

**GENERALI  
INA ASSITALIA**

*Cover for foreign EU nationals applying for registration of residence in Italy - Information Package - Last updated on 1.7.2013 - Pol. 395/29856*

**INSURANCE CONTRACT**

**COVERING FOREIGN EU NATIONALS APPLYING FOR  
REGISTRATION OF RESIDENCE IN ITALY**

(PURSUANT TO LEG. DECREE 30/2007, AS AMENDED)

This information package containing:

- the Information Notice, including the glossary of terms;
- the Terms and conditions of insurance;

must be delivered to the Policyholder prior to signing the contract or, where provided, the insurance proposal.

**BEFORE SIGNING PLEASE READ  
THE INFORMATION NOTICE CAREFULLY**

*In case of discrepancy Italian wording shall prevail*

## INFORMATION NOTICE

### INSURANCE CONTRACT

#### COVERING FOREIGN EU NATIONALS APPLYING FOR REGISTRATION OF RESIDENCE IN ITALY (PURSUANT TO LEG. DECREE 30/2007, AS AMENDED)

**This Information Notice is drafted in the form prepared by the IVASS, but its content is not subject to prior approval by the Authority itself.**

**The Policyholder shall read the terms and conditions of insurance before signing the insurance policy.**

#### GLOSSARY

<b>INSURED PERSON</b>	Any citizen of a EU Member State, except Italy, the Vatican City and the Republic of San Marino
<b>INSURANCE</b>	The insurance contract
<b>POLICYHOLDER</b>	The party who effects the insurance
<b>ACCIDENT</b>	An unexpected, violent and extreme event, which causes personal injury that is readily and objectively verifiable and may result either in death or permanent/temporary disability
<b>SUDDEN ILLNESS</b>	An acute illness affecting the Insured Person and which is not, in any case, the (albeit sudden) manifestation of a condition that arose prior to the start date of the policy
<b>POLICY</b>	The document proving the insurance contract
<b>PREMIUM</b>	The amount payable by the Policyholder to the Company
<b>HOSPITALISATION</b>	The admission to a public hospital, entailing overnight stay, duly authorised to admit and treat sick people, in accordance with the law and as required by the competent Authorities
<b>COMPANY</b>	Generali Italia SpA

#### A. INFORMATION ABOUT THE INSURER

##### 1. General Information

Generali Italia S.p.A. is a Generali Group company.

- Registered office: Via Marocchessa 14 – 31021 Mogliano Veneto (TV) – Italy.
- Contacts: 06 8483.1; website: [www.inaassitalia.generali.it](http://www.inaassitalia.generali.it); email: [info@inaassitalia.generali.it](mailto:info@inaassitalia.generali.it).
- The Insurance Company has been authorised under a decree by the Ministry of Industry and Trade (No. 289 of 2/12/1927) and is registered with the *Albo delle Imprese di assicurazione* (Register of Insurance Companies, No. 1.00021).

Reference should be made to the home page of the Company's website for any updates to this information package not due to the introduction of new regulatory provisions.

##### 2. Information about the Insurer's financial position

Net equity: € 1,856,772,958.00; Share capital: € 618,628,450.00; Total reserves: € 1,238,144,508.00.

The Company's non-life business solvency ratio - defined as the ratio of the available solvency margin to the amount of solvency margin required by law - is equal to 1.43.

## **B. INFORMATION ABOUT THE CONTRACT**

The cover is effective after Midnight on the day the premium is paid and expires six months or one year later, without the need for notice.

Reference should be made to article 1 of the general terms and conditions of insurance for more detailed information.

### **3. Insurance cover – Limitations and exclusions**

Under this insurance contract the Policyholder can claim for reimbursement of medical expenses incurred by foreign EU nationals, if hospitalised for urgent treatment as a result of an accident or sudden illness.

Reference should be made to article 1 of the medical expense reimbursement section of the terms and conditions of insurance for more detailed information.

