



Generali Italia S.p.A.

Insurance Policy N° 400625994 - 400625999
Customer code: 29430607

Agenzia Generale di
ROMA PARIOLI LIEGI (IX6)
VIALE LIEGI, 41, 00198, ROMA, RM
agenzia.romaparioliliegi.it@generali.com
romaparioliliegi@pec.agenzie.generali.com
tel. 06-93570402



**INSURANCE COVERAGE FOR NON-EUROPEAN UNION FOREIGN CITIZENS
STAYING IN ITALY FOR TOURISM (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.



**WELCOME
ASSOCIATION
ITALY**

INSURANCE POLICY ASSISTENCE

***INSURANCE COVERAGE FOR NON-EUROPEAN UNION
FOREIGN CITIZENS STAYING IN ITALY FOR TOURISM
(MAX 90 DAYS)***



INDEX

DEFINITIONS	3
RULES THAT REGULATE THE INSURANCE POLICY IN GENERAL	4
<i>Art. 1 Insurance Policy in favor of Contracting Party's Associates</i>	4
<i>Art. 2 Effective date and duration of the Insurance Policy</i>	4
<i>Art. 3 Exclusions</i>	4
<i>Art. 4 Territorial extension</i>	5
<i>Art. 5 Statements relating to the circumstances of risk</i>	5
<i>Art. 6 Statements relating to the circumstances of risk</i>	5
<i>Art. 7 Reference to the law</i>	6
<i>Art. 8 Exemption of responsibility</i>	6
<i>Art. 9 Age limits</i>	6
ASSISTANCE SECTION	7
<i>Art. 1 Object of the Insurance Policy – Healthcare return</i>	7
<i>Art. 2 Notice of accident – How to request Healthcare Return</i>	7



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, 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 performing air sports in general or of any professionally performed 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.



**WELCOME
ASSOCIATION
ITALY**

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.



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. YYYYYYYYYYYYYYY
- 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.