



## "TH Resort 40419Q"

**Europ Assistance Italia S.p.A.** with registered office in Assago (Mi), Via Del Mulino no. 4 – Company authorised to carry out insurance, by decree of the Ministry of Industry, Commerce and Handicrafts no. 19569 of 2 June 1993 (Official Gazette no. 152 of 1 July 1993) – Registered in section I of the Register of Insurance and Reinsurance Companies under no. 1.00108 – Company belonging to the Generali Group, registered in the Register of Insurance Groups – Single-member company subject to the management and coordination of Assicurazioni Generali S.p.A.  
(hereinafter for the sake of brevity – Europ Assistance)  
and



**Europ Assistance Italia S.P.A.**



**Contractor: HOTELTURIST S.p.A.** with registered office in Padua, Via Egidio Forcellini n.150 – VAT 01047360910

(hereinafter for the sake of brevity – Policyholder)

in favour of the Policyholder's customers (hereinafter referred to as "Policyholders") to be understood as Insured Persons pursuant to art. 1891 of the Civil Code

Edition 01.04.2025

**Card n° HTRAG + FILE NUMBER**

## Insurance Terms and Conditions Mod. 22042

### COMPLIMENTARY TRANSLATION.

**THE OFFICIAL VERSION OF THIS POLICY IS THE ITALIAN ONE. ALL DISPUTES ARISING THEREFROM WILL BE CONDUCTED EXCLUSIVELY ON THE BASES OF THE ITALIAN VERSION**

### GENERAL INSURANCE CONDITIONS FOR THE INSURED

#### Art. 1. - OTHER INSURANCE

For the same risk you can be insured with different insurance companies.

**If a Claim occurs, you must inform all the insurance companies with which you are insured on the same Risk and, among them, Europ Assistance, of the existence of other insurance companies that cover the same Risk. In this case, art. 1910 of the Civil Code.**

*Art. 1910 of the Italian Civil Code wants to avoid the case in which the Insured, who has several insurances for the same Risk with different companies, receives a total sum greater than the damage have suffered. For this reason, the Insured, in the event of a claim, must inform each company of all the insurances taken out with the others, for the same Risk.*

#### Art. 2. - GOVERNING LAW AND JURISDICTION

The Conditions of Insurance are governed by Italian law.

For everything that is not provided for by the Conditions of Insurance and for all the rules of jurisdiction and/or competence of the judge, Italian law applies.

#### Art. 3. - TERMS OF PRESCRIPTION

**Any of your rights against Europ Assistance are time-barred within two years from the day of the claim. In civil liability insurance, the two years run from the day on which the injured person asked you for compensation or sued you to obtain it. In this case, art. 2952 of the Civil Code.**

**For covers other than Assistance in the event of the opening of the claim and pending legal proceedings, you are obliged to interrupt the statute of limitations in writing.**

**It should be noted that the pendency of judicial proceedings is not considered a cause for suspension of the statute of limitations.**

*E.g.: if the Insured reports a claim after the maximum term of two years established by the Civil Code, they will not be entitled to compensation.*

#### Art. 4. - PAYMENT CURRENCY

In Italy you receive the Compensation in Euros. If you request Compensation for expenses incurred in countries that are not part of the European Union or belonging to the European Union, but which do not have the Euro as their currency, Europ Assistance calculates the reimbursement by converting the amount of the expenses you have incurred into Euros. Europ Assistance calculates the compensation based on the value of the Euro in relation to the currency of the country in which you incurred the expenses on the day the invoice was issued.

#### Art. 5. - PROFESSIONAL SECRECY

You must release the doctors who have to examine your claim from professional secrecy towards Europ Assistance, for which they have to assess your state of health.

#### Art. 6. - PROCESSING OF PERSONAL DATA

**When Europ Assistance provides you with the Covers, it may become aware of and use the personal data of other people. You must make these persons aware of the Data Processing Policy and obtain their written consent to the processing of their health-related data for insurance purposes. You can use the following consent form: "I have read the Data Processing Policy and I consent to the processing of my personal data relating to health necessary for the management of the policy by Europ Assistance Italia and the subjects indicated in the policy."**

## PART II – Conditions of Insurance Mod. 22042

### SECTION I – DESCRIPTION OF WARRANTIES



#### What is insured?

#### Art. 7. - OBJECT OF THE INSURANCE

##### A) TRAVEL CANCELLATION FEE COVER

You can request the travel cancellation or rental expense cover when you have to cancel or change the booked trip, for **objectively documentable, unforeseeable causes or events, which are not known to you at the time of confirmation of the trip and which prevent you from participating in the trip**, which affect:

- directly you and/or your family members;
- directly your Partner/Co-owner of the associated company/firm;

In addition, you can request the travel cancellation or rental expense cover when you have to cancel the booked trip, **following a positivity from Covid-19 ascertained by reports with positive results that has affected:**

- directly you and/or your cohabiting family members;

Europ Assistance indemnifies the penalty, contractually applied by the Tour Operator:

- you
- and, as long as you are insured and travelling with you:
- to your family members.

Europ Assistance reimburses the full penalty charged **up to the maximum amount provided for in the contract with the Travel Organization or reported by the Tour Operator in its catalogues. The reimbursement can never exceed Euro 5,000.00 per Insured.**

If you are registered for the trip with your family members, Europ Assistance reimburses the penalty up to an amount given by the sum of the insured ceilings for each person, **with a total maximum of Euro 15,000.00 per claim.**

**Europ Assistance does not reimburse:**

- the costs of practical management,
- agency fees,
- Travel registration fees

**Attention!**

**This cover includes an Overdraft. Consult art. "Limitations on Warranties" in Section II.**

**The Overdraft is not applied:**

- in the event of a change and/or forced cancellation of the trip due to hospitalization (excluding Day Hospital and Emergency Room)
- in the event of death.



#### Where are the covers valid?

#### Art. 8. - TERRITORIAL EXTENSION

Indicate the countries where the claim occurs for which you can request covers.

They are divided into three groups:

A) **Italy**, the Vatican City State and the Republic of San Marino;

B) all **European countries and the countries of the Mediterranean Basin**: Albania, Algeria, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Cyprus, Croatia, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Ireland, Iceland, Israel, Liechtenstein, Latvia, Lebanon, Libya, Lithuania, Luxembourg, Macedonia, Malta, Morocco, Moldova, Principality of Monaco, Montenegro, Norway, Netherlands, Poland, Portugal, Czech Republic, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine and Hungary.

C) all **countries in the world.**



#### When do the covers start and when do they end?

#### Art. 9. - COMMENCEMENT AND DURATION

The **"Trip Cancellation" Cover** starts from the date of booking the Trip and lasts until the start date of the Trip. The start of the Trip means: the time of check-in at the airport or in the case of early check-in, the passage of boarding checks, or for rentals on the day of the start of the stay.

## PART II – Conditions of Insurance Mod. 22042

### SECTION II – DISCLAIMERS AND LIMITATIONS OF WARRