

**Summary of Guarantees:**

- A. Assistance and Repatriation**
- B. Medical Expenses**
- C. Luggages**

This policy document is issued by Ima Italia Assistance S.p.A. and contains an extract of the Policy Insurance Conditions n. **T004/2016** signed by Opera Romana Pellegrinaggi. It provides you with the terms, conditions and exclusions of the insurance cover, together with information that will help you in the event of an emergency.

**Attention.** This is a translation provided for information purposes only and is not contractual. In the event of a dispute, the original Italian language documents shall be solely applicable and prevail over this translation. Accordingly, this translation should not be relied upon and any disputes arising in connection with the insurance cover granted will be resolved purely by reference to the original Italian language wordings and the meaning of the terms used therein.

**GENERAL EXCLUSIONS**

If not expressly provided for in the individual Guarantees / Benefits, the Company is not required to provide Guarantees / Benefits for all claims caused or dependent on:

- a) Any deliberately careless or deliberately negligent act or omission by the insured.;
- b) Any claims arising directly or indirectly from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising or military or usurped power;
- c) Earthquakes, floods, atmospheric phenomena having characteristics of natural disasters, transmutation of the nucleus of the atom, radiations caused by the artificial acceleration of atomic particles;
- d) Performance of the following activities: mountaineering with rock climbing or access to glaciers, aerial sports in general, acts of recklessness, motor racing, motorboat and motorcycle races and related trials and training, as well as all injuries suffered as a result of sports activities carried out at professional title;
- e) Any claim arising directly or indirectly from drug addiction or psychiatric drug abuse, excessive alcohol intake, being under the influence of alcohol or you being under the influence of drug(s).
- f) Psychological disorders, psychiatric, neuropsychiatric diseases, states of anxiety, stress or depression. States of chronic disease or pre-existing medical conditions;
- g) Trips undertaken against medical advice or for the purpose of undergoing medical or surgical treatment;
- h) Trips to remote areas, reachable only by special emergency vehicles

**Others Exclusions:**

- i) The cost of searching for missing persons; except in the case of these expenses are incurred by public bodies or authorities and in any case within the maximum limit of € 1,500.00.
- j) Benefits in countries that are in a state of belligerence that makes assistance impossible;

- k) Money losses, travel tickets, titles, collections of any kind and samples;
- l) Damage to baggage unless they are the result of theft, robbery, or are caused by the carrier;
- m) Loss of objects unattended or caused by forgetfulness;
- n) Losses, damages or medical expenses reported to the Company beyond the terms set in the contract;
- o) Guarantees / Benefits of any kind, resulting from claims occurring on the occasion of failure to comply with the provisions of Italian law no. 269 of 1998 "against the exploitation of prostitution, pornography, child sex tourism, as new forms of enslavement".

- b) from the medical centre to the Insured's home.

The Operational Centre will carry out the Return for Health Reasons transport, subject to agreement with the doctors responsible, accepting responsibility for all the expenses, using the means considered most suitable with the use of suitably equipped scheduled flight for all cases.

The Operational Centre will not arrange for Return for Health Reasons transport for infirmities or injuries which, in the doctors' opinion, can be cured locally or during the trip or which, however, do not prevent its continuation; infectious diseases if the transport implies breach of national or international health regulations;

**Return of the convalescent insured** if his state of health prevents him from returning home with the means initially provided for by the travel contract, as well as reimbursement of the additional costs of the stay up to a maximum limit of € 40.00 per day and for a maximum 3 days after the scheduled date of return, made necessary by the health of the Insured. This guarantee is extended to a single traveling companion or to only one adult family member.

**Return of the body** to the place of burial in Italy. The Operational Centre will be responsible for the transport expenses with the exclusion of the funeral and burial expenses.

**Return of family members** as long as they are insured or a traveling companion, following the return of health and / or death of the Insured.

**Early return of the insured to his residence** in the event of death or hospitalization with imminent danger of life of a family member, if the Insured asks to return before the date he had planned and by a different means than originally planned.

