case of loss, the Company will only be liable for loss in excess of any such other insurance.

16 – Date of Conclusion of the Insurance Contract and Inception of Coverage

This insurance contract shall be deemed to be concluded once the premium has been paid by the Policyholder.

Without prejudice to the provisions contained in each coverage section, coverage starts from the "Effective date" specified in the "Certificate of Insurance", providing that the contract has been concluded as provided for in the foregoing paragraph.

17 – Policy Period

Starting from the "Effective date" specified in the Certificate of Insurance, this insurance shall be



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effective for one year in case of Gap and Annual Multi Trip policies; in case of Single Trip policies, the cover shall cease on the "Expiry date" specified in the Certificate of Insurance.

The cover shall be extended beyond the period specified in the Certificate of Insurance only in the event that the trip, which is scheduled to commence and end before the expiry of the policy, lasts longer than expected for reasons beyond the Insured Person's control.

In no event may this policy be renewed automatically.

18 — Amendments

This policy may only be amended in writing.

19 — Increased Exposure

The Policyholder/Insured Person shall give notice in writing to the Company of any increase in exposure. Any increase in exposure of which the Company is unaware or to which it does not agree may entail total or partial forfeiture of the right to compensation and to termination of coverage, as provided for by Article 1989 of the Italian Civil Code.

20 — Decreased Exposure

In the case of a decrease in exposure, the Company shall reduce the premium or instalments thereof subsequent to the Policyholder's/Insured Person's notice (Article 1897 of the Italian Civil Code) and shall waive its right of cancellation.

21 — "Cooling Off Period"

It is agreed that, in accordance with the rules governing the distance marketing of insurance products, the Policyholder is entitled to cancel the policy within 30 days of purchasing the policy or of receiving the policy documents, whichever is later; in such case, the Company shall refund any premium already paid, after deduction of any legally required taxes.

22 – Jurisdiction

All disputes relating to this contract shall be submitted to the Court with jurisdiction over the territory of residence of the Insured Person.

23 — Taxes

Any taxes relating to this insurance shall be paid by the Policyholder/Insured Person.

24 – Governing Law

This contract is governed by the laws of Italy.

25 – Proof of Contract and Applicable Law

The contractual relationships are based solely on the Certificate of Insurance, these General Terms and Conditions of Insurance and the policy endorsements. Unless otherwise agreed hereunder, the provisions of the law shall apply.

26 – Time Limits

Any right that can be asserted against the Company shall terminate two years after the date of the loss which gave rise to entitlement to coverage and/or compensation, as provided for by Article 2952 of the Italian Civil Code.

27 – Payment Currency

Compensation and refunds shall be paid in Euros in Italy.

For expenses incurred in non-EU countries, or in EU Member States which have not adopted the Euro

as their single currency, any refund shall be calculated on the basis of the exchange rate recorded by the European Central Bank on the day on which such expenses were incurred.

CLAIMS PROVISIONS

28 – Obligations in the Event of Loss

Any loss shall be reported to the Assistance Provider without delay within 31 days of the end of the trip, unless direct intervention of the Assistance Centre is requested under the terms and conditions set forth in section A of this policy.

To submit a claim, please send a written report containing a short description of the occurrence or call the number provided below:

Travel Guard c/o CHARTIS Europe S.A.

Rappresentanza Gen. per l'Italia - Via della Chiesa, 2

20123 MILAN - ITALY

email: travelassist.it@travelguard.com - phone: +39 02 91 483 100

The Travel Guard assistance service is available every day from 9.30 a.m. to 5 p.m. Once a loss is reported, the Assistance Provider will send a claim form to the Insured Person.

For the purposes of preventing fraudulent claims, the personal details of the Insured Persons are stored on computer and may be transferred to a centralized system. This information will be kept in accordance with the rules on data protection.

29 – Claims for Baggage Delay, Loss of or Damage to Personal Belongings, Money, etc.

With respect to sections F1, F2, F3, Q, S, T, W, X, Y, the Insured Person must inform the appropriate carrier if his/her personal belongings are delayed, lost, stolen or damaged while being transported by an airline or other carrier. The Insured Person shall also get a property irregularity report for the loss. In case of a loss, the Insured Person shall give notice thereof to the airline or other carrier within three days of being able to do so (in accordance with Article 1913 of the Italian Civil Code) and immediately report any loss or theft of money or personal belongings to the police (and hotel management, if applicable). He/she must also get an official copy of the report. For the purposes of coverage hereunder, the loss must be reported to the police (and hotel management, if applicable) within 24 hours of the event.

