

Insurance Policy



INSURANCE POLICY INCLUDED

All travellers will benefit from an Europ Assistance insurance policy offered by the Tour Operator for the following guarantees associated with the "TH Management Account":

1) MEDICAL ASSISTANCE DURING TRAVEL

- Medical advice
- Sending a doctor or ambulance in Italy
- Reporting of a specialist doctor abroad
- Medical repatriation
- Transportation of the body with limit of Euro 5,000.00 per Insured
- Return with an insured family member
- Repatriation with another insured person
- A family trip
- Accompaniment of minors
- Return of the convalescent insured
- Extension of the living room
- Information and reporting of corresponding medicines abroad
- Interpreter available abroad
- Advance expenses expenses (valid only for insured persons resident in Italy)
- Early return
- Advance bail penalty abroad (valid only for insured persons resident in Italy)
- Reporting a lawyer abroad
- Sending urgent messages

2) VEHICLE ASSISTANCE

- Roadside assistance
- Continuation of the journey

3) REIMBURSEMENT OF MEDICAL EXPENSES

Following an accident and / or sudden illness, Europ Assistance reimburses the medical, pharmaceutical and hospital expenses that the Insured must incur for urgent care or interventions received on the spot during the trip for the following ceilings:

Foreign countries: Euro 3,000.00

Italy: Euro 500.00

For each reimbursement a fixed excess of Euro 35,00 will be applied for each Insured person.

4) BAGGAGE INSURANCE

Europ Assistance assures the compensation of baggage and personal effects subject to damages that the Insured had with him/her at the beginning of the trip, including the clothes, caused by theft, burglary, robbery, loss and damage up to a ceiling of 500,00 per person in Italy, Europe and countries of the Mediterranean area, Worldwide.

5) TRAVEL CURTAILMENT INSURANCE

Should the Insured curtail the insured trip exclusively as a result of:

- Organization and execution by Europ Assistance of the return of health service on the basis of the contractual conditions;

- Organization and implementation by Europ Assistance of the Early Return Service on the basis of the contractual conditions;
- Hijacking of the plane on which the insured is making the trip following piracy.

Maximum reimbursement:

Europ Assistance will calculate the daily value of the trip, subdividing the total value stated in the policy for the number of days initially planned and will proceed to the payment of the residual days not enjoyed by the Insured. The day of the interruption of the trip and the day of return provided at the beginning of the journey are considered as one day. This ceiling can never in any case be higher than Euro 5,000.00 per Insured. In case of interruption of several Insured members of the trip together and at the same time, the reimbursement will be paid up to the amount equal to the sum insured for each Insured, but with a maximum total of Euro 15,000.00 per claim.

Exclusions

Trip interruptions caused by:

- a) Pre-existing sicknesses at the time the guarantee starts;
- b) Pregnancy or pathological situations resulting therefrom;
- c) Mental diseases;
- d) Illnesses or accidents whose care constituted the purpose of the trip.

Obligations of the Insured:

After the curtailment of the trip the Insured, within the term of sixty days from the return to the domicile, the insured must send a complaint by accessing the portal <https://sinistronline.europassistance.it> and follow the instructions (or by accessing the claims section directly at www.europassistance.it) or must send a written complaint addressed to: Europ Assistance - Piazza Trento, 8 - 20135 Milan by telegram or fax to 02.58.47.70.19 - Highlighting on the envelope the competent office (Claims Liquidation Office - Travel Refurbishment) and indicating:

- 1) Name, surname, address, telephone number;
- 2) Europ Assistance card number;
- 3) Authorization to process personal data by inserting the following declaration in the report that must be signed from the Insured: "I authorize Europ Assistance Italia S.p.A. to process my personal data, including sensitive data, for the assessment of the liquidation of the claim";
- 4) The cause of the interruption of the trip;
- 5) Travel program;
- 6) Date of return;
- 7) Certificate of payment of the trip;
- 8) Booking confirmation account statement issued by the Organization / Travel Agency.

The text of the guarantees and services referred to in points 1, 2, 3, 4 and 5 is purely indicative. Before subscribing, read the Insurance Conditions that will be delivered by the Tour Operator to all Insured participants in the travels.