**Trip of a family member** when the Insured is hospitalized - for more than 5 days - and if an adult family member is not already on the spot, the round-trip air or rail ticket is reimbursed, to allow a member of the family to go to the patient.

**Interpreter available abroad** when the Insured as a result of hospitalization or judicial procedure against him due to negligent events abroad, finds it difficult to communicate in the local language, the Operational Centre sends an interpreter to take the related costs, for the only time necessary and with the maximum limit of € 500.00.

**INSURANCE CONDITIONS**

**A) ASSISTANCE AND REPATRIATION**

**Art. A1 – Scope of the guarantee**

The Operational Centre will organise and supply the following services 24 hours a day. If the Insured has an accident while travelling can call the Operational Centre consisting of doctors, technicians and operators, working 24 hours a day by calling the Sesto San Giovanni number +39 02.24128703.

The cover is effective from the time the trip starts and is operational up to the end of the trip but not beyond the expiry of the policy and is given within the limits and the services of the place the event occurred.

**Telephone medical consultation** out of hours medical service to ascertain the state of health of the Insured or evaluate the most appropriate service, in agreement with the doctors re-sponsible;

**Indication of a specialist doctor** as close as possible to the place where the Insured is and subject to local availability;

**Sending medicines urgent** when the Insured urgently needs medical treatment for which he is in possession of a regular medical prescription, and which cannot be found on the spot, and if marketed in Italy. In any case, the cost of these medicines remains the responsibility of the Insured.

**Transport - return for health reasons**

- a) from the Accident and Emergency centre or place of first admission to a better equipped medical centre;

**Reporting of a lawyer** when the Insured is held criminally or civilly liable for negligent events occurring abroad and attributable to him, the Operational Centre reports the name of a lawyer and anticipates the costs for defending the Insured within the maximum amount of € 5,000.00; also anticipates, always against adequate bank guarantee and up to the maximum amount of € 15,000.00, any possible bail required by the judge.

**Advance of essential supplies expenses** in case of unforeseen events of proven gravity and not dependent on his will, the Operational Centre will pay to the Insured, against adequate bank guarantee, any bills on the spot or anticipate the amount of money required up to a maximum of € 5,000.00.

#### Art. A2 – Behavior in case of claim

Assistance is provided by calling the 24 hours emergency number +39 02 24128703. The Insured must:

- report to the Operational Centre their personal data, Tax Code, the identification data of the Insurance Card;

- communicate the place where it is and its telephone number.

#### Art. A3 – Provisions and limitations

Referring to the following benefits only:

**Transport - return for health reasons**

**Return of the convalescent insured**

**Return of the body**

**Return of family members**

**Early return of the insured**

**Trip of a family member**

if the Insured, for unforeseeable circumstance, has organized on his own, sustaining the related expenses, the Company, following the presentation of a suitable medical certificate issued on the spot and original expense documents, will provide for reimbursement, of a maximum amount of € 1,000.00.

#### Art. A1.1 - EXTENSION FOR PRE-EXISTING DISEASES

As a partial derogation to the General Exclusion the services referred to in the ASSISTANCE Section operate even in the case of exacerbation of pre-existing diseases at the beginning of travel. This extension will have value only after the presentation of a certification issued on the spot by a public rescue health organization (hospital, medical guard), and not by private doctors.

The benefit "Early return of the insured" is excluded from this extension.

#### B) MEDICAL EXPENSES

##### Art. B1 – Scope of the guarantee

The scope of the guarantee is the coverage of medical expenses only, for health services resulting from accidents or illness, incurred by the Insured on the spot, whose necessity arises during the trip and which are indispensable and cannot be postponed until return to the place of residence. The Company covers the expenses incurred, within the cost limits of public hospitals and private facilities as long as authorized by the Operational Centre for the following maximum amounts:

Italy: € 1,000,00

Worldwide: € 30,000,00

Russia: € 30,000,00

##### Art. B2 – Hospital And Surgical Expenses

The Company, contacted in advance by calling the Operational Centre on the following number:

+39 02.24128703

issues a case number to the Insured and provides for the direct payment of Hospital and Surgical Expenses. The guarantee will be provided until the Insured discharge from hospital or deemed to be repatriated. Both conditions must be based on an official medical opinion given to the Company.