*Note*

- The insurance cover herein is subject to exclusions and limitations. Reference should be made to article 2 of the general terms and conditions of insurance.
- Compensation is determined on the basis of the criteria set out in articles 1 and 2 of the medical expense reimbursement section of the terms and conditions of insurance.

### **4. Representations by the insured regarding the circumstances of risk - Invalidity**

*Note*

The provision of incorrect or incomplete information by the Policyholder and/or the Insured Person, regarding the circumstances affecting the risk assessment process by the Insurance Company, may affect the delivery of the services herein. For the relevant consequences relating, see article 5 of the general terms and conditions of insurance.

### **5. Increasing or reducing the insurance risk**

*Note*

The Insured Person must notify the Company, in writing, of any circumstances increasing or reducing the insurance risk. For more details, reference should be made to article 3 of the general terms and conditions of insurance.

Example of increased risk: drug addiction.

### **6. Premium**

There is a single premium, which must be paid in advance and the amount of which varies depending on the term of cover.

The premium can be paid by post office money order, bank transfer, or in cash at the branch office.

### **7. Limitation and forfeiture of the right to claim under this insurance**

The right to claim under this insurance contract shall be forfeited if it is not exercised within two years from the occurrence of the event giving rise to the claim, pursuant to article 2952 of the Italian Civil Code.

## **8. Applicable law**

The contract is governed by Italian law.

## **9. Tax regime**

The contract is subject to the insurance tax referred to in Law 1216/1961, as amended.

## **C. CLAIMS AND COMPLAINTS INFORMATION**

### **10. Claims**

*Note*

If an accident occurs, the Insured Person must notify forthwith the branch to which the policy has been assigned. Reference should be made to article 2 of the medical expense reimbursement section of the terms and conditions of contract for more detailed information.

### **11. Complaints**

Any complaints against the Company, in relation to the management of the contract or the handling of claims, should be addressed to:

Generali Italia S.p.A. - Customer Service - Via Leonida Bissolati 23 - 00187 Roma - Tel.: 06 47224020 - Fax: 06 47224204 - Email: [reclami.assitalia@inaassitalia.generali.it](mailto:reclami.assitalia@inaassitalia.generali.it).

If the complainant is unsatisfied with the outcome of the complaint, or if the Company fails to reply within the deadline of forty-nine days, he/she may contact the IVASS - Servizio Tutela degli Utenti - Via del Quirinale 21, 00187 Rome.

The complaint must contain:

- a) the full name, address and telephone number of the complainant;
- b) the identification details of the person(s) complained about;
- c) a brief description of the reason for the complaint;
- d) a copy of the complaint sent to the Insurer and any replies received;
- e) any other useful document for describing the circumstances.

Any complaints filed with the IVASS should contain:

- a) the full name, address and telephone number of the complainant;
- b) the identification details of the person(s) complained about;
- c) a brief description of the reason for the complaint;
- d) a copy of the complaint sent to the Insurer and any replies received;
- e) any other useful document for describing the circumstances.

Regarding the settlement of cross-border disputes, it is possible to file a complaint either with the IVASS or the competent foreign authorities through the FIN-NET procedure (via the website [http://ec.europa.eu/internal\\_market/fin-net/index\\_en.htm](http://ec.europa.eu/internal_market/fin-net/index_en.htm)), without prejudice to the possibility of bringing a legal action before the competent judicial authorities.

Generali Italia SpA accepts responsibility for the accuracy and completeness of the data and information contained in this Information Notice.

THE CEO, Dr. Raffaele Agrusti (illegible signature)

## **TERMS AND CONDITIONS OF INSURANCE**

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*In case of discrepancy Italian wording shall prevail*

## DEFINITIONS

<b>INSURED PERSON</b>	Any national of a EU Member State, except Italy, the Vatican City and the Republic of San Marino
<b>INSURANCE</b>	The insurance contract
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<b>POLICY</b>	The document proving the insurance contract
<b>PREMIUM</b>	The amount payable by the Policyholder to the Company
<b>HOSPITALISATION</b>	The admission to a public hospital, entailing overnight stay, duly authorised to admit and treat sick people, in accordance with the law and as required by the competent Authorities
<b>COMPANY</b>	Generali Italia SpA

In case of discrepancy Italian wording shall prevail

## GENERAL TERMS AND CONDITIONS OF INSURANCE

### Art.1 Premium and effective date of coverage

The cover is effective after Midnight on the day the premium is paid and expires six months or one year later, without the need for notice.

