

ALLIANZ GLOBAL ASSISTANCE is pleased to offer you an insurance cover for the services you booked at your HOTEL of choice.

CHARACTERISTICS OF INSURANCE PRODUCT:

BOOKING PROTECTION - MULTI-RISK POLICY WITH CANCELLATION

- The policy covers **the whole duration of the stay**.
- The insurance policy may be purchased for stays of a **maximum duration of 30 days**.
- **There is no age limit** for purchasing the policy.
- The policy is valid only for **people residing or domiciled in Italy and people residing abroad**.
- Refund of up to **€ 3,000 per person and € 10,000 per incident** in case of **Booking Cancellation**.
- **24/7 medical assistance**.
- **Medical expenses up to € 1,000** for people with their residence/domicile in Italy and up to **€ 30,000** for people residing abroad and travelling in Italy.
- **Pro-rata refund of any unused stay** in case of "Interruption of Stay" or "Delay at destination"

SUMMARY OUTLINE OF WARRANTIES AND MAXIMUM LIMITS (*)

Warranties	Maximum limits (up to)	Excess
Cancellation of stay - Reimbursement of penalty applied in compliance with the contract for the cancellation of the stay or reimbursement of the confirmation deposit.	€ 3,000 per person with a maximum limit of € 10,000 per insurance .	See details
Safe travel - Assistance while travelling and medical expenses	See details	See details
Direct payment of hospital expenses	- € 1,000 for people with their residence/domicile in Italy; - € 30,000 for people with their residence abroad and travelling in Italy	NO
Reimbursement of medical and pharmaceutical expenses	€ 500	€ 50
Reimbursement of urgent dental treatments	€ 100	€ 50
Interruption of Stay	Pro-rata amount	NO
Delay at destination	€ 150 per night - maximum 2 nights	NO

(*) *Maximum limits apply for each insured person*

For any clarification request regarding the warranties, please send an e-mail to ecommerce@allianz.com

To see the documentation in full, please see the Conditions of Insurance set out below.

AWP P&C S.A.
Sede Legale
7 rue Dora Maar,
93400 Saint-Ouen
France

Capitale Sociale
€ 17.287.285

Autorizzata all'esercizio
delle assicurazioni dall'Autorité
de contrôle prudentiel et de
résolution (ACPR)
il 1 febbraio 2010

Registro delle Imprese
e delle Società Francesi
n. 519490080

Product Page_BOOKING PROTECTION_MULTI-RISK POLICY WITH CANCELLATION_Ed. 122020 - Page 1 of 1

**Sede Secondaria e Rappresentanza
Generale per l'Italia**
Viale Brenta, 32 - 20139 Milano (Italia)
Tel: 02.23695.1
www.allianz-partners.it

Codice Fiscale, Partita IVA e
iscrizione al Registro delle Imprese
di Milano n. 07235560963 - Rea 1945496

Abitata all'esercizio
dell'attività Assicurativa
in Italia in regime
di stabilimento, iscritta
in data 3 novembre 2010
al n. 1.00090, all'appendice
dell'albo Imprese Assicurative,
Elenco I



AWP P&C S.A.

Rappresentanza Generale per l'Italia

- ❑ **Registered Headquarters**
7, Dora Maar, 93400 SaintOuen - France
- ❑ **Authorisation to provide insurance**
Authorised to provide insurance by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) on 1 st February 2010. French Registry of Businesses and Companies no. 519490080
- ❑ **General Agent in Italy**
Viale Brenta32, CAP 20139, Milan ITALY
Tax Code, VAT Number and Registration at the Company Registration Office in Milan no. 07235560963 - Economic & Administration Index no. 1945496
- ❑ **Telephone number - Website - E-mail**
02/23.695.1 - www.allianz-partners.it – info@allianz-assistance.it
- ❑ **Authorisation to provide insurance**

Company authorised to provide insurance permanently in Italy, registered on 3 November 2010, at no. I.00090, of the Appendix of Insurance Company register, List I

NON-LIFE INSURANCE CONTRACT

CONDITIONS OF INSURANCE

“Booking Protection - Multi-risk policy with Cancellation”

Edition December 2020

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DEFINITIONS

In the following text, the following definitions shall apply:

Allianz Global Assistance: the commercial trademark of AWP P&C S.A. – General Agent for Italy, which identifies the Company itself.

Insured: the person whose interest is protected by the insurance.

Act of terrorism: any act that includes but is not limited to the use of force or violence and/or threats by any person or group(s) of persons who act alone or behind or in connection with any organiser or government committed for political, religious, ideological or similar reasons including the intention to influence any government and/or to cause alarm to public opinion and/or in the community or part of it

Operations Centre: AWP P&C S.A. - General Agent for Italy's operation facility which provides telephone assistance to the Insured and organises and delivers assistance services provided for in the Policy 24/7.

Domicile: the location in which the Insured has established the main base of his business and interests.

Epidemic: a contagious disease recognised as an epidemic by the World Health Organization (WHO) or a public Government Authority in the country of residence of the Insured or in the country of destination.

Relative: the spouse, child, mother, father, brother, sister, grandparents, parents-in-law of the Insured, as well as those co-habiting with him/her, provided that this is properly certified.

Excess/Uncovered portion: the share of damages covered by the Insured, calculated as a fixed amount or as a percentage.

Malfunction: any unforeseen event occurring in the vehicle, except for any standard maintenance service activity, which prevents such vehicle from functioning.

Accident: the accidental event connected to the normal road circulation which immediately renders the vehicle unserviceable or which makes driving the vehicle dangerous and/or extremely difficult for the Insured or for the vehicle.