In the event that the Company cannot make direct payment, the costs will be reimbursed as long as authorized by the Operational Centre contacted in advance or, in any case, not after the discharge from hospital of the Insured.

#### NOTICE!

**For medical expenses exceeding € 1,000.00, the prior authorization of the Operational Centre must always be obtained.**

**Excesses** - Guarantees / Benefits are provided with the application of an excess of € 50.00.

**In the case of hospitalization in the European Union** - With the use of the Health Card (European Health Insurance Card - TEAM) where are printed codes necessary to guarantee to every Italian citizen health care even in the countries of the European Union, there will not be the application of any excesses.

**Reimbursement of medical expenses after the return to the residence** - Only in the event of an accident occurring during the trip and if the Operational Centre has been contacted at the time of the accident (at the Sesto San Giovanni number: +39 02 24128449), the medical expenses and treatment, after the return to the place of residence, carried out within 45 days following the date of the accident, will be reimbursed.

**Dental care** - The guarantee covers the medical expenses incurred during the trip, which cannot be postponed until the return, consequent to an accident occurring during the validity of the cover in relation to: medical fees, dental care, surgery, medicines prescribed by a doctor within the limit of € 100.00 per Insured.

#### Art. B3 – Excesses

For each claim, will be applied an absolute excess of € 50.00, which remains in charge of the Insured.

#### Art. B4 – Behavior in case of claim

In order to obtain reimbursement of the medical expenses incurred, the Insured, within 15 days from the date of return, must report the accident to the Company

IMA Italia Assistance S.p.A. by connecting to the claims portal at: [www.sinistri.imaitalia.it](http://www.sinistri.imaitalia.it); alternatively:

• by e-mail addressed to: [sinistri.viaggi@imaitalia.it](mailto:sinistri.viaggi@imaitalia.it)

attaching the documents in PDF format; alternatively

• by registered mail addressed to: IMA Italia Assistance S.p.A., Piazza Indro Montanelli 20, 20099, SESTO SAN GIOVANNI (MI); alternatively

• by calling the number dedicated to handling reimbursement requests Tel. +39 02 24128449, active from Monday to Friday from 9:00 am to 5:00 pm;

with the following documents:

- own personal data Tax Code, data of this policy, IBAN code;

- diagnosis of the local doctor;

- original invoices or receipts paid.

In any case, the required documentation can be sent, **exclusively in the original**, to:

**IMA Italia Assistance S.p.A.** Piazza Indro Montanelli 20, 20099, SESTO SAN GIOVANNI (MI).

#### C) LUGGAGES

##### Art. C1 - Scope of the guarantee

**the Company will reimburse the losses resulting from theft, fire, robbery or damage of the baggage, which the Insured had with him during the trip, including the clothes and objects worn,**

**and also for failure to return or damage of the baggage caused by the carrier to which it has been delivered.**

**In the event of reimbursement the value of the goods, this shall be determined having regard to the wear and tear and depreciation due to use.**

#### Art. C2 – Limit per person and period of insurance

The following limits are intended per person.

Maximum amount per person and per insurance period: € 1,000.00

**a) Expenses for essential supplies** In case of delayed (not less than 12 hours) or failure to return the baggage caused by the carrier, the Company will reimburse, within the maximum amount of € 150,00 the expenses sustained and documented for the purchases carried out before the end of the trip.

#### b) Document remaking

The reimbursement of the costs for the duplication of the passport, identity card and driving license as a result of the events provided for in Art. C1 - Scope of the guarantee.

The Company will reimburse, within the maximum amount of € 75,00

#### Art C3 - Provisions and limitations

In the event of reimbursement the value of the goods, this shall be determined having regard to the wear and tear and depreciation due to use.