INSURANCE POLICY INCLUDED

All travelers benefit from an Europ Assistance insurance policy offered by the Tour Operator for the following guarantees associated with the "TH Plus Management Fee":

MEDICAL ASSISTANCE DURING TRAVEL

- Medical advice
- Sending a doctor or ambulance in Italy
- Reporting of a specialist doctor abroad
- Medical repatriation
- Transportation of the body with limit of Euro 5,000.00 per Insured
- Return with an insured family member
- Repatriation with another insured person
- A family trip
- Accompaniment of minors
- Return of the convalescent insured
- Extension of the living room
- Information and reporting of corresponding medicines abroad
- Interpreter available abroad
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- Advance bail penalty abroad (valid only for insured persons resident in Italy)
- Reporting a lawyer abroad
- Sending urgent messages

2) VEHICLE ASSISTANCE

- Roadside assistance
- Continuation of the journey

3) REIMBURSEMENT OF MEDICAL EXPENSES

Following an accident and / or sudden illness, Europ Assistance reimburses the medical, pharmaceutical and hospital expenses that the Insured must incur for urgent care or interventions received on the spot during the trip for the following ceilings:

Foreign countries: Euro 15,000.00

Italy: Euro 1,000.00

For each reimbursement a fixed excess of Euro 35,00 will be applied for each Insured.

4) BAGGAGE INSURANCE

Europ Assistance assures the compensation of the damages incurred by baggage and personal effects that the Insured had with him at the beginning of the trip, included the clothes, caused by theft, burglary, robbery, theft, loss, loss and damage up to a ceiling of Euro 1,000.00 per person in Italy, Europe and countries of the Mediterranean region, Worldwide.

5) TRAVEL CURTAILMENT INSURANCE

Should the Insured stop the insured trip exclusively as a result of:

- organization and execution by Europ Assistance of the return of health service on the basis of the contractual conditions;
- organization and implementation by Europ Assistance of the Early Return Service on the basis of the contractual conditions;
- Hijacking of the plane on which the insured is making the trip following piracy.

Maximum reimbursement:

Europ Assistance will calculate the daily value of the trip, subdividing the total value stated in the policy for the number of days initially planned and will proceed to the payment of the residual days not enjoyed by the Insured. The day of the interruption of the trip and the day of return provided at the beginning of the journey are considered as one day. This ceiling can never in any case be higher than Euro 5,000.00 per Insured. In case of interruption of several Insured members of the trip together and at the same time, the reimbursement will be paid up to the amount equal to the sum insured for each Insured, but with a maximum total of Euro 15,000.00 per claim. Exclusions

Trip interruptions caused by:

- a) Pre-existing sicknesses at the time the guarantee starts;
- b) Pregnancy or pathological situations resulting therefrom;
- c) Mental diseases;
- d) Illnesses or accidents whose care constituted the purpose of the trip.

Obligations of the Insured:

After the curtailment of the trip the Insured, within the term of sixty days from the return to the domicile, the insured must send a complaint by accessing the portal <https://sinistronline.europassistance.it> and follow the instructions (or by accessing the claims section directly at www.europassistance.it) or must send a written complaint addressed to: Europ Assistance - Piazza Trento, 8 - 20135 Milan by telegram or fax to 02.58.47.70.19 - Highlighting on the envelope the competent office (Claims Liquidation Office - Travel Refurbishment) and indicating:

- 1) Name, surname, address, telephone number;
- 2) Europ Assistance card number;
- 3) Authorization to process personal data by inserting the following declaration in the report that must be signed from the Insured: "I authorize Europ Assistance Italia S.p.A. to process my personal data, including sensitive data, for the assessment of the liquidation of the claim";
- 4) The cause of the interruption of the trip;
- 5) Travel program;
- 6) Date of return;
- 7) Certificate of payment of the trip;
- 8) Booking confirmation account statement issued by the Organization / Travel Agency

6) TRAVEL CANCELLATION AND BOOKING INSURANCE

Cancellation of the trip:

If the insured person has to cancel or modify the booked trip, for reasons or events objectively documented, and unpredictable at the time of booking, which affect:

- Directly the Insured him/herself and / or his/her family members;
- Directly the co-owner of the associated company;

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

- To the Insured;
- and provided that they are insured and registered on the same contract:
- To cohabiting family members;
 - To one of the traveling companions.

In case of more than one person insured travelling

together and at the same time, in the absence of other persons of the same family unit or cohabiting with the Insured, the latter will indicate a single person as a "traveling companion".