30 – General Conditions applicable to Claims

1. The Insurer will not pay for any loss or damage caused by the Insured Person's failure to take reasonable steps to protect his/her property.
2. The Insured Person must take all reasonable steps to recover any lost or stolen items and he/she must help the authorities in their efforts to catch and prosecute any guilty people.
3. The Insured Person must take all reasonable steps to avoid or reduce any loss that may result in a claim under this policy.
4. The Insured Person must keep all the policy documents and endorsements, so as to be able to prove that he/she is covered. In case of loss, payment will only be made if the Insured Person has provided these documents to the Company.
5. The Insured Person must help the Company get back any money that they have paid from other parties or other insurers. **To this end, the Insured Person shall give the Company all the details requested and complete any forms that may be required.**
6. Anyone who tries to make a fraudulent claim or uses any fraudulent means to make a claim may be prosecuted. Moreover, the Company will not cover any such claim and may cancel the policy.



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7. **The Insured Person must give Travel Guard all the documents that they need to deal with any claim.** The Insured Person will be liable for any costs involved in doing so.
 8. **The Insured Person must keep any items which are damaged and send them to Travel Guard if they ask.** The Insured Person will be liable for any costs involved in doing so.

9. **At the request of the Company, the Insured Person must agree to have a medical examination.** If the Insured Person dies, the Company will be entitled to request a post-mortem examination.
 10. The Insured Person must pay back to the Company, within one month of asking, any amounts that they have paid which are not covered by this insurance.

ANNEX 1: TABLE OF BENEFITS FOR SINGLE TRIP AND MULTI TRIP POLICIES (SILVER, GOLD AND PLATINUM PLANS) *							
Section	Benefit	Silver Cover		Gold Cover		Platinum Cover	
		Sum Insured up to:	Excess	Sum Insured up to:	Excess	Sum Insured up to:	Excess
A	Assistance, Evacuation and Medical Expenses Abroad						
	Medical Expenses Abroad	€ 3,000,000	€ 100	€ 10,000,000	€ 100	Unlimited	Nil
	Assistance - Evacuation	<i>The benefits listed below are common to all Silver, Gold and Platinum plans and are provided up to the limits for medical expenses, subject to any sublimits specified below</i>					
		Sending of essential medication that cannot be found locally			Actual cost of dispatch.		
		Sending of a physician to the Insured Person abroad			Actual expenses		
		Transportation of the Insured Person to a medical facility			Actual expenses		
		Evacuation and return home of the Insured Person			Actual expenses		
		Repatriation of the body in the event of death			Actual expenses		
		Burial expenses			Limit per Insured Person: 3,000 €		
		Cost of ticket			Return ticket		
		and travel expenses for a member of the Insured Person's family			Limit per person and per day: 75 €		
					Limit per person: 750 €		
		Cost of extending the Insured Person's trip			Limit per person and per day: 75 €		
					Limit per person: 750 €		
		Cost of resuming the trip of the Insured Person and his/her travelling companions			Actual expenses		
	Return of travelling companions			Return-only ticket			
	and payment of extra expenses			Limit per person and per day: 75 €			
	and/or the cost of extending the trip			Limit per person: 750 €			



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		Return of travelling companions under 15 years of age			Travel ticket		
					Limit per person and per day: 75 €		
					Limit per person: 50 €		
		Early return of the Insured Person			Return-only ticket		
		Assistance for the Insured Person's children under 15 years of age who stayed at home			Actual expenses		
		Legal assistance abroad			Limit per Insured Person: 3,000 €		
		Advance payment for bail bond abroad			Limit per Insured Person: 15,000 €		
		Advance of money			Limit per Insured Person 3,000 €		
		Transmission of urgent messages			Actual expenses		
		Search and rescue costs			Limit per Insured Person: 2,000 €		
					Limit per Claim: 7,000 €		
B	Personal Accident	€ 15,000	Nil	€ 35,000	Nil	€ 40,000	Nil
C	Personal Liability	€ 1,000,000	€ 360	€ 2,500,000	€ 360	€ 2,800,000	Nil
D	Legal Expenses	€ 10,000	€ 360	€ 35,000	€ 360	€ 70,000	Nil
E	Missed Departure	€ 450	€ 70	€ 1,000	€ 70	€ 1,500	Nil
F1	Personal Belongings and Baggage	€ 700	€ 70	€ 3.000	€ 70	€ 3.500	Nil
	Single Item Limit	€ 150	Nil	€ 350	Nil	€ 450	Nil
	Valuables Limit	€ 150	Nil	€ 350	Nil	€ 550	Nil
	Baggage Delay	€ 250	Nil	€ 450	Nil	€ 450	Nil
F2	Personal Money	€ 250	€ 70	€ 450	€ 70	€ 700	Nil
	Cash Limit	€ 150	Nil	€ 300	Nil	€ 450	Nil
F3	Passport and Travel Documents	€ 250	€ 70	€ 350	€ 70	€ 450	Nil
G	Cancelling and Cutting Short the Trip	€ 1,500	€70 (€30 Loss of Deposit)	€ 7,000	€70 (€30 Loss of Deposit)	Final cost	Nil