The refund is limited to 50% of the value, for the following items:

a) jewels, valuables, watches, furs and other objects of value;

b) photo-optical equipment, radio-television equipment and electronic equipment.

For these items the warranty does not apply when they are included in the baggage delivered to transport companies.

The reimbursement is also limited for every single object to 50% of the sum insured and the photocoroptical kits (objectives, filters, flashing lights, batteries, etc.) are considered as one object.

The objects left in car, in camper, in the caravan or on board of motorcycles or other vehicles are insured only if stowed in the locked boot not visible from outside and the vehicle is left in a guarded parking fee.

#### Art. C4 – Excesses

From the amount of the compensable damage referred to in article C1 and C2 above, an excess of € 75.00 will be deducted. This excess is not applied to indemnities due in addition to the compensation paid by the carrier. In this case, the compensation will be proportional and subsequent to that of the responsible carrier and given only if the compensation obtained does not cover the entire amount of the damage.

#### Art. C5 - Behavior in case of claim

In case of damage or loss to the luggages, the Insured, within 15 days from the date of return, must report the claim to the IMA Italia Assistance S.p.A. by connecting to the claims portal at: [www.sinistri.imaitalia.it](http://www.sinistri.imaitalia.it); alternatively:

• by e-mail addressed to: [sinistri.viaggi@imaitalia.it](mailto:sinistri.viaggi@imaitalia.it)

attaching the documents in PDF format; alternatively

• by registered mail addressed to: IMA Italia Assistance S.p.A., Piazza Indro Montanelli 20, 20099, SESTO SAN GIOVANNI (MI); alternatively

• by calling the number dedicated to handling reimbursement requests Tel. +39 02 24128449, active from Monday to Friday from 9:00 am to 5:00 pm;

with the following documents:

- own personal data Tax Code, data of this policy, IBAN code;

- diagnosis of the local doctor;

- original invoices or receipts paid.

In any case, the required documentation can be sent, **exclusively in the original**, to:

**IMA Italia Assistance S.p.A.** Piazza Indro Montanelli 20, 20099, SESTO SAN GIOVANNI (MI).

2 .-. Detailed description of the circumstances in which the accident occurred;

3 .- Description, value, date of purchase of lost or damaged items, estimate of repair or declaration of irreparability;

4.-in case of baggage entrusted to the air carrier: copy of the report of loss or damage (RIB or PIR, to be obtained at the "Lost and Found" office of the Airport Authority) and a copy of the complaint letter sent within the terms of law to the air carrier and possible response of the same. If 90 days have elapsed from the date of dispatch of the complaint letter to the air carrier, the Insured may notify the

Company of the failure to reply. In this case the Company will liquidate the indemnity due to the terms of the policy, after applying the contractual excess of **€ 75.00**. The right of subrogation of the Company towards the Carrier remains unaffected. The Insured undertakes to notify the Company of any further sums received from anyone for compensation for the same damage and to promptly return to the Company the amounts not contractually due;

5.-in case of baggage entrusted to the maritime, land or hotelier carrier: copy of the complaint, duly countersigned for receipt by the carrier or hotelier and their response;

6.-in case of undelivered luggage: copy of the report to the authority of the place of the event and a copy of the written complaint to any responsible (hotel, restaurant, garage) and their reply;

7.-in case of essential purchases: the receipts documenting the cost and nature of the goods purchased.

In any case, the required documentation must be sent, exclusively in the original, to: **IMA Italia Assistance S.p.A Piazza Indro Montanelli 20, 20099, SESTO SAN GIOVANNI (MI)**.

**Art. C6 - Additional obligations of the Insured -**  
The Insured is obliged to protect the Company's right of recourse against the responsible for the loss or damage of the baggage, therefore he must immediately file a written complaint against the hotelier, carrier or other person in charge. He must also report the cases of theft, theft or robbery to the Authority of the place where the event has occurred.

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