

Damage insurance to cover risks during the trip

DIP – Pre-contractual information document relating to the insurance product

Company: Europ Assistance Italia S.p.A. registered in Italy in the IVASS Register of Companies under no. 1.00108, authorised by decree of the Ministry of Industry, Commerce and Handicrafts no. 19569 of 2 June 1993
Product: "HOSPITALITY PROTECTION MEDIUM - RI" Mod. TAD363/2



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

What type of insurance is it?

This policy insures the risks to the person during trips for tourist purposes and to cover the penalty applied by the Tour Operator.



What is insured?

✓ Service Warranty

TRAVEL ASSISTANCE

You can also request the following benefits from Europ Assistance in the event of Covid-19 epidemics/pandemics that directly affect you, a family member traveling with you, as long as they are insured, and a travel companion, as long as they are insured.

Medical advice, Dispatch of a doctor or an ambulance to Italy, Referral of a specialist doctor abroad, Medical return, Return with an insured family member, Return of other insured persons up to Euro 200.00 per insured person, Travel of a family member, Accompaniment of minors, Return of the Convalescent Insured, Extension of stay, up to a maximum of Euro 40.00 per day for a maximum of 3 days, Information and reporting of corresponding medicines abroad, Interpreter available abroad for a maximum of 8 working hours, Advance on basic necessities: this service has a maximum of Euro 5,000.00, but Europ Assistance may decide to advance you even a higher amount of money if you can provide an economic guarantee in the country of residence, Early return, Advance payment of criminal deposit: this service has a maximum of Euro 1500.00, but Europ Assistance can decide to advance you even a higher amount of money if you can provide an economic guarantee in the country of residence, legal reporting abroad, sending urgent messages. VEHICLE ASSISTANCE Roadside Assistance and Breakdown. ASSISTANCE TO FAMILY MEMBERS AT HOME Medical advice, Dispatch of a doctor or an ambulance to Italy.

✓ Medical Expenses Guarantee

Europ Assistance pays on your behalf (if there are the technical-practical conditions to proceed) or reimburses you for urgent and non-postponable medical/pharmaceutical/hospital expenses, which you incur at the place of the accident, during the period of your Trip, in the following cases:

- if you are affected by a sudden illness or injury;
- if you test positive for Covid-19, ascertained by clinical tests.

The maximum amounts per Insured and per period of insurance coverage are as follows:

- Euro 1,500.00 if you are resident in Italy for stays in Italy;
- Euro 5,000.00 if you are resident in Italy for stays abroad;
- Euro 5,000.00 if you are resident abroad for stays in Italy.

Europ Assistance pays for you or reimburses you for medical/pharmaceutical/hospital expenses:

- if you have been hospitalized until you are discharged from the Health Care Institution or until the Europ Assistance doctors believe that you can return to your residence;
 - if you have not been hospitalized, only those that you have done during the duration of the insurance coverage and that the Organizational Structure has authorized you.
- Within the ceiling indicated above, Europ Assistance pays you:
- the fees for hospitalization in a healthcare institution prescribed by the doctor up to the amount of Euro 250.00 per day per Insured Person.
 - expenses for urgent and non-postponable dental treatment necessary following an accident that occurred while traveling with a limit of Euro 250.00 per Insured Person;
 - only in the event of an accident, the costs for repairs of prostheses up to the limit of Euro 250.00 per Insured;
 - search and rescue costs, up to Euro 500.00 for accidents in Italy, the Republic of San Marino, Vatican City State and Euro 2,500.00 for accidents occurring abroad;
 - only in the event of an accident the costs for the treatment you receive when you return to your residence, in the 45 days after the accident and up to the maximum of Euro 500.00.

Attention! This warranty includes a Deductible. See the Additional Dip.

✓ Hospitalization indemnity guarantee

If within 10 days of returning from the Trip, you have had a hospitalization of at least 5 consecutive days for COVID-19, Europ Assistance pays you an Indemnity of Euro 1,000.00 per Claim.