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H	Abandonment	Nil	Nil	€ 7,000	€ 70	Final cost	Nil
	Travel Delay	Nil	Nil	€15 for each 12-hours period, up to a maximum of €450	Nil	€15 for each 12-hours period, up to a maximum of €750	Nil
I	Hospital Cash	Nil	Nil	€15 for each 12-hours period, up to a maximum of €3,000	Nil	€15 for each 12-hours period, up to a maximum of €4,500	Nil
J	Hijack	Nil	Nil	€ 1,000	Nil	€ 1,000	Nil
K	Disaster	Nil	Nil	€ 1,000	€ 70	€ 1,000	Nil
L	Cattery and Kennel	Nil	Nil	Nil	Nil	€ 700	Nil
M	Home Help	Nil	Nil	Nil	Nil	€ 150	Nil
N	Securing the Insured Person's Home	Nil	Nil	Nil	Nil	€ 1,000	Nil

* The limits of indemnity specified for each benefit shall apply per person and per period of insurance in case of Single Trip policies, per person and per trip in case of Annual Multi Trip policies

** "Nil" means that the benefit in question is not available for the level of coverage selected

*** The limits of indemnity for the benefits under sections H, I, J, L, P, Q shall apply after the waiting period provided for thereunder.



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TABLE OF BENEFITS - WINTER SPORTS							
WINTER SPORTS COVER IS ONLY AVAILABLE UPON PAYMENT OF THE APPROPRIATE ADDITIONAL PREMIUM AND FOR SINGLE TRIP POLICIES							
O	Piste Closure	€300	Nil	€300	Nil	€300	Nil
P	Avalanche Cover	€300	€70	€300	€70	€300	Nil
Q	Ski Hire	€300	Nil	€300	Nil	€300	Nil
R	Ski Pack	€300	Nil	€300	Nil	€450	Nil

TABLE OF BENEFITS - GOLF COVER			
GOLF COVER IS ONLY AVAILABLE UPON PAYMENT OF THE APPROPRIATE ADDITIONAL PREMIUM AND FOR SINGLE TRIP POLICIES			
Section	Benefit	Sum Insured up to:	Excess
S	Golf Equipment		
	Own Equipment	€2,500	€70
	Hired Equipment	€700	€70
	Single Item Limit	€700	Nil
T	Golf Equipment Hire	€70 per 24 hours up to €250	Nil
U	"Hole in One"	€70	Nil

TABLE OF BENEFITS - BUSINESS COVER			
BUSINESS COVER IS ONLY AVAILABLE UPON PAYMENT OF THE APPROPRIATE ADDITIONAL PREMIUM AND FOR SINGLE TRIP POLICIES			
Section	Benefit	Sum Insured up to:	Excess
V	Replacing Staff	€4,500	Nil
W	Business Samples and Documents	€2,500	€70
	Single Item Limit	€350	Nil
X	Business Equipment and Essential Baggage	€1,500	€70
	Single Item Limit	€700	Nil
Y	Business Money	€700	€70
	Cash limit	€450	Nil



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ANNEX 1: TABLE OF BENEFITS FOR ANNUAL GAP POLICY – GOLD PLAN*			
Section	Benefit	Sum Insured to:	Excess
A	Medical and other Expenses	€1,500,000	€100
B	Personal Accident	€7,000	Nil
C	Personal Liability	€1,000,000	€360
D	Legal Expenses	€10,000	€360
E	Missed Departure	€450	€70
F1	Personal Belongings and Baggage	€700	€70
	Single Item Limit	€150	Nil
	Valuables Limit	€150	Nil
F2	Personal Money	Nil	Nil
	Cash Limit	Nil	Nil
F3	Passport and Travel Documents	€250	€70
G	Cancelling and Cutting Short the Trip	€1,500	€70 (€30 Loss of Deposit)
H	Travel abandonment	Nil	Nil
I	Travel Delay	Nil	Nil
J	Hospital Cash	Nil	Nil
K	Hijack	Nil	Nil
L	Disaster	Nil	Nil
M	Cattery and Kennel	Nil	Nil

