Generali Italia S.p.A.

Insurance Policy N° 400625994 - 400626000
Costumer code: 29430607

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INSURANCE COVERAGE FOR NON-EUROPEAN UNION FOREIGN CITIZENS STAYING IN ITALY FOR A SHORT PERIOD OF TIME (MAX 90 DAYS)

The insurance coverage for accident, illness and assistance.

This Information Set is composed of:

- **Pre-contractual information document on non-life insurance contracts (non-life DIP)**
- **Additional pre-contractual information document for non-life insurance products (additional non-life DIP)**
- **Conditions of the Insurance Policy, including the Definitions**

A simple and clear contract:
The contract is drawn up according to the Guidelines of the "Simple and Clear Contracts" Technical Table coordinated by ANIA.

IN CASE OF DISCREPANCY ITALIAN WORDING SHALL PREVAIL.

Medical Insurance – reimbursement of medical expenses

MEDICAL INSURANCE

Insurance for non-European Union foreign citizens staying in Italy for brief visits (max 90 days)

Pre-contractual information document on non-life insurance contracts (non-life DIP)

Generali Italia S.p.A. **GeneraSalute RSM**

Generali Italia S.p.A – Tax Code and Registered in the Treviso-Belluno Business Register no. 00409920584 – VAT number 00885351007 – Share Capital: euro 1,618,628,450.00 i.v. - Pec: generaliitalia@pec.generaligroup.com. Company registered in Italy with the IVASS Business Register no. 1.00021, subject to the direction and coordination of the sole Shareholder Assicurazioni Generali S.p.A. and belonging to the Generali Group, registered under n. 026 of the Register of insurance groups.

The complete pre-contractual and contractual information relating to the product is provided in other documents.

What kind of insurance is it?

The contract is intended for the insurance of illnesses and accidents in favor of foreign citizens who are Welcome Association Italy members regularly staying in Italy, with a Schengen visa issued for brief visits, up to a maximum of 90 days, due to: tourism, religious reasons, medical care (companion) and sports competition. The airport transit and entry visas are excluded from the guarantee.

What is insured?

The coverage, valid in case of sudden illness or accident, covers the health costs incurred by the Insured Party during hospitalization at a public hospital or for urgent hospital services.

What is NOT insured?

The main exclusions are related to:

X urgent hospital services which are the expression or direct consequence of pathological situations arising prior to the stipulation of the policy, as well as any previous or recurrent illnesses;

X mental illnesses and mental disorders in general, including neurotic behavior;

X Treatment and operation for the elimination or correction of physical defects and pre-existing malformations on the date of stipulation of the policy;

X dental and periodontal treatment;

X the consequences of wars, insurrections, earthquakes or volcanic eruptions;

X accidents resulting from malicious offenses committed by the Insured Party (including accidents caused by gross negligence);

X accidents, illnesses and intoxication resulting from the abuse of alcohol, or suffered under the influence of hallucinogens, psychotropic drugs and narcotics, as well as diseases related to the non-therapeutic consumption of psychotropic drugs or narcotics, alcohol and / or psychotropic substance abuse;

X accidents resulting from the activity of air sports in general or any professional sport;

X accidents deriving from participation in non-regulated racing or motor racing, motorcycles and motorboats and the related tests and training sessions;

X surgical procedures aimed at correcting the deviation of the septum and the nasal pyramid, except for those made necessary by an accident that took place while the policy was in force, duly and exclusively documented by a certificate of first aid and x-ray examination attesting to the fracture of the nasal bones.

The exclusions are included in the insurance conditions and are marked in italics.

Are there limits of coverage?

The guarantee is valid only for urgent hospital services provided at a public hospital authorized to admit patients according to the requirements by law and the competent authorities.

Where is the coverage valid?

The insurance is valid exclusively in Italy including Vatican City and the Republic of San Marino and in the countries participating in the Schengen Agreement.

What obligations do I have?

At the time of signing the contract, the Contracting Party and/or the Insured Party have the obligation to make true and complete statements about the circumstances of the risk (1892 and 1893 of the Civil Code). In the event of a claim, as soon as they have had the opportunity, the insured Party must submit the relevant report to the Company. Failure to comply with even one of the above obligations may result in total or partial loss of insurance compensation.

When and how do I have to pay?

The contract provides, for each year, the payment by the Contracting Party of an initial insurance premium of € 250.00 to be paid by bank transfer to the current account held by the Agency to which the contract is assigned. The insurance premium must be paid by check or bank draft, bank transfer and other electronic payment systems or with cash

When does the coverage begin and when does it finish?

The insurance is effective from midnight on the day of entry of the Insured Party in Italy and is valid on the condition that the foreign citizen has paid the insurance premium and the membership fee and obtained the entry permit. The insurance ends on the expiry date of the Insured Party's entry permit without obligation of cancellation and in any case its duration cannot exceed 90 days of continuous stay.

How can I cancel the Insurance Policy?

In general, to cancel the policy, the Contracting Party must send a written communication, by registered letter with acknowledgment of receipt or e-mail to the Agency to which the contract is assigned or to the Company.
Specifically, the Contracting Party may withdraw from the contract at the end of each year of the contract, sending the cancellation at least 30 days before the respective deadline.

Health Insurance Policy

Policy n. 400625994 "Insurance for non-EU foreign citizens staying in Italy for brief visits (max 90 days)"

Additional pre-contractual information document for non-life insurance products (additional non-life DIP)

Generali Italia S.p.A.

