

Attention. This is a translation provided for information purposes only and is not contractual. In the event of a dispute, the original Italian language documents shall be solely applicable and prevail over this translation. Accordingly, this translation should not be relied upon and any disputes arising in connection with the insurance cover granted will be resolved purely by reference to the original Italian language wordings and the meaning of the terms used therein.

## INFORMATION NOTE

(as per Art. 30 et seq. Reg. ISVAP n° 35 dated 26/05/2010)

**Multi-risk Insurance Contract**  
**to cover, among others, Assistance, Illness, Baggage and Trip Cancellation risks**

*hereinafter called*

**“Travel Insurance Columbusassicurazioni.it”**

**This information package containing:**

- a) Briefing paper;
- b) Terms of Insurance;
- c) Proposal Card Facsimile / Application form;
- d) personal data processing Information must be delivered to the Contractor prior to signing the contract or, where provided, the insurance proposal.

**Before signing, carefully read the Information Notice.**



**A) BRIEFING PAPER**

**www.columbusassicurazioni.it**

**INFORMATION NOTICE**

Date of last update of the information contained in this Information: 1/06/2011

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

**The Contractor shall inspect conditions before signing the insurance policy.**

Under Article. 166 of the Insurance Code and Article 31 of Regulation No ISVAP 35, May 26, 2010, this note contains in bold the clauses providing risks, burdens and obligations borne by the Contractor or the insured, the exclusions, limitations and periods of suspension of the guarantee, nullity, lapse, and the information classified as "Warning" by ISVAP Regulation 35.

The terms used in this notice have the meaning defined in the policy conditions. This document may not derogate in any case, as expressly provided under the Policy Conditions that will prevail on that note. Any agreements in derogation of or in addition to the provisions herein may be included in supplementary appendices and / or addenda to the conditions of the policy.

**A. INFORMATION RELATING TO THE INSURANCE**

**General Information**

- Chartis Europe SA General representation for Italy, a branch of Chartis Europe SA France.
- Chartis Europe SA General representation for Italy has its in Via Della Chiusa, 2 - 20123 Milano Tel 36 901 2002 Fax 02 36 90 222
- Website: [www.chartisinsurance.com](http://www.chartisinsurance.com)
- E-mail: [info.italy@chartisinsurance.com](mailto:info.italy@chartisinsurance.com)
- Chartis Europe SA General representation for Italy is an insurance company
  
- under French law, under the supervision of Autorité de Contrôle Prudentiel

(ACP) in France and the supervision of ISVAP for activities carried out in Italy, authorized to provide insurance in Italy under the freedom of establishment, DM No 18473 of 19.03.1990 published on G.U. No 70 of 24.03.1990, the number of Registration of Insurance is I.00012.

**Information about the Insurer's financial position<sup>1</sup>**

- Chartis Europe SA has a net worth equal to Euro 1, 596 million, of which Euro 48 million in capital and Euro 1,549 million by way of capital reserves.
- The solvency index, defined as the ratio of the available solvency margin and the amount of solvency margin required by law, is equal to 630%.

<sup>1</sup> The data are for the most recent budget approved



**Chartis Europe S.A. Rappresentanza Generale per l'Italia - Via Della Chiusa, 2 - 20123 Milano**  
Tel.: 023690.1, Fax: 023690.222, [www.chartisinsurance.com](http://www.chartisinsurance.com) - Registro Imprese Milano n. 148083/2000 - REA Milano n. 1332602 - C.F. 08607540583 - P. I. 13126280158

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## B. INFORMATION ON THE CONTRACT

This insurance contract is drawn up into the formula without the tacit renewal.

### Insurance coverage - Limitations and exclusions

This agreement provides insurance cover against the risks relating to the travel with the benefits described in the policy, based on **six different insurance packages**:

- Premium Cover
- Assistance Cover
- Complete protection Cover
- Ski Cover
- Cancellation only Cover
- Flight Accident Cover

The policyholder, in respect of the packages Premium Cover , has the power to sign, bearing the related premium, **two different levels** of coverage:

*Single Trip and  
Annual Multi Trip*

In respect of the Assistance Cover, Complete protection Cover, Ski Cover, Cancellation only Cover, Flight Accident Cover he's entitled to subscribe to only the Single Trip coverage

The Annex 1 to the contract of insurance outlines the relevant levels of their deductibles and limits provided by the Company in respect of each package and level of coverage.

**Note: Insurance is limited to maximum 31 days trip duration for people between 65 years old included up to 74 included as well as art. 5 of General Conditions of Insurance.**

This a brief description of the package subscribed by the policyholder:

- **The packages Assistance Cover, Complete protection Cover, Ski Cover, Cancellation only Cover e Flight Accident Cover** provide cover for a single trip for each insured during the term of the policy, provided that each trip does not last more than 365 days. In this regard please refer to the art. 5 of the Section Insurance Benefits. .
- **The Premium Cover package**, depending on the plan you choose, single trip or annual multi trip, includes coverage of either a single trip for the single trip

over duration or an unspecified number of trips for the annual multi trip cover duration for each insured person, during the period of validity of the policy, provided that each trip does not last more than 365 days. For Annual Multi trip policies every Single trip will have a maximum duration of 31 days. In this regard please draw the art. 4 of the Section Insurance..

**Note: EVERY INSURANCE BENEFITS offered in packages Assistance Cover, Complete protection Cover, Ski Cover, Cancellation only Cover, Flight Accident Cover and Premium Cover are subject to insurability conditions, limitations and exclusions, which may result in a reduction or non-payment of compensation. In this regard please note the text under "territorial limits" of the Certificate of Insurance, Articles 3, 4, 5, 6, 7, 8, 10 and 11 of the insurance benefits, as well as art. 13, 15 and 29 of General Conditions of Insurance as well as what is provided in individual sections as indicated below in the Notes**

**Below is given a numerical example of the mechanism used in applying the policy deductible:**

|                        |             |
|------------------------|-------------|
| Limit of compensation: | € 10,000.00 |
| Claim                  | € 5,000.00  |
| Deductible             | € 100.00    |
| Payable damage         | € 4,900.00  |

**Below is given a numerical example of a compensation mechanism day / time used in the policy:**

|  |         |
|--|---------|
| Compensation per day:                              | € 10.00 |
| Duration of the event (eg, hospitalization) 3 days |         |
| Indemnifiable Amount                               | € 30.00 |

Or

|   |         |
|---|---------|
| Compensation every 12 hours:                      | € 10.00 |
| Duration of the event (eg flight delays) 15 hours |         |
| Indemnifiable Amount                              | € 10.00 |

The Benefits from Section A and A1 are included only in the packages Assistance Cover, Premium Cover, Ski Cover and Complete protection cover.

The Benefit provided for by Section B is included only in the packages Flight Accident Cover, Premium Cover, Ski Cover and Complete protection cover.

The Benefits provided for by Section C and E are included only in the packages Premium Cover and Ski Cover.

The Benefits provided for by Section D is included only in the packages Premium Cover, and Ski Cover.



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The Benefit provided for by Section F is included only in the packages Premium Cover and Ski Cover.

The Benefits from Section G and H are included only in the packages Ski Cover.

The Benefit provided for by Section I is included only in the packages Ski Cover and Premium Cover.

## SECTION A - ASSISTANCE AND REPATRIATION and SECTION A1 - MEDICAL AND OTHER EXPENSES

Subject to the limits and policy conditions, these the following services for travel outside of Italy:

1. Sending essential drugs if locally not available.
2. Sending a doctor abroad where the Insured is, if necessary
3. Insured transportation to the medical centre.
4. Repatriation of the Insured at home.
5. Repatriation of remains in case of death of the insured.
6. Funeral expenses.
7. Ticket and living expenses related to insured's relative in case of prolonged hospital stay.
8. Insured's extension of stay cost due to accident or disease that does not necessitate hospitalization, but prevent repatriation.
9. Insured's - and their helper - trip cost due to injury or illness that does not require the return.
10. Return of the helper and charge of the additional costs and / or extension of stay
11. Return of children under the age of 15 years travelling with the Insured, in case of his hospitalization or return.
12. Early return of the insured in the event of death or illness of a family member or serious damage to the residence of the Insured.
13. Assistance to the of the Insured's sons under 15 years stayed at home.
14. Legal assistance abroad.
15. Advance bail abroad.
16. Advance of funds in case of loss of bank cards, identity documents and / or return air ticket.
17. Transmission of urgent messages.
18. Research expenses and rescue in the event of death or injury of the insured.

**Note: The above warranties in Section A. shall be subject to conditions of insurability, specific limitations and exclusions, which may entail a reduction or non-payment of compensation. In this regard please note the contents of the Art. 1, 2, 4, 6, 9, 11, 12, 16 e 18 of Section A AND SECTION A1, as well as provided under "Conditions of intervention", "Services provided", "How to report a claim" e "Exceptional circumstances" and "Exclusions specific to SECTION A**

**ASSISTANCE – EVACUATION" in the same Section A and provided under "Special exclusions" clause which apply to SECTION A1**

**Note: The above warranties are subject to limits, deductibles and limits of compensation. In this regard please note the contents of Annex 1 (Table of Benefits) of the Policy, and Articles 10 and 11 of Section A**

**Compensation under sections A - ASSISTANCE AND REPATRIATION and A1 - MEDICAL AND OTHER EXPENSES is not provided for Flight Accident Cover and Cancellation only Cover.**

## SECTION B – - PERSONAL ACCIDENT

Subject to the policy limits and conditions, the payment of compensation is provided in case of serious injury or death of the insured resulting from an accident occurring during a trip.

**Note: The above benefit provides the payment of a sum insured for the amount of which please note the contents of Annex 1 (Table of Benefits) of the Policy as provided for under section B.**

**Compensation under sections B – - PERSONAL ACCIDENT is not provided for Assistance Cover and Cancellation only Cover.**

## SECTION C - PERSONAL BELONGINGS, BAGGAGE AND MONEY

Subject to the limits and policy conditions the following benefits are provided: **C1. After taking off an amount for wear, tear and loss of value, we will pay or replace (at our discretion) for the loss, theft of or damage to property owned by you with a limit for any one item, set or pair as detailed in the Table of Benefits. After taking off an amount for wear, tear and loss of value, we will pay for loss, theft of or damage to valuable items that you own. We will pay up to the amount shown in the Table of Benefits in total.**

**Note: The above benefits set out in Section C are subject to the conditions of insurability, specific limitations and exclusions, which may result in a reduction or non-payment of compensation. In this regard please see the provisions under the heading "Special Conditions applicable to Section C", "Special exclusions which apply to SECTION C" and the heading "We will pay for the following" of section c..**

**"Exclusions applicable to Section C Special" and the "hedged" in Section C.**

**Note: The above benefits are subject to limits, deductibles and limits of compensation. In this regard please refer to the contents of Annex 1 (Table of**



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benefits), as well as provided under the heading “We will pay for the following” of Section C of the Policy.

Compensation is not provided for Assistance Cover, Cancellation only Cover and Flight Accident Cover packages.

#### **SECTION D - CANCELLING AND CUTTING SHORT YOUR HOLIDAY**

Subject to the limits and policy conditions, the insurer will reimburse the expenses incurred by the Insured in the event of cancellation and trip interruption for one of the causes mentioned in the policy.

**Note: The above benefits set out in Section D are subject to the conditions of insurability, specific limitations and exclusions, which may lead to a reduction or non-payment of compensation. In this regard please see the provisions under the heading “What you are covered for” of section D, the heading “Special condition which applies to SECTION D and the heading “Special exclusions which apply to SECTION D”.**

**Note: The above benefits are subject to limits, deductibles and limits of compensation. In this regard please refer to the contents of Annex 1 (Table of guarantees), as well as provided under the heading “What you are covered for” under Section D of the Policy**

Compensation is not provided for Assistance Cover, Complete Protection Cover and Flight Accident Cover packages.

#### **SECTION E – PERSONAL LIABILITY**

Subject to the limits and conditions of the policy, the insured is held harmless if he/she is found civilly legally liable for accidentally injuring a third party or injury or damaging or losing the property of third parties.

**Note: The above benefit in Section E is subject to the conditions of insurability, specific limitations and exclusions, which may result in a reduction or non-payment of compensation. In this regard please see the provisions under the headings “Special exclusions which apply to SECTION E” and “Special conditions which apply to SECTION E” applicable to Section E thereof.**

**Note: The above benefit is subject to limits, deductibles and limits of compensation. In this regard please refer to the contents of Annex 1 (Table of guarantees), as well as provided under this guarantee benefits covers of Section E of the Policy.**

Compensation is not provided for Assistance Cover, Cancellation only Cover and Flight Accident Cover packages.

#### **SECTION F - TRAVEL DELAY**

Subject to the limits and policy conditions, the insurer will pay for the cost of the trip in case an international trip is delayed due to circumstances outside the control of the Insured.

**Note: the benefits of Section F above are subject to the conditions of insurability, specific limitations and exclusions, which may result a reduction or non-payment of compensation. In this regard please see the provisions under the heading “What you are covered for”, “Travel Delay”, “Special Exclusions applicable to Section F, “and the “ Special Conditions applicable to Section F.**

**Note: The above benefit provides for the payment of a sum insured for the amount set out under Annex 1 (Table of benefits), as well as provided under the heading “What you are covered for” of Section F of the Policy.**

The guarantee is not provided for Assistance Cover, Cancellation only Cover and Flight Accident Cover packages.

#### **SECTION G - SKI HIRE**

Subject to the limits and conditions of the policy, the insurer will reimburse a predetermined amount in the policy to cover the costs of hiring other ski equipment in case such equipment it is lost, delayed or damaged..

**Note: the benefits of Section G above are subject to the conditions of insurability, specific limitations and exclusions, which may result in a reduction or non-payment of compensation. In this regard please see the provisions under the headings “What you are covered for”, “Special exclusions which apply to SECTION G” and “Special condition which applies to SECTION G” of Section G of the Policy.**

**Note: The above benefit is subject to limits, deductibles and limits of compensation. In this regard please refer to the contents of Annex 1 (Table of guarantees), as well as provided under this guarantee benefits covers of Section G of the Policy.**

Compensation is not provided for Assistance Cover, Cancellation only Cover and, Flight Accident Cover packages, .

#### **SECTION H – “SKI PACK”**

Subject to the limits and policy conditions, the insurer will reimburse a proportion of the cost of the insured "ski pack" if a doctor certifies that such a package can not be



used by the Insured due to an illness that has arisen or injury suffered during the trip.

**Note: The above benefits of Sections H are subject to the conditions of insurability, specific limitations and exclusions, which may lead to a reduction or non-payment of compensation. In this regard please see what is provided under “What you are covered for” heading of the same section H.**

**Note: The above benefit is subject to limits, deductibles and limits of compensation. In this regard please refer to the contents of Annex 1 (Table of guarantees), as well as provided under this guarantee benefits covers of Section G of the Policy.**

**Compensation is not provided for Assistance Cover, Cancellation only Cover and Flight Accident Cover packages.**

#### **SECTION I - LEGAL EXPENSES**

Subject to the limits and policy conditions, the insurer will reimburse the legal expenses arising in respect of claims brought by the insured for damages to his own person during the trip.

**Note: The above benefit in Section I of insurability is subject to conditions, limitations and specific exclusions, which may result in a reduction or non-payment of compensation. In this regard please note the provisions under the heading “What you are covered for”, “Special exclusions which apply to SECTION I” and special conditions which apply to SECTION I**

**Compensation is not provided for Assistance Cover, Cancellation only Cover, Complete protection Cover and Flight Accident Cover packages.**

**Note: The above benefits are subject to exclusions, deductibles and limits of compensation. In this regard please note the contents of Annex 1 (Table of benefits for single trip and multi trip package), as well as provided under the benefit Section of Section I of the Policy.**

#### **Insured declaration in respect of the Risk-Nullity circumstances**

**Note: any misrepresentations or failure to disclose material facts on the part of the Policyholder or the Insured, in respect of circumstances that influence the assessment of the risk, made during the course of the conclusion of the contract or during subsequent renewals, may result in partial or total loss of the right to compensation and the termination of the insurance contract. Please refer to Article. 14 of the General Conditions of Insurance for the specific conditions in this respect.**

#### **Risk aggravation, reduction and changes in the profession**

The policyholder and / or the Insured must give written notice to the Insurer of any increase in risk and risk reduction, and any change in the profession. The aggravation of risk not known or not accepted by the Insurer may lead to the partial or total loss of the right to compensation and the termination of the contract pursuant to art. 1898 Civil Code.

In the case of reduction of risk, the Company is required to reduce the premium or the premium rate after the notification by the contractor / insured waiving its right of withdrawal.

In this regard, please refer to the Articles. 19 and 20 of General Conditions of Insurance.

**Below is an example of a circumstances which may constitute an aggravation of risk:**

**- Change the destination of the trip from France to the United States.**

**Below is an example of a circumstance that may pose a risk reduction:**

**- Change the destination of the trip from U.S. to France.**

#### **Premium**

The premium is annual for the Annual Multi Trip policies, whilst is limited to the specified period in the Certificate of Insurance for Single Trip policies and must be paid to the Company by the Contractor in advance of each period of insurance by debit on credit card. In this regard, please refer to the Articles. 9 and 10 of General Conditions of Insurance.

**Note: There is no reduction in premium standardized according to predetermined by Insurer or Intermediary.**

#### **Premium and insured sum Adjustment**

There are no mechanisms for adjustment of the premium and sum insured.

#### **Subrogation**

**Note: There is no subrogation in behalf of the Company in the the rights of the Insured**

#### **Right of withdrawal / cooling-off**

**Note: There are no conventional terms of withdrawal. In accordance with the rules on distance selling of insurance products, in case of policies with a duration of more than one month, the Policyholder is entitled to**



exercise the right of withdrawal within 14 days following the termination of the contract or, if later, the date of receipt of the contractual documentation, in that case the Company will proceed with the refund of any premium paid, net of tax law. In this regard please note the art. 21 of the General Conditions of Insurance. The right of withdrawal does not apply to policies of a duration of less than one month, nor to contracts whose performance has been fully completed by both parties at the consumer's express request before the consumer exercises his right of withdrawal

### **Prescription or forfeiture of rights under the contract**

Rights under the insurance contract shall be prescribed in two years from the date of occurrence of the event on which the right is based, pursuant to art. 2952 of the Civil Code.

**In case of civil liability insurance, the period starts the day on which the third party has requested compensation or the insured brought suit against this action.**

In case of accident, in case of failure to give notice in terms of the contract of insurance, the insured may be revoked in whole or in part, from the right to compensation under Article. 1915 Civil Code.

### **Applicable law**

The law governing the contract is Italian.

The language chosen by the parties for communications relating to this contract is Italian.

### **Taxation**

The tax rate for the insurance contract, specified on the certificate of insurance shall be borne by the policyholder.

Claims paid in the event of a claim are with no income tax and other indirect taxes.

## **C. INFORMATION ON CLAIM SETTLEMENT PROCEDURES**

### **Claims - Settlement of compensation**

**Note: in case of damage, except for those for whom it is required the direct intervention of the Emergency Assistance Centre, it is necessary to submit the claim to the insurer within 31 days after the end of the journey attaching to**

the reimbursement request a brief description of the accident.

Upon the request by the insurer, the Insured must accept to undergo a medical examination. In case of death of the Insured, the Company may request an autopsy.

Please refer to the Art. 28, 29 and 30 of the General Conditions of Insurance for the detailed points relating to the claims settlement procedures.

**Note: For assistance benefits, the Insurer has appointed a third party to provide these services.**

**For the benefits of assistance, please contact:**

**Chartis Europe S.A. Rappresentanza Generale per l'Italia – Via Della Chiusa, 2-20123 Milano c/o Travel Guard - PO Box 2157 - Shoreham by Sea BN43 9DH England**

**e-mail: [travelassist.it@travelguard.com](mailto:travelassist.it@travelguard.com) Telephone: Support: + 39 800.8662 08 or +39.039.6554.6635**

**None of the services "A - ASSISTANCE AND REPATRIATION and SECTION A1 - MEDICAL AND OTHER EXPENSES" will be available if the insured has not previously contacted Travel Guard in accordance with the above conditions.**

### **MEDICAL AND OTHER EMERGENCIES**

Travel Guard will provide immediate help if you are ill or injured outside of Italy. They provide a 24-hour emergency service 365 days a year and you can contact them on:

**Emergency phone number 0039 039 6554 66352**

**Emergency fax number +44 8701 301 953**

**When you contact Travel Guard, you will need to say where you purchased the policy from and give the following information:**

- **Your name -**
- **Your address**
- **Your phone number abroad**
- **Your policy number shown on your Booking Confirmation**

### **Hospital treatment abroad**

**If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact Travel Guard for you immediately. If they do not, this could mean we will provide no cover or we reduce the amount we pay for medical expenses. If you receive medical treatment abroad as an outpatient, you should pay the hospital or clinic and claim back your medical expenses Travel**



**Guard when you return to Italy.**

**Returning early to Italy**

**If you have to return to Italy under Section A1 (Emergency Medical Expenses) or Section D (Trip Cancellation and Curtailment) Travel Guard must authorise this. If they do not, this could mean that we will not provide cover or we may reduce the amount we pay for your return to Italy.**

**Note to all insured people, treating doctors and hospitals**

**This is not a private medical insurance. If you need any medical treatment, you must tell Travel Guard immediately or we may not benefit medical expenses. If you need any medical treatment, you must allow Travel Guard or their representatives to see all of your medical records and information.**

#### ***Direct assistance - Agreements***

**Note:**

**With reference to the benefit A,, only the medical authorities of the providers are entitled to decide on the return, the choice of means of transport and the place of hospitalization as well as to the necessity of sending a doctor and abroad and, if necessary, make contact with the doctor who attended on the spot and / or with the general practitioner.**

**The costs of any kind incurred by the Insured in respect of warranties given under this section of the policy will be reimbursed only if approved and coordinated by the Operation Assistance Centre, except for expenses incurred for reasons of urgency when the Insured is in the inability to get in touch with the Operation Assistance Centre in time, even through third parties.**

**In this regard please note as provided under "Conditions for action by the Emergency Assistance Centre" and "Provision of benefits of the Operation Assistance Centre for detailed aspects".**

#### ***Complaints***

Any complaints regarding the contractual relationship or the management of claims to the Insurer shall be in writing and addressed to:

**Chartis Europe SA Rappresentanza Generale per l'Italia  
Service Complaints**

**Via della Chiusa, 2 - 20123 Milano**

**Fax 02 36 90 222 - e-mail: [servizio.reclami@chartisinsurance.com](mailto:servizio.reclami@chartisinsurance.com)**

It is the responsibility of the Insurer to communicate the outcome of the complaint within

45 days of the complaint receipt.

In accordance with Regulation ISVAP 24, May 19, 2008, may be submitted directly to: ISVAP

Istituto di Vigilanza sulle Assicurazioni Private e di Interesse Collettivo  
Servizio Tutela degli Utenti - Via del Quirinale, 21 - 00187 Roma

- any complaints not relating to the contract or the management of claims, but relating to the failure to comply with other provisions of the Insurance Code, to the relating rules of implementation, as well as those relating to the distance marketing of insurance products;
- the complaints previously submitted directly to the insurer which have not received response within forty-five days after receipt by the same company or which have received a response deemed unsatisfactory.

The new complaint must contain:

- a) name and address of the complainant, and possibly telephone number;
- b) identification of the person or persons whose alleged the work;
- c) a brief description of the reason for complaint;
- d) a copy of the complaint submitted to the Insurer and any response thereto;
- e) all the documents needed to describe completely the circumstances.

In the absence of any of the information required under paragraphs a), b) and c), the ISVAP, for the purposes of the investigation, within ninety days from receipt of the complaint, shall ask to the complainant, where identified on the basis of the facts referred to subparagraph a), the integration of it with the missing elements.

In relation to disputes concerning the quantification of performance and allocation of responsibilities, please note that remains the exclusive jurisdiction of the Judicial Authority, in addition to the possibility of using conciliatory systems where available. It is not within the jurisdiction ISVAP any complaint in relation to the object of which has already been brought before a judicial authority.

In the event that the Parties have agreed to a law other than Italian, the responsible for examining any complaints that may be provided by the law chosen and the ISVAP shall facilitate the communications between the authority and the Contractor Arbitration.

In the cases mentioned above, the exponent can also complain directly to the Médiateur de la Fédération Française des Sociétés d'Assurances (FFSA - Ombudsman entitled to receive complaints about certain insurance companies in France) - 26 boulevard Haussmann, 75009 Paris, France, Tel + (00 33) 1 45 23 40 71, Fax + (00 33) 1 45 23 27 15, e-mail: [le.mediateur@mediation-assurance.org](mailto:le.mediateur@mediation-assurance.org). Alternatively, you can refer the complaint to ISVAP, at the above address, which will forward it to FFSA, with the prior consent of the exponent in the event of additional charges for the same. In the case of forwarding, the system response is immediately forwarded from the ISVAP to the exponent.



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## Arbitration

There is no provision for Arbitration.

## GLOSSARY

This section of the Information document contains and provides the technical terms commonly used in an insurance contract that the policyholder may use for a better understanding of the insurance contract. Please note that the following terms do not assume any meaning for the interpretation of the insurance contract, in respect of which will be relevant only to the definitions in the Conditions of Insurance.

|                       |  |
|-----------------------|--|
| <b>Insured</b>        | in non-life insurance, the party who covered under the insurance as well as holder of the right to any compensation  |
| <b>Insurance</b>      | the operation by which a person (the Insured) transfer to another entity (the Company), a risk to which he is exposed.   |
| <b>Insurance Code</b> | legislative Decree of 7 September 2005 No 209, as amended.   |
| <b>Policyholder</b>   | the Party effecting insurance and who is obligated to pay the premium. The Policyholder may not coincide with the Insured. The two figures are the same when the policyholder insure his own an interest of his own (eg. asset owned by him).                      |
| <b>Payable damage</b> | the damage determined in accordance with all the policy conditions, without taking account of any overdrafts, deductibles and limits of compensation.  |
| <b>Deductible</b>     | the predetermined amount, deducted from the payable damage, that is borne by the Insured and for which the insurer does not provide indemnification under the policy.  |
| <b>Indemnity</b>      | the amount payable by the Insurer in the event of loss   |
| <b>ISVAP</b>          | ISVAP Institute of Insurance Supervision of Private and collective interests. Public Italian corporation which has the control over the insurance companies, the insurance intermediaries (agents and brokers) and the experts to estimate the damage to vehicles. |

|                      |   |
|----------------------|---|
| <b>Limit</b>         | the maximum limit of the Insurer's liability for each loss and/or insurance period for a specific benefit.  |
| <b>Policy</b>        | the document proving the insurance contract.  |
| <b>Premium</b>       | the amount paid by the Policyholder to buy the cover offered by the Insurer. The premium is, as a rule, a condition for receiving an insurance benefit. Premium can be: single, periodicals, recurring.   |
| <b>Reimbursement</b> | the sum payable by the Insured to the injured party in case of loss   |
| <b>Risk</b>          | the possible occurrence of loss and the extent of the damage that may result  |
| <b>Compensation</b>  | The Insurer right against the insured that allows the insurer to recover from the Insured the amounts to the injured third parties, where it had a contractual right to refuse or reduce its performance. |
| <b>Loss</b>          | The occurrence of damage for which the insurance is provided. Insurer The   |
| <b>Insurer</b>       | The insurance company which operate professionally in an exclusive way the insurance business, authorized and regulated by the French Autorité de Contrôle Prudentiel (ACP).                              |
| <b>Subrogation</b>   | The right of the insurer which has paid the compensation to replace the insured's rights to the third party, authorized and regulated by the French Autorité de Contrôle Prudentiel (ACP).                |



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*Chartis Europe S.A. General Representation for Italy is responsible for the accuracy  
and completeness of data and information contained in this information.*

CHARTIS EUROPE S.A – General Representative for Italy



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**Attention: This is a translation provided for information purposes only and is not contractual. In the event of a dispute, the original Italian language documents shall be solely applicable and prevail over this translation.**

**Accordingly, this translation should not be relied upon and any disputes arising in connection with the insurance cover granted will be resolved purely by reference to the original Italian language wordings and the meaning of the terms used therein.**

## **B) TERMS OF INSURANCE**

**IN ACCORDANCE WITH ARTICLE 166 OF THE CODICE DELLE ASSICURAZIONI (INSURANCE CODE), THE POLICYHOLDER IS KINDLY REQUESTED TO READ THIS CONTRACT CAREFULLY BEFORE SIGNING IT. PARTICULAR ATTENTION MUST BE PAID TO CLAUSES PRINTED IN BOLD TYPE, WHICH RELATE TO COVERAGE FORFEITURE, CANCELLATION, LIMITATIONS OR TO OBLIGATIONS OF THE POLICYHOLDER.**

THIS DOCUMENT IS ONLY VALID WHEN ISSUED BY CHARTIS OR BROKER / INTERMEDIARY AUTHORISED BY CHARTIS AND PROVIDED THE APPROPRIATE INSURANCE PREMIUM HAS BEEN PAID. PLEASE KEEP THESE DOCUMENTS IN A SAFE PLACE AND CARRY THEM WITH YOU WHEN YOU TRAVEL.

## **DEFINITIONS**

### **Abroad**

A country other than the Insured Person's country of residence.

### **Accident**

Any sudden and unpredictable external event, not intentionally caused by the Insured Person, which results in the Insured Person being injured.

### **Age**

The Insured Person's age at the time his/her name is added to the policy. It will be calculated based on the age in years, i.e. the number of complete years in age that the Insured Person has reached.

### **Assistance Provider**

Travel Guard EMEA Limited (hereinafter also referred to as Travel Assist) will provide immediate assistance on behalf of the Company if the Insured Person is ill or injured outside of Italy. The 24-hour emergency service is available **365 days a year and can be reached by phone or email:**

**phone +44 1273 740884 or +39.039.6554.6635 - email: [travelassist.it@travelguard.com](mailto:travelassist.it@travelguard.com)**

### **Baggage**

The Insured Person's suitcases, trunks, hand baggage and their contents consisting of clothes and personal effects that the Insured Person is wearing or carrying on the trip covered under the policy, or items purchased during the holiday.

### **Beneficiary**

With respect to all coverage sections, beneficiary means the Insured Person, unless as otherwise agreed. If the Insured Person dies as a result of an accident, the capital sum will be paid out to his/her heirs.

### **Bodily Injury**

Any bodily injury sustained by a person.

### **Booking Confirmation**

The document showing the names and other details of all the people insured under this insurance. The Booking Confirmation proves you have the cover shown in this document. This document contains emergency contact details and is in A4 format so you can carry it with you at all times during your trip.

### **Business associate**

Any person, who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

### **Claims Handling Department (excluding Assistance)**

Travel Guard EMEA Limited (hereinafter also called Travel Assist). Claims shall be sent to:

**Travel Guard - c/o CHARTIS EUROPE SA**

**Rappresentanza Gen. per l'Italia - Via della Chiesa, 2 - 20123 MILANO - ITALY**

**E-mail: [travelassist.it@travelguard.com](mailto:travelassist.it@travelguard.com) - Tel: +39 02 91 483 053**



**Chartis Europe S.A. Rappresentanza Generale per l'Italia - Via Della Chiesa, 2 - 20123 Milano**

Tel.: 023690.1, Fax: 023690.222, [www.chartisinsurance.com](http://www.chartisinsurance.com) - Registro Imprese Milano n. 148083/2000 - REA Milano n. 1332602 - C.F. 08607540583 - P. I. 13126280158

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## Contract of travel insurance

This is your contract of insurance. It contains certain conditions and exclusions in each section and General conditions and exclusions applying to all the sections. You must meet these conditions or we may not accept your claim.

**Il Certificato di Assicurazione costituisce prova dell'assicurazione di cui al presente documento.**

## Conditions, Exclusions and Warranties

Special conditions and exclusions apply to individual sections of this policy, while general conditions, exclusions and warranties apply to the whole of the policy.

## Couple

As defined in 3 – Eligible persons

## Dangerous activities

You may not be covered when you take part in certain sports or activities if there is a high risk you will be injured or if it is the main purpose of your trip. You are covered for the activities listed on art.6 Avvertenze automatically, providing they are not the main purpose of your trip.

## Deductible/Excess

**A lump-sum amount specified in the policy that it is the Insured Person's responsibility in case of compensation as a result of a loss. The deductible may also be expressed in hours, days or as a percentage, in which case the relevant coverage shall incept at the end of the time period specified or apply in excess of any such percentage.**

## Effective Date and Policy Period

The "Effective date" is the date specified in the Certificate of Insurance. Policy period means the period of insurance specified in the "Certificate of Insurance".

## Family

An individual and his/her spouse or partner (as long as they have lived together for 6 months or more) and their dependent children, **up to a maximum of three children**, or legally adopted children who are aged under 18 at the date of purchase and are either in full time education or living with them.

## Family Group - 1 Adult

The traveller and his/her children, **up to a maximum of three children**, as identified in a proper certificate from the population registry or equivalent international document, named in the "Certificate of Insurance" and aged under 18 at the time of purchasing the policy.

## Geographical areas

**Europe: The Continent of Europe West of the Ural Mountains including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Algeria, Lebanon, Libya, Israel and Jordan).**

**World Wide Excluding North America/Canada/Caribbean: Anywhere in the world excluding United States of America, Canada, the Caribbean, Afghanistan, Cuba, Liberia and Sudan.**

**Worldwide: Anywhere in the world**

## Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

## Group

As defined in 3 – Eligible persons

## Hospital Confinement

Receiving treatment in a hospital, when a stay of at least 24 consecutive hours is necessary. Hospital shall mean a hospital or clinic holding the required local administrative authorisations to operate for the care and treatment of sick or injured persons and equipped with the necessary staff.

## Illness

Any change in a person's health or any bodily injury that is established by an approved medical authority during the policy period.

## Insurer / Company

This insurance is provided and underwritten by Chartis EUROPE S.A.. Columbus is an appointed representative of Chartis EUROPE S.A..

Chartis EUROPE S.A. is authorised and regulated by the French Autorité de Contrôle Prudentiel et de Supervision (ACPR) and is supervised for business undertaken in Italy by the ISVAP..and regulated by the Financial Services Authority and is supervised for business undertaken in Italy by the ISVAP..

**CHARTIS EUROPE SA - Rappresentanza Generale per l'Italia**

**Via della Chiusa, 2 - 20123 Milano (Italia) - Sito internet: [www.chartisinsurance.com](http://www.chartisinsurance.com)**

## Individual

As defined in 3 – Eligible persons

## Insured Person

The person named in the "Certificate of Insurance" who resides in Italy and whose interest is covered under the Policy.

## Loss

The occurrence of an event covered under the policy. All claims relating to the same event shall be considered a single loss.

## Law

This insurance will be governed by Italian law.

## Permanent total disability

A disability caused by an accident during your trip which prevents you from working in any and every job and which lasts 12 months. And, at the end of those 12 months, is in our medical advisor's opinion, not going to improve.

## Physical Damage

Any alteration, deterioration, loss and/or destruction of property or substances, including any physical injury sustained by animals.

## Policyholder

The natural person who has taken out this policy for his/her own benefit or for the benefit of others and assumes the obligations related thereto.



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis – Paris La Défense – 34 Place des Corolles – 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

### Policy Limits

Most sections of your policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits, for example: for any one item or for valuables in total. You are advised to check your policy. If you intend taking expensive items with you we suggest you insure them separately under a household all risks policy.

### Property Claims

These claims are paid based on the value of the goods at the time you lose them and not on a new for old or replacement cost basis, unless otherwise stated in your policy.

### You, your

Each insured person named on the Booking Confirmation issued with this document. Each person must live in Italy and have paid the appropriate premium.

### Limit of Liability

**The maximum amount payable by the Insurer per period of insurance and per person, regardless of the number of claims made or persons involved in the loss.**

### Pair or set of items

A number of items of personal belongings that belong or are normally used together.

### Period of Insurance

The period between the "Effective date" and the "Expiry date" specified in the Certificate of Insurance.

### Policy

The insurance contract including the Information Notice, the privacy statement concerning personal data protection, these Terms and Conditions and the Certificate of Insurance attached hereto.

### Premium

The amount owed by the Policyholder to the Insurer.

### Public transport

Using train, bus or coach services to join the booked holiday.

### Relative

Husband, wife, parent, parent-in-law, brother, sister, son, daughter, fiancé, fiancée, grandparent, grandchild, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, or step-sister.

### Residence

The place where a person usually resides, as shown in the certificate of residence.

### Reasonable Care

You need to take all reasonable care to protect yourself and your property.

### Serious Accident

Any sudden and unpredictable external event, not intentionally caused by the Insured Person, which

results in bodily injury established by an approved medical authority and preventing the Insured Person from moving independently.

### Special Notice:

Please remember that it does not matter how long you buy cover for, it ends when you return to your home in Italy.

### Serious Illness

An abrupt and violent change in a person's health that is diagnosed by an approved medical authority, requires interruption of any professional or other activity and has a guarded prognosis or a slow progression so as to require intensive medical care, usually with hospitalization for examination and treatment.

### Ski equipment

Skis, poles, boots and bindings, snow boards or ice skates

### Third Party Liability Claim

Any claim made against the Insured Person either in or out of court. All claims arising out of the same event shall be considered a single loss.

### Tour Operator

The "tour operator" or carrier.

### Third Party

Any person or entity, to the exclusion of the Insured Person, his/her family, ascendants, descendants, any person travelling with the Insured Person, the Insured Person's appointees, whether or not employed by him/her, while in the performance of their duties.

### Trip

Your holiday or journey starting in Italy at the time that you leave your home address or from the "Inception date" shown on your Booking Confirmation, whichever is later. The end of your trip is defined as the date that you return to your home address in Italy, or at the end of the period shown on your Certificate of insurance, whichever is earlier.

Cover under Section D (Trip cancellation and curtailment) starts at the time that you book the trip or pay the insurance premium, whichever is later.

**The maximum trip length you can purchase is up to 365 days for people up to 74 years old included.**

Insurance is limited to maximum 31 days trip duration for people between 65 years old included up to 74 included

If, during the policy period, the Insured Person stays abroad uninterruptedly for a longer period than the maximum period specified in the foregoing paragraph, no payment will be made for loss occurring after that time limit has passed.

In respect of one-way trips, the cover terminates when the Insured Person reaches his/her destination



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

abroad.

### Valuable items

Photographic, audio, video and electrical equipment of any kind (including CDs, DVDs, video and audio tapes), telescopes and binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and articles made of or containing gold, silver or precious metals. **Please see the exclusions for section C1 Personal Belongings and Baggage.**

### War

War shall mean war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

### We, us, our

Chartis EUROPE S.A.

### Winter sports

Skiing, land-skiing, mono-skiing, cross-country skiing, off-piste skiing (only when accompanied by an official guide), snow boarding, ski boarding, snow mobile, sledging, tobogganing or ice skating.

## TRAVEL INSURANCE COVERS

## INSURANCE

### 1 – Type of Coverage

This travel insurance policy provides coverage as detailed in the following sections of the policy. The benefits are available on the basis of six different insurance products, i.e. Assistance Cover, Complete protection Cover, Premium Cover, Ski Cover, Cancellation only Cover e Flight Accident Cover.

The policyholder, in respect of the packages Premium Cover, has the power to sign, bearing the related premium, **two different levels** of coverage: Single Trip and Annual Multi Trip.

The benefits available as well as the associated limits of indemnity depend on the insurance product, as specified in the Certificate of Insurance under "Product" and "Cover".

The characteristics of each product are summarized in the Insurance Products section of this policy and described in detail in Annex 1, Table of Benefits.

**The cover is provided up to the maximum sum insured for each benefit based on the type of product selected, as specified in Annex 1, and subject to the limits of indemnity set forth therein for each benefit. Such limits shall be the maximum amount payable by the Insurer per person and per period of insurance**

In case of doubts about the cover selected or for additional information, please call the number or write to the address provided below:

**phone: +39 02 91 483 053 or 800 966 019. - email: [travelassist.it@travelguard.com](mailto:travelassist.it@travelguard.com) or [servizioclienti@columbusassicurazioni.it](mailto:servizioclienti@columbusassicurazioni.it).**

### 2 – Insured Persons

The insurance is provided under this policy, on the basis of the product and the level of coverage specified in the Certificate of Insurance, to the insured persons identified by the Policyholder at the time of purchasing the policy and named in the Certificate of Insurance, in whose respect the premium has been calculated and subsequently paid.

### 3 – Eligible Persons

**The Insured Persons must live in Italy and must not have spent more than six months abroad during the year immediately before the purchase of this policy.**

**Individual:** a single traveller who resides in Italy.

**Couple:** the traveller and his/her travelling companion, i.e. the persons named in the "Certificate of Insurance" who purchased the insurance and booked the trip together at the same time. A couple must include no more than 2 people (as long as they have lived together for 6 months or more).

**Family** An individual and his/her spouse or partner (as long as they have lived together for 6 months or more) and their dependent children or legally adopted children up to the number of 3 children who are aged under 18 at the date of purchase and are either in full time education or living with them.

**Family Group - 1 Adult:** the traveller and his/her children up to the number of 3 children as identified in a proper certificate from the population registry or equivalent international document, named in the "Certificate of Insurance" and aged under 18 at the time of purchasing the policy.

**Group:** the travellers who have booked to travel together at the same time and are named in the "Certificate of Insurance". A group can consist of no more than 8 people.

**Children insured on a family policy may travel without adults and are covered provided they meet up with parents or relatives upon arrival at their destination.**

## INSURANCE PRODUCTS

The Insurer offers six insurance products and **is liable up to the maximum sums insured on the basis of the level of coverage chosen by the Policyholder, as detailed in Annex 1, Table of Benefits. The benefits are described in the following sections of this policy.**



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

#### 4 – Premium Cover Annual Multi Trip

Under the Premium Cover policy, annual multi trip, each Insured Person shall be covered to an unlimited number of trips during the policy period, **providing that no single trip lasts longer than 31 days.**

The cover will apply for no longer than 12 months from the “Effective date” specified in the “Certificate of Insurance”, without prejudice to clause 17, “Policy period” of the General Provisions applicable to all sections.

If the single trip commences before the end of the period of insurance and ends after such date, coverage in respect of all benefits hereunder will terminate on the “Expiry date” specified in the “Certificate of Insurance”.

This cover is not available for persons who are over the age of 75 at the time the policy is purchased.

Note: Cover under section D (Cancelling and cutting short the trip) starts from the effective date shown in the Certificate of Insurance or at the time that the trip is booked. If the date of booking is earlier than the date of purchase of the policy, cover under section D (Cancelling and cutting short the trip) shall start upon payment of the premium.

#### 5 - Assistance Cover, Complete protection Cover, Ski Cover, Cancellation only Cover and Flight Accident Cover

Under the Assistance Cover, Premium Cover, Ski Cover, Cancellation only Cover and Flight Accident Cover policies, each Insured Person shall be covered for a single trip made during the policy period, **providing that no single trip lasts longer than 365 days.**

The cover will apply for no longer than 365 days from the “Effective date” specified in the “Certificate of Insurance”, without prejudice to clause 17, “Policy period” of the General Provisions applicable to all sections.

Note: Cover under section D (Cancelling and cutting short the trip) starts from the effective date shown in the Certificate of Insurance or at the time that the trip is booked. If the date of booking is earlier than the date of purchase, cover under section D (Cancelling and cutting short the trip) shall start upon payment of the premium.

Those covers are not available for persons who are over the age of 74 at the time the policy is purchased.

Insurance is limited to maximum 31 days trip duration for people between 65 years old included up to 74 included

#### 6 – Special limitations of coverage

- No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan.
- No cover is provided under this policy if the Insured Person is travelling to a specific country or to an area where the Italian Foreign Ministry has advised against travelling and/or staying. N.B. In such case, solely for Single Trip policies, if the advice was given by the Foreign Ministry after purchase of the policy but before departure, the Insurer will refund any premium that the Insured Person may have paid.
- Coverage is only provided if the Insured Person stays for at least one night in pre-booked accommodation away from where he/she usually lives.

#### 7 - Health agreements

When you are travelling to a European Union Country, you should collect an application form for a European Health Insurance Card from your local mutual insurance company. If you need treatment, you should present the European Health Insurance Card at the time of treatment as it may save you paying the €100 policy excess from any claim under Section A (Medical and other expenses).

When you are travelling to Australia or New Zealand and you have to go to hospital, you must register for treatment under the national Medicare or equivalent scheme of those countries.

If you are in any doubt as to how to obtain a European Health Insurance Card or register for the Medicare Scheme, please contact Travel Guard on 0039 039 6554 66352 who will be able to help you.

#### 8 – Health Conditions

This insurance contains conditions than link coverage (or exclusion from coverage) to the Insured Person's health and/or the health of others who might not be travelling with him/her but on whose wellbeing his/her trip may depend. In particular, it is agreed that **no coverage will be provided for medical problems that the Insured Person or such other persons had before the cover started.** Please refer to 11, General Exclusions.

#### 9 - Deductible

With respect to all the insurance products described herein, the Insured Person will have to pay the first part of any claim. This deductible amount is determined as provided for in each section of this policy and is shown in Annex 1, Table of Benefits.

#### Art. 10 - Hazardous Activities

The Insured Person will not be covered when participating in certain sports or activities, as specified hereinafter.

Coverage is available for the activities listed below, providing that:

- The activity is carried out on an occasional basis only (i.e. for no longer than three 3 days during the trip);
- The activity is not part of a competition/tournament;
- The activity is not undertaken on a professional basis.

Abseiling (within organiser's guidelines / no Personal Liability cover), angling, archery, badminton, banana boating, baseball, basketball, bowling, bungee jumping (within organiser's guidelines), camel riding (no Personal Liability cover), canoeing / kayaking (up to grade 2 rivers only), clay pigeon shooting, cricket, curling, cycling, deep sea fishing, dinghy sailing, fellwalking, fishing, go karting (within organiser's guidelines / no Personal Liability cover), golf, gymnastics, handball, hiking / trekking / walking / rambling (provided below 4,000 metres), horse riding (excluding racing / jumping / eventing), hot air ballooning, ice skating, indoor climbing (on climbing wall), jet boating (within organiser's guidelines / no Personal Liability cover / no racing cover), kite surfing (over water only / no Personal Liability cover), netball, orienteering, overland trips, organised safari without guns, parasailing (over water only / no Personal Liability cover), pony trekking, racket ball, rackets, rap jumping (within organiser's guidelines / no Personal Liability cover), rifle range shooting (not with small arms), ringos, roller skating / blading, rounders, rowing (except racing / no Personal Liability cover), running, sailing (only if with qualified crew / within coastal waters / no Personal Liability cover), safari in vehicle (not involving firearms / organised tour), scuba diving up



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis – Paris La Défense – 34 Place des Corolles – 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

to 30 metres (within organiser's guidelines), skateboarding (wearing pads and helmet), sledging – pulled by horse or reindeer as a passenger (within organiser's guidelines), snorkelling, softball, squash, surfing, table tennis, tennis, 10-pin bowling, tug of war, volleyball, water polo, water-skiing, white water rafting (up to grade 4 rivers only), windsurfing (no Personal Liability cover), yachting (only if with qualified crew / within coastal waters / no Personal Liability cover), zorbing.

None of the following activities can be covered by the policy:

Adventure racing, BASE jumping, biathlon, big game hunting, black water rafting, BMX stunt / obstacle riding, bobsleighting / using skeletons, bouldering, boxing, canyoning, caving / potholing, cave tubing, climbing / trekking / walking over 4,000 metres, cycle racing, cyclo-cross, drag racing, endurance tests, flying (except as a fare-paying passenger in a licensed passenger aircraft), hang gliding, harness racing, heliskiing, high diving (above 5 metres), hunting, ice hockey, ice speedway, jousting, judo, karate, kendo, luge, manual labour, marathon running, martial arts, microlighting, modern pentathlon, motor cycle racing, motor rallying, mountaineering / rock climbing, parachuting, paragliding, polo, potholing, powerlifting, power boat racing, quad biking, river boarding, river bugging, canoeing / kayaking (on rivers above grade 2), rodeo, roller hockey, rugby, ski acrobatics, ski doo, ski jumping, ski racing, sky diving, small bore target shooting, speed trials / time trials, triathlon, water ski jumping, weight lifting, wrestling.

#### Art. 11 – General exclusions

We will not cover the following:

1. Claims will not be covered if they arise from or result from, a trip that you take or, any person whose ill health would force you to cancel or cut short your trip:
  - (a) If the claim relates to a medical condition or illness related to a medical condition which you or they knew about before you bought this insurance.
  - (b) If you are travelling against the advice of a medical practitioner.
  - (c) If you are travelling for the purpose of obtaining medical treatment.
  - (d) If you are on a hospital waiting list or awaiting the results of medical tests or investigations.
  - (e) If you have been given a terminal prognosis.
  - (f) If you are suffering from anxiety, stress, depression or any psychological disorder.
  - (g) If you are pregnant and expected to give birth prior to twelve weeks before the end of the booked trip (or sixteen weeks in the case of a multiple pregnancy).
2. Any claim arising out of War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
3. Loss or damage directly or indirectly caused by any Government, public or local authority legally taking or damaging your property.
4. Any claim arising from or as a result of civil commotions, strikes or riots of any kind.

5. Loss, or damage to any property, or any loss, expense or liability arising from:

- (a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
  - (b) The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
6. Any claim under Section C (Personal belongings, baggage and money) if you already have a more specific insurance covering this.
  7. Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
  8. Any claim arising from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger carrying aircraft.
  9. Any claim arising from using a two-wheeled motor vehicle over 50cc unless you have declared this to Columbus and cover has been agreed as shown on your Booking Confirmation and the appropriate premium has been paid. Please see the Dangerous activities section on page 1 for details of how to declare this.
  10. Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
  11. Any claim arising or resulting from you being involved in any malicious, illegal or criminal act.
  12. Racing of any kind (except on foot).
  13. Winter sports (unless we provide cover as shown on your Booking Confirmation and the appropriate premium has been paid).
  14. Any Hazardous Activity. Please see the Dangerous activities section 10 for further details.
  16. Any claim arising or resulting from championships, or heats, or officially-organised practice, or training for these events.
  17. Any claim arising or resulting from (i) your suicide or attempted suicide, or (ii) injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
  18. Any claim resulting from you being under the influence of or in connection with the use of alcohol or drugs unless prescribed by a doctor.
  19. Any claim if you are on any official government or police database of suspected or actual terrorists, members of terrorist organizations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
  20. Any claim resulting for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.



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## SECTIONS OF INSURANCE

### **SECTION A – Section A applies only to the following coverages: Assistance, Complete Protection, Premium, Skiing.**

#### **SECTION A – ASSISTANCE AND REPATRIATION**

**(This section does not apply to trips taken within Italy)**

#### **Conditions of intervention**

In all cases, only the Assistance Provider's medical authorities shall be authorised to decide on evacuation, the choice of the means of transportation and the place of hospitalization and shall, if required, contact the local attending physician and/or the Insured's family physician. Reservations shall be made by the Assistance Provider, who will be entitled to request that the Insured provides any unused tickets.

#### **Services provided**

In order to benefit from assistance services hereunder, the Insured or any person attending shall, as a condition for the provision of any of the services under the policy, contact exclusively:

#### **Travel Guard**

**Emergency phone number 0039 039 6554 6635 or +44 (0) 1273 740872**

**Email: [travelassist.it@travelguard.com](mailto:travelassist.it@travelguard.com)**

None of the services under the heading "assistance, evacuation and medical expenses abroad" will be provided unless the Insured contacts Travel Guard under the conditions set out above.

In all cases, the following information shall be provided: the first and last name of the Insured, the policy number, the type of illness or accident, as well as the Insured's telephone number.

(This section does not apply to trips taken within Italy).

If the event of hospitalization, the Insured shall immediately inform Travel Guard.

#### **Type of services**

##### **1. Sending of essential medication that cannot be found locally**

The Assistance Provider will find the medication required by the Insured who is abroad and will send it to him/her as quickly as possible, subject to the laws of the country in which the Insured is located.

**The cost of this medication shall be paid by the Insured. Treatment in progress before the departure shall not be covered hereunder. Medication does not include methods of contraception.**

##### **2. Sending of a physician to the Insured abroad**

In the event this is deemed necessary due to the Insured's state of health and the particular circumstances, the Assistance Provider will send him/her a physician or a medical team in order to better assess the measures to be taken and to make arrangements for assistance.

##### **3. Transportation of the Insured to a medical facility**

The Assistance Provider will organize and pay for the transportation of the Insured to the most

appropriate or best equipped hospital.

Depending on the seriousness of the situation and the circumstances, the Insured will be transported by first class train, either seated or in a couchette or sleeping car, or by ambulance or other emergency vehicle, by plane on a scheduled flight, either seated or on a stretcher, or by private air ambulance.

##### **4. Evacuation and return home of the Insured**

The Assistance Provider will evacuate the Insured to his/her domicile as soon as he/she is able to leave the medical facility. The type and the most appropriate means of evacuation will be decided on and chosen by the Assistance Provider under the same conditions as set out above.

##### **5. Repatriation of the remains in the event of the Insured's death**

If the Insured dies during the trip, the Assistance Provider will pay for and organize the transportation of the Insured's remains to his/her home.

##### **6. Burial expenses**

The Assistance Provider will pay the costs of the initial conservation of the remains, administrative costs and the cost of a temporary coffin required for the transportation that it organizes, up to the amount shown in the "Table of Benefits", without exceeding the amount of the expenses actually incurred. **Funeral and burial expenses shall be paid by the Insured's family.**

##### **7. Cost of ticket and travel expenses for a member of the Insured's family in the event of prolonged hospitalization**

If neither the spouse nor any other adult member of the Insured's family is travelling with him/her, the Insured's state of health does not permit his/her evacuation and his/her local hospitalization exceeds 7 consecutive days (or 48 hours if the Insured is a minor or is disabled), the Assistance Provider will provide a return, economy class air ticket or first class rail ticket free of charge to the Insured's spouse or a member of his/her family residing in the Insured's home country to enable such person to visit the Insured.

In addition, the Assistance Provider will organize the stay of this person and pay his/her travel expenses up to the amount specified in the "Table of Benefits".

##### **8. Cost of extending the Insured's trip**

If the Insured's state of health does not require hospitalization, the Assistance Provider cannot evacuate him/her and the scheduled period of the trip has ended, the Assistance Provider will pay the cost of extending the Insured's trip, up to the amount shown in the "Table of Benefits".

##### **9. Cost of resuming the trip of the Insured and his/her travelling companions**

If the Insured interrupts his/her trip due to a covered accident or illness but his/her state of health does not, in the opinion of the Assistance Provider's medical team, require his/her evacuation and the scheduled period of the trip has not ended, the Assistance Provider will pay the transportation costs



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

for the Insured and members of his/her family or an unrelated person who are beneficiaries of this policy and are covered under the same particular conditions as the Insured and travelling with him/her, up to the amount shown in the "Table of Benefits" and not exceeding the cost of a return home, to enable them to resume the trip interrupted.

**In any event, only the Assistance Provider may decide on the means of transportation used.**

### 10. Return of travelling companions and payment of extra expenses and/or the cost of extending the trip

If the Insured is hospitalized or evacuated by the Assistance Provider during his/her trip, the Assistance Provider will make arrangements for and pay on behalf of the Insured's spouse and/or children, or for a maximum of two members of the Insured's family or for one unrelated person, who are beneficiaries of this policy and are covered under the same particular conditions as the Insured and travelling with him/her:

- the cost of an early return home or to the place of burial, up to the cost of an economy class air ticket or a first class rail ticket, providing that the ticket initially provided for these persons' travel cannot be used;
- any extra expenses and/or the cost of extending these persons' trip, up to the amount shown in the "Table of Benefits".

### 11. Return of travelling companions under 15 years of age

If the Insured is hospitalized or evacuated by the Assistance Provider during the trip, **and no other adult member of the Insured's family is accompanying him/her**, the Assistance Provider will make arrangements for and pay on behalf of the Insured's children under 15 years of age, who are beneficiaries of this policy and are covered under the same particular conditions as the Insured and travelling with him/her:

- the cost of a return economy class air ticket or first class rail ticket for a member of the Insured's family or an unrelated person, residing in the Insured's home country or in a neighbouring country, in order to enable this person to join the children and look after them;
- the costs of an early return of the children to the home of the Insured or of the person designated by him/her, up to the cost of an economy class air ticket or first class rail ticket, providing that the ticket initially provided for these persons' travel cannot be used;
- the travel expenses of the person in charge of the Insured's children and/or the extra costs and/or the cost of extending the trip for the Insured's children, up to the amount shown in the "Table of Benefits".

**In no event may this benefit be combined with the benefits provided above under "Cost of ticket and travel expenses for a member of the Insured's family" and "Return of travelling companions".**

### 12. Early return of the Insured

The Assistance Provider will make available to the Insured and will pay for a ticket, up to the cost of an economy class air ticket or a first class rail ticket, to enable him/her to return home, providing that the Insured cannot use the ticket initially provided for his/her trip:

- if a member of the Insured's family dies or is hospitalized for more than 48 consecutive hours;
- in the event of significant physical damage to the Insured's home or to the business premises that he/she owns, rents or occupies free of charge, providing that more than 50%

of the home or premises have been destroyed and the Insured's presence is required on site in order to take the necessary protective measures.

### 13. Assistance for the Insured's children under 15 years of age who stayed at home

If one of the Insured's children under 15 years of age, who stayed at home, becomes sick or suffers an accident during the trip, the Assistance Provider's medical team will intervene or arrange for help at the request of the Insured.

If necessary, the Assistance Provider's medical team will arrange for the child to be taken to hospital and inform the Insured of his/her child's state of health.

### 14. Legal assistance abroad

If the Insured is imprisoned or threatened with imprisonment, the Assistance Provider will pay for a lawyer up to the amount shown in the "Table of Benefits".

### 15. Advance payment for bail bond abroad

If the Insured is imprisoned or threatened with imprisonment, the Assistance Provider will advance the amount of a bail bond required from the Insured, up to the amount shown in the "Table of Benefits".

The Assistance Provider will grant the Insured three months from the date of the advance payment to pay back this amount. If the bond is repaid by the local authorities before such time has elapsed, it must be immediately returned to the Assistance Provider. If the Insured is summoned before a court and does not appear, the Assistance Provider will demand the prompt repayment of the bond that it cannot recover due to the Insured's failure to appear. Legal proceedings may be initiated if the bond is not repaid within the time allowed.

### 16. Advance of money

In the event of loss or theft of the Insured's bank cards, identity documents (such as passport, visa, identity card, ...) and/or return air ticket, the Assistance Provider will make available to the Insured an amount of money, not exceeding the amount specified in the "Table of Benefits", in order to enable him/her to replace those personal belongings. For these purposes, the Assistance Provider will also ask the Insured to provide a financial security in Italy.

### 17. Transmission of urgent messages

At the express request of the Insured, the Assistance Provider will transmit urgent and strictly personal messages to addressees in Italy 24 hours a day.

### 18. Search and rescue costs

The Assistance Provider will pay or refund, up to the amount shown in the "Table of Benefits", search (including rescue sleds) and rescue (including helicopters) costs relating to operations organized by civilian or military rescue workers or by services that have a duty to respond following the Insured's disappearance or accidental bodily injury.

Only expenses incurred by organizations authorised to rescue the Insured and for which the Insured is billed are subject to reimbursement.



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

### Exceptional circumstances

The Assistance Provider shall not be liable for delays or problems in the performance of the services in the event of strikes, riots, civil commotion, reprisals, restrictions to free circulation, any act of sabotage or terrorism, civil or foreign war, generation of heat or radiation from the disintegration of the atomic nucleus, radioactivity or other unforeseeable circumstances or cases of force majeure.

### Subrogation or remedy against those liable for the loss

For medical expenses, when compensation has been paid, the Insurer shall be subrogated to the Insured's rights and actions against any person liable for the damage, up to the amount of this compensation. These provisions shall not apply to the Insured's children, descendants, ascendants or agents, or to any person who usually lives with the Insured, except in case of malicious damage.

### Exclusions specific to SECTION A ASSISTANCE - EVACUATION

In addition to the exclusions common to all coverage sections, the following will never be covered:

- Nervous disorders or mental illnesses,
- Benign diseases or lesions that can be treated locally, pregnancy after the sixth month,
- Recurrences of pre-existing conditions with a risk of serious, non-stabilized aggravation in the short term,
- Expenses incurred by the Insured without the Assistance Provider's prior agreement, road travel costs for: tolls, fuel, taxis or customs duties, meals, hotels, except those covered under the policy,
- Actions that may be subject to criminal penalties under the laws of the country in which the Insured is located,
- Medical expenses incurred in the Insured's home country,
- The consequences or recurrences of a pre-existing condition as well as medical expenses resulting from the diagnosis or treatment of a physiological condition (pregnancy) already known prior to the date on which coverage took effect,
- Medical expenses following cases of dorsalgia, lumbago, lumbago-sciatica, herniated disc, parietal, inter-vertebral, crural, scrotal or inguinal hernias, hernias through the linea alba and umbilical hernias,
- Thermal cures, rehabilitation treatment, cost of eye-glasses, contact lenses, prosthesis of any kind, routine examinations and tests or check-ups, preventive tests or treatment, follow-up examinations and tests in the absence of a covered accident or illness,
- The cost of organ transplants not necessitated by a covered accident or illness,
- The cost of cosmetic or reconstructive surgery and wellness therapies, the cost of vaccinations, acupuncture sessions, massage therapy, chiropractic or osteopathic treatment not following a covered accident or illness,
- Expenses and treatments not prescribed by an authorized medical authority,
- Means of contraception.

### HOW TO REPORT A CLAIM

#### Only for "assistance – evacuation":

In order to benefit from assistance services hereunder, the Insured or any person attending shall, prior to any action that may trigger coverage under the policy, contact exclusively:

**Travel Guard**

**Emergency phone number 0039 039 6554 66352**

**Email: [travelassist.it@travelguard.com](mailto:travelassist.it@travelguard.com)**

None of the services under the heading "assistance, evacuation and medical expenses abroad" will be provided unless the Insured contacts Travel Guard under the conditions set out above.

In all cases, the following information shall be provided: the first and last name of the Insured, the policy number, the type of illness or accident, as well as the Insured's telephone number.

#### For Assistance services:

- Only the Assistance Provider must be contacted before seeking any assistance.
- Give the number of this insurance policy.
- For Medical expenses coverage:
  - o Give the number of this insurance policy.
  - o For medical expenses incurred outside hospitalization, the Insured shall pay the service provider (physician, pharmacist, etc.) directly and keep the related invoices.
  - o When the Insured returns home, he/she shall send within 31 days the original documents showing the expenses incurred to the local social security office and/or health insurance body.
  - o The Insured shall send forms showing refunds paid by these bodies, copies of all documents and invoices in his/her possession and a copy of his/her particular conditions of insurance to the medical claims department.
  - o When applying for hospitalization expenses to be paid directly, the Insured or his/her representative must imperatively contact the Assistance Provider beforehand. After making the necessary verifications, the Assistance Provider will issue a payment number.
  - o The Assistance Provider will then pay the expenses directly to the hospital.



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

Type of Coverage

Please refer to table below to get an overview about assistance and repatriation services provided and applicable limits and deductible.

| #   | Benefit   | Cover details             | Cover limit |
|-----|---|---------------------------|-------------|
| 1.  | Sending of essential medication that cannot be found locally  | Covered                   | Cost        |
| 2.  | Sending of a doctor to the insured abroad   | Covered                   | Cost        |
| 3.  | Evacuation and return home of the Insured   | Covered                   | Cost        |
| 4.  | Repatriation of the insured   | Covered                   | Cost        |
| 5.  | Repatriation of the remains in case of death  | Covered                   | Cost        |
| 6.  | Burial Expenses   | Covered                   | € 3,000     |
| 7.  | Cost of ticket and travel expenses for a member of the Insured's family in the event of prolonged hospitalization |                           |             |
|     | - Return ticket   | Covered                   | Cost        |
|     | - Travel expenses for a member of the insured's family  | Limit per insured per day | € 75        |
|     |   | Limit per insured         | € 750       |
| 8.  | Cost of extending the Insured's trip if hospitalised  | Limit per insured per day | € 75        |
|     |   | Limit per insured         | € 750       |
| 9.  | Cost of resuming the trip of the Insured and his/her travelling companions  | Covered                   | Cost        |
| 10. | Return of travelling companions and payment of extra expenses and/or the cost of extending the trip               |                           |             |
|     | - Return ticket   | Covered                   | Cost        |
|     | - Payment of extra expenses and/or the cost of extending the trip   | Limit per insured per day | € 75        |
|     |   | Limit per insured         | € 750       |
| 11. | Return of travelling companions under 15 years of age   |                           |             |
|     | - Return ticket   | Covered                   | Cost        |



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

|     |  |                           |                |
|-----|--|---------------------------|----------------|
|     | - Payment of extra expenses and/or the cost of extending the trip              | Limit per insured per day | € 75           |
|     |  | Limit per insured         | € 750          |
| 12. | Early return of the Insured  | Covered                   | One-way ticket |
| 13. | Assistance for the Insured's children under 15 years of age who stayed at home | Covered                   | Cost           |
| 14. | Legal assistance abroad  | Covered                   | € 3,000        |
| 15. | Advance payment for bail bond abroad   | Covered                   | € 15,000       |
| 16. | Advance of money   | Covered                   | € 3,000        |
| 17. | Transmission of urgent messages  | Covered                   | Cost           |
| 18. | Search and rescue costs  | Limit per insured per day | € 2,000        |
|     |  | Limit per claim           | € 7,000        |

**SECTION A1 - Section A1 applies only to the following coverages: Assistance, Complete Protection, Premium, Skiing..**

**SECTION A1 - MEDICAL AND OTHER EXPENSES**

(This section does not apply for trips within Italy).

If you go into hospital you must tell Travel Guard immediately.

**What you are covered for**

We will pay up to the amount shown in the Table of Benefits for the following for necessary and reasonable costs as a result of you being injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment. (Emergency dental treatment is covered up to €300 as long as it is to immediately relieve pain only.)

**Special exclusions which apply to SECTION A1**

We will not cover the following:

1 Any treatment or surgery which Travel Guard thinks is not immediately necessary and can wait until you return home. The decision of Travel Guard is final and binding.

Any expenses for treatment or surgery carried out more than 12 months after the date of the incident which you are claiming for.

3. The extra cost of single or private-room accommodation unless it is medically necessary.

4. Any treatment or medication of any kind that you receive after you return to Italy.

5. Pregnancy or childbirth where the expected date of delivery is within twelve weeks of the end of your trip (or sixteen weeks in the case of a multiple pregnancy).

6. Any extra costs after the time when, in our medical advisor's opinion, you are fit to be returned to Italy.

7. Any medical treatment of any kind occurring after an Insured Person has refused the offer of repatriation when in the opinion of the Company's medical advisors he/she is fit to travel. Please read the general conditions and exclusions.

**SECTION B - Section B applies only to the following coverages: Complete Protection, Premium, Skiing, Flight Accident.**

**SECTION B - PERSONAL ACCIDENT**

**What you are covered for**

We will pay up to the amount shown in the Table of Benefits to you or your executors or administrators if you are involved in an accident during your trip which causes you an injury which results in you becoming disabled **within 12 months of the date of the accident** for one of the following:

1. Permanent total disability

2. Loss of a leg or foot.

3. Irrecoverable loss of sight in one or both eyes.

4. Complete loss of use of an arm or hand.

5. If you die, we will pay the amount shown in the Table of Benefits (this is limited to €7,000 for children aged under 16 years of age).



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

**SECTION C - Section C applies only to the following coverages: Complete Protection, Premium, Skiing.**

## **SECTION C - PERSONAL BELONGINGS, BAGGAGE AND MONEY**

### ***What you are covered for***

We will pay up to the amount shown in the Table of Benefits for the following:

### **C1 - Personal Belongings and Baggage**

#### ***We will pay for the following.***

1. **After taking off an amount for wear, tear and loss of value**, we will pay or replace (at our discretion) for the loss, theft of or damage to property owned by you with a limit for any one item, set or pair as detailed in the Table of Benefits.
2. **After taking off an amount for wear, tear and loss of value**, we will pay for loss, theft of or damage to valuable items that you own. We will pay up to the amount shown in the Table of Benefits in total.

### ***Special exclusions which apply to SECTION C***

#### ***We will not cover:***

1. **Breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use (other than ski equipment if the appropriate premium has been paid) unless being transported by a carrier and damage due to fire or other accident to the sea vessel, aircraft, or vehicle they are being carried in.**
2. **Theft, loss of or damage to pedal cycles, motor vehicles, marine equipment and craft, household goods and winter sports equipment (unless the appropriate winter sports premium has been paid).**
3. **Theft, loss of or damage to dentures, bridgework, contact lenses or corneal lenses, spectacles, sunglasses, mobile phones, artificial limbs or hearing aids.**
4. **Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within your baggage.**
5. **Shortages due to mistakes or neglect.**
6. **Any loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written acknowledgement for.**
7. **If your belongings are delayed or held by any customs or other officials legally taking your belongings.**
8. **Theft, loss or damage to photographic, electrical, audio equipment and/or jewellery not carried in your hand baggage while you are travelling.**
10. **Any item, set or pair where you are unable to provide reasonable proof of ownership or value (for example original receipts).**
11. **Property you leave unattended in a public place.**
12. **Any loss, theft or damage to items carried on a vehicle roof rack.**
13. **Theft, loss or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.**
14. **Damage caused to suitcases, holdalls or similar carriers unless you cannot use the damaged item.**
15. **Loss or theft of personal belongings or baggage while not in your control or while in the control of any person other than an airline or carrier.**

*Please read the general conditions and exclusions.*

### ***Special condition which applies to SECTION C***

**The Insured Person must inform the appropriate carrier if his/her personal belongings are delayed, lost, stolen or damaged while being transported by an airline or other carrier. The Insured Person shall also get a property irregularity report for the loss. In case of a loss, the Insured Person shall give notice thereof to the airline or other carrier within three days of being able to do so (in accordance with Article 1913 of the Italian Civil Code) and immediately report any loss or theft of money or personal belongings to the police (and hotel management, if applicable). He/she must also get an official copy of the report. For the purposes of coverage hereunder, the loss must be reported to the police (and hotel management, if applicable) within 24 hours of the event.**

**SECTION D - Section D applies only to the following coverages: Premium, Skiing, Cancellation Only.**

## **SECTION D - CANCELLING AND CUTTING SHORT YOUR HOLIDAY**

### ***What you are covered for***

We will pay up to the amount shown in the Table of Benefits for travel and accommodation expenses that you have paid or have agreed to pay under a contract and which you cannot get back if it is necessary and unavoidable for you to cancel or cut short your trip or any local pre-paid excursions as a result of the following:

1. You dying, becoming ill or injured.
2. The death, injury or illness of a relative, business associate or a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.
3. If you are called for jury service or as a witness (but not as an expert witness) or you are put in quarantine.
4. An accident to a vehicle in which you were planning to travel which happens within seven days before the date you planned to leave which leaves the vehicle unusable (this applies to self-drive holidays only).
5. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in Italy because of an emergency.
6. If you are made redundant as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
7. If the police need you to remain in Italy after a fire, flood or burglary at your home or place of business **within 48 hours before the date you planned to leave.**

### ***Special exclusions which apply to SECTION D***

#### ***We will not cover the following:***

1. **The first 75€ of each claim and first 100€ of each claim under our “complete protection” policy.**
2. **Any claim which results from anxiety, stress, depression or any psychological or psychiatric disorder.**
3. **You not wanting to travel.**
4. **Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.**
5. **Pregnancy, if your expected date of delivery is within twelve weeks of the end of your trip,**



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

(sixteen weeks in the case of a multiple pregnancy).

6. Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition which you knew about or should have known about before the start of this insurance. This applies to you, a relative, business associate or person you are travelling with and any person you were depending on for the trip.
7. The cost of your original return trip if this has already been paid and you need to cut short your journey.
8. If you have to cut short your trip and do not return to Italy.
9. Failure to obtain the required inoculations, vaccinations, passport or visas
10. Civil commotion, strike, lock-out, blockades, actions of government of any country or threat of any such event.

### *Special condition which applies to SECTION D*

It is a condition of the cover provided under this section that:

1. You must obtain prior authorisation from Travel Guard if you have to cut short your holiday and return early to Italy for an insured reason.

*Please read the general conditions and exclusions.*

### **SECTION E - Section E applies only to the following coverages: Complete Protection, Premium, Skiing.**

#### **SECTION E - PERSONAL LIABILITY**

##### **What you are covered for**

We will pay up to the amount shown in the Table of Benefits if you are legally liable for accidentally:

1. Injuring someone; or
2. Damaging or losing somebody else's property.

##### *Special exclusions which apply to SECTION E*

We will not cover the following:

1. Any liability arising from an injury or loss or damage to property:
  - (a) Owned by you, a member of your family or household or a person you employ; or
  - (b) In the care, custody or control of you or of your family or household or a person you employ.
2. Any liability, injury, loss or damage:
  - (a) To your employees or members of your family or household or a person you employ;
  - (b) Arising out of or in connection with your trade, profession or business;
  - (c) Arising out of a contract you have entered into;
  - (d) Arising out of you owning, possessing, using or living on any land or in buildings except temporarily for the purposes of the trip;
  - (e) Arising out of you owning, possessing, or using mechanically propelled vehicles, water craft (other than rowing boats, punts, or canoes) or air craft of any description, animals (other than horses, domestic cats, or dogs), firearms or weapons (other than guns being used for sport); or
3. The deductible as per benefits schedule..

##### *Special conditions which apply to SECTION E*

It is a condition of the cover provided under this section that:

1. You must give Travel Guard notice of any cause for a legal claim against you as soon as you know about it and send them any other documents relating to any claim; and
2. You must help Travel Guard and give them all of the information they need to allow them to take action on your behalf. You must not negotiate, pay, settle, admit or deny any claim unless you get Travel Guard written permission.

*Please read the general conditions and exclusions.*

### **SECTION F - Section F applies only to the following coverages: Premium, Skiing.**

#### **SECTION F - TRAVEL DELAY**

##### *What you are covered for*

We will pay if the start of your pre-booked outward or return international journeys by aircraft, sea vessel or cross-channel train are delayed, due to circumstances outside your control. **You must be delayed by at least 10 hours on each occasion.**

##### *Travel Delay*

**This section does not apply for trips within Italy.**

**We will pay €20 for each full 10-hour period of delay**, up to the amount shown in the Table of Benefits, as long as you eventually go on the trip.

##### *Special exclusions which apply to SECTION F*

We will not cover the following:

1. Any claim that results from strikes or industrial action which were public knowledge before the start of your trip.

##### *Special conditions which apply to SECTION F*

It is a condition of the cover provided under this section that:

1. You must have checked in for your trip at or before the recommended time; and
2. You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

*Please read the general conditions and exclusions.*

### **SECTION G - Section G applies only to the following coverages: Skiing.**

#### **SECTION G - SKI HIRE**

##### *What you are covered for*

We will pay €25 for each full 24 hour period (up to a total limit of €500) for the costs of hiring other ski equipment if:

1. The skis that you own are lost or **delayed during your trip for over 12 hours**; or
2. The skis that you own are lost or damaged during the course of your trip.

##### *Special exclusions which apply to SECTION G*

We will not cover the following:

1. Any claim involving damage to your skis where you do not bring them back to Italy so we can inspect them.
2. Any theft or loss which you do not report to the police within 24 hours of discovering it and



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getting a written acknowledgement.

3. Any theft, delay, loss of or damage to personal belongings or baggage while it is transported unless you report this, at the time, to the carrier and get a property irregularity report.

**Special condition which applies to SECTION G**

It is a condition of the cover provided under this section that:

1. We take any payment made under this section from any claim under sub-section C1 (Personal belongings and baggage) of this insurance.
2. The Insured Person must inform the appropriate carrier if his/her personal belongings are delayed, lost, stolen or damaged while being transported by an airline or other carrier. The Insured Person shall also get a property irregularity report for the loss. In case of a loss, the Insured Person shall give notice thereof to the airline or other carrier within three days of being able to do so (in accordance with Article 1913 of the Italian Civil Code) and immediately report any loss or theft of money or personal belongings to the police (and hotel management, if applicable). He/she must also get an official copy of the report. For the purposes of coverage hereunder, the loss must be reported to the police (and hotel management, if applicable) within 24 hours of the event.

*Please read the general conditions and exclusions.*

**SECTION H - Section H applies only to the following coverages: Skiing.**

**SECTION H - SKI PACK**

**What you are covered for**

We will cover you for a proportion of the cost of your ski pack (if you have already paid and can't get the money back) if you are ill or injured while you are on holiday and you are medically certified as being unable to use it. Ski pack consists of ski school, ski hire and the cost of any lift pass. **The most we will pay for each insured person is €300 a week and no more than €1500 altogether.**

*Please read the general conditions and exclusions.*

**Special condition which applies to SECTION H**

The Insured Person must inform the appropriate carrier if his/her personal belongings are delayed, lost, stolen or damaged while being transported by an airline or other carrier. The Insured Person shall also get a property irregularity report for the loss. In case of a loss, the Insured Person shall give notice thereof to the airline or other carrier within three days of being able to do so (in accordance with Article 1913 of the Italian Civil Code) and immediately report any loss or theft of money or personal belongings to the police (and hotel management, if applicable). He/she must also get an official copy of the report. For the purposes of coverage hereunder, the loss must be reported to the police (and hotel management, if applicable) within 24 hours of the event.

**SECTION I - Section I applies only to the following coverages: Premium, Skiing.**

**SECTION I - LEGAL EXPENSES**

**What you are covered for**

We will pay up to the amount shown in the Table of Benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

**Special exclusions which apply to SECTION I**


We will not cover the following:

1. Any claim where we or our legal representatives believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
2. The costs of making any claim against us, our agents or representatives or against any tour operator, accommodation provider, carrier or any person with whom you have travelled or arranged to travel.
3. Any costs or expenses which are based directly or indirectly on the amount of any award.
4. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
5. Any claims arising out of you owning, possessing, or using mechanically-propelled vehicles, water craft or aircraft of any description, animals, firearms or weapons.
6. Any claims arising out of your criminal, malicious or deliberate acts.

**Special conditions which apply to SECTION I**

It is a condition of the cover provided under this section that:

1. We will have complete control over any legal representatives appointed and any proceedings;
2. You follow our advice or that of our agents in handling any claim; and
3. Where possible, you must get back all of our expenses.

|                                |  |
|--------------------------------|--|
| <i>Date, Insured Signature</i> | CHARTIS EUROPE S.A - Rappresentanza Generale per l'Italia<br> |
|--------------------------------|--|



**GENERAL PROVISIONS APPLICABLE TO ALL SECTIONS**

**INSURANCE PREMIUM**

**12 – Insurance Premium**

The insurance premium is determined on the basis of the number of Insured Persons, the insurance product purchased and the type of plan selected. It is specified in the “Certificate of Insurance” and includes government taxes and levies.

The premium is payable on an annual basis for Annual Multi Trip policies; for Single Trip policies, it is payable for the period specified in the “Certificate of Insurance”.

**The premium shall be paid by the Policyholder in advance for each period of insurance.**

**13 – Payment of the Premium**

**The insurance premium shall be paid directly to the Insurer by the Policyholder. The amount of premium will be charged to the Policyholder’s credit card account, whose details shall be provided by the Policyholder on the [www.columbusassicurazioni.it](http://www.columbusassicurazioni.it) web site.**

**Failure to pay the premium will entail the application of Article 1901 of the Italian Civil Code.**

**GENERAL CONDITIONS OF INSURANCE**

**14 - Representations Relating to Circumstances affecting Risk Appraisal**

**Any misrepresentations made or information withheld by the Policyholder or the Insured Persons in relation to circumstances that affect the appraisal of risks may lead to total or partial forfeiture of the right to compensation and to termination of the insurance, as provided for by Articles 1892, 1893 and 1894 of the Italian Civil code.**

**15 — Other Insurance**

The Policyholder shall give notice in writing to the Company of any other current or future insurance covering the same risk and of any claim, and shall give notice thereof to all the Insurers and give each the name of the others, as required by Article 1910 of the Italian Civil Code.

**In case of loss, the Company will only be liable for loss in excess of any such other insurance.**

**16 – Date of Conclusion of the Insurance Contract and Inception of Coverage**

This insurance contract shall be deemed to be concluded once the premium has been paid by the Policyholder.

Without prejudice to the provisions contained in each coverage section, coverage starts from the “Effective date” specified in the “Certificate of Insurance”, providing that the contract has been concluded as provided for in the foregoing paragraph.

**17 – Policy Period**

Starting from the “Effective date” specified in the Certificate of Insurance, this insurance shall be effective for one year in case of Annual Multi Trip policies; in case of Single Trip policies, the cover shall cease on the “Expiry date” specified in the Certificate of Insurance.

The cover shall be extended beyond the period specified in the Certificate of Insurance only in the event that the trip, which is scheduled to commence and end before the expiry of the policy, lasts longer than expected for reasons beyond the Insured Person’s control.

**In no event may this policy be renewed automatically.**

**18 — Amendments**

This policy may only be amended in writing.

**19 — Increased Exposure**

**The Policyholder/Insured Person shall give notice in writing to the Company of any increase in exposure. Any increase in exposure of which the Company is unaware or to which it does not agree may entail total or partial forfeiture of the right to compensation and to termination of coverage, as provided for by Article 1989 of the Italian Civil Code.**

**20 — Decreased Exposure**

In the case of a decrease in exposure, the Company shall reduce the premium or instalments thereof subsequent to the Policyholder’s/Insured Person’s notice (Article 1897 of the Italian Civil Code) and shall waive its right of cancellation.

**21 — “Cooling Off Period”**

**It is agreed that, in accordance with the rules governing the distance marketing of insurance products, the Policyholder is entitled to cancel the policy within 30 days of purchasing the policy or of receiving the policy documents, whichever is later; in such case, the Company shall refund any premium already paid, after deduction of any legally required taxes. The right of withdrawal does not apply to policies of a duration of less than one month, nor to contracts whose performance has been fully completed by both parties at the consumer’s express request before the consumer exercises his right of withdrawal.**

**22 – Jurisdiction**

**All disputes relating to this contract shall be submitted to the Court with jurisdiction over the territory of residence of the Insured Person.**

**23 — Taxes**

**Any taxes relating to this insurance shall be paid by the Policyholder/Insured Person.**

**24 – Governing Law**

**This contract is governed by the laws of Italy.**

**25 – Proof of Contract and Applicable Law**

**The contractual relationships are based solely on the Certificate of Insurance, these General Terms and Conditions of Insurance and the policy endorsements. Unless otherwise agreed hereunder, the provisions of the law shall apply.**

**26 – Time Limits**

**Any right that can be asserted against the Company shall terminate two years after the date of the loss which gave rise to entitlement to coverage and/or compensation, as provided for by Article 2952 of the Italian Civil Code.**

**27 – Payment Currency**

**Compensation and refunds shall be paid in Euros in Italy.**



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For expenses incurred in non-EU countries, or in EU Member States which have not adopted the Euro as their single currency, any refund shall be calculated on the basis of the exchange rate recorded by the European Central Bank on the day on which such expenses were incurred.

## CLAIMS PROVISIONS

### 28 – Obligations in the Event of Loss/Important claims information

#### Medical claims

If you receive medical attention for an injury or sickness, you must get a medical certificate showing the nature of the injury or sickness together with any bills which you have paid. If you go into hospital abroad and you are likely to be in hospital for more than 24 hours, someone must contact Travel Guard for you immediately within three days.

#### Claims for delayed baggage, loss or damage to money, personal belongings, etc.

You must tell the relevant transport company about any delay, loss, theft or damage to personal belongings if they are being carried by any airline or transport company. You must also get a property irregularity report (PIR). If you do not tell the airline or transport company within three days of the event, we may not be able to pay your claim. You must report immediately any loss or theft of money or loss or theft of personal belongings to the police (and hotel management if this applies). You must also get an official written report. If you do not tell the police (and hotel management if this applies) within 24 hours of the event, we may not be able to pay your claim.

#### General

You must register any claim to Travel Guard within 31 days of your trip ending. If you do not, we may not be able to pay your claim.

If you need to make a claim, please either write with a brief description of your claim or phone:

Email: [travelguard.it@travelguard.com](mailto:travelguard.it@travelguard.com) - Phone: +39 02 91 483 053 or 800 966 019.

In the event that you send your claim to the Italian address below, it will be forwarded for processing to our specialist claims handlers in the United Kingdom.

Travel Guard Chartis

c/o Chartis EUROPE S.A. - Rappresentanza Gen. per l'Italia

Via della Chiesa, 2 - 20123 MILANO - ITALY

Email: [travelguard.it@travelguard.com](mailto:travelguard.it@travelguard.com) - Phone : +39 02 91 483 053

Please be informed that in compliance with Italian insurance law, Chartis agrees to send all documentation related to your claim via e-mail. It is hereby understood that you have still the right to send all documentation via post at Chartis address as below

Travel Guard Chartis

c/o Chartis EUROPE S.A. - Rappresentanza Gen. per l'Italia

Via della Chiesa, 2 - 20123 MILANO - ITALY

Email: [travelguard.it@travelguard.com](mailto:travelguard.it@travelguard.com) - Phone: +39 02 91 483 053

Travel Guard are open every weekday from 9:30 a.m. until 5:00 p.m. and will send you a claim form as soon as you tell them about your claim.

To help us prevent fraudulent claims, we store your personal details on computer and we may

transfer them to a centralised system. We keep this information according to the rules of the Data Protection Act(s).

For the purposes of preventing fraudulent claims, the personal details of the Insured Persons are stored on computer and may be transferred to a centralized system. This information will be kept in accordance with the rules on data protection.

### 29 – General Conditions applicable to Claims

1. The Insurer will not pay for any loss or damage caused by the Insured Person's failure to take reasonable steps to protect his/her property.

2. The Insured Person must take all reasonable steps to recover any lost or stolen items and he/she must help the authorities in their efforts to catch and prosecute any guilty people.

3. The Insured Person must take all reasonable steps to avoid or reduce any loss that may result in a claim under this policy.

4. The Insured Person must keep all the policy documents and endorsements, so as to be able to prove that he/she is covered. In case of loss, payment will only be made if the Insured Person has provided these documents to the Company.

5. The Insured Person must help the Company get back any money that they have paid from other parties or other insurers. To this end, the Insured Person shall give the Company all the details requested and complete any forms that may be required.

6. Anyone who tries to make a fraudulent claim or uses any fraudulent means to make a claim may be prosecuted. Moreover, the Company will not cover any such claim and may cancel the policy.

7. The Insured Person must give Travel Guard all the documents that they need to deal with any claim. The Insured Person will be liable for any costs involved in doing so.

8. The Insured Person must keep any items which are damaged and send them to Travel Guard if they ask. The Insured Person will be liable for any costs involved in doing so.

9. At the request of the Company, the Insured Person must agree to have a medical examination. If the Insured Person dies, the Company will be entitled to request a post-mortem examination.

10. The Insured Person must pay back to the Company, within one month of asking, any amounts that they have paid which are not covered by this insurance.

### Art. 30 – Customer service

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, you should contact:

In regards to claims related matters:

Travel Guard - PO Box 2157 - Shoreham by Sea - West Sussex

BN43 9DH - England

Email: [travelguard.it@travelguard.com](mailto:travelguard.it@travelguard.com)

If we are still unable to resolve your complaint please contact:

Travel Guard Chartis

c/o Chartis EUROPE S.A. - Rappresentanza Gen. per l'Italia

Via della Chiesa, 2 - 20123 MILANO - ITALY

Email: [travelguard.it@travelguard.com](mailto:travelguard.it@travelguard.com)

To help us to deal with your comments quickly, please quote your Policy/Claim Number and the Policyholder/Insured Name.

We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

satisfaction you may be entitled to refer any dispute to the ISVAP (Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse collettivo) The address is:  
ISVAP - Servizio tutela degli Utenti - Via del Quirinale, 21 - 00187 – ROMA

PRIVACY STATEMENT IN ACCORDANCE WITH ARTICLE 13 OF LEGISLATIVE DECREE NO 196/2003.

Please note that any information provided to Chartis Europe S.A. will be processed in accordance with Section D) PERSONAL DATA PROCESSING INFORMATION –

|   |  |
|---|--|
| <p><i>Date, Insured Signature</i></p> <hr/> | <p>CHARTIS EUROPE S.A - Rappresentanza Generale per l'Italia</p>  |
|---|--|



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**ANNEX 1: TABLE OF BENEFITS**

COMPLETE PROTECTION COVER, ASSISTANCE COVER, PREMIUM COVER, SKI COVER, CANCELLATION ONLY COVER AND FLIGHT ACCIDENT COVER FOR SINGLR TRIP  
COMPLETE PROTECTION COVER ALSO FOR ANNUAL MULTITRIP

| <b>Assistance Cover - Policy benefits &amp; limits</b> |                            |                            |                       |
|--|----------------------------|----------------------------|-----------------------|
| <b>Section</b>   | <b>Benefit</b>             | <b>Maximum sum insured</b> | <b>Excess</b>         |
| A  | Assistance , Repatriation  | As per policy wording      | As per policy wording |
| A1   | Emergency Medical Expenses | € 1 000 000                | € 100                 |

| <b>Complete protection Cover - Policy benefits &amp; limits</b> |  |                            |                       |
|---|--|----------------------------|-----------------------|
| <b>Section</b>  | <b>Benefit</b>                         | <b>Maximum sum insured</b> | <b>Excess</b>         |
| A   | Assistance , Repatriation              | As per policy wording      | As per policy wording |
| A1  | Emergency Medical Expenses             | € 1 000 000                | € 100                 |
| B   | Personal Accident                      | € 10 000                   | -                     |
| C   | <b>Baggage and personal belongings</b> |                            |                       |
| C1  | Baggage and personal belongings        | € 1 500                    | € 100                 |
|   | Single article limit                   | € 250                      | -                     |
|   | Valuables limit                        | € 250                      | -                     |
| E   | Third party liability                  | € 250 000                  | -                     |

| <b>Premium Cover - Policy benefits &amp; limits</b> |                            |                            |                       |
|---|----------------------------|----------------------------|-----------------------|
| <b>Section</b>                                      | <b>Benefit</b>             | <b>Maximum sum insured</b> | <b>Excess</b>         |
| A   | Assistance , Repatriation  | As per policy wording      | As per policy wording |
| A1  | Emergency Medical Expenses | € 1 000 000                | € 100                 |
| B   | Personal Accident          | € 25 000                   | -                     |



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|    |  |   |      |
|----|--|---|------|
| C  | <b>Baggage and personal belongings</b> |   |      |
|    | Baggage and personal belongings        | € 1 500   | € 75 |
| C1 | Single article limit                   | € 250   | -    |
|    | Valuables limit                        | € 250   | -    |
| D  | Trip Cancellation and curtailment      | € 2 000   | € 75 |
| E  | Personal liability                     | € 500 000   | -    |
| F  | Travel delay                           | € 20 for each 10 hours of delay per day up to 200 € | -    |
| I  | Legal expenses                         | € 10 000  | -    |

### Ski Cover - Policy benefits & limits

| Section | Benefit                                | Maximum sum insured   | Excess                |
|---------|--|-----------------------|-----------------------|
| A       | Assistance , Repatriation              | As per policy wording | As per policy wording |
| A1      | Emergency Medical Expenses             | € 1 000 000           | € 100                 |
| B       | Personal Accident                      | € 25 000              | -                     |
| C       | <b>Baggage and personal belongings</b> |                       |                       |
|         | Baggage and personal belongings        | € 1 500               | € 75                  |
| C1      | Single article limit                   | € 250                 | -                     |
|         | Valuables limit                        | € 250                 | -                     |
| D       | Trip Cancellation and curtailment      | € 2 000               | € 75                  |
| E       | Personal liability                     | € 500 000             | -                     |



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

|   |                |   |      |
|---|----------------|---|------|
| F | Travel delay   | € 20 for each 10 hours of delay per day up to 200 € | -    |
| G | Ski hire       | € 25 per day up to € 500                            | € 75 |
| H | Ski pack       | € 300 per week up to € 1 500                        | € 75 |
| I | Legal expenses | € 10 000  | -    |

### Cancellation only Cover - Policy benefits & limits


| Section | Benefit                           | Maximum sum insured | Excess |
|---------|-----------------------------------|---------------------|--------|
| D       | Trip Cancellation and curtailment | € 2 000             | € 75   |

### Flight Accident Cover - Policy benefits & limits

| Section | Benefit                     | Maximum sum insured | Excess |
|---------|-----------------------------|---------------------|--------|
| B       | Personal Accident in flight | € 100 000           | -      |

\* The limits of indemnity specified for each benefit shall apply per person and per period of insurance in case of Single Trip policies, per person and per trip in case of Annual Multi Trip policies.

\*\* The limits of indemnity for the benefits under sections F, G, H shall apply after the waiting period provided for thereunder.

|                                |  |
|--------------------------------|--|
| <i>Date, Insured Signature</i> | CHARTIS EUROPE S.A - Rappresentanza Generale per l'Italia<br> |
|--------------------------------|--|



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

**PROPOSAL CARD FACSIMILE / APPLICATION FORM**

## Declaration of adherence

### Insurance Certificate / Payment release

Thank you for choosing Columbus Direct and Chartis Europe SA for the purchase of your insurance  
Columbus Direct is the distributor of your policy and Chartis Europe SA is the insurer which underwrites it.

#### Features of Your Insurance Policy

**Policy Number:** <certificate number>

**Insured:** <insured person(s)>  
(insert all names - listed)

**Effective Date:** <DD/MM/YYYY> effective

**Expiry Date:** <DD/MM/YYYY> expiry

**Insurance product:** Premium Cover  
Assistance Cover  
Complete protection Cover  
Ski Cover  
Cancellation only Cover  
Flight Accident Cover

**Type of cover:** Single Trip (for all products ) or  
Annual Multi Trip (only for premium cover)

**Territorial limit** Europe or  
Worldwide excluding North America/Canada/Caribbean  
(excluding also Afghanistan, Cuba, Iraq & Sudan) or  
Worldwide (including North America, excluding  
Afghanistan, Cuba, Iraq & Sudan)

**Net Premium** € <Premium before Tax>



Taxes @ 21,25%

€ <Tax>

Gross Premium

€ <Total Payable>

Have a good trip! Date: <DD/MM/YYYY>

**24 hours assistance service**

Please contact Travel Guard Chartis calling Telephone: 0039 039 6554 6635 or +44 (0) 1273 740872

You can file your claim also writing to Travel Guard Chartis at Email:travelassistclaims.it@travelguard.com

**Others declarations by the Contractor**

**CONTRACT DOCUMENTS STATEMENT RECEIPT**

**This insurance coverage has been distributed by the broker Columbus Direct. The Contractor declares that he has received the following documents, read them and accept these terms and conditions contained therein :**

1. Information notice in respect of the product and containing: General Conditions of Insurance, Information Notice, information notice regarding the treatment of personal data, application form, prepared in accordance with Art. 185 of the Insurance Code and s.m.i. .
2. General Conditions of Insurance, Information Note and Glossary
3. 7A and 7B documents related to the insurance intermediary and privacy related to the insurance intermediary
4. Information pursuant Article 13 of Legislative Decree no. 196/2003 on the personal data protection, issued by the intermediary
- 5 The Contractor also declares that he is aware of the exclusion of benefits for journeys in Cuba Liberia, Sudan and Afghanistan

The Contractor \_\_\_\_\_

**PERSONAL DATA PROTECTION - DISCLOSURE PURSUANT TO ART. 13 D. LGS. N. 196/2003**



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Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

The Contractor declares that he has read the 'Information ex. Article 13 of Legislative Decree no. 196/2003 - Protection of personal data - and to give its consent to the processing of sensitive personal data and transmission to third parties (including parties belonging to the " insurance chain") for the purpose, according to the methods and respect of the entities specified above.

The Contractor \_\_\_\_\_

**Note:**


This policy does not provide insurance for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.

This policy does not provide coverage if you are travelling to a specific country or area where the Ministry of Foreign Affairs advises against travel to or stay.

You are not covered under this policy if you are on any official government or police database of suspected or actual terrorists, members of terrorist organizations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.

For other exemptions see the text of the policy at: [www.columbus.it](http://www.columbus.it) or write to [Travelassist.it@travelguard.com](mailto:Travelassist.it@travelguard.com) or to [servizioclienti@columbusassicurazioni.it](mailto:servizioclienti@columbusassicurazioni.it).

The Contractor declares that the Insured is not the holder of other insurance policies relating to the same risks.

|   |  |
|---|--|
| <p><i>Date, Insured signature</i></p> <hr/> | <p>CHARTIS EUROPE S.A - General Representative for Italy</p>  |
|---|--|



**Chartis Europe S.A. Rappresentanza Generale per l'Italia - Via Della Chiesa, 2 - 20123 Milano**

Tel.: 023690.1, Fax: 023690.222, [www.chartisinsurance.com](http://www.chartisinsurance.com) - Registro Imprese Milano n. 148083/2000 - REA Milano n. 1332602 - C.F. 08607540583 - P. I. 13126280158

Sede Secondaria della Chartis Europe S.A. - Tour Chartis - Paris La Défense - 34 Place des Corolles - 92400 Courbevoie - France - Capitale Sociale Euro 47 626 240

**D) PERSONAL DATA PROCESSING INFORMATION**  
**PRIVACY STATEMENT IN ACCORDANCE WITH ARTICLE 13 OF LEGISLATIVE DECREE NO 196/2003**

Privacy statement provided in accordance with Article 13 of Legislative Decree no 196/2003.

**1) Purposes and Methods of Personal Data Processing**

Your personal information will be processed by CHARTIS EUROPE S.A. – Rappresentanza Generale per l'Italia, Via Della Chiesa 2, Milan, phone +39.02.36901, fax +39.02.3690222 – the “Data Controller” – and by other member companies of the group, to carry on insurance and re-insurance activities in connection with your policy, with respect to underwriting, handling of contracts and settlement of claims. The Company is authorized to perform these activities under the laws in force. The processing may also be carried out by electronic or other automated means and shall consist in the operations specified in Article 4, paragraph 1 a) of the above Law and subsequent amendments and/or supplements.

**2) Data Provision**

Without prejudice to your personal autonomy, the provision of your personal data is required to enable us to conclude and manage the insurance contract and may be compulsory under any specific regulations (e.g. regulations on money laundering, transmission of data to the Casellario centrale infortuni, - the database of occupational and non-occupational accidents, or the Motorizzazione civile – the motor vehicle registration department).

**3) Data Disclosure**

Your personal information may be disclosed, for the purposes specified in 1) above, to other parties in the insurance industry, such as insurers, co-insurers and re-insurers; agents, sub-agents, producers, brokers and other entities included in the register of insurance intermediaries; experts, consultants and legal counsels; medical experts, trustees, service firms in charge of handling and/or settling claims, or conducting promotional or telemarketing campaigns or performing implementation activities relating thereto; insurance associations (ANIA) and consortia; the ISVAP, the Italian Ministry for Industry, Trade and Crafts; CONSAP (the Italian agency for public insurance services) and UCI (the Italian organization responsible for settling claims for damages arising from the international circulation of motor vehicles). In such cases, the identification details of any such other data controllers and of any data processors may be obtained from the public register kept by the "Garante per la protezione dei dati personali" (the Italian Data Protection Authority) and from the above parties. The data may also be shared with other member companies of the group (parent companies or companies directly or indirectly controlled or affiliated), with the public administrations where required by law, as well as with third party providers of IT services or data storage services and any third party in charge of customer service, card blocking, claims handling and any other service that the Assistance Centre must provide under the policy. The updated list of the other organizations with which your data will be shared and of the Data Processors may be requested at any time to the Company, at the following address: Chartis Europe S.A. – Via della Chiesa 2, Milan – Phone +39.02.36901 - Fax +39.02.369022.

**4) Data Dissemination**

Personal data will not be disseminated.

**5) Forwarding of the Data Abroad**

The personal data that you provide may be forwarded abroad, for the purposes set forth in 1), in compliance with the regulations in force, notably Articles 42-45 of Legislative Decree 196/2003 2003 and will be transferred to Travel Guard Worldwide Inc., situated in the United States, for the

purposes of IT sub-contracting as well as for the management of claims occurring abroad. In this context, Travel Guard Worldwide Inc. has signed an agreement by which it has undertaken to respect the level of protection of personal data offered by the European legislation.

**6) Rights of the Data Subject**

Under Article 7 of Legislative Decree 196/2003, you are granted specific rights including, *inter alia*, the right:

1) to obtain confirmation from the Data Controller as to whether or not they hold data concerning you, even if it is still to be recorded, and to request that this information be communicated in intelligible form;

2) to be informed **a)** of the source of the data, **b)** of the purposes and methods of the processing, **c)** of the logic involved in any electronic processing of the data, **d)** of the identity of the Data Controller, the Data Processors and the representative appointed in accordance with Article 5, paragraph 2, of the Decree, **e)** of the persons or categories of persons who may receive or become aware of this information in their capacity as designated representatives for the Italian territory or as data processors or parties in charge of the processing. You also have the right: **a)** to have your data updated, rectified or, supplemented, if you wish so; **b)** to obtain the erasure, deletion or blocking of your data if this is processed in breach of the Legislative Decree, including any information that does not need to be stored in connection with the purposes for which it was originally collected or subsequently processed; **c)** to obtain evidence that the operations under a) and b) above have been notified, also with regard to their content, to any person with whom the data has been shared, unless such notification proves impossible or would require the allocation of resources that are clearly disproportionate to the right being protected.

Finally, pursuant to Article 7, paragraph 4 of the Decree, you also have the right to object, in whole or in part: **1)** on legitimate grounds to the processing of your personal data, even if the data is relevant for the purposes for which it was collected; **2)** to the processing of your personal data if said operations are aimed at sending advertising or direct selling material for market research or commercial communication purposes.

**7) Data Controller and Data Processor**

The Company named in 1) above, i.e. CHARTIS EUROPE S.A. – Rappresentanza Generale per l'Italia, Via Della Chiesa 2, Milan, phone +39.02.36901, fax +39.02. 3690222, is the Data Controller. The *pro tempore* administrative managers of the Company are the Data Processors.

Insured - Date, place, sign off \_\_\_\_\_