* The limits of indemnity in the table shall apply per person and per period of insurance

** "Nil" means that the benefit is not available for the level of coverage selected.

*** The limits of indemnity for the benefits under sections H, I, J, L shall apply after the eligibility period provided for thereunder

<i>Data, Sottoscrizione dell'Assicurato</i>	CHARTIS EUROPE S.A - Rappresentanza Generale per l'Italia 
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C) PROPOSAL CARD FACSIMILE / APPLICATION FORM

Insurance Certificate / Payment release

Thank you for choosing Chartis Europe SA for the purchase of your insurance

Features of Your Insurance Policy

Policy Number:

Insured:

Effective Date:

Expiry Date:

Insurance product:

Trip Cancellation or
Single Trip or
Annual Multi Trip or
Annual GAP Trip

Type of cover:

Optional guarantees : Golf or Business or adventure sport

Silver or Gold or Platinum or

Territorial limit

Europe or Worldwide (excluding Afghanistan, Cuba, Iraq & Sudan) Or Worldwide (excluding North America, Afghanistan, Cuba, Iraq & Sudan) or Worldwide (including North America, excluding Afghanistan, Cuba, Iraq & Sudan)
or (Australia/New Zealand)

Net Premium

€ <Premium before Tax>



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Taxes € <Tax>

Premium and insurance tax composition

- Accident and health constitutes 15,75% of the premium and a 25% tax is levied on it
- Trip Curtailment constitutes 2,62% of the premium and a 21,25% tax is levied on it
- Trip cancellation constitutes 46,46% of the premium and a 21,25% tax is levied on it
- Baggage delay constitutes 1,82% of the premium and a 21,25% tax is levied on it
- Missed departure constitutes 0,05% of the premium and a 21,25% tax is levied on it
- Lost and broken baggage constitutes 23,10% of the premium and a 22,25% tax is levied on it
- Assistance constitutes 10,20% of the premium and a 10% tax is levied on it

Gross Premium € <Total Payable>

Have a good trip!

Date: <DD/MM/YYYY>

24 hours assistance service

Please contact Travel Guard Chartis calling Telephone: 0039 039 6554 6635 or +44 (0) 1273 740872

You can file your claim also writing to Travel Guard Chartis at Email: travelassistclaims.it@travelguard.com

Others declarations by the Contractor

CONTRACT DOCUMENTS STATEMENT RECEIPT

This insurance coverage has been distributed by the travel agent. The Contractor declares that he has received the following documents, read them and accept these terms and conditions contained therein :

1. Information note in respect of the product and containing: General Conditions of Insurance, Information Note, information regarding the treatment of personal data, application form, prepared in accordance with Art. 185 of the Insurance Code and s.m.i. .
2. General Conditions of Insurance, Information Note and Glossary
3. Information pursuant Article 13 of Legislative Decree no. 196/2003 on the personal data protection, issued by the intermediary
4. The Contractor also declares that he is aware of the exclusion of guarantees for journeys in Cuba Liberia, Sudan and Afghanistan



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The Contractor _____

PERSONAL DATA PROTECTION - DISCLOSURE PURSUANT TO ART. 13 D. LGS. N. 196/2003

The Contractor declares that he has read the 'Information ex. Article 13 of Legislative Decree no. 196/2003 - Protection of personal data - and to give its consent to the processing of sensitive personal data and transmission to third parties (including parties belonging to the " insurance chain") for the purpose, according to the methods and respect of the entities specified above.

The Contractor _____

Note:


This policy does not provide insurance for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.

This policy does not provide coverage if you are travelling to a specific country or area where the Ministry of Foreign Affairs advises against travel to or stay.

For other exemptions see the text of the policy at: www.travelguard.it or write to Travelassist.it@travelguard.com

The Contractor declares that the Insured is not the holder of other insurance policies relating to the same risks.

Data: <DD/MM/YYYY> issue date

<i>Data, Sottoscrizione dell'Assicurato</i>	CHARTIS EUROPE S.A - Rappresentanza Generale per l'Italia
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D) INFORMATION NOTE

PRIVACY STATEMENT IN ACCORDANCE WITH ARTICLE 13 OF LEGISLATIVE DECREE NO 196/2003

Privacy statement provided in accordance with Article 13 of Legislative Decree no 196/2003.