Reimbursement: the sum due from Allianz Global Assistance to the Insured in the event of a claim.

Incident: the event due to an accidental, violent and external cause that produces bodily injuries, objectively ascertainable, which have as a consequence the death, permanent invalidity or temporary incapacity.

Care Institute: public health facility or private nursing home duly authorised in accordance with the law to provide hospital care. The following are not

usually considered to be Care Institutes: spas, facilities for the elderly, nursing homes for long-term care or convalescence, facilities

predominantly for dietary, physiotherapy and rehabilitation purposes.

Italy: the territory of the Italian Republic, the Vatican City, the Republic of San Marino.

Illness: Alteration in health status not caused by Injury.

Acute disease: rapidly evolving morbid process - functional or organic - with the onset of symptoms and severe signs in the short-term.

Chronic Illness: any functional or organic clinical symptoms that remain in the individual's body after onset and for an indefinite period of time, without reaching complete recovery.

Pre-existing Condition: acute or chronic disease diagnosed to the patient before booking the trip.

Pandemic: an epidemic recognised as a pandemic disease by the World Health Organization (WHO) or a public Government Authority in the country of residence of the Insured or in the country of destination.

Premium: the amount (including taxes) the Insured pays to Allianz Global Assistance

Booking: the act of entering into an agreement on a stay with payment by the Insured of the amount requested by the Hotel to confirm the availability of the booked facility.

Quarantine: compulsory isolation aimed at stopping the spread of a contagious disease to which the Insured or a travelling companion may have been exposed.

Residence: the location in which the Insured has his/her habitual residence.

Hospitalisation: admission to a healthcare institution for at least one night's stay (excluding day hospitals and Emergency Rooms).

Company: AWP P&C S.A – General Agent for Italy, with office in Milan – P. Viale Brenta 32, hereinafter also referred to as Allianz Global Assistance.

Stay: the period in which the Insured stays in the accommodation facilities.

Accommodation facility: facility allowing the Insured to stay in a place for a certain period of time.

1. GENERAL RULES**1.1 Effect**

Insurance warranties are valid for the following stays:

- for trips made for tourism, study and business purposes;
- For the days that correspond to the stay in the accommodating facility;
- for a maximum of 30 consecutive days from the date of departure.

1.2 Contract

The policy must be entered into by accepting the proposed insurance cover found on the website through which the stay is booked upon booking date or, at the latest, within 48 hours from booking. If the policy is purchased after the aforementioned deadline, the Trip Cancellation policy will not be valid, while all other warranties included in the Policy Conditions will remain effective if the insurance premium has been paid.

1.3 Commencement - Expiry

The insurance services and warranties commence and are valid:

For "Stay Cancellation"

- from the moment in which the stay is booked (or, at the latest, within 48 hours after the stay was booked) and expires when the first service provided for in the contract has been offered;

for "Assistance to the Person", "Medical Expenses", "Interruption of Stay"

- have their residence/domicile in Italy; from the time the first service agreed in compliance with the insurance contract is delivered and expire when the last obligation under the insurance contract is met;
- for people residing abroad and travelling in Italy, the policy is valid from the time and date indicated in the policy and, in any case, not before the arrival of the Insured in Italy or maximum by midnight the following day. As a validity reference, Allianz Global Assistance uses the Rome time zone (UTC/GMT +1);

For "Delay at Destination"

- The insurance policy validity starts 24 hours before the start of the stay; the policy ceases to be valid when the first services provided by said policy is used.

1.4 Insurable persons

Allianz Global Assistance insures persons who:

- have their residence/domicile in Italy;
- citizens residing abroad and temporarily domiciled in Italy, for whom the services due at their country of residence shall be delivered at their domicile in Italy;
- people with their residence abroad and travelling in Italy;

- equipped with legal capacity at the time of signing the policy.

1.5 Right to withdraw

The Policy holder has the right to withdraw from the policy contract within 14 days of purchasing the policy, without any penalty or the need to provide reasons.

The Company shall not accept the cancellation when:

- the departure date is within 14 days from the booking date,
- another accident has been covered with the same policy.

To exercise this right, the Policyholder can send an e-mail to: ecommerce@allianz.com. The Company will repay the premium (less taxes) within 30 days of receiving the above e-mail.

1.6 Underwriting limits

It is not permitted to enter into a number of AWP P&C S.A. - General Agent for Italy policies to guarantee the same risk, for the purpose of:

- increasing the capital insured by the specific product warranties
- prolong the insured period after the limits defined in the present policy.

The policy must be entered into before the start of the trip by accepting the proposed insurance cover found on the website through which the stay is booked upon booking date or, at the latest, within 48 hours from booking.

If the policy is issued after the departure date, in case of accident Allianz Global Assistance shall not provide any assistance or reimbursements.

1.7 Types of Communications

All communications of the Insured, except for the prior call to the Operations Centre, must be made in writing, in compliance with the modalities accepted by the Company.

1.8 Tax Charges

Tax charges shall be paid by the Insured.

1.9 Reference to Laws

For any thing not expressly regulated by this contract, the rules of Italian law shall apply.

