

Non-life insurance to cover risks during travel

Additional IPID for non-life insurance products
(Additional non-life IPID)

Company: Europ Assistance Italia S.p.A.

Product: "HOSPITALITY PROTECTION TOP - Form TAD350/2"

Date the additional non-life pre-contractual information document was drafted:
20.11.2020



This document contains additional, supplementary information with respect to that contained in the IPID for non-life insurance products (non-life IPID) to help the potential contracting party/insured party to understand the characteristics of the product in greater detail, the contractual obligations and the company's financial position.

The contracting party/insured party is required to read the insurance conditions before signing the contract.

Europ Assistance Italia S.p.A., Piazza Trento, n.8 - 20135 Milan - tel. 02.58.38.41 - www.europassistance.it - e-mail: servizio.clienti@europassistance.it - certified e-mail: EuropAssistanceltaliaSpA@pec.europassistance.it.

Registered in section I of the Official Roll of Insurance and Reinsurance Businesses under no. 1.00108 – Company belonging to the Generali Group, registered with the Official Roll of Insurance Groups – Company subject to the management and coordination of Assicurazioni Generali S.p.A.

Its shareholders' equity amounts to Euro 76,341,000, including share capital of Euro 12,000,000 and total capital reserves of Euro 64,341,000.

Its solvency ratio, for the non-life business line, is 174%; this percentage is the ratio of the available solvency margin of Euro 113,533,000 to the amount of solvency margin required under applicable regulations, of Euro 65,299,000.

The above data refers to the last approved financial statements and the balance sheet as at 31/12/2019. Subsequent updates regarding the company's capital and financial position will be available on the website <https://www.europassistance.it/azienda/bilancio>.

Italian law applies to the contract



What is insured?

There is no further information beyond that supplied in the non-life IPID.



What is NOT insured?

Assistance cover (mandatory)	<ul style="list-style-type: none">✘ RETURN FOR HEALTH REASONS The following are also excluded:<ul style="list-style-type: none">- illness or injury that the Organisational Structure physicians consider does not prevent you from continuing your travel,- illness or injury that can be treated on site,- infectious diseases, when transport does not comply with national or international medical standards,- discharge from the medical centre or hospital against the physicians' advice, for your own choice or that of your family members.In the event of death, the following are excluded:<ul style="list-style-type: none">- costs for the funeral, to search for missing persons, recovery of the body and other costs not relating to transport;- the transport of the body to places inaccessible to normal means of transport.Transport, always in compliance with current provisions of Law, can be made using vehicles suitable for funeral transport (e.g. funeral cars). Return to the place of residence is excluded if you do not reside in Europe and your travel is to a non-European country.✘ ROADSIDE ASSISTANCE SERVICE The following are also excluded:<ul style="list-style-type: none">- cost of spare parts and any other repair costs;- costs for the use of extraordinary equipment, if required to recover the vehicle;- towing costs, if the accident or failure occurred while the vehicle was circulating off the public road or equivalent areas (e.g. off-road trails).Tyre punctures or incorrect refuelling are not considered as failures and/or accidents.✘ RECOVERY The following are also excluded:<ul style="list-style-type: none">- cost of spare parts and any other repair costs;- costs for the use of extraordinary equipment, if required to recover the vehicle;- towing costs, if the accident or failure occurred while the vehicle was circulating off the public road or equivalent areas (e.g. off-road trails).
----------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Medical expenses cover (mandatory)	There is no further information over and above that supplied in the non-life IPID.
Indemnity cover for hospitalisation (mandatory)	There is no further information over and above that supplied in the non-life IPID.
Luggage cover (mandatory)	There is no further information over and above that supplied in the non-life IPID.
Travel cancellation costs cover (mandatory)	There is no further information over and above that supplied in the non-life IPID.
Travel quota reimbursement cover (mandatory)	There is no further information over and above that supplied in the non-life IPID.
Travel extension cover (mandatory)	There is no further information over and above that supplied in the non-life IPID.
Delayed arrival reimbursement cover (mandatory)	There is no further information over and above that supplied in the non-life IPID.



Are there limits to cover?

Assistance cover (mandatory)	There is no further information over and above that supplied in the non-life IPID.
Medical expenses cover (mandatory)	! FIXED EXCESS CHARGE Europ Assistance applies a fixed excess charge only when you have not been hospitalised and in cases of reimbursement. The absolute fixed excess is Euro 50.00.
Indemnity cover for hospitalisation (mandatory)	There is no further information over and above that supplied in the non-life IPID.
Luggage cover (mandatory)	! EXCESS CLAUSE Europ Assistance applies a 50% percentage excess charge if you have your entire vehicle, in which you placed your luggage, stolen.
Travel cancellation costs cover (mandatory)	! EXCESS CLAUSE - 15%, in the event of renunciation and/or change of travel for any reason other than hospitalisation or death. - 25%, in the case of Stays the regulation of which envisages a penalty of 100% from the 30th day before the departure date.
Travel quota reimbursement cover (mandatory)	There is no further information over and above that supplied in the non-life IPID.
Travel extension cover (mandatory)	There is no further information over and above that supplied in the non-life IPID.
Delayed arrival reimbursement cover (mandatory)	There is no further information over and above that supplied in the non-life IPID.



Where is the cover valid?

There is no further information beyond that supplied in the non-life IPID.



What are my obligations? What are the company's obligations?

<p>What should I do in the event of a claim?</p>	<p>Claim filing:</p>	<p>Assistance cover (mandatory) Always call the Europ Assistance Organisational Structure at: - 02.58.24.61.42 valid for calls from Italy and abroad or - 800.93.66.21 valid for calls from Italy.</p> <p>The Organisational Structure operates 365 days a year, 24 hours a day. If you cannot call, fax the Organisational Structure on 02.58.47.72.01 or send a telegram to EUROP ASSISTANCE ITALIA S.p.A. - Piazza Trento, 8 - 20135 MILAN</p> <p>Medical expenses cover (mandatory), Luggage cover (mandatory) For Medical expense cover, always call the Europ Assistance Organisational Structure at: - 02.58.24.61.42 valid for calls from Italy and abroad or - 800.93.66.21 valid for calls from Italy</p> <p>For both forms of cover, in the event of a claim, you will need to report the claim within 60 days, as follows: - access the portal https://sinistrionline.europassistance.it or website www.europassistance.it in the CLAIMS section. Follow the instructions. or - by writing a letter sent recorded delivery with advice of receipt to Europ Assistance - Ufficio Liquidazione Sinistri (Claims Settlement Office) (indicating the cover for which you are reporting the claim) - Piazza Trento, 8 20135 Milan. You must send Europ Assistance all documentation required in accordance with the policy.</p> <p>Indemnity cover for hospitalisation In the event of a claim, you will need to report the claim within 3 days, as follows: - access the portal https://sinistrionline.europassistance.it or website www.europassistance.it in the CLAIMS section. Follow the instructions or - by writing a letter sent recorded delivery with advice of receipt to Europ Assistance - Ufficio Liquidazione Sinistri (Claims Settlement Office) (indicating the cover for which you are reporting the claim) - Piazza Trento, 8 20135 Milan. You must send Europ Assistance all documentation required in accordance with the policy.</p> <p>Travel cancellation costs cover (mandatory) In the event of a Claim, you must notify the travel organisation or agency or carrier of your formal renunciation of the travel and make a report within 3 days of the onset of the cause of the renunciation and in any case by the travel start date if the terms of 3 days fall after the travel start date. You will need to report the claim within 15 days, as follows: - access the portal https://sinistrionline.europassistance.it or website www.europassistance.it in the CLAIMS section. Follow the instructions. or - by writing a letter sent recorded delivery with advice of receipt to Europ Assistance - Ufficio Liquidazione Sinistri (Claims Settlement Office) (indicating the cover for which you are reporting the claim) - Piazza Trento, 8 20135 Milan. You must send Europ Assistance all documentation required in</p>
---------------------------------------------------------	-----------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

		<p>accordance with the policy.</p> <p>Travel quota reimbursement cover (mandatory) In the event of a claim, you will need to report the claim within 60 days, as follows:</p> <ul style="list-style-type: none"> - access the portal https://sinistrionline.europassistance.it or website www.europassistance.it in the CLAIMS section. Follow the instructions. <p>or</p> <ul style="list-style-type: none"> - by writing a letter sent recorded delivery with advice of receipt to Europ Assistance - Ufficio Liquidazione Sinistri (Claims Settlement Office) (indicating the cover for which you are reporting the claim) - Piazza Trento, 8 20135 Milan. <p>You must send Europ Assistance all documentation required in accordance with the policy.</p> <p>Travel extension cover (mandatory) and Delayed arrival reimbursement cover (mandatory) In the event of a claim, you will need to report the claim within 10 days, as follows:</p> <ul style="list-style-type: none"> - access the portal https://sinistrionline.europassistance.it or website www.europassistance.it in the CLAIMS section. Follow the instructions. <p>or</p> <ul style="list-style-type: none"> - by writing a letter sent recorded delivery with advice of receipt to Europ Assistance - Ufficio Liquidazione Sinistri (Claims Settlement Office) (indicating the cover for which you are reporting the claim) - Piazza Trento, 8 20135 Milan. <p>You must send Europ Assistance all documentation required in accordance with the policy.</p>
	Direct assistance/Agreements:	<p>Assistance cover (mandatory) No services will be provided to you directly by entities or facilities authorised by Europ Assistance other than those indicated in the Assistance cover.</p> <p>Medical expenses cover (mandatory) No services will be provided to you directly by entities or facilities authorised by Europ Assistance other than those indicated in the Medical expenses reimbursement cover.</p> <p>Indemnity cover for hospitalisation (mandatory), Luggage cover (mandatory), Travel cancellation costs cover (mandatory), Travel quota reimbursement cover (mandatory), Travel extension cover (mandatory) and Delayed arrival reimbursement cover (mandatory)</p> <p>No benefits will be provided to you directly by entities or facilities authorised by Europ Assistance.</p>
	Management by other companies:	There is no provision for management by other companies.
	Time limit:	<p>Assistance cover (mandatory) All rights deriving from the insurance contract will expire two years after the occurrence of the event giving rise to the right.</p> <p>Medical expenses cover (mandatory), Indemnity cover for hospitalisation (mandatory), Luggage cover (mandatory), Travel cancellation costs cover (mandatory), Travel quota reimbursement cover (mandatory), Travel extension cover (mandatory) and Delayed arrival reimbursement cover (mandatory)</p> <p>All rights deriving from the insurance contract will expire two years after the occurrence of the event giving rise to the right. If a claim is filed, you are required to interrupt the time limit in writing.</p>
Inexact or reticent declarations	There is no further information over and above that supplied in the non-life IPID.	
Obligations of the	Assistance cover (mandatory)	

company	<p>There is no provision for payment of any indemnity insofar as assistance services are supplied directly by the Europ Assistance Organisational Structure.</p> <p>Medical expenses cover (mandatory), Indemnity cover for hospitalisation (mandatory), Luggage cover (mandatory), Travel cancellation costs cover (mandatory), Travel quota reimbursement cover (mandatory), Travel extension cover (mandatory) and Delayed arrival reimbursement cover (mandatory)</p> <p>Once the necessary documentation has been received, the validity of the cover has been verified and all necessary assessments performed, Europ Assistance determines the amount of the compensation due, notifies the concerned parties and makes payment within 20 days.</p>
----------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



When and how do I need to pay?

Premium	There is no further information over and above that supplied in the non-life IPID.
Refund	There is no provision for refunds.



When does cover start and end?

Term	There is no further information over and above that supplied in the non-life IPID.
Suspension	There is no provision for suspension of the cover.



How can I cancel the policy?

Change of mind after agreement	There is no rescission clause for a change of mind.
Termination	There are no termination clauses giving you the right to terminate the contract beyond any indicated in the section "When and how do I need to pay? - Reimbursement".



Who is this product for?

<p>The product is suited for hospitality facilities that need to protect their guests with the following cover: assistance – medical expense reimbursement – luggage and cancellation, applicable for all causes, including pre-existing and chronic illnesses and Covid-19.</p> <p>The product provides for a maximum stay of 30 consecutive days.</p>



What costs do I need to pay?

intermediation costs: the average proportion received by the intermediary is: 30%.

HOW CAN I FILE COMPLAINTS AND SETTLE DISPUTES?

With the insurance company	<p>You can submit any complaints regarding the contract or claims management by writing to Europ Assistance Italia S.p.A. - FAO Ufficio Reclami (Complaints Office) by means of:</p> <ul style="list-style-type: none"> • Mail: Piazza Trento, 8 – 20135 Milan; • Fax: 02.58.47.71.28 • Certified e-mail: reclami@pec.europassistance.it • E-mail: ufficio.reclami@europassistance.it. <p>Europ Assistance Italia S.p.A. will answer your complaint within 45 days of receipt, as envisaged by the law.</p>
With IVASS	<p>If you are not satisfied with the outcome of the complaint or if you have not received an answer from Europ Assistance Italia S.p.A. within the maximum terms of forty-five days, you can contact IVASS (the Italian Institute for the Supervision of Insurance) - Servizio Tutela del Consumatore (Consumer Protection Service) - via del Quirinale, 21 - 00187 Rome, fax 06/42.13.32.06, certified e-mail: ivass@pec.ivass.it, attaching the documentation relative to the complaint processed by Europ Assistance to your request.</p> <p>in the complaint, please specify:</p> <ul style="list-style-type: none"> • first name, surname and domicile of the complainant, with telephone number if available; • identification of the individual(s) whose conduct is complained of; • a brief but complete description of the reason for the complaint; • a copy of the complaint made to the insurance company and any reply received from it; • all documents useful to providing a more complete description of the related circumstances. <p>You can find the complaints submission form on the IVASS website at www.ivass.it.</p>

BEFORE INVOLVING THE LEGAL AUTHORITIES, alternative systems may be used to settle the dispute, such as:

Mediation	Contact a mediation organisation from those featured on the list of the Ministry of Justice, available for consultation on the website www.giustizia.it (Italian Law no. 98 of 09/08/2013).
Assisted negotiation	Through a request made by your lawyer to Europ Assistance Italia S.p.A.
Other alternative	Insurance disputes on the determination and estimate of damage in the scope of

<p>dispute resolution systems</p>	<p>policies covering the risk of damage (where envisaged by the Insurance Conditions). In the event of a dispute relating to the determination and estimate of the damage, a contractual appraisal is required to resolve this type of disputes if provided for by the policy terms and conditions. The request to begin the contractual appraisal or arbitration must be addressed to: Ufficio Liquidazione Sinistri (Claims Settlement Office) – Piazza Trento, 8 – 20135 Milan, by letter sent recorded delivery with advice of receipt or certified e-mail to sinistri@pec.europassistance.it.</p> <p>If the dispute relates to policies covering the risk of damage for which the contractual appraisal has already been completed or if the dispute does not relate to the determination and estimate of the damage, the law establishes compulsory mediation as a condition for admissibility, with the right to opt for assisted negotiation first.</p> <p>Insurance disputes on medical matters (where envisaged by the Insurance Conditions). In the event of disputes relating to medical issues in connection with injury or illness policies, arbitration must be performed to settle such disputes, in accordance with the policy terms and conditions. The request to begin the contractual appraisal or arbitration must be addressed to: Ufficio Liquidazione Sinistri (Claims Settlement Office) – Piazza Trento, 8 – 20135 Milan, by letter sent recorded delivery with advice of receipt or certified e-mail to sinistri@pec.europassistance.it.</p> <p>If the dispute relates to policies covering injuries or illnesses for which arbitration has already been attempted or if the dispute does not relate to medical matters, the law establishes compulsory mediation as a condition for admissibility, with the right to opt for assisted negotiation first.</p> <p>The foregoing is without prejudice to the right to seek remedy in court.</p> <p>To settle cross-border disputes, a complaint can be submitted to the IVASS or to the competent foreign system activated using the FIN-NET procedure (by accessing the website: http://ec.europa.eu/internal_market/finnet/index_en.htm).</p>
------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

FOR THIS CONTRACT, THE INSURANCE COMPANY DOES NOT HAVE AN AREA ON ITS WEBSITE RESERVED FOR THE CONTRACTING PARTY/INSURED PARTY (i.e., HOME INSURANCE), THEREFORE, AFTER SIGNING THE POLICY, YOU WILL NOT BE ABLE TO CONSULT SAID AREA OR USE IT TO REMOTELY MANAGE YOUR CONTRACT.

DISCLOSURE FOR ONLINE SALES OF “REMOTE” INSURANCE POLICIES

The proposed Insurance policy is defined, in accordance with Italian Legislative Decree no. 206/05, as a “remote contract”, i.e. a “contract agreed between a professional [Europ Assistance Italia S.p.A.] and the Consumer in the framework of an organised system for the remote sale or provision of services without the simultaneous, physical presence of the professional and the consumer, exclusively using one or more means of remote communication up to the signing of the contract and including the signing of the contract itself”.

Please be informed that: Consumer is any natural person acting for purposes that do not come under the scope of their business or professional activities and “means of remote communication” means “any technique used to contact customers that, without the simultaneous physical presence of the distributor and the contracting party, can be used for the remote placement of insurance and reinsurance contracts”

Europ Assistance Italia S.p.A. is a company authorised to carry out insurance activities under Ministerial Decree of 02 June 1993 (Official Journal no. 152 of 01 July 1993), with registered office in Italy at Piazza Trento 8, 20135 Milan.

The proposed Insurance policy is briefly described in the non-life pre-contractual information document, the additional non-life pre-contractual information document and comprehensively in the insurance conditions; if these conditions coincide with your expectations, the premium due to finalise the contract is that specified in attached quotation.

The Contracting Party has the right to choose to receive and send the pre-contractual documentation and the documentation envisaged by current legislation as hard copies or e-mails or to the website address indicated by electronic communication and to change their choice at a later date.

The Contracting Party shall in any case have the right to request that the above documentation be re-sent as hard copies, at no extra cost.

Europ Assistance will ask the Contracting Party to sign and re-send, purely for documentation purposes, a copy of the contract.

Please remember that the Consumer may exercise their right to withdraw within 14 days of conclusion of the contract; this is without prejudice to the right of Europ Assistance Italia S.p.A. to withhold the amount due for the premium corresponding to the period for which the contract was in force.

In accordance with Art. 67-duodecies, paragraph 5b, withdrawal does not apply to insurance policies lasting for less than one month.

The right of withdrawal can be exercised by sending a letter sent recorded delivery with advice of receipt to:
Europ Assistance Italia S.p.A. – Servizio Clienti (Customer Services) – Piazza Trento 8, 20135 Milan.
Complaints may also be sent to the above addresses.