1) Purposes and Methods of Personal Data Processing

Your personal information will be processed by CHARTIS EUROPE S.A. – Rappresentanza Generale per l'Italia, Via Della Chiusa 2, Milan, phone +39.02.36901, fax +39.02.3690222 – the “Data Controller” – and by other member companies of the group, to carry on insurance and re-insurance activities in connection with your policy, with respect to underwriting, handling of contracts and settlement of claims. The Company is authorized to perform these activities under the laws in force. The processing may also be carried out by electronic or other automated means and shall consist in the operations specified in Article 4, paragraph 1 a) of the above Law and subsequent amendments and/or supplements.

2) Data Provision

Without prejudice to your personal autonomy, the provision of your personal data is required to enable us to conclude and manage the insurance contract and may be compulsory under any specific regulations (e.g. regulations on money laundering, transmission of data to the Casellario centrale infortuni, - the database of occupational and non-occupational accidents, or the Motorizzazione civile – the motor vehicle registration department).

3) Data Disclosure

Your personal information may be disclosed, for the purposes specified in 1) above, to other parties in the insurance industry, such as insurers, co-insurers and re-insurers; agents, sub-agents, producers, brokers and other entities included in the register of insurance intermediaries; experts, consultants and legal counsels; medical experts, trustees, service firms in charge of handling and/or settling claims, or conducting promotional or telemarketing campaigns or performing implementation activities relating thereto; insurance associations (ANIA) and consortia; the ISVAP, the Italian Ministry for Industry, Trade and Crafts; CONSAP (the Italian agency for public insurance services) and UCI (the Italian organization responsible for settling claims for damages arising from the international circulation of motor vehicles). In such cases, the identification details of any such other data controllers and of any data processors may be obtained from the public register kept by the "Garante per la protezione dei dati personali" (the Italian Data Protection Authority) and from the above parties. The data may also be shared with other member companies of the group (parent companies or companies directly or indirectly controlled or affiliated), with the public administrations where required by law, as well as with third party providers of IT services or data storage services and any third party in charge of customer service, card blocking, claims handling and any other service that the Assistance Centre must provide under the policy. The updated list of the other organizations with which your data will be shared and of the Data Processors may be requested at any time to the Company, at the following address: Chartis Europe S.A. – Via della Chiusa 2, Milan – Phone +39.02.36901 - Fax +39.02.369022.

4) Data Dissemination

Personal data will not be disseminated.

5) Forwarding of the Data Abroad

The personal data that you provide may be forwarded abroad, for the purposes set forth in 1), in compliance with the regulations in force, notably Articles 42-45 of Legislative Decree 196/2003.

6) Rights of the Data Subject

Under Article 7 of Legislative Decree 196/2003, you are granted specific rights including, *inter alia*, the right:

1) to obtain confirmation from the Data Controller as to whether or not they hold data concerning you, even if it is still to be recorded, and to request that this information be communicated in intelligible form;

2) to be informed **a)** of the source of the data, **b)** of the purposes and methods of the processing, **c)** of the logic involved in any electronic processing of the data, **d)** of the identity of the Data Controller, the Data Processors and the representative appointed in accordance with Article 5, paragraph 2, of the Decree, **e)** of the persons or categories of persons who may receive or become aware of this information in their capacity as designated representatives for the Italian territory or as data processors or parties in charge of the processing. You also have the right: **a)** to have your data updated, rectified or, supplemented, if you wish so; **a)** to obtain the erasure, anonymisation or blocking of your data if this is processed in breach of the Legislative Decree, including any information that does not need to be stored in connection with the purposes for which it was originally collected or subsequently processed; **c)** to obtain evidence that the operations under a) and b) above have been notified, also with regard to their content, to any person with whom the data has been shared, unless such notification proves impossible or would require the allocation of resources that are clearly disproportionate to the right being protected.

Finally, pursuant to Article 7, paragraph 4 of the Decree, you also have the right to object, in whole or in part: **1)** on legitimate grounds to the processing of your personal data, even if the data is relevant for the purposes for which it was collected; **2)** to the processing of your personal data if said operations are aimed at sending advertising or direct selling material for market research or commercial communication purposes.

7) Data Controller and Data Processor

The Company named in 1) above, i.e. CHARTIS EUROPE S.A. – Rappresentanza Generale per l'Italia, Via Della Chiusa 2, Milan, phone +39.02.36901, fax +39.02. 3690222, is the Data Controller. The *pro tempore* administrative managers of the Company are the Data Processors.



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