1.10 Exclusions (common to all warranties)

Excluded from the insurance is any compensation, performance, consequence and event deriving directly or indirectly from:

- damages caused by, occurring through or as a consequence of wars, accidents due to weapons of war, invasions, actions by foreign enemies, hostilities (whether in the case of declared war or otherwise), civil war, situations of armed conflict, rebellions, revolutions, insurrections, mutiny, martial law, military or usurped power or at-tempt at usurpation of power;
- strikes, riots, civil commotion;
- curfew, sealing of borders, embargo, reprisals, sabotage;
- confiscation, nationalisation, seizure, restrictive provisions, detention, appropriation, requisition for own title or use by or on the order of any Government (whether civil, military or "de facto") or other national or local authority;
- acts of terrorism;
- trips undertaken to a territory where a prohibition or limitation is in operation (even temporarily) issued by a public authority, extreme trips to remote areas, accessible only with the use of special emergency vehicles;
- tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, deluges and other natural disasters;
- nuclear explosions and, even only partially, ionising radiation or radioactive contamination developed from nuclear fuels or nuclear waste or from nuclear armaments or deriving from phenomena of transmutation of the nucleus of the atom or from radioactive, toxic, explosive properties or from other hazardous characteristics of nuclear equipment or its components;
- biological and/or chemical materials, substances, compounds, used for the purpose of causing damage to human life or spreading panic;
- pollution of any nature, leaks, contamination of air, water, soil, subsoil or any environmental damage;
- bankruptcy of the Carrier or any supplier;
- intent or gross negligence of the Insured or persons for whom he/she is liable;
- unlawful acts implemented by the Insured or his/her infringement of rules or prohibitions of any government;
- errors or omissions in the process of booking or impossibility to obtain a visa or passport;
- abuse of alcohol or drugs, non-therapeutic use of drugs or hallucinogens;
- mental disorders;
- suicide or attempted suicide;
- Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) and sexually-transmitted diseases;
- driving of vehicles for which a driving licence above category B is required and driving of motor boats for non-private use;
- epidemics and pandemic diseases, except for what was expressly included in the Assistance - Medical Expenses, Interruption of Stay and Cancellation of Stay warranties;
- quarantine, except for what expressly included in the Interruption of Stay and Cancellation of Stay warranties.

1.11 Territorial validity

The insurance services and warranties are valid in Italy.

The insurance cover is not effective in cases where the warranties contractually provided must be performed in conditions that breach any law that may involve sanctions in accordance with the Rules and Regulations issued by the United Nations, the European Union or any applicable legislation.

1.12 Wilful exaggeration of damages

Should the Insured wilfully exaggerate the amount of damages, he/she will lose the right to compensation.

1.13 Right of subrogation

Allianz Global Assistance is understood to be subrogated, up to the amount of the liquidated sum, in all rights and actions that the Insured may have towards those

responsible for the damages.

The Insured undertakes, under penalty of forfeiture, to provide documents and information sufficient to allow for the exercise of the right of recourse and to implement all

initiatives required to safeguard the same.

1.14 Reduction of insured sums in the event of a claim

In the event of a claim, the sums insured under the individual policy warranties and the respective compensation limits are reduced with immediate effect and until the end of the insurance period in progress, by an amount equal to that of the damage respectively compensable net of any fixed or percentage excesses without corresponding return of the premium.

This provision is not applied to the "Trip cancellation" warranty as the same, irrespective of the outcome of the claim and the value of any compensation, is deemed to be effective for a single harmful event and for the consequent compensation claim, upon the occurrence of which it terminates.

WARRANTIES

2. CANCELLATION OF STAY

2.1 Subject

Allianz Global Assistance reimburses:

- the penalty applied in compliance with the booking contract for cancellation of stay (**excluding insurance premiums**);
- the confirmation deposits, up to the insured amount (**excluding insurance management costs, any bank fees and insurance premiums**)

due to one of the following documented, involuntary reasons which could be foreseen upon booking:

- Disease, **including epidemics and diagnosed pandemic disease like, for instance, Covid-19**, injury or death:
 - of the Insured or one of his/her family member;
 - of the co-owner of the company or associated firm;
- the Insured being appointed to jury service or called as a witness in court;
- convocation before the competent authorities for the adoption of minors;
- material damages to the home of the Insured or to owned premises at which he/she performs his/her commercial, professional or industrial activities following fire, theft with break-in or adverse weather conditions of such severity as to render his/her presence necessary;
- adverse weather conditions occurring in the place of residence and declared by the relevant Authorities which make it impossible to reach the place of stay.
- dismissal or suspension from employment (temporary lay-off, redundancy) of the Insured or his new recruitment, which make it impossible for the Insured to go on the holidays s/he had planned;
- Theft of documents of the Insured needed for the expatriation, if it is proven that they cannot materially be reproduced;
- Quarantine of the Insured or his/her travelling companion** ordered by the Government, public authorities or travel supplier based on the suspect that the Insured or his/her travelling companion has been exposed to a contagious diseases (including an epidemic or a pandemic disease like, for instance, Covid-19). Quarantines that are generally or extensively applied to one part or the whole population or a geographical area, or in the place of departure of destination of the trip or in the intermediate destinations are excluded.

Allianz Global Assistance refunds the penalty costs charged or the confirmation deposit, **excluding the individual insurance fee and any fees charged at the time of the booking**:

- to the Insured

and, provided **that they are insured and registered on the same case**,

- to all his/her family members;
- to one of his/her travelling companions.

Please note that, among the diseases that are accepted as a cause for cancellation, unforeseeable relapsing conditions due to pathologies that existed at the time of the booking are included when they are not evolving nor are chronic in nature. Pregnancy-related diseases are also included when the person got pregnant after booking the trip.

