

# INSURANCE POLICY

FOR EU FOREIGN NATIONALS

SOJOURNING IN ITALY

FOR THE REGISTRATION AT THE REGISTER OFFICE

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**EXPLANATION**

<b>INSURED</b>	EU foreign nationals, except Italy, Vatican City and Republic of San Marino, members of WELCOME ASSOCIATION ITALY (W.A.I.), who request the registration at the Register Office in Italy.
<b>INSURANCE</b>	Insurance Policy.
<b>CONTRACTOR</b>	WELCOME ASSOCIATION ITALY (W.A.I.) – Registered Office: Viale Dell’Università, 25 00185 – Rome, F.C. 97877350583, company that draws up the Insurance policy for their Members.
<b>ACCIDENT</b>	Occurrence by pure chance, violent or external, that cause injuries objectively verifiable, which consequence is death, permanent or temporary disability.
<b>UNEXPECTED ILLNESS</b>	Severe illness that affects the Insured must not be a symptom, even if unexpected, of a disease arisen before the insurance policy.
<b>INSURANCE POLICY</b>	Document that proves the Insurance Policy
<b>HOSPITAL ADMISSION</b>	The hospital stay is the stay in a public hospital regularly authorized for the admission of sick people according to law and competent Authorities.
<b>COMPANY</b>	Generali Italia S.p.A.

## **RULES THAT REGULATE THE INSURANCE IN GENERAL**

### **Art. 1 Insurance for the Contractor's Members**

The Contractor and Generali Italia S.p.A. acknowledge each other that this Insurance is stipulated in the interest of the Insured whose relation with Generali Italia S.p.A. is exclusively regulated by the Insurance Policy; therefore, for each potential claim and/or request the Insured might submit in relation to the services/guarantees rendered by Generali Italia S.p.A., pursuant to this Insurance, the company will respond, except for the obligations at the expense of the Contractor according to art. "Contractor's Obligations".

### **Art. 2 Effective date and duration of the Insurance**

The coverage starts from midnight the day after the membership fee payment and will expire after six months or one year from the Insurance policy starting date without right of withdrawal.

### **Art. 3 Exceptions**

The Insurance will not be effective in these cases:

- a) Urgent Care services that are the direct manifestation or consequence of previous diseases arisen before the insurance policy, as well as previous or relapsed diseases;
- b) Mental diseases or mental disturbances in general, as well as neurotic behaviours;
- c) Therapies and operations for defects and malformations elimination or correction pre-existing before the insurance policy;
- d) Dental care and parodontopathies;
- e) Consequences of wars, insurrections, telluric movements or volcanic eruptions;
- f) Injuries caused by crimes of the Insured (included, instead, injuries caused by high crimes);
- g) Injuries, sudden illness and poisoning consequent to alcohol abuse, or experienced under the effect of hallucinogenic, psychopharmacological and psychotropic drugs, alcohol abuse and/or psychotropic substances;
- h) Injuries caused by air sport in general or any sport professionally practiced;
- i) Injuries caused by the participation to unregular races, car competitions, motorcycle and aeronautic races and their trials and training;
- j) Surgical operations with the aim to correct the nasal septum deviation and the nasal pyramid, except all the operations necessary because of an injury occurred when the Insurance policy is in force, duly and exclusively documented by a certification issued by the emergency room and radiography showing the fracture of the nasal bones.

**Art. 4 Not insurable people and risk increasing**

*People who suffer or suffered from alcoholism, drug addiction or HIV are not insurable, independently from their health evaluation.*

The manifestation of one of the above-mentioned affections or diseases on the Insured during the contract constitutes a risk increasing for the Company that would not have permitted the Insurance policy according to art. 1898 of the Civil Code; consequently the Company might withdraw the contract with immediate effect limited to the Insured suffering from the disease and the injuries occurred after the onset of one of the above-mentioned diseases will not give the right for the supply of the service.

**Art. 5 Territorial extension**

The Insurance policy is valid for the above-mentioned events occurred exclusively in Italy included the Vatican City and the Republic of San Marino.

**Art.6 Declarations related to the risk circumstances**

Incorrect declarations or reticence of the Contractor and/or Insured related to a circumstance that influences the risk evaluation, may implicate the total or partial loss of the indemnity, as well as the suspension of the Insurance policy (art. 1892, 1893 and 1894 C.C.).

**Art. 7 Law References**

Law is valid for all that is not regulated here.

**Art. 8 Age limits**

The Insurance policy is valid up until age 65 (sixty-five) for each Insured.

## **SECTION FOR THE REIMBURSEMENT OF MEDICAL EXPENSES**

### **Art. 1 Insurance Object - Urgent Care services due to unexpected illness or injuries**

If the Insured suffered from an injury or unexpected illness to the point that the admission to a public hospital or urgent care services are necessary, the Company will pay directly all the expenses occurred for the services up to a maximum limit of €75,000.00 to the Local Health Service and/or the Insured.

Urgent care services mean all the health services carried out in the hospital, whether after the admission to the hospital or not, consequent to a urgent diagnosis stated by a hospital physician.

### **Art. 2 Injury claims – Request procedure for urgent care services**

The Local Health Service will have to verify that the Insured has the right to obtain the assistance by verifying the payment of the premium and also verifying that the premium is properly authorized for the stay in Italy checking the request for the registration at the Register Office.

After the above-mentioned verifications, the Local Health Service, afterwards the hospital stay of the Insured, must ask for the payment of the care service, according to law in force, to Generali Italia S.p.A. Agenzia Generale of Roma Parioli Liegi – at the help desk in Via Cesare Fracassini 13 a/b – 00196 Rome Phone 063611676 – Fax 063613626 – Email: [info@insuranceitaly.it](mailto:info@insuranceitaly.it), providing the documentary evidence of the registration at the Register Office, the duration of the hospital stay and the deposit of the premium.

The Local Health Service must send the documents of the hospital stay, including the medical record of the Insured if requested, and the related cost to the Company that will verify the insurance situation of the Insured and send the payment directly to the Local Health Service that requested it.

The Company will pay the reimbursement in Euros to the domicile in Italy indicated by the Insured during the request stage.