Edition 01.01.2020

This document contains additional and complementary information with respect to that contained in the pre-contractual information document for non-life insurance products (non-life DIP), to help the potential Contracting Party/Insured Party to understand with further detail the characteristics of the product, the contractual obligations and the financial position of the business.

The Contracting Party/Insured Party must review the insurance conditions before signing the contract.

Generali Italia S.p.A – C.F. and registered in the Treviso-Belluno Business Register no. 00409920584 – VAT number 00885351007 – Share Capital: euro 1,618,628,450.00 i.v. - Pec: generaliitalia@pec.generaligroup.com. Company registered in Italy with the IVASS Business Register no. 1.00021, subject to the direction and coordination of the sole Shareholder Assicurazioni Generali S.p.A. and belonging to the Generali Group, registered under n. 026 of the Register of insurance groups.

Shareholders' equity amounts to € 10,911,136,059.00, of which the portion relating to the share capital amounts to € 1,618,628,450.00 and the part relating to the total equity reserves amounts to € 8,697,146,384.00. The Company's solvency ratio is 257% (this index represents the ratio between the amount of the basic own funds and the amount of the solvency capital requirement required by the solvency 2 regulations in force since 1 January 2016). Please refer to the website www.generali.it for further information.

The contract is governed by Italian law.

The contract is intended for the insurance of illnesses and accidents in favor of foreign citizens who are members of Welcome Association Italy legally staying in Italy, with a Schengen visa issued for brief visits up to a maximum of 90 days due to the following reason:

□ tourism

□ religious reasons

□ medical care (companion)

□ sports competition

Airport transit and entry permits transits are excluded from the guarantee.

REIMBURSEMENT OF MEDICAL EXPENSES

What is insured?

There is no additional information other than that provided in the non-life DIP.

MAIN OPTIONS FOR PREMIUM REDUCTION

There are no options for premium reduction.

MAIN OPTIONS FOR PAYMENT OF AN ADDITIONAL PREMIUM
There are no options for payment of an additional premium.

What is NOT insured?

There is no additional information other than that provided in the non-life DIP.

There are no optional guarantees other than those provided in the non-life DIP.

Are there limits of coverage?

Individuals suffering from alcoholism, drug addiction or HIV infection or individuals aged 75 or over are not insurable.

The reimbursement of medical expenses incurred in public hospitals in Italy, including the Vatican City and the Republic of San Marino, takes place without the application of any limit, deductible or overdraft, while those incurred in countries participating in the Schengen agreement are reimbursed up to maximum of € 30,000.00 per insurance period.

What obligations do I have? What obligations does the company have?

What to do in the event of an accident?
Report the accident: The Insured Party must contact the Company Generali Italia S.p.A. - General Agency of Rome Parioli Liege, at the dedicated desk located in Via degli Equi 73 - 00185 Rome Tel. 063611676 - Fax 063613626 - E-mail info@insuranceitaly.it.
Before providing the services, A.S.L. (Local Health Authorities) must verify that the Insured has the right to obtain assistance, verifying the payment of the premium and the regular authorization to stay in Italy by checking the entry permit.
Management by other companies: no forms of management are envisaged by other companies other than Generali Italia.
Prescription: the rights deriving from the contract are prescribed within two years from the day on which the right is established, pursuant to art. 2952 of the Civil Code.
Inexact declarations or reticence
There is no additional information other than that provided in the non-life DIP.
Obligations of the company
The Company will directly pay the urgent medical services to A.S.L. or reimburse to the Insured Party expenses incurred for such services.
In the case of urgent medical services performed outside Italy in hospital facilities located in the States participating in the Schengen Agreement, the Insured Party, requesting the reimbursement of the expenses incurred, must send the Company a copy of the medical documentation and expenses in the original language and translated into Italian and a copy of the entry visa and the receipt certifying the payment of the premium.

When and how do I have to pay?

Premium
There is no additional information other than that provided in the non-life DIP.
Reimbursement
The premium is reimbursed in the event of failure of issue an entry visa.

When does the coverage begin and when does it finish?

Duration
There is no additional information other than that provided in the non-life DIP.

Suspension
There is no additional information other than that provided in the non-life DIP.

How can I cancel the Insurance Policy?

Reconsideration after the stipulation
The right of the Contracting Party to withdraw from the contact within a specified period from the stipulation is not foreseen.
Resolution
There is no additional information other than that provided in the non-life DIP.

Who is this product for?

The insurance is for foreign citizens staying in Italy for brief visits (maximum 90 days).

Which costs do I have to sustain?

Intermediaries for the sale of this insurance receive on average 15.70% of the taxable premium paid by the Contracting Party for commission-related remuneration.

HOW CAN I SUBMIT COMPLAINTS AND RESOLVE DISPUTES?

To the insurance company
Any complaints regarding the contractual relationship or the management of the claims must be sent in writing to:
Generali Italia S.p.A. - Customer Protection - Via Leonida Bissolati, 23 - Rome - CAP 00187 - fax 06 84833004 - e mail: reclami.it@generali.com.
The corporate function in charge of handling complaints is Customer Protection.