The relevant premium may be paid in any one of the following ways:

- by payment into the Post Office account no. 92316009, in the name of Generali Italia SpA, at any Post Office branch in Italy;
- by bank transfer to the bank account at Branch 252 of BPM, in the name of GIOVANNI LEONARDI AG RMEDAGLIEDORO GENERALIINASSITALIA PRDANNI IBAN: IT 41C0558403201000000018404 – specifying the following reason: "Assicurazione sanitaria per studenti/turisti/cittadini comunitaria a favore di "NAME AND SURNAME" effective from "DATE"
- by cash at the Branch Office in Via Cesare Fracassini 13 a/b – 00196 Rome, Tel. 063611676 – Fax 063613626 – Email: [polizze cittadinistranieri@gmail.com](mailto:polizze cittadinistranieri@gmail.com)

Individual premium for people aged up to 40:

- 6-month cover: € 120
- 12-month cover: € 180

Individual premium for people aged from 40 to 65:

- 6-month cover: € 200
- 12-month cover: € 300

### Art. 2 Exclusions

The insurance does not cover:

- a) urgent hospital treatment due to a pre-existing condition, prior illness or accident, or persistent or recurring condition;
- b) mental diseases or conditions, including neurotic behaviour;
- c) treatment or operations for removing or correcting pre-existing physical defects or malformations;
- d) dental treatments and periodontitis;
- e) the consequences of wars, insurrections, earthquakes or volcanic eruptions;
- f) accidents resulting from crimes committed by the Insured Person (including any accidents caused by serious misconduct);
- g) accidents, sickness and intoxication due to the abuse of alcoholic substances or caused by hallucinogenic drugs, psychiatric medication and psychoactive drugs, as well as conditions related to the non-therapeutic use of psychiatric medication and psychoactive drugs, the abuse of alcohol and/or psychotropic substances;
- h) accidents caused by aerial sports in general or any other sports activities practised in a professional capacity;
- i) accidents caused by participation in motor races or rallies or privately organised competitions with special regulations, motorcycling and powerboating activities, including the related test runs and training;
- j) surgical operations for correcting deviations of the nasal septum and pyramid, except for those caused by an accident occurring during the term of the policy, duly and exclusively documented by appropriate A&E records and x-rays confirming the fracture of the nasal bones.

### **Art. 3 Eligibility and increase of risk**

Persons who are or have been affected by alcoholism, drug addiction or HIV infection are not eligible for cover, regardless of their current state of health.

If the Insured Person shows any of the above mentioned conditions or diseases during the term of the contract, this will entail an increase of risk for the Company, pursuant to article 1898 of the Italian Civil Code; therefore, the Company shall be entitled to immediately withdraw from the contract, albeit limitedly to the Insured Person affected by the condition, and any incidents occurring thereafter shall not entitle to any claims hereunder.

### **Art. 4 Territory**

The cover applies to any of the above mentioned incidents occurring exclusively in Italy, including the Vatican City and the Republic of San Marino.

### **Art. 5 Representations regarding the circumstances of risks**

Any incorrect or incomplete information by the Policyholder and/or the Insured Person, in relation to the circumstances affecting the assessment of the risk, may entail the total or partial loss of the right to compensation and the termination of the Insurance (pursuant to articles 1892, 1893 and 1894 of the Italian Civil Code).

### **Art. 6 Insurance on behalf of third parties**

If this insurance is taken out on behalf of a third party, the relevant policy obligations must be complied with by the Policyholder, except those which, by their very nature, can only be complied with by the Insured Person, in accordance with article 1891 of the Italian Civil Code.