Maximum amount to be reimbursed

The penalty charged to the Insured by the Tour Operator is fully reimbursed, including any management fees, agency fees, fuel adjustment and visas (with the exception of the purchase of air ticketing, airport taxes refundable by the airline) up to the value of the booked trip, which in any case can never exceed Euro 5,000.00 per Insured and Euro 15,000.00 per claim.

Terms of settlement:

Europ Assistance reimburses the cancellation penalty:

- 1) In the event the trip has to be cancelled due to unforeseen circumstances or reason like hospital admission (excluding Day Hospital and Accident & Emergency) or death, the penalty will be reimbursed without the application of any penalties.
- 2) In case cancellation not determined by hospitalization or death, the penalty will be reimbursed with the application of a cancellation penalty equal to 20% of the total amount due; if the penalty is higher than the guaranteed ceiling, the penalty will be calculated on the latter.

It is understood that the calculation of the reimbursement will be equivalent to the percentages of penalties existing on the date on which the event occurred (Article 1914 of the Civil Code). Therefore, in the event that the Insured cancels the trip after the event, any major penalty will remain against him. In the event of illness or accident, Europ Assistance reserves the right to send a doctor to certify that the Insured's conditions are such as to prevent him/her taking part in the trip.

Exceptions

Europ Assistance does not reimburse in case of:

- 1) Fraud of the Insured;
- 2) Causes not of a medical nature, foreseeable and / or known to the Insured at the time of booking;
- 3) Chronic diseases;
- 4) War, strikes, riots, popular riots, acts of terrorism, earthquakes and atmospheric phenomena with characteristics of natural disasters, phenomena of transmutation of the nucleus of the atom, radiation caused by artificial acceleration of atomic particles;
- 5) Bankruptcy of the airline or of the agency or of the Tour Operator;
- 6) Epidemics with characteristics of pandemic, of gravity and virulence such as to entail a high mortality or to require restrictive measures to reduce the risk of transmission to the civilian population, quarantine;
- 7) Causes or events that cannot be objectively documented.

Obligations of the Insured:

- 1) In case of changes and / or forced cancellation of the trip, the Insured must:
 - Communicate the formal cancellation of the trip to the Tour Operator;
 - Make a communication within 5 days from the occurrence of the cause of the cancellation itself and in any case no later than the start date of the trip.

The claim can be filed by accessing the portal (<https://sinistronline.europassistance.it> claims section) or by writing to Europ Assistance Italia SpA - Claims Liquidation Office (Travel Cancellation) - Piazza Trento, 8 - 20135 Milan, providing the following information:

- name, surname, address, telephone number;
- Europ Assistance membership number;
- The reason for the cancellation or change;
- Contact details of the Insured or of the persons that caused the cancellation (family member, co-owner of the company);
- Objective documentation proving the cause of the cancellation, in original; - documentation proving the connection between the Insured and the other person that caused the cancellation.

If the cancellation and / or change of the trip or booking is due to illness and / or injury, the claim must include:

- Type of pathology;
 - Beginning and end of the disease.
- Within 15 days of the above report, the Insured must also present the following documents to Europ Assistance:
- Europ Assistance membership number;
 - Personal data, tax code and contact details;
 - Any documents objectively proving the cause of the cancellation of the original trip;
 - In case of illness or accident, a medical certificate attesting the date of the accident or the onset of the disease, the specific diagnosis and the days of prognosis;
 - In case of hospitalization, a complete copy of the medical record;
 - Travel registration form or similar document; receipts (deposit, balance, penalty) for payment of the trip or reservation;
 - Booking confirmation/account statement issued by the Tour Operator;
 - Organization invoice related to the penalty charged;
 - Program and travel rules;
 - Travel document (visa, etc.);
 - Travel booking contract.

Start date and duration of insurance

Starting date and duration of the insurance The insurance against the Insured starts from the day of registration / confirmation of the trip / lease and has lasted until the day the trip / lease begins, meaning the beginning of the journey when the Insured he would have to show up at the departure station or for leases on the day he began his stay. The text of the guarantees and services referred to in points 1, 2, 3, 4, 5 and 6 is purely indicative. Before subscribing, read the Insurance Conditions that will be delivered by the Tour Operator to all Insured participants in the travels.