To IVASS

If the complainant does not feel satisfied with the outcome or does not receive a reply within 45 days, they can contact IVASS (Institute for Insurance Supervision) - Consumer Protection Service - Via del Quirinale, 21 - 00187 Roma, attaching the documentation relating to the complaint processed by Generali Italia. In these cases, and for complaints concerning compliance with the sector legislation that must be presented directly to IVASS, the complaint must state:

- name, surname and domicile of the complainant, with possible telephone number;
- identification of person or people subject of the complaint;
- brief and thorough description of the reason for the complaint;
- copy of the complaint presented to Generali Italia and of any feedback received;

- any document useful to describe the relative circumstances more fully.

The form to present the complaint to IVASS can be downloaded from the website www.ivass.it.
For the resolution of cross-border disputes it is possible to file a complaint with the IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the website http://ec.europa.eu/internal_market/finnet/index_en.htm).

BEFORE REFERRING TO THE JUDICIAL AUTHORITY, IT IS POSSIBLE TO TAKE ADVANTAGE OF ALTERNATIVE DISPUTE RESOLUTION SYSTEMS SUCH AS:

Mediation

The law provides for mandatory mediation, which is a condition of admissibility, with the right to resort to assisted negotiation in advance.
Applications for mediation with Generali Italia must be made in writing to:
Generali Italia S.p.A., Judicial Proceedings Office (Liquidation Area) - Via Silvio d'Amico, 40 - 00145 Rome - Fax 06.44.494.313 - e-mail: generali_mediazione@pec.generaligroup.com.
The mediation bodies can be consulted on the website www.giustizia.it held by the Ministry of Justice.

Assisted negotiation

In any case it is possible to apply as an alternative to the Judicial Authority. In this regard, the law provides for mandatory mediation, which is a condition of admissibility, with the right to resort to assisted negotiation in advance.

Other alternative dispute resolution systems
In the event of a dispute between the Parties relating to medical matters, it is possible to resort to an arbitration medical board. The arbitration will take place in the municipality, seat of the Institute of Legal Medicine, closer to the place of residence of the Insured Party. The request for activation of the arbitration must be addressed to:
Generali Italia S.p.A. - Via Marocchesa 14 - 31021 - Mogliano Veneto (TV) -
e-mail: generaliitalia@pec.generaligroup.com

WARNING: FOR THIS AGREEMENT THE COMPANY HAS AN INTERNET AREA RESERVED FOR THE CONTRACTING PARTY (c.d. HOME INSURANCE), YOU WILL BE ABLE TO CONSULT THIS AREA FOLLOWING SUBSCRIPTION

INSURANCE ASSISTANCE

Medical Insurance – reimbursement of medical expenses

Insurance Policy for non-European foreign citizens staying in Italy for brief visits (max 90 days)

DIP - Pre-contractual information document on non-life insurance contracts

Company: Generali Italia S.p.A. **Product: General Assistance**

Generali Italia S.p.A. – Tax Code and registered in the Treviso Business Register no. 00409920584 - VAT number 00885351007 - Share Capital: Euro 1,618,628,450.00 i.v. - Pec: generaliitalia@pec.generaligroup.com. Company registered in Italy with the IVASS Business Register no. 1.00021, subject to the direction and coordination of the sole Shareholder Assicurazioni Generali S.p.A. and belonging to the Generali Group, registered under n. 026 of the Register of insurance groups.

The complete pre-contractual and contractual information relating to the product is provided in other documents.

What kind of insurance is it?

The contract guarantees the possibility of receiving benefits, mainly of a health nature to protect oneself from unexpected situations and situations of emergency, in favor of foreign citizens who are Welcome Association Italy members regularly staying in Italy, with a Schengen visa issued for brief visits, up to a maximum of 90 days, due to: religious reasons, medical care (companion) and sports competition. Airport transits and entry permit transits are excluded from the guarantee.

What is insured?

The coverage, valid in case of sudden illness or accident, guarantees the direct provision of the following assistance services:

- ✓ **Health return**

What is NOT insured?

The main exclusions are related to:
X urgent hospital services which are the expression or direct consequence of pathological situations arising prior to the stipulation of the policy, as well as any previous or recurrent illnesses;

X mental illnesses and mental disorders in general, including neurotic behavior;

X Treatment and operation for the elimination or correction of physical defects and pre-existing malformations on the date of stipulation of the policy;

X dental and periodontal treatment;

X the consequences of wars, insurrections, earthquakes or volcanic eruptions;

X accidents resulting from malicious offenses committed by the Insured Party (including accidents caused by gross negligence);

X accidents, illnesses and intoxication resulting from the abuse of alcohol, or suffered under the influence of hallucinogens, psychotropic drugs and narcotics, as well as diseases related to the non-therapeutic consumption of psychotropic drugs or narcotics, alcohol and / or psychotropic substance abuse;

X accidents resulting from the activity of air sports in general or any professional sport;

X accidents deriving from participation in non-regulated racing or motor racing, motorcycles and motorboats and the related tests and training sessions;

X surgical procedures aimed at correcting the deviation of the septum and the nasal pyramid, except for those made necessary by an accident that took place while the policy was in force, duly and exclusively documented by a certificate of first aid and x-ray examination attesting to the fracture of the nasal bones.

X In addition, in case of a visa issued for a sports competition, injuries occurring during sports competitions organized by the National Federations or by the Italian National Olympic Committee are excluded from the guarantee.

The exclusions are included in the insurance conditions and are marked in italics.

Are there limits of coverage?

The contract includes limits within which benefits are paid.
The deductibles, the overdrafts and the causes of suspension are contained in the insurance conditions and are marked *italics.*

Where is the coverage valid?