### **Art. 7 Tax**

The relevant insurance tax shall be charged to the Policyholder.

### **Art. 8 Governing law**

Any matters not provided for herein shall be governed by the applicable regulations.

*In case of discrepancy Italian wording shall prevail*



## **REIMBURSEMENT OF MEDICAL EXPENSES SECTION**

### **Art. 1 Scope of the insurance – Urgent hospital treatment for sudden illness or accident**

If the Insured Person is hit by sudden illness or accident and requires hospitalisation in a public hospital, or urgent medical treatment, the Company undertakes to pay directly to the ASL (District Health Authority responsible for running the hospital) and/or the Insured Person the expenses incurred, subject to a limit of € 75,000.

Urgent medical treatment means all the medical treatments/services provided by hospitals, with or without the need for hospitalisation, if diagnosed as urgent by the medical staff at the hospital.

### **Art. 2 Filing claims – Requesting Emergency Hospital Care**

The ASL (District Health Authority) determines whether the Insured is eligible for care, checking that, (i) the relevant premium has been paid, and (ii) the Insured is legally staying in Italy, on the basis of the application for registration of residence.

Once the above mentioned checks have been carried out, and the Insured Person has been discharged from hospital, the competent ASL Authorities request the payment of the hospital bill, based on the applicable fees, to Società Generali Italia S.p.A. Divisione Ina Assitalia Agenzia Generale di Roma Medaglie d'Oro – at the dedicated office in Via Cesare Fracassini 13 a/b – 00196 Roma, Tel. 063611676 – Fax 063613626 – Mobile 346/6269437 – Email: polizzecittadinistranieri@gmail.com, documenting the Insured's registration of residence, length of hospitalisation and payment of the premium.

They must send the hospitalisation records and related bill to the Company, which will then check the insurance cover and pay the amount due in accordance with the policy, directly to the requesting ASL.

*In case of discrepancy Italian wording shall prevail*

**PRIVACY STATEMENT**  
**(Pursuant to article 13 of Legislative Decree 196/2003)**

In accordance with the applicable regulations, Società Generali Italia SpA and the Agenzia Generale (Branch) of Roma Medaglie d'Oro, as independent data processors, will process your personal data, by hand or using electronic equipment, strictly for the purpose of providing the requisite insurance services.

The data may be disclosed to our collaborators acting as data controllers or processors; for some services we use Generali Group companies, or other trusted companies, which provide technical, organisational and operational tasks as independent data controllers or processors. Your personal data will not be disclosed to other persons. If you fail to provide your data we are unable to deliver our services, in whole or in part.

Pursuant to article 7 of Legislative Decree 196/2003, you are entitled to request, at any time, which of your data we possess, how we came by them and how they are used; you are also entitled to request their updating, modification, supplementing or cancellation, blocking and oppose their processing.

You may exercise these rights and request information regarding the persons, or entities, to which the data is disclosed, or who may become acquainted with them, in the capacity of data controllers or processors, by contacting:

- Generali Italia S.p.A. – The data controller (within the meaning of art. 7 of Legislative Decree 196/2003) is Generali Corporate Services S.c.a.r.l. – Privacy Gruppo Italia, Via Leonida Bissolati 23, 00187 Rome, tel. 06/4722.4865, fax 041.2593999. The website [www.inaassitalia.generali.it](http://www.inaassitalia.generali.it) features the updated privacy statements and further information regarding our company's privacy policy, including the updated list of controllers;
- Agenzia Generale di Roma Medaglie d'Oro – Piazzale delle Medaglie d'Oro 37 – 00136 Rome.

Based on the above, by signing below you consent to the processing of your personal data, including any sensitive data, by the Company and the Agenzia Generale, their disclosure to the above mentioned persons and entities and their processing by the latter.

Signature \_\_\_\_\_

*In case of discrepancy Italian wording shall prevail*