The Guarantee is valid for only one event during the period of validity of the insurance coverage.

✓ Baggage Guarantee

1. BAGGAGE AND PERSONAL EFFECTS

Europ Assistance indemnifies you for material and direct damage caused to your baggage by:

- theft
 - loss by the air carrier
- Europ Assistance indemnifies you up to a maximum of Euro 750.00 per claim and per period of the policy, with a limit of Euro 100.00 per single item that constitutes your luggage, including bags, suitcases and backpacks. Europ Assistance considers bags, suitcases and backpacks as a single object.

Europ Assistance indemnifies you, per claim and per period of the policy:

- up to 50% of the above ceiling, for:
 - photokinetic equipment and photosensitive material, radios, televisions, recorders, any other electronic equipment, musical instruments, personal defense and/or hunting weapons, diving equipment, eyeglasses or sunglasses.

Photographic equipment (camera, video camera, binoculars, flashlight, lenses, batteries, bags, etc.) are considered a single object.

- up to 30% of the above ceiling for:
 - cosmetics, medicines, sanitary items;
 - jewelry, precious stones, pearls, watches, gold/silver/platinum objects, furs and other precious objects as long as they are worn.

In addition to the ceiling, in the event of theft, Europ Assistance reimburses you up to Euro 50.00 for the costs of redoing your identity card, passport and driver's license.

Attention! This guarantee includes an Overdraft. See the Additional Dip.

2. DELAYED DELIVERY OF BAGGAGE

You can claim the Delayed Baggage Delivery Guarantee if the air carrier delivers your baggage more than 12 hours late in the case of confirmed flights.

Europ Assistance reimburses you for unexpected expenses you have to make to buy personal hygiene items and/or clothing that are necessary. This is up to the maximum of Euro 250.00 and only for delays in delivery to the airport of destination of the outward journey.

The ceilings are per Insured, per claim and per period of duration of the Policy.



What is not insured?

* The following are excluded for all Warranties:

Accidents caused by: intent or gross negligence; from floods, volcanic eruptions, earthquakes, atmospheric phenomena having the characteristics of natural disasters, phenomena of transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles (except as indicated in the individual Guarantees); war, strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism; epidemics or pandemics according to what has been declared by the World Health Organization with the exception of Covid-19; indirect consequences of the Covid 19 epidemic/pandemic; anything not indicated in art. "Object of the Insurance" for individual benefits/guarantees. The following cases are also excluded: failure to comply with the ordinances/rules imposed by the control bodies/host countries or countries of origin; the consequences due to or attributable to quarantines or restrictive measures on freedom of movement decided by the competent authorities that isolate the Municipality/larger territorial areas in which the accommodation facility in which you are staying is located, travel undertaken for participation in races/competitions involving extreme activities and business trips.

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

* Accidents due to: car, motorcycle or motorboat races and related tests and training are also excluded for the Assistance Guarantees; mental illnesses and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications; pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium; diseases that are the expression or direct consequence of chronic or pre-existing pathological situations at the beginning of the journey; organ harvesting and/or transplantation, abuse of alcohol or psychotropic drugs; illnesses/injuries resulting from the HIV virus; use of drugs and hallucinogens; non-qualification to drive the vehicle in accordance with the provisions of the law in force; attempted suicide or suicide; air sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, parachuting, paragliders and similar, sled guiding, bobsleigh, acrobatic skiing, jumping from the trampolines with skis or hydroskis, mountaineering with rock climbing or access to glaciers, free climbing, kite-surfing, scuba diving, sports involving the use of motor vehicles and boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, caving, acts of recklessness, injuries suffered as a result of sports activities carried out on a professional basis, in any case not amateur (including competitions, trials and training); anything that is not expressly indicated in the individual services.

For any other exclusions of the individual Services, please consult the Additional Dip.