The Insurance is valid exclusively in Italy including Vatican City and the Republic of San Marino and in the countries participating in the Schengen Agreement. No benefits or guarantees are provided for countries that are in a state of declared or de facto civil unrest.

What obligations do I have?

Untruthful, inaccurate declarations or reservations may result in the total or partial loss of the indemnity, as well as the termination of the contract.

When and how do I have to pay?

The contract provides, for each year, the payment by the Contracting Party of an initial premium of € 250.00 to be paid by bank transfer to the current account held by the agency to which the contract is assigned.
The premium must be paid by check or bank draft, bank transfer and other electronic payment systems or with cash within the limits established by law (€ 750.00). The premium is inclusive of taxes. Payment of the insurance premium valid for the Insured Party is made by paying the membership fee to the contracting Party Welcome Association Italy.

When does the coverage begin and when does it finish?

The insurance is effective from midnight on the day of entry of the Insured Party in Italy and is valid under the condition that the foreign citizen has paid the premium, the membership fee and obtained the release of the entry permit.
The insurance ceases on the expiry date of the insured Party's entry permit without obligation of cancellation.

How can I cancel the Insurance Policy?

In general, to cancel the policy, the Contracting Party must send a written communication, by registered letter with acknowledgment of receipt or registered e-mail to the Agency to which the contract is assigned or to the Company.
Specifically, the Contracting Party may withdraw from the contract at the end of each year of the contract, sending the cancellation at least 30 days before the respective deadline.

Generali Italia S.p.A. - C.F. and registered in the Treviso-Belluno Business Register no. 00409920584 - VAT number 00885351007 - Share Capital: euro 1,618,628,450.00 i.v. - Pec: generaliitalia@pec.generaligroup.com. Company registered in Italy with the IVASS Business Register no. 1.00021, subject to the direction and coordination of the sole Shareholder Assicurazioni Generali S.p.A. and belonging to the Generali Group, registered under n. 026 of the Register of insurance groups.

Assistance Insurance Policy

Policy n. 400626000 "Insurance for non-EU foreign citizens staying in Italy for brief visits (max 90 days)"

Additional pre-contractual information document for non-life insurance products (additional non-life DIP)

Company: Generali Italia S.p.A. **Product: Generic Assistance**

Edition 01.01.2020

This document contains additional and complementary information with respect to that contained in the pre-contractual information document for non-life insurance products (non-life DIP), to help the potential Contracting Party/Insured Party to understand, in further detail, the characteristics of the product, the contractual obligations and the financial position of the business.

The Contracting Party/Insured Party must review the insurance conditions before signing the contract.

Generali Italia S.p.A. - C.F. and registered in the Treviso-Belluno Business Register no. 00409920584 - VAT number 00885351007 - Share Capital: euro 1,618,628,450.00 i.v. - Pec: generaliitalia@pec.generaligroup.com. Company registered in Italy with the IVASS Business Register no. 1.00021, subject to the direction and coordination of the sole Shareholder Assicurazioni Generali S.p.A. and belonging to the Generali Group, registered under n. 026 of the Register of insurance groups.

Shareholders' equity amounts to € 10,911,136,059.00, of which the portion relating to the share capital amounts to € 1,618,628,450.00 and the part relating to the total equity reserves amounts to € 8,697,146,384.00. The Company's solvency ratio is 257% (this index represents the ratio between the amount of the basic own funds and the amount of the solvency capital requirement required by the Solvency 2 regulations in force since 1 January 2016). Please refer to the website www.generali.it for further information.

The contract is governed by Italian law.

The contract is intended for the insurance of illnesses and accidents in favor of foreign citizens who are members of Welcome Association Italy legally staying in Italy, with a Schengen visa issued for short stays up to a maximum of 90 days due to the following reason:

□ religious reasons
□ medical care (companion)
□ sports competition

The airport transit and entry visas are excluded from the guarantee.

Assistance

What is insured?

There is no additional information other than that provided in the non-life DIP.

MAIN OPTIONS FOR PREMIUM REDUCTION

There are no options for premium reduction.

MAIN OPTIONS FOR PAYMENT OF AN ADDITIONAL PREMIUM
There are no options for payment of an additional premium.

What is NOT insured?

There is no additional information other than that provided in the non-life DIP.

Are there limits of coverage?

Individuals suffering from alcoholism, drug addiction or HIV infection or individuals aged 75 or over are not insurable.

What obligations do I have? What obligations does the company have

What to do in the event of an accident?
Report the accident: The Insured Party, wherever they are and at any time, can call the Europ Assistance Organizational Structure operating 24 hours a day.
Management by other companies: it is specified that the management of claims is entrusted to Europ Assistance Italia SpA, whose contact details and telephone numbers are indicated in the aforementioned Section of the Insurance Conditions.
Prescription: the rights deriving from the contract are prescribed within two years from the day on which one's right is established, pursuant to

art. 2952 of the Civil Code.

Inexact declarations or reticence

There is no additional information other than that provided in the non-life DIP.

Obligations of the company

The Company, in the event of the insured Party being hospitalized as a result of an accident or illness and subject to the agreement between the treating doctors and those of the Organizational Structure, will arrange, at its own expense, the transport to an equipped treatment center in Italy or return to their residence.

When and how much do I have to pay?

Premium

There is no additional information other than that provided in the non-life DIP.

Reimbursement

The premium is reimbursed in the event of failure of issue of an entry permit.