2.2 Percentage excess

The reimbursement of the penalty or the confirmation deposit is made under the terms of the policy and up to the maximum capital insured:

- **without the deduction of any percentage excess** in the event of cancellation of the stay caused by:
 - death of the Insured.
 - the Insured's admittance to a care institute for a duration greater than 5 consecutive days;
- **for all other causes, there is a 15% deduction as a percentage excess.**

2.3 Maximum Insurable Amount

The maximum insurable amount is **€ 3,000 per person** and maximum **€ 10,000 per policy**.

2.4 Exclusions (integration to General Exclusions as per Art. 1.10 of "General Rules")

Any consequence of the following conditions is excluded from the insurance:

- pre-existing and worsening injuries and illnesses or when, upon booking, the conditions or events that may cause the cancellation;
- pathologies connected to pregnancy after the sixth completed month;
- professional reasons, except as provided by previous Art. 1.1f.

2.5 Provisions and Limitations

The operation of the warranty is subject to the following provisions and limitations on compensation, i.e.:

- If the stay is cancelled after the occurrence of one of the events included in the contract, Allianz Global Assistance reimburses existing penalties at the date in which the event occurred (art. 1914 of the Italian Civil Code); Any further penalties shall be paid by the Insured;
- Allianz Global Assistance is entitled to take over possession of any unused travel documents, reserving the right to reduce the compensation by an amount equal to the recoveries made by the Insured;
- where the Insured is registered for the same stay with two or more people, not family members, or with a pre-constituted group or with other family units, in the event of cancellation, the warranty is understood to operate, as well as for the Insured directly involved in the event and for his/her family members, also for "one" of the travel companions;
- the insurance is not valid for "travelling companions" who live in another house than the Insured that cancelled the trip.
- In the event of illness or accident involving the people mentioned in the previous articles, Allianz Global Assistance's doctors are entitled to perform a medical examination.

3. ASSISTANCE TO THE INDIVIDUAL AND MEDICAL EXPENSES

PLEASE NOTICE: services included in the contract are subject to any limitations and provisions of the relevant Authorities at a national and international level.

3.1 Subject

Allianz Global Assistance offers to the Insured in need during his/her stay, **even in case of epidemics and diagnosed pandemic diseases such as, for instance, Covid-19**, the medical and organisational unit of the Operations Centre which, also in collaboration with physicians *in situ*, shall activate warranties and assistance services that are deemed most adequate to find a solution for the insured, i.e.:

- Medical advice by telephone** If, after an accident or a disease, the Insured requires information and/or medical consultations, by contacting the Operations Centre, the Insured will be assisted by a physician.

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Please note that during this service, no diagnosis is made nor prescriptions are offered and the consultation is based on the information given by the Insured that is not present.

In case of need, based on the information acquired and the diagnosis/prescription of the attending physician, the Operational Office will evaluate the distribution of the assistance to be provided within the terms of the contract.

b) Doctor intervention in situ (free of charge)

If one of the Allianz Global Assistance partner physicians should not be immediately available, The Operations Centre organises the transfer of the Insured to the nearest emergency room, assuming all relative costs.

Please notice: In case of emergency, the Insured must contact the official emergency intervention services (Service 118). Allianz Global Assistance will in no case be able to substitute or provide an alternative to the public emergency health care service.

c) Transport – medically-assisted travel home

- From the emergency medical centre or initial recovery facility to the nearest specially equipped medical facility in Italy, if the nature and the severity of the Insured's conditions require his/her transfer;

- From the medical centre to an hospital in Italy specialised in the pathology of the Insured or directly to the residence/domicile of the Insured.

Allianz Global Assistance carries out the *transport - medically-assisted travel home*, providing that the attending physician submit the relevant information, using means deemed best suited and, if necessary, by using the plane:

- "medically assisted" within Europe and for local transfers;

- "*specially equipped scheduled flight*" for all other cases.

Allianz does not provide *transport - medically-assisted travel home* for:

- disabilities or injuries that may be cured in situ or during the stay or that do not prevent the Insured from continuing to travel;

- infectious diseases, in case the repatriation violates national or international health regulations;

d) Nursing assistance at the Insured's residence, after his/her medical repatriation. Allianz Global Assistance shall bear the costs of the first two days of assistance. **This service is valid only for people with their residence/domicile in Italy.**

e) Medical expenses

The Operations Centre, if contacted in advance, shall:

1) make payments up-front up to:

- € 1,000 for people with their residence/domicile in Italy;

- € 30,000 for people with their residence abroad and travelling in Italy,

for hospital and surgery expenses with a sum-limit for hospitalization fees of € 250 per day.

If the Operating Centre cannot carry out direct payment, the expenses will be reimbursed provided that they are authorised by the Operational office contacted in advance or, in any case, no later than the date the Insured is discharged.

No reimbursement is made without having contacted the Operational Office in advance

Within the limit of the Insured capital, Allianz Global Assistance, even without previous authorizations, shall:

2) reimbursement up to € 500 of the transport expenses from the site of the event to the emergency room of the medical facility or initial recovery;

3) reimbursement up to € 500 for expenses related to:

- for medical visits;

- pharmaceutical expenses with medical prescription;

- for hospital expenses;

- for treatments needed **within 30 days** from repatriation due to the direct consequences of an injury that occurred during the stay;

- expenses for rescue and search operations at sea or in the mountains

4) repay up to € 100 for:

- urgent dental treatments;

Reimbursements shall be made with the application of the excess of € 50 per accident.