* Furthermore, mental illnesses and psychic disorders in general are excluded for the Medical Expenses Guarantee, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and related consequences/complications; pregnancy-dependent diseases beyond the 26th week of gestation and the puerperium; diseases that are the expression or direct consequence of chronic or pre-existing pathological situations at the beginning of the journey; accidents resulting from the performance of the following activities: mountaineering with rock climbing or access to glaciers, jumps from the trampoline with skis or hydroskis, driving and use of sled guides, air sports in general, driving and use of hang gliders and other types of ultralight aerial vehicles, paragliders and similar, kite surfing, acts of recklessness as well as all injuries suffered as a result of sports activities carried out on a professional basis in any case not amateur (including competitions, rehearsals and training); organ harvesting and/or transplantation; car, motorcycle or motorboat races and related tests and training; gross negligence; alcohol or psychotropic drug abuse; illnesses/injuries resulting from the HIV virus; use of drugs and hallucinogens; attempted suicide or suicide.

Europ Assistance will not pay you all the expenses incurred if you have not reported to Europ Assistance, directly or through third parties, the hospitalization or provision of First Aid, the expenses for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, spa and slimming treatments, the costs for dental treatment following a sudden illness, expenses for the purchase and repair of glasses, contact lenses, expenses for orthopedic appliances and/or prosthetics following a sudden illness, check-ups in Italy for situations resulting from illnesses that began while traveling, transport and/or transfer costs to the health care institution and/or the place of your accommodation.

* The following are also not insured for the Baggage Guarantee: burglary, mugging, robbery, fire, damage, damage to luggage; the luggage delivered and kept by the Accommodation Facility; theft in the room/housing unit when the keys have been handed over to the accommodation facility; the damage caused to sports equipment during its use. In addition, the following are not insured: mobile phones, MP3 players, personal computers, tablets, money, cheques, stamps, tickets and travel documents, souvenirs, coins, works of art, collections, samples, catalogues, goods, documents other than identity cards, passports and driving licences, helmets, professional equipment, fixed and service accessories of the vehicle itself (including removable radios or players), goods other than clothing, which have been delivered, even together with clothes, to a transport company, including the air carrier. The Delayed Baggage Delivery Guarantee does not include the case of delayed baggage delivery at the airport of the city of departure at the beginning of the trip and all expenses incurred after receipt of the baggage.

* For the Travel Cancellation Expenses Guarantee, you are also not insured if the cases of cancellation depend on or are caused by: theft, robbery, loss of identification and/or travel documents; mental illness and psychic disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid disorders, manic-depressive forms and their consequences/complications; pregnancy or the pathological situations resulting from it in cases where conception occurred before the date of registration of the trip; accident, illness or death that occurs before the confirmation of the trip; diseases that are the expression or direct consequence of chronic or pre-existing pathological situations at the time of travel confirmation; consequences and/or complications of accidents that occurred before the travel was confirmed; bankruptcy of the Accommodation Facility; cancellation by the Accommodation Facility; deposits and or advances not justified by tax penalty documents; failure to send the communication by you by the start date of the trip/stay, except in cases of renunciation caused by death or hospitalization of at least 24 consecutive hours (Day Hospital and Emergency Room excluded) of a family member.

✓ Travel Cancellation Costs Guarantee

You can claim this guarantee when you need to cancel or change the booked Trip, for objectively documentable, unforeseeable causes or events that are not known to you at the time of confirmation of the trip that affect:

- directly you and/or your family members.

In addition, you can request this guarantee when you need to cancel or modify the Trip, following a positive Covid-19 test ascertained by reports with positive results that has affected:

- directly you and/or your cohabiting family members;
- directly your travel companion.

Europ Assistance indemnifies the penalty, contractually applied by the Tour Operator:

- to you
- and, provided that they are insured and registered on the same file:
- to your family members;
 - to one of your travel companions.

If there are several insured persons registered for the same travel file together and at the same time, and none belongs to your household, you will have to indicate only one person as a "travel companion".