When does the coverage begin and when does it finish?

Duration

There is no additional information other than that provided in the non-life DIP.

Suspension

There is no additional information other than that provided in the non-life DIP.

How can I cancel the Insurance Policy?

Reconsideration after the stipulation

The right of the Contracting Party to withdraw from the contact within a specified period from the stipulation is not foreseen.

Resolution

There is no additional information other than that provided in the non-life DIP.

Who is this product for?

The insurance is for foreign citizens staying in Italy for brief visits (max 90 days).

Which costs do I have to sustain?

Intermediaries for the sale of this insurance receive on average 15.70% of the taxable premium paid by the Contracting Party for commission-related remuneration.

HOW CAN I SUBMIT COMPLAINTS AND RESOLVE DISPUTES?

To the insurance company

Any complaints regarding the contractual relationship or the management of the accidents must be sent in writing to: Generali Italia S.p.A. - Customer Protection - Via Leonida Bissolati, 23 - Rome - CAP 00187 - fax 06 84833004 - e mail: reclami.it@generali.com.
The corporate function in charge of handling complaints is Customer Protection.

To IVASS

If the complainant does not feel satisfied with the outcome or does not receive a reply within 45 days, they can contact IVASS (Institute for Insurance Supervision) - Consumer Protection Service - Via del Quirinale, 21 - 00187 Roma, attaching the documentation relating to the complaint processed by Generali Italia. In these cases, and for complaints concerning compliance with the sector legislation that must be presented directly to IVASS, the complaint must state:

- name, surname and domicile of the complainant, with possible telephone number;
- identification of person or people subject of the complaint;
- brief and thorough description of the reason for the complaint;
- copy of the complaint presented to Generali Italia and of any feedback received;
- any document useful to describe the relative circumstances more fully.

The form to present the complaint to IVASS can be downloaded from the website www.ivass.it.
For the resolution of cross-border disputes it is possible to file a complaint with the IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the website http://ec.europa.eu/internal_market/finnet/index_en.htm).

BEFORE REFERRING TO THE JUDICIAL AUTHORITY, IT IS POSSIBLE TO TAKE ADVANTAGE OF ALTERNATIVE DISPUTE RESOLUTION SYSTEMS SUCH AS:

Mediation

The law provides for mandatory mediation, which is a condition of admissibility, with the right to resort to assisted negotiation in advance.
Applications for mediation with Generali Italia must be made in writing to:
Generali Italia S.p.A., Judicial Proceedings Office (Liquidation Area) - Via Silvio d'Amico, 40 - 00145 Rome - Fax 06.44.494.313 - e-mail: generali_mediazione@pec.generaligroup.com.
The mediation bodies can be consulted on the website www.giustizia.it held by the Ministry of Justice.

Assisted negotiation
In any case it is possible to apply as an alternative to the Judicial Authority. In this regard, the law provides for mandatory mediation, which is a condition of admissibility, with the right to resort to assisted negotiation in advance.

Other alternative dispute resolution systems
In the event of a dispute between the Parties relating to medical matters, it is possible to resort to an arbitration medical board. The arbitration will take place in the municipality, seat of the Institute of Legal Medicine, closer to the place of residence of the Insured. The request for activation of the arbitration must be addressed to:
Generali Italia S.p.A. - Via Marocchesa 14 - 31021 - Mogliano Veneto (TV) -
e-mail: generaliitalia@pec.generaligroup.com

WARNING: FOR THIS AGREEMENT THE COMPANY HAS AN INTERNET AREA RESERVED FOR THE CONTRACTING PARTY (c.d. HOME INSURANCE), YOU WILL BE ABLE TO CONSULT THIS AREA FOLLOWING SUBSCRIPTION

INSURANCE POLICY
REIMBURSEMENT OF MEDICAL EXPENSES

INSURANCE COVERAGE FOR NON-EUROPEAN UNION FOREIGN CITIZENS STAYING IN ITALY FOR A SHORT PERIOD OF TIME (MAX 90 DAYS)

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DEFINITIONS

INSURED PARTY	Foreign citizens legally staying in Italy, with uniform Schengen entry visa (VSU) issued exclusively for stays of short duration or trip (type C) up to 90 days due to tourism, religious reasons, medical care (companion) and sports competition, members of WELCOME ASSOCIATION ITALY. Airport transit and transit entry permits are excluded from the guarantee.
INSURANCE POLICY	The contract.
CONTRACTING PARTY	WELCOME ASSOCIATION ITALY - Registered Office: Via dei Marsi, 31 - 00185 Rome, Tax Code: 15536801002, entity that stipulates the Insurance policy in favor of its Associates.
ORGANIZED STRUCTURE	EUROP ASSISTANCE ITALIA S.p.A. with registered office in Milan, Piazza Trento 8 - Tax Code 80039790151, VAT Number 00776030157 registered in the Milan Companies Register Rea 754519 and in Section I of the Register of insurance and reinsurance companies under no. 1.00108, a company belonging to the Generali Group, registered in the Insurance Groups Register, made up of managers, staff (doctors, technicians, operators), equipment and facilities (centralized and otherwise) operating 24 hours a day, every day of the year and that, by virtue of a specific agreement, provides on behalf of the Company to contact the Insured Party, the organization and provision of assistance services provided by the Assistance Section within the various limits set by the contract and with costs at the expenses the Company.
ACCIDENT	The event due to fortuitous, violent and external cause, which produces objectively ascertainable physical injuries, which result in death, permanent disability or temporary disability.
SUDDEN ILLNESS	The acute onset illness affecting the Insured Party and, in any case, not a manifestation, albeit sudden, of a pathology that occurred before the beginning of the coverage.
POLICY CERTIFICATE	The document proving the Insurance policy.
HOSPITALIZATION	Hospitalization, involving overnight stay, in a public hospital duly authorized to admit patients according to legal requirements and the competent Authorities.
COMPANY	Generali Italia S.p.A.