f) Simultaneous return of family members or one of the travel companions provided they are insured, following the medical repatriation of the Insured or his/her

death. This service is offered up to € 1,000 per event;

g) Repatriation of insured minors The minor will return with a companion appointed by the Insured in cases where the Insured is unable to deal with this directly following his/her accident or illness,

h) Early return of Insured or family members, staying with him/her and insured who, due to the death of a family member, have to interrupt the stay and return to the residence by different means and travel documents than those provided for under the contract;

i) Return journey of a family member to assist the Insured who, staying alone, is admitted to hospital for a period exceeding 10 days in Italy. Allianz Global Assistance, in addition, will bear the costs of the hotel accommodation up to the amount of € 250 with a maximum limit of € 50 per day;

j) Payment of costs of prolonged stay in a hotel (bed and breakfast), up to a maximum limit of € 50 per day and for a maximum of three days, where the state of

health of the Insured, albeit not justifying hospitalisation or organised patient transfer does not allow, following medical instructions, for the return journey to be

undertaken on the set date;

k) Return of convalescent Insured, in cases where his/her state of health prevents the return by the initially planned means;

l) Delivery of urgent messages to people in Italy that the Insured cannot contact directly.

This service is valid only for people with their residence/domicile in Italy;

m) Credit card protection, initiating with the credit institutions the procedures required to block the credit card, cheque book and traveller's cheques that have been lost or

stolen.

It shall be the Insured's responsibility to conclude the procedure in keeping with the rules and regulations of the credit card or other instruments in question;

n) Transport of the body

- to the burial site in the country of residence, for people with their residence/domicile in Italy;

- to the nearest city with an international airport to the burial site in the country of residence for people residing abroad and travelling in Italy.

The Operational Centre will fulfil all formalities, in compliance with international rules. **The respective costs of the funeral ceremony and any recovery of the body are excluded.**

o) Cash advance of up to € 1,000 for urgent expenses. The advance will be granted, against appropriate bank guarantees, only for cases of actual need and must be returned to Allianz Global Assistance **within 30 days** from that advance;

p) Provision of bail money up to € 3,000, following a negligent act by the Insured that occurs during the stay. The amount, advanced against appropriate bank guarantees, must be returned to Allianz Global Assistance **within 30 days** from that advance;

- q) **Identification of a lawyer abroad**, required for the prompt handling of controversies that directly involved the Insured, in situ. Allianz Global Assistance will bear the necessary costs up to the sum of **€ 500**;
- r) **Interpreters available on the phone** to facilitate contact between attending physicians on site and the Insured recovered in a Care Institute. Allianz Global Assistance provides this service in English, French, Spanish and German, paying the relevant expenses up to **€ 700**. **This services is valid only for people with their residence abroad and travelling in Italy;**
- s) **Translation of the medical record**. Upon request of the Insured that purchased the Transport - medical repatriation service, Allianz Global Assistance shall translate the medical record to allow physician at the medical centre where the Insured is hospitalised to immediately act on the diagnosed pathology. The translation may be delivered, fully paid by Allianz Global Assistance, from Italian into English, French, German and/or Spanish and only with the authorisation of the Insured in compliance with EU Regulation 679/2016 and further Privacy regulations; **This services is valid only for people with their residence abroad and travelling in Italy.**
- t) **Reimbursement of phone expenses** documented and sustained by the Insured to contact the Operations Centre up to € 100.
- u) **Information - assistance for pets**. Allianz Global Assistance, when contacted Monday to Friday during office hours (09.00 am/6.00 pm), shall indicate costs and all information on the private fully equipped dog or cat boarding facilities nearest to the place of residence of the Insured or one of his/her family member or the place in which the Insured is staying in Italy, owned by the Insured to clean and take care of said pets.
- Moreover, **in case of sudden illness or injury to the father, mother, spouse or children still living at home (hereinafter referred to as "relatives") of the Insured that is travelling, Allianz Global Insurance, via its Operational Centre, organises and delivers the following services 24/7:**
- v) **Medical consultation over the phone to the relative**, medical assistance service if the relative requires medical information and/or advice. It is hereby specified that this service does not provide diagnosis and is based on information provided remotely by the relative.
- w) **Direct phone notifications** to the Insured that is traveling, about the event that occurred to the "relative". This service is provided upon request and authorisation affected by the event.

3.2 Exclusions (integration to General Exclusions as per Art. 1.10 of "General Rules")

Guarantees are not effective for events and/or expenses resulting from or as a result of:

- direct organisation or, however, without the prior authorization of the Operations Centre, of all assistance services provided.
- For the expense warranty in compliance with art. 2.1 letter g), contact with the Operational Centre is mandatory only in the case of hospitalisation, including Outpatient hospitalisation. In this case, if the Operations Centre is not contacted during hospitalisation, the expenses incurred by the Insured will not be reimbursed;
- a journey undertaken against medical advice or, however, during the acute phase or with the purpose of being treated to medical/surgical treatment;
- diseases that are directly related to, or are caused by, chronic or pre-existing medical conditions the Insured was already aware of upon signing the policy or when the trip started.
- voluntary interruption of pregnancy, premature delivery, assisted fecundation and complications;
- rehabilitation treatments;
- purchase, application, maintenance and repair of prosthetic and therapeutic devices;
- nursing, physiotherapy, slimming or thermal treatments and for the elimination of physical defects of aesthetic or congenital malformations;
- check-ups carried out after returning to your home country, for situations resulting from illnesses during the stay;
- removal of organs and/or transplants;
- participation in sports competitions and the relative try outs, unless they are of a recreational nature;
- the practice of aviation and air sports in general, extreme sports if practised outside sporting organisations and without the required security criteria, acts of recklessness and any sport practised professionally or that involves direct or indirect remuneration.

Furthermore, services will not be provided:

- in cases in which the Insured does not comply with the instructions of the Operations Centre or if the Insured's voluntary resignation occurs, against the sanitary opinion of the facility at which she/he is hospitalised;
- for newborns if the pregnancy comes to an end during the stay, even in the event of premature delivery.

3.3 Provisions and Limitations of Liability

- Assistance services are provided only once during the validity period of the Insurance Certificate, within the limits of the insured capital and any sub-limits; The "Payment of Costs" warranty set out in Art. 2.1 letter g) may be used a number of times, subject to the capital (non-cumulative);
- in cases where the provision of a travel ticket is included, the warranty is understood to be provided by:
 - airliner (economy class);
 - first class train;
- Allianz Global Assistance is not liable for:
 - delays or impediments to the execution of agreed services due to force majeure or to the provisions of the local authorities;
 - mistakes due to inaccurate communications received from the Insured;
 - prejudice arising from the block on debt securities;
- Allianz Global Assistance has the right to request travel tickets not used by the people that it has reimbursed for their return;
- Allianz Global Assistance is not obliged to pay compensation in lieu of the due assistance guarantees.
- If Allianz Global Assistance cannot carry out direct payment, the expenses will be reimbursed provided that they are authorised by the Operations Centre contacted in advance. No reimbursement is made without having contacted the Operational Office in advance..
- the Insured releases from professional secrecy the doctors that have examined him/her and the persons involved under the policy conditions, solely for the events subject to this insurance and solely towards Allianz Global Assistance and/or the magistrates that may be appointed to examine the event.

In case of emergency, the Insured shall immediately contact official rescue entities. Allianz Global Assistance shall not act on behalf of the Emergency Health System.

4. INTERRUPTION OF STAY

4.1 Subject

In case the Insured is obliged to interrupt his/her stay due to:

- Injury or disease diagnosed by a physician, **including epidemics and pandemic diseases like Covid-19**, of the Insured or a travelling companions, which leads to an hospitalization of at least 3 days and which interrupts their stay;
- Quarantine of the Insured or a travelling companion** during their stay, required by the Government, a public Authority or the travel supplier, because the Insured or a travelling companion may be exposed to a contagious disease, **including epidemics and pandemic diseases, such as Covid-19**. Quarantines that are generally or extensively applied to one part or the whole population or a geographical area, or in the place of departure of destination of the trip or in the intermediate destinations are excluded.
- Transport of the Insured who was hospitalised due to an injury or disease, **including epidemics and pandemic diseases such as Covid-19**, to a hospital with better equipment or to his/her domicile in Italy, which is required due to his/her conditions and which will be organised by the Operations Centre with the attending physician in situ;

- d) Early repatriation of the Insured, authorised and organised by the Operations Centre, due to death, life-threatening condition, injury or disease diagnosed by a physician, **including epidemics and pandemic diseases such as Covid-19**, which has led to an hospitalisation of at least 3 days, of one of the following family members that are not travelling with the Insured: spouse, parents, sons & daughters, sisters & brothers, sons-in-law, daughters-in-law, parents-in-law;
- e) death of the insured during his/her stay, **also in case of death caused by epidemics and pandemic diseases such as Covid-19**;

Allianz Global Assistance shall reimburse the Insured the pro-rata amount of the unused stay (excluding travel expenses such as airplane/train/ship tickets and travel taxes).

In relation to the pro-rata calculation, it is hereby noted that the day of interruption of the stay and the day initially scheduled for return are considered a single day. In case of death of the Insured, Allianz Global Assistance shall reimburse the pro-rata amount to legitimate heirs, or to heir appointed in the Insured's will.

If, for one of the reasons mentioned in point a) and b), the Insured cannot return to his/her domicile with the dates and the means of transport that were initially planned, Allianz Global Assistance shall reimburse:

- Additional expenses for hotels (room and board) up to € 100 per day up to a maximum of € 1,500;
- expenses for the repatriation of the Insured up to his/her domicile with the most adequate means of transport (excluding the medically equipped airplane) up to € 300 for people residing/domiciled in Italy and € 1.000 for people residing abroad and travelling in Italy.

4.2 Provisions and Limitations - Liquidation Criteria

Allianz Global Assistance reimburses the pro-rata amount of the unused stay from the date in which the event that caused the interruption of the stay occurred and after the date that was initially planned as the date of repatriation;

In relation to the pro-rata calculation, it is hereby noted that the day in which the return happens and that initially scheduled for return are considered a single day.

5. DELAYED ARRIVAL

5.1 Subject

In case of delay at destination for external causes - for which the Insured does not bear any responsibility - occurred during the trip to reach the accommodating facility, Allianz Global Assistance shall reimburse the Insured and family members staying with him/her, with € 150 per night - maximum 2 nights of unused stay, due to:

- Malfunction of accident to the means of transport used to reach the hotel;
- Delay of the flight, ship/ferry or train;
- Adverse weather conditions that made reaching the destination extremely difficult.

5.2 Provisions and Limitations - Liquidation Criteria

Allianz Global Assistance reimburses the amount from the date in which the stay was supposed to start.

In case of a time limit in a contract (i.e. a compulsory time limit whose violation automatically annuls the contract - art. 1457 of the Italian Civil Code) for the arrival at destination, the automatic annulment does not imply a penalty from Allianz Global Assistance.

6. IN THE EVENT OF A CLAIM ---Please Notice---

6.1 Obligations of the Insured

The insured or those on his/her behalf:

6.1.1 CANCELLATION OF STAY

Within 5 days from the date in which the event occurred, after cancelling the stay at the agency/accommodating facility where the stay was booked, the Insured shall:

- a) submit the written claim to Allianz Global Assistance, which includes:
 - personal and contact details;
 - booking number;
 - penalty letter/e-mail submitted by the accommodating facility;
 - name and address of the Bank, IBAN Code, SWIFT code in the case of a foreign account and name of the current account holder if different from the case holder;
 - the original documents that objectively prove the cause of withdrawal; if it is a medical document, the certificate shall include the pathology and the address where the ill or injured person may be found;
- b) The Insured shall have the following documents and information as soon as possible (not necessarily within 5 days):
 - documents proving the link between the Insured and any other person that caused the withdrawal;
 - a copy of the stay contract and of payment receipts;
 - A copy of the document proving the payment of the deposit from the accommodating facility;
 - tax code of the payment recipient, in accordance with Italian law no.248 dated 4 August 2006.

Alternatively, the claim may be reported via the website www.ilmiosinistro.it in the section "Report your Claim" within the aforementioned deadlines.

6.1.2. ASSISTANCE TO THE INDIVIDUAL AND MEDICAL EXPENSES

For any request for assistance

immediately contact the Operational Centre, open 24 hours a day, specifying:

- the policy number;
- personal details, tax code and contact details;

For claims for reimbursement of medical costs incurred directly

- submit the written request to Allianz Global Assistance within 10 days from the date in which the Insured returned home, specifying:
 - circumstances in which the event occurred;
 - personal details, tax code and contact details;
 - name of the bank account holder, IBAN Code, SWIFT code in the case of a foreign account and name of the current account holder if different from the case holder.
- attach
 - policy number;
 - medical certification or documentation certifying the event;
 - original document of costs actually incurred.

Alternatively, the claim may be reported via the website www.ilmiosinistro.it in the section "Report your Claim" within the aforementioned deadlines.

6.1.3 INTERRUPTION OF STAY AND DELAYED ARRIVAL

- **Submit the written accident notification to Allianz Global Assistance within 10 days from the date in which the Insured returned home, specifying:**
 - circumstances in which the event occurred;
 - document showing the reason for the accident;

- personal information;
- tax code and address;
- name of the bank account holder, IBAN Code, SWIFT code in the case of a foreign account and name of the current account holder if different from the case holder;
- number of insurance policy which was sent with the purchase confirmation email.
- Please send via mail (not necessarily within 10 days from the Insured's return home):
 - copy of the Certificate of Insurance;
 - the booking receipt;
 - expense receipts.

Alternatively, the claim may be reported via the website www.ilmiosinistro.it in the section "Report your Claim" within the aforementioned deadlines.

6.2 NOTICES

- The Company guarantees to manage and close claims within 60 days of receiving complete original documentation. - The time required for the bank to wire the payment is excluded.

- Allianz Global Assistance reserves the right to request all the necessary documents to manage the accident and for verification purposes, which the Insured shall submit.

- Please carefully follow the instructions on this article for a correct and fast reimbursement of the damage.

- For prompt and secure payment of claims, it is essential precisely to specify the bank details and Tax Code of the Insured in order for the payment of compensation to be made by way of bank transfer.

6.3 IMPORTANT REFERENCES

**FOR ALL INFORMATION ON POTENTIAL ACCIDENTS, PLEASE SEE THE WEBSITE
WWW.ILMIOSINISTRO.IT**

For reimbursement requests, please send all notifications and documents exclusively by post, to:

AWP P&C S.A.
GENERAL AGENT IN ITALY
E-Commerce Damages Liquidation Service
Casella Postale 479
Via Cordusio 4 – 20123 MILAN

If Assistance is needed, immediately contact the Operations Centre

OPERATIONS CENTRE:
open 24/7, 365 days per year
Tel. + 39 02 26609 336
Viale Brenta 32 - 20139 MILAN
Fax +39 02 26624035

Privacy Policy

We take care of your personal data

AWP P&C S.A., General Agent for Italy ("AWP" or the "Company") with registered office in Viale Brenta, 32, 20139 MILAN, is an insurance company authorised to carry out insurance activities in Italy under the right of establishment which provides insurance products and services.

Protecting your privacy is one of our priorities. This privacy policy illustrates which types of personal data will be collected, the methods of and the reason for collection and the persons/entities with whom data will be shared or to whom they will be disclosed. Please read this policy carefully.

If, when taking out a policy, you provide us with the personal data of other persons who will be covered by the same policy, you are responsible for making all interested persons aware of the contents of this document.

1. Who is the data controller?

A data controller is the physical or legal person who controls and is responsible for the storage and use of personal data in paper or electronic format. AWP is the data controller, in accordance with what is defined by personal data legislation and regulatory provisions.

2. How do we obtain and use your personal data?

We collect and use your personal data, which you provide us with directly, for the different purposes indicated below:

- ✓ To manage the insurance contract, with specific reference to administering the policy.
- ✓ To manage the insurance contract, with specific reference to managing claims (e.g., provision of assistance, settling any claims)
- ✓ To manage sums owed
- ✓ To prevent and identify fraud and to prevent terrorist offences
- ✓ To fulfil legal obligations (e.g., of a tax, accounting and administrative nature)
- ✓ To submit qualitative surveys via an e-mail with a link, through which you can answer to a questionnaire on our level of service, allowing us to measure your level of satisfaction and,
- ✓ if you authorize us, we might then contact you to understand how to improve our services based on your experience with us

For the above reasons, your personal data will be processed on the basis of the necessity to fulfil the contract (in particular, managing the policy, claims and sums owed) or legal obligations, as well as to pursue the Company's legitimate interests, specifically, to prevent and identify fraud and to prevent crimes relating to terrorism and to check the quality of service.

If you do not wish to provide us with your personal data, we cannot provide you with the products and services you requested or may be interested in.

3. Who can access your personal data?

We will guarantee that your personal data will be processed in a manner compatible with the purposes indicated above.

For these purposes, your personal data may be disclosed to the following entities which operate as data controllers:

- Public authorities, suppliers authorized to carry out services connected to your insurance package (e.g., road rescue services, car rental companies, transportation companies, hospitals and clinics, fitters, technicians, experts, lawyers)

For these purposes, your personal data may be disclosed to the following entities which operate as data processors for our institutions:

- Other Allianz Group companies that are authorized to carry out quality surveys and management services companies (claims, IT, post, document management).

Finally, we may share your personal data, in the event of forecast or actual reorganisation, merger, sale, joint venture, transfer of ownership or other transfer of all or part of our business, assets or shares (including as part of insolvency procedures or similar).

4. Where will your personal data be processed?

Your personal data may be processed within or outside the European Economic Area (EEA) by entities indicated in Section 3, always within the contractual limits of confidentiality and security in line with the laws and regulations which apply to data protection. We will not disclose your personal data to entities that are not authorised to process it.

Where we transfer your personal data outside the EEA for processing by another Allianz Group company, we will do this in accordance with the corporate rules which are binding upon Allianz approved by Garante [the Italian Data Protection Authority] and noted as the Allianz Privacy Standard (Binding Corporate Rules, BCR), which define the appropriate personal data protection measures and are legally binding upon all Allianz Group companies. Allianz's BCRs and the list of Group companies that follow them is available on the Allianz Partners website, at the following address: https://www.allianz-partners.com/en_US/allianz-partners---binding-corporate-rules-.html. Where Allianz's BCRs do not apply, we will, instead, strive to ensure that the processing of your personal data outside the EEA is appropriately protected as it would be within the EEA. For further information on the protection measure we use to transfer data (e.g., standard contractual clauses), you can contact us using the details in Section 8.

5. What are your rights with regard to personal data?

In accordance with the methods provided by applicable law or regulations, you have the right to:

- Access your personal data and to know the origin, purposes and scope of processing, the details of the data controller(s), data processor(s) and the entities to which personal data may be disclosed;
- Withdraw your consent at any time, where consent forms the basis for processing;
- Amend or rectify your personal data to ensure they are accurate;
- Request the erasure of your personal data from our archives where they are no longer needed for the purposes indicated above;
- Limit the processing of your personal data in some circumstances, for example, where you have disputed their accuracy, for the period necessary to perform appropriate checks;
- Obtain your personal data in electronic format, for you or your new insurer;
- Lodge a complaint with us and/or the competent authority responsible for data protection.

You can exercise the above rights by contacting us as indicated in detail in Section 8, providing your name, e-mail address, policy number and the purpose of your request.

6. How can you object to the processing of your personal data?

If permitted by applicable law or regulations, you have the right to object to the processing of your personal data or to ask us to stop processing.

Following your request, we can no longer process your personal data except where the law or the regulations permit it.

It is possible to exercise this right using the same methods indicated for all other rights contained in Section 5.

7. How long will we keep your personal data?

We will store your personal data specifically as detailed below:

- ✓ Data relating to policies - 10 [ten] years from the date the insurance relationship ceases, in accordance with the provisions of the Italian Civil Code.
- ✓ Data relating to complaints and claims, including for the purposes of preventing fraud - 10 [ten] years from the closure date of any claim, pursuant to the provisions of the Italian Civil Code.
- ✓ Data necessary for accounting entries - 10 [ten] years, pursuant to Article 2220, Italian Civil Code.
- ✓ Data relating to checks on the quality of service - 1 [one] year from any assessment request issued to the data subject.

We will not store your data for longer than is necessary, and in any case solely for the purposes for which we obtained them.

8. How can you contact us?

For questions regarding the methods of using your personal data, you can contact us via e-mail or post:

AWP P&C S.A.**Rappresentanza Generale per l'Italia**

Data Protection Officer

Viale Brenta, 32**20139 MILANO**E-mail: privacyawpitaly@allianz.com**9. How often is this privacy policy updated?**

This privacy policy will be updated regularly. We will inform you directly of any significant amendments which you may be interested in. This privacy policy was updated on 03.12.2020.

AWP P&C S.A.

Sede Legale
7 rue Dora Maar,
93400 Saint-Ouen
France

Capitale Sociale
€ 17.287.285

Autorizzata all'esercizio
delle assicurazioni dall'Autorité
de contrôle prudentiel et de
résolution (ACPR)
il 1 febbraio 2010

Registro delle Imprese
e delle Società Francesi
n. 519490080

**Sede Secondaria e Rappresentanza
Generale per l'Italia**

Viale Brenta, 32 - 20139 Milano (Italia)
Tel: 02.23695.1
www.allianz-partners.it

Codice Fiscale, Partita IVA e
iscrizione al Registro delle Imprese
di Milano n. 07235560963 - Rea 1945496

Abilitata all'esercizio
dell'attività Assicurativa
in Italia in regime
di stabilimento, iscritta
in data 3 novembre 2010
al n. 1.00090, all'appendice
dell'albo Imprese Assicuratrici,
Elenco I