Europ Assistance reimburses in full the penalty charged for the cancellation or modification of the Trip up to the maximum of Euro 5,000.00 for the entire booked stay. The pro-rata will not be refunded.

Europ Assistance does not reimburse the costs of administrative procedures (e.g. registration fee and club cards)

Attention! This guarantee includes an Overdraft. See the Additional Dip.

✓ Travel Fee Refund Guarantee

If you, your family members travelling with you or your travel companion during the Trip are forced to interrupt your stay in the event of:

- hospitalization for Covid-19 epidemic/pandemic;
- forced quarantine from Covid-19;
- orders/regulations imposed by the control bodies of your country of origin require you to return to your residence early.

Europ Assistance reimburses the cost of the unused stay for the days remaining until the completion of the stay from the day of interruption.

✓ Extension of stay guarantee

If you and/or one of the people occupying the same room/accommodation unit as you test positive for COVID-19 during the period of stay in the Accommodation Facility, Europ Assistance will reimburse you for the costs of extending your stay on site (board and lodging) up to a maximum of Euro 100.00 per day for a maximum of 15 days, per Insured and with a limit of Euro 250.00 per day per room/housing unit during the duration of the Warranty.

In the case of a family unit with minor children, the entire family unit is considered covered as long as it is insured.

✓ Late arrival money-back guarantee

Europ Assistance reimburses you and, provided that you are insured and traveling with you, the members of the family unit or one of the travel companions, the cost of the first night lost at the booked accommodation facility, up to a maximum of Euro 100.00 per person and per room/housing unit with a limit of Euro 250.00 per night for one of the following causes:

- breakdown/accident to the Vehicle you are using to go to the Accommodation Facility;
- natural events that prevent you from taking the first means of transport to reach the accommodation (e.g. ferry, plane, train).

* For the Travel Fee Reimbursement Guarantee, claims due to bankruptcy of the accommodation facility are excluded; cancellation by the Accommodation Facility.

* For the Extension of Stay Guarantee, claims due to: the voluntary extension of the trip by the insured due to personal choices are excluded.

* For the Late Arrival Guarantee, bankruptcy or strike of the Carrier are excluded.



Are there any coverage limits?

! EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE (valid for all Guarantees) Europ Assistance Italia S.p.A. is not required to:

- provide insurance coverage,
- pay claims,

if this exposes you to any sanctions, prohibitions or restrictions that come from "INTERNATIONAL SANCTIONS".

This article shall prevail over any other item that may be contained in the Conditions of Insurance.

In any case, check the updated list of sanctioned countries at the link:

<https://www.europassistance.it/contenuti-utili/international-regulatory-information-links>

If you are a "United States Person" and you are in Cuba or Venezuela, in order to benefit from the insurance coverage you must prove to Europ Assistance Italia S.p.A. that you are in Cuba or Venezuela in compliance with US laws.

Without authorization for your stay in Cuba or Venezuela, Europ Assistance Italia S.p.A. cannot provide insurance coverage.

! Travel restrictions

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

! Subscription limits

You must subscribe to the policy within 24 hours of booking the Trip and for the full value of the same.

! Service Warranty

- Limits of intervention: Europ Assistance does not provide you with assistance services in the following countries:

- involved in armed conflicts, whether declared or de facto;
- of which public notice of the state of belligerence has been given;
- indicated on the official website [europassistance.it/paesi-in-stato-di-belligeranza](https://www.europassistance.it/paesi-in-stato-di-belligeranza), with a very high degree of danger (Very High);
- in which local or international authorities prevent intervention, even in the absence of war risk.

- Limits of the provision of benefits

Assistance services are provided up to three times per insured person, for each type within the duration of the trip.

- Limitation of Liability

Europ ASSISTANCE will not have to compensate for damages caused by the intervention of the authorities of the country in which the assistance is provided and those resulting from any other fortuitous and unforeseeable circumstance. It should also be noted that the operation of the services is in any case subject to the limitations and measures imposed by the governmental, local and health authorities.

! Travel Cancellation Costs Guarantee

- Form of insurance

The guarantee of this policy is valid if you subscribe to it for the entire cost of your trip. You must include the costs of practical management in the cost.

If you subscribe to the Policy for only a part of the value of the trip, Europ Assistance will reimburse you the penalty in proportion to the value of the insured trip. (Art. 1907 of the Italian Civil Code, proportional rule).



Where is the coverage worth?

- ✓ VEHICLE ASSISTANCE SERVICES, without prejudice to what may be stated in the paragraph "EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE" are provided in: Italy, Republic of San Marino and Vatican City, Albania, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Continental Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland and Northern Ireland, Iceland, Israel, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Morocco, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal mainland, Romania, Serbia, Slovakia, Slovenia, Spain mainland Spain and Mediterranean islands, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom.
- ✓ ASSISTANCE SERVICES FOR FAMILY MEMBERS AT HOME are provided in: Italy, the Republic of San Marino and Vatican City.



What obligations do I have?

When you sign the contract: you have the obligation to make true, exact and complete statements.

Untrue, inaccurate or uncommunicated declarations may result in the total or partial loss of the right to compensation, as well as the termination of the insurance pursuant to art. 1892, 1893, 1894 of the Italian Civil Code. You must subscribe to the policy within 24 hours of booking the Trip and for the full value of the booked trip.

During the contract: you are obliged to communicate any changes that involve an increase in risk. Failure to communicate may result in the total or partial loss of the right to compensation, as well as the termination of the insurance pursuant to Art. 1898 of the Italian Civil Code.

In the event of a Claim: you are obliged to notify Europ Assistance Italia S.p.A. in writing of the existence of other Insurances you have taken out with the same characteristics as this one (Article 1910 of the Italian Civil Code) and to comply with the terms for reporting the claim.



When and how do I have to pay?

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



When does the cover start and when does it end?

The guarantees, except as specified below, start from the date of commencement of the trip and will be in force until the end of the same. The start of the Trip means the time of check-in at the Accommodation Facility and the end is the time of check-out at the Accommodation Facility. The maximum duration of coverage during the warranty period is 30 consecutive days.

The Trip Cancellation Fee Guarantee starts from the date of booking the Trip and lasts until the start date of the Trip. The start of the Trip means: the time of check-in at the airport or in the case of early check-in, the passage of boarding checks, or for rentals on the day of the start of the stay. Vehicle Assistance Services will start from 48 hours prior to the time of Check-in and will expire at the time of Check-in, at the booked facility or the departure station. It will then start from the date of check-out, until the return to your residence and in any case within 48 hours. The Hospitalization Indemnity Guarantee starts from the end date of the Trip and ends within 10 days.



How can I cancel the policy?

The policy does not provide for the possibility of cancellation.

Distance selling.

You can exercise the right of withdrawal within 14 days from the date of conclusion of the contract by writing to Europ Assistance by registered letter with return receipt, without prejudice to Europ Assistance's right to withhold the premium accrual corresponding to the period in which the contract took effect.

The withdrawal does not apply to policies with a duration of less than one month.

Withdrawal in the event of a claim.

You can withdraw from the policy after any claim, reported in the manner indicated in the policy itself and up to the 60th day from the payment or refusal of the same, by writing a registered letter with return receipt to Europ Assistance. The withdrawal will be effective after 30 days from the day of receipt of your communication. In the following fifteen days, Europ Assistance will reimburse you, net of tax, for the part of the premium relating to the period of risk not taken.

Europ Assistance can also exercise the right to withdraw from the policy after an accident with the same thirty days' notice.

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



Product: "HOSPITALITY PROTECTION MEDIUM RI - Mod. TAD363/2"
Additional DIP Non-Life was last updated: 15.01.2026

Purpose

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

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

Society

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Registered in section I of the Register of Insurance and Reinsurance Companies under no. 1.00108 - Company belonging to the Generali Group, registered in the Register of Insurance Groups - Single-member company subject to the management and coordination of Assicurazioni Generali S.p.A.
With reference to the last financial statements approved as at 31/12/2024, the Company's shareholders' equity amounted to Euro 95,287,852 and the economic result for the period amounted to Euro 16,670,034.
The solvency ratio, referring to non-life management, is 159.7% as reported in the Report on the solvency and financial condition of the company available on the website at the following link: <https://www.europassistance.it/azienda/bilancio>, where it will be possible to consult subsequent updates relating to the balance sheet.

Italian law applies to the contract.

Product



What is insured?

"There is no additional information other than that provided in the DIP damages".



What is NOT insured?

Service Warranty (mandatory)	<p>× MEDICAL RETURN The following are also excluded:</p> <ul style="list-style-type: none"> - the illness or accident that allows you, according to the assessment of the doctors of the Organisational Structure, to continue travelling, - the illness or accident that can be treated on the spot, - infectious diseases, when transport does not comply with national or international health regulations, - discharge from the medical center or hospital against the advice of the doctors, by your choice or by the choice of your family members. <p>In the event of death, the following are excluded:</p> <ul style="list-style-type: none"> - funeral expenses, search for people, recovery of the body and other expenses that are not related to transport. - The transport of the body to places that are not practicable with normal means of transport. <p>Transport, always in compliance with the laws in force, can be done with vehicles suitable for funeral transport (e.g. hearses),</p>
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	<p>The return to residence is excluded if you are not resident in Europe and your trip has a non-European country as its destination.</p> <p>× ROADSIDE ASSISTANCE The following are also excluded:</p> <ul style="list-style-type: none"> - the costs for spare parts and all repair costs; - the expenses for the intervention of exceptional means, when the exceptional means are necessary for the recovery of the vehicle; - towing costs, when the vehicle has suffered an accident or breakdown while it was circulating outside the public road network or in areas comparable to it (such as: off-road routes). <p>Punctures of the tyre and incorrect refuelling are not considered to be a fault and/or accident.</p> <p>× TROUBLESHOOTING The following are also excluded:</p> <ul style="list-style-type: none"> - Expenses for spare parts and all repair costs; - the expenses for the intervention of exceptional means, when the exceptional means are necessary for the recovery of the vehicle; - towing costs, when the vehicle has suffered an accident or breakdown while it was circulating outside the public road network or in areas comparable to it (such as: off-road routes).
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Are there any coverage limits?

Medical Expenses Guarantee (mandatory)	<p>! DEDUCTIBLE Europ Assistance applies a deductible only when you have not been hospitalized and in cases of reimbursement. The absolute deductible is Euro 50.00.</p>
Baggage Guarantee (mandatory)	<p>! OVERDRAFT Europ Assistance applies a 50% overdraft if the entire vehicle in which you have put your luggage is stolen.</p>
Travel Cancellation Costs Guarantee (mandatory)	<p>! OVERDRAFT</p> <ul style="list-style-type: none"> - 15% in the event of cancellation and/or modification of the trip for reasons other than hospitalization or death. - 25% in the presence of Stays whose regulations provide for a penalty of 100% starting from the 30th day before the date of departure.
<p>intermediation costs: the average share received by the intermediary(s) is equal to 30.00%</p>	

HOW DO I FILE COMPLAINTS AND RESOLVE DISPUTES?

To the insurance company	<p>You can submit any complaints regarding the contractual relationship or the management of claims, including a detailed description of the events, the number of the policy or the claim in question and any information that may help identify the policyholder or the insured (such as tax code, name, surname, contact details, etc.), by writing to Europ Assistance Italia S.p.A. – c.a. Complaints Office by:</p> <ul style="list-style-type: none"> - Post Office: Via del Mulino, 4 – 20057 Assago (MI); - Fax: 02.58.47.71.28 - Pec: reclami@pec.europassistance.it (enabled to receive messages only from Certified Electronic Mail - PEC mailboxes) - E-mail: ufficio.reclami@europassistance.it. <p>Europ Assistance Italia S.p.A. will respond to your complaint within 45 days of receipt as required by law.</p>
All'IVASS	<p>If you are not satisfied with the outcome of the complaint or if you have not received a response from Europ Assistance Italia S.p.A. within a maximum of forty-five days, you can contact IVASS (Institute for the Supervision of Insurance) - Consumer Protection Service - via del Quirinale, 21 - 00187 Rome, fax 06/42.13.32.06, certified email: ivass@pec.ivass.it, attaching to your request the documentation relating to the complaint handled by Europ Assistance.</p> <p>In your complaint you must indicate:</p> <ul style="list-style-type: none"> • name, surname and domicile of the complainant, with any telephone number; • identification of the person or persons whose work is complained of; • brief and exhaustive description of the reason for complaint; • a copy of the complaint submitted to the insurance undertaking and any response provided by the same; • any document useful for describing the relevant circumstances more fully. <p>You can find the complaint form on the IVASS website, at www.ivass.it.</p>

BEFORE GOING TO COURT, ALTERNATIVE DISPUTE RESOLUTION SYSTEMS CAN BE USED, SUCH AS:	
Insurance Arbitrator	By submitting an appeal to the Insurance Arbitrator through the portal available on the Insurance Arbitrator's website (www.arbitroassicurativo.org) where it is possible to consult the eligibility requirements, other information relating to the submission of the appeal itself and any other useful information.
Mediation	By contacting a Mediation Body among those on the list of the Ministry of Justice, available on the www.giustizia.it website (Law 9/8/2013, no. 98).
Negotiation assisted	By request of your lawyer to Europ Assistance Italia S.p.A.
Other alternative dispute resolution systems	<p>Insurance disputes on the determination and estimation of damages in the context of policies against the risk of damage (where provided for by the Insurance Conditions). In the event of a dispute relating to the determination and estimation of damages, it is necessary to resort to the contractual expertise where provided for by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual or arbitration appraisal must be addressed to: Claims Settlement Office – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or certified email to the address sinistri@pec.europassistance.it.</p> <p>In the case of disputes in the context of policies against the risk of damage in which the contractual expertise has already been carried out or not related to the determination and estimate of damages, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.</p> <p>Insurance disputes on medical matters (where provided for in the Conditions of Insurance). In the event of disputes relating to medical matters relating to accident or health policies, arbitration is necessary where provided for by the policy conditions for the resolution of this type of dispute. The request for activation of the contractual or arbitration appraisal must be addressed to: Claims Settlement Office – Via del Mulino, 4 – 20057 Assago (MI), by registered mail with return receipt or certified email to the address sinistri@pec.europassistance.it.</p> <p>In the case of disputes in the context of accident or illness policies in which arbitration has already been carried out or not relating to medical issues, the law provides for mandatory mediation, which is a condition for proceeding, with the right to resort to assisted negotiation in advance.</p> <p>The right to appeal to the Judicial Authority remains unaffected.</p> <p>For the resolution of cross-border disputes, you can lodge a complaint with IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net/make-complaint-about-financial-service-provider-another-eea-country_it_website).</p>
TAX REGIME	
Tax treatment applicable to the contract	<p>For IRPEF purposes, only in the event of death and/or permanent disability of not less than 5%, the part of the premium actually incurred and not reimbursed relating to the guarantee is deductible from gross tax to the extent of 19% if not already deductible in the determination of your individual income (letter f, paragraph 1, art. 15 TUIR).</p> <p>The tax rates relating to the branches of the Guarantees provided for in the Policy are as follows:</p> <ul style="list-style-type: none"> - Disease (R02): 2.50% - Goods transported (R07): 12.50% - Pecuniary losses (R16): 21.25% - Service (R18): 10.00% <p>For the tax treatment applicable to the Policy with Policyholders residing in the Vatican City State or in the Republic of San Marino, please refer to the tax legislation in force in those territories.</p>