RULES THAT REGULATE THE INSURANCE POLICY IN GENERAL

Art. 1 Insurance Policy in favor of Contracting Party's Associates

The Contracting Party and Generali Italia S.p.A. mutually acknowledge that this Insurance Policy is stipulated in the interest of the Insured Party whose relationship with Generali Italia S.p.A. is governed exclusively by the Conditions of the Insurance Policy; it is therefore understood that in relation to any and every possible claim and/or request that the Insured Party should advance in relation to the services/guarantees provided by Generali Italia S.p.A. by virtue of this Insurance Policy, the company will respond, except for the obligations of the Contracting Party, according to the provisions of art. "Obligations of the Contracting Party".

Art. 2 Effective date and duration of the Insurance Policy

The Insurance is effective from midnight on the day of entry of the Insured Party in Italy provided that the foreign citizen has paid the premium, the membership fee and obtained the entry permit. The coverage will cease on the expiry date of the insured's entry permit without obligation of cancellation and, in any case, its duration cannot exceed 90 days of continuous stay.

* If the permit is not issued by the authorities to the Insured Party at the time of submitting the documents for the request to stay in Italy, they will be entitled to a refund of the premium paid, upon presentation of the documentation certifying failure of issue of the permit.

Art. 3 Exclusions

The Insurance is not valid for:

a) *urgent hospital services which are expression or direct consequence of pathological situations arising prior to the stipulation of the policy, as well as any previous or recurrent illnesses;*

b) *mental illnesses and mental disorders in general, including neurotic behavior;*

c) *Treatment and operation for the elimination or correction of physical defects and pre-existing malformations on the date of stipulation of the policy;*

d) *dental and periodontal treatment;*

e) *the consequences of wars, insurrections, earthquakes or volcanic eruptions;*

f) *accidents resulting from malicious offenses committed by the Insured Party (including accidents caused by gross negligence);*

g) *accidents, illnesses and intoxication resulting from alcohol abuse, or suffered under the*

influence of hallucinogens, psychotropic drugs and narcotics, as well as diseases related to the non-therapeutic use of psychotropic drugs or narcotics, alcohol abuse and/or psychotropic substances;

h) *accidents resulting from preforming air sports in general or of any professionally preformed sport;*

i) *accidents deriving from participation in non-regulated racing or motor racing races, motorcycles and motorboats, and related tests and training sessions;*

j) *surgical interventions aimed at correcting the deviation of the septum and the nasal pyramid, except for those which become necessary following an accident that took place while the policy was in force, duly and exclusively documented by a first aid certificate and x-ray examination attesting to the fracture of the nasal bones.*

Furthermore, in the case of a visa issued for a sports competition, the Insured Party is excluded from the guarantee against accidents which occur during sports competitions organized by National Federations or by the Italian National Olympic Committee.

Art. 4 Territorial extension

The insurance Policy is valid for the events mentioned above exclusively in Italy including the Vatican City and the Republic of San Marino and in the countries belonging to the Schengen Agreement. No benefits or guarantees are provided for countries that are in a state of declared or de facto civil unrest.

Assistance services will not be provided in those countries that are in a declared or de facto state of civil unrest, the countries indicated on the site http://watch.exclusive-analysis.com/lists/cargo which report a degree of risk equal to or greater than 4.0 ".
The countries whose state of civil unrest has been made public have also been considered in a state of declared or de facto civil unrest.
Service will not be provided for those countries in which public riots are taking place at the time of the statement.
Furthermore, it is not possible to provide assistance in kind where local or international authorities do not allow private subjects to carry out direct assistance activities regardless of whether or not there is a risk of war in progress.

Art. 5 Statements relating to the circumstances of risk

Inexact statements or the reticence of the Contracting Party and/or the Insured Party relating to circumstances that influence the risk assessment may result in the total or partial loss of the right to reimbursement, as well as the termination of the Insurance Policy itself (articles 1892, 1893 and 1894 CC).

Art. 6 Uninsurable individuals and aggravation of risk

Individuals who are or have been affected by alcoholism, drug addiction or HIV infection are not insurable, regardless of the actual health status assessment.

The occurrence in the Insured Party of one of these diseases or illnesses during the contract constitutes, for the Company, an aggravation of the risk for which it would not have allowed the Insurance Policy pursuant to art. 1898 of the Civil Code; consequently the Company may withdraw from the contract with immediate effect limited to the Insured Party affected by the illness and the claims occurring after the onset of some of the aforementioned pathologies do not give the right to the provision of benefits.

Art. 7 Reference to the law

For all that is not otherwise regulated herein, the laws apply.

Art. 8 Exemption of responsibility

The Organizational Structure does not assume responsibility for damage caused by the intervention of the authorities of the country in which the assistance is given or consequent to any other fortuitous and unpredictable circumstance.

Art. 9 Age limits

The insurance is valid up to the date of the completion of the 75th (seventy-fifth) year of age for each Insured.

REIMBURSEMENT OF MEDICAL EXPENSES SECTION

Art. 1 Object of the Insurance Policy - Urgent Hospital Service for sudden illness or injury

In the event the Insured Party has an accident or is struck by sudden illness, which require hospitalization at a public hospital or urgent hospital services, the Company is committed to directly pay A.S.L. (Local Health Authorities) and/or the Insured Party for the costs incurred for these services without spending limit, deductible and/or overdraft.

Urgent hospital services are all medical services performed in a hospital setting, hospitalization or not, resulting from an emergency diagnosis made by the hospital doctor.

For any urgent hospital services performed in member states, excluding Italy, the Vatican City and the Republic of San Marino, which fully apply the provisions of the Schengen Agreement, the Insurance provides for reimbursement to the Insured Party of expenses incurred up to the limit of maximum coverage of € 30,000.00 per insurance period without deductible and/or overdraft.

Art. 2 Notice of accident - Procedures for requesting Urgent Hospital service

A.S.L. must verify that the Insured Party is entitled to obtain assistance, verifying that the premium has been paid and must also verify that he is duly authorized to remain in Italy, inspecting the entry permit.

Carried out the aforementioned inspections, the A.S.L. interested, upon completion of the stay of the Insured Party, must request the payment of hospital services, to the Company Generali Italia S.p.A. General Agency of Rome Parioli Liegi - at the dedicated desk located in Via degli Equi 73 - 00185 Rome Tel. 06 3611676 - Fax 06 3613626 - Email info@insuranceitaly.it, sending a copy of the entry permit, payment of the premium, of the hospitalization documentation - including the copy of the complete medical record and of the invoice addressed to the Insured Party.

The Company, once it has received all the documentation, will verify the Insured Party's insurance position and proceed with the payment of the amount due in terms of the policy directly to A.S.L. which requested it. In the case of urgent medical service performed outside Italy in hospitals located in member states that fully apply the provisions of the Schengen Agreement, the Insured Party must request reimbursement by sending the Company a copy of the medical documentation and expenses incurred, the entry permit and the receipt certifying the payment of the premium in the original language, translated into Italian.

The Company will reimburse the amount due in terms of the policy in Euro by bank transfer, also abroad, or by check to the address in Italy indicated by the Insured Party at the time of the request.

INSURANCE POLICY ASSISTANCE

INSURANCE COVERAGE FOR NON-EUROPEAN UNION FOREIGN CITIZENS STAYING IN ITALY FOR A SHORT PERIOD OF TIME (MAX 90 DAYS)

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DEFINITIONS

INSURED PARTY	Foreign citizens legally staying in Italy, with uniform Schengen entry visa (VSU) issued exclusively for stays of short duration or trip (type C) up to 90 days due to religious reasons, medical care (companion) and sports competition, members of WELCOME ASSOCIATION ITALY. Airport transit and transit entry permits are excluded from the guarantee.
INSURANCE POLICY	The contract.
CONTRACTING PARTY	WELCOME ASSOCIATION ITALY - Registered Office: Via dei Marsi, 31 - 00185 Rome, Tax Code: 15536801002, entity that stipulates the Insurance policy in favor of its Associates.
ORGANIZED STRUCTURE	EUROP ASSISTANCE ITALIA S.p.A. with registered office in Milan, Piazza Trento 8 - Tax Code 80039790151, VAT Number 00776030157 registered in the Milan Companies Register Rea 754519 and in Section I of the Register of insurance and reinsurance companies under no. 1.00108, a company belonging to the Generali Group, registered in the Insurance Groups Register, made up of managers, staff (doctors, technicians, operators), equipment and facilities (centralized and otherwise) operating 24 hours a day, every day of the year and that, by virtue of a specific agreement, provides on behalf of the Company to contact the Insured Party, the organization and provision of assistance services provided by the Assistance Section within the various limits set by the contract and with costs at the expenses the Company.
ACCIDENT	The event due to fortuitous, violent and external cause, which produces objectively ascertainable physical injuries, which result in death, permanent disability or temporary disability.
SUDDEN ILLNESS	The acute onset illness affecting the Insured Party and, in any case, not a manifestation, albeit sudden, of a pathology that occurred before the beginning of the coverage.
POLICY CERTIFICATE	The document proving the Insurance policy.
HOSPITALIZATION	Hospitalization, involving overnight stay, in a public hospital duly authorized to admit patients according to legal requirements and the competent Authorities.
COMPANY	Generali Italia S.p.A.

RULES THAT REGULATE THE INSURANCE POLICY IN GENERAL

Art. 1 Insurance Policy in favor of Contracting Party's Associates

The Contracting Party and Generali Italia S.p.A. mutually acknowledge that this Insurance Policy is stipulated in the interest of the Insured Party whose relationship with Generali Italia S.p.A. is governed exclusively by the Conditions of the Insurance Policy; it is therefore understood that in relation to any and every possible claim and/or request that the Insured Party should advance in relation to the services/guarantees provided by Generali Italia S.p.A. by virtue of this Insurance Policy, the company will respond, except for the obligations of the Contracting Party, according to the provisions of art. "Obligations of the Contracting Party".

Art. 2 Effective date and duration of the Insurance Policy

The Insurance is effective from midnight on the day of entry of the Insured Party in Italy provided that the foreign citizen has paid the premium, the membership fee and obtained the entry permit. The coverage will cease on the expiry date of the insured's entry permit without obligation of cancellation and, in any case, its duration cannot exceed 90 days of continuous stay.

* If the permit is not issued by the authorities to the Insured Party at the time of submitting the documents for the request to stay in Italy, they will be entitled to a refund of the premium paid, upon presentation of the documentation certifying failure of issue of the permit.

Art. 3 Exclusions

The Insurance is not valid for:

a) *urgent hospital services which are expression or direct consequence of pathological situations arising prior to the stipulation of the policy, as well as any previous or recurrent illnesses;*

b) *mental illnesses and mental disorders in general, including neurotic behavior;*

c) *Treatment and operation for the elimination or correction of physical defects and pre-existing malformations on the date of stipulation of the policy;*

d) *dental and periodontal treatment;*

e) *the consequences of wars, insurrections, earthquakes or volcanic eruptions;*

f) *accidents resulting from malicious offenses committed by the Insured Party (including accidents caused by gross negligence);*

g) *accidents, illnesses and intoxication resulting from alcohol abuse, or suffered under the*

influence of hallucinogens, psychotropic drugs and narcotics, as well as diseases related to the non-therapeutic use of psychotropic drugs or narcotics, alcohol abuse and/or psychotropic substances;

h) *accidents resulting from preforming air sports in general or of any professionally preformed sport;*

i) *accidents deriving from participation in non-regulated racing or motor racing races, motorcycles and motorboats, and related tests and training sessions;*

j) *surgical interventions aimed at correcting the deviation of the septum and the nasal pyramid, except for those which become necessary following an accident that took place while the policy was in force, duly and exclusively documented by a first aid certificate and x-ray examination attesting to the fracture of the nasal bones.*

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Furthermore, it is not possible to provide assistance in kind where local or international authorities do not allow private subjects to carry out direct assistance activities regardless of whether or not there is a risk of war in progress.

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Inexact statements or the reticence of the Contracting Party and/or the Insured Party relating to circumstances that influence the risk assessment may result in the total or partial loss of the right to reimbursement, as well as the termination of the Insurance Policy itself (articles 1892, 1893 and 1894 CC).

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Art. 7 Reference to the law

For all that is not otherwise regulated herein, the laws apply.

Art. 8 Exemption of responsibility

The Organizational Structure does not assume responsibility for damage caused by the intervention of the authorities of the country in which the assistance is given or consequent to any other fortuitous and unpredictable circumstance.

Art. 9 Age limits

The insurance is valid up to the date of the completion of the 75th (seventy-fifth) year of age for each Insured.

ASSISTANCE SECTION

Art. 1 Object of the Insurance Policy – Healthcare return

If the Insured Party, as a result of an accident or sudden illness, is hospitalized for urgent hospital services in the territory of a Schengen Act state and is in a condition that cannot be treated in a hospital located in the same territory and *in the opinion of the doctors of the Organizational Structure* and in agreement with the local doctor, will be transported to Italy to an equipped health care institution, the company, will arrange, at the expense of the Organizational Structure, the means of transportation and the time deemed most suitable.
The means of transportation may be:

- medical aircraft;
- economy class airline ticket, if necessary, with a stretcher seat;
- first-class train ticket and, if necessary, sleeping car;
- ambulance (without mileage limits).

The medical reentry, to countries outside Europe, is carried out exclusively with an economy class airline ticket, possibly with a stretcher seat.
For reentry to and from all European countries and from and to all the countries bordering the Mediterranean basin, a medical aircraft may also be used.

The transport will be entirely organized by the Organizational Structure and will include medical or nursing assistance during the trip, should the doctors of the Organizational Structure deem it necessary.
The Company through the Organizational Structure will have the right to request any unused travel ticket for the return of the Insured Party.
The following are excluded from the service:

- *illnesses or injuries that, in the opinion of the doctors of the Organizational Structure, can be treated locally or that do not prevent the Insured Party from continuing the journey;*
- *infectious diseases, in the event that transport involves the violation of national or international health regulations;*
- *all the cases in which the Insured Party or the family members voluntarily sign the hospital discharge against the opinion of the doctors of the facility where the Insured Party is hospitalized.*

Art. 2 Notice of accident – How to request Healthcare return

Pursuant to and for the purposes of articles. 1913, 1914 and 1915 of the Civil Code, in order to be entitled to guaranteed benefits, the Insured Party must contact the Organizational Structure, reachable 24/7, in order to be entitled to the guaranteed benefits, at the following numbers:

- *toll-free number 800 450 130 (from Italy)*

- *urban line 02 582 867 88 (from abroad)*

The Insured Party, at the time of requesting the service, must communicate the reason for

the request, the telephone number and the place where they are located, the Insurance Policy number and the specified Card Range.

WHAT TO DO IN THE EVENT OF AN ACCIDENT

To benefit from Assistance services, the Insured may telephone the Organizational Structure, operating 24 hours a day, at the following numbers:

from Italy at the toll-free number 800 450 130

from abroad at the number 02 582 867 88

At the time of request the Insured Party must communicate:
a) type of assistance or service needed and the name of the attending doctor;
b) name and surname ;
c) Insurance Policy number. YYYYYYYYYYYYY
d) Card range: **GICB**;
e) address;
f) telephone number where the Insured party is reachable

The Insured Party, by contacting or being contacted by the Organizational Structure freely gives their consent to the processing of their prevalent and sensitive Personal Data as indicated in the Pre-contractual Information.