

EUROP ASSISTANCE INSURANCE USER GUIDE

Febbraio 2021

What includes the Europ Assistance Insurance

The Europ Assistance insurance offers Human Company customers a 360° coverage that guarantees the customer both before and during the trip.

GUARANTEES BEFORE DEPARTURE

- Travel Cancellation Insurance

GUARANTEES DURING THE TRAVEL

- Assistance Insurance
- Medical Expense Reimbursement Insurance

Trip Cancellation: description and operational details (1 of 3)

If the Insured Party should need to cancel or alter the trip booked, for reasons or events that could not be foreseen at the time of booking, affecting:

- The Insured Party him/herself directly and/or his/her family members
- The joint-owner of the associated firm/business directly; EuropAssistance will reimburse the penalty, applied contractually by the Contracting Party, - to the Insured Party; and, as long as they are insured and registered in the same travel file

WHAT IS REFUNDED?

Europ Assistance will reimburse the penalty applied by Human Company to both the insured and the family members living together as long as they are registered in the same case up to a maximum of € 5,000 per Insured and € 15,000 per Case.

ATTENTION: in the case of several non-family insured parties, but registered in the same file, the Insured may indicate only one person as a travel companion who will be entitled to reimbursement

HOW TO ASK FOR THE REIMBURSEMENT?

In case of cancellation and / or modification of the trip, the Insured MUST:

- Communicate to Human Company the formal renunciation of the trip to obtain the penalty statement
- Make a report within 3 days from the occurrence of the cause of the waiver, and in any case by the travel start date, by accessing the **<https://sinistrionline.europassistance.it>** portal rather via Fax to **02.58477019** indicating your personal data and attaching the documentation indicated in the insurance.

Trip Cancellation: description and operational details (2 of 3)

WHAT DOCUMENTS SHOULD BE PROVIDED?

In addition to their personal data and the Europ Assistance card number, the Insured must always provide Europ Assistance:

- Travel registration form or similar document
- Receipts (deposit, balance and penalty) of Payment of the Trip
- Booking Confirmation Account Statement (showing details of all services purchased if they are not already present on the travel registration form)
- Invoice relating to the penalty charged
- E-mail containing place, date certifying the cancellation of the trip, as well as the circumstances and the causes that have determined it

MAIN EXCLUSIONS

Some of the main cases subject to exclusion are listed below, i.e. they do not give the right to any refund:

- Malice by the Insured
- Non-medical causes, foreseeable and / or known to the Insured at the time of booking

COVID-19 Cancellation Guarantee description and operational details⁵

(3 of 3)

This guarantee extends the "Travel Cancellation Guarantee" to Covid-19 cases. You can request a trip or rental cancellation cost guarantee when you have to cancel the booked trip, following a positive result from Covid-19 verified by reports with positive results, affecting:

- the Insured Party him/herself directly and/or his/her family members;
- your Travel Companion directly.

Furthermore, you can cancel the trip in the event that you, a person living with you, a family member living with you or a travel companion, after a test to evaluate the Covid -19 infection carried out by a Health Facility and the result is positive you cannot leave because the Healthcare Facility has set an appointment for you, your family member or your travel companion for further diagnostic tests (swab).

WHAT DOCUMENTS SHOULD BE PROVIDED?

In the event of a change and / or forced renunciation of the trip due to Covid-19, the Insured must notify the travel organization or agency or the carrier of the formal renunciation of the trip and must make a report no later than 3 days from when the cause of the renunciation is verified and in any case within the travel start date if the 3-day deadline falls after the travel start date.

must always provide:

- Covid-19 positive test report (swab and / or serological test);
- certificate of the hospital where you were hospitalized for Covid-19.

Travel Repetition Insurance: description and operational details

Travel repetition can be activated if the Insured must interrupt the journey exclusively for:

- Organization by Europ Assistance of a medical return organization by Europ Assistance of an Early Return based on contractual conditions
- Hijacking of the plane on which the Insured was traveling

WHAT IS REFUNDED?

Europ Assistance will reimburse the unused travel portion calculated by dividing the total value declared in the policy by the number of days provided and paying the remaining days not enjoyed by the Insured up to a maximum of € 5,000 per Insured and € 15,000 per Practice.

HOW TO ASK FOR THE REIMBURSEMENT?

Following the interruption of the trip (and within the maximum period of 60 days from the return home), the Insured must send a complaint by accessing the sinistrionline.europassistance.it portal or rather via Fax to 02.58477019 indicating:

- Your personal data:
- The cause of the trip interruption
- Travel schedule
- Return date
- Travel Payment Certificate
- Booking Confirmation Account Statement issued by the TO

Personal Assistance: description and operational details

The assistance service provides for the provision by the Europ Assistance Organizational structure of one or more of the following services, should they become necessary:

- Medical Consultation
- Sending of a doctor / ambulance to Italy
- Indication of a specialist doctor abroad
- Return for health reason
- Return with an insured family member
- Return of other insured parties
- Travel of a family member
- Accompaniment of children
- Return of the Convalescent Insured party
- Extension of the stay
- Reporting of medicines abroad
- Interpreter service
- And other minor benefits

HOW TO CALL EUROP ASSISTANCE?

If necessary, wherever you are and at any time, the Europ Assistance Organisational Structure is operative 24h a day: **02.5824 0386**

ATTENTION:

The insurance runs from 00.00 on the day of departure and lasts until 24.00 on the day of arrival for each step of the trip.

Medical Expense Reimbursement: description and operational details

In the event that the Insured, as a result of sudden illness and / or accident, incurs medical, pharmaceutical and / or hospital expenses for urgent and non-postponable treatment and interventions, Europ Assistance will reimburse these expenses up to the limit of € 500 for resident in Italy. and € 5,000 for residents abroad.

HOW TO ASK FOR THE REIMBURSEMENT?

The Insured party must contact the Organizational Structure on 02.5828 6089 and must make a report within 60 days of the occurrence of the accident by accessing the sinistrionline.europassistance.it network or by giving written notice to Europ Assistance Italia S.p.a. - Piazza Trento, 8 - 20135 Milan by sending the registered letter to the attention of the Claims Settlement Office - Reimbursement of Medical Expenses and attaching the documentation indicated in the policy.

ATTENTION:

The insurance runs from 00.00 on the day of departure and lasts until 24.00 on the day of arrival for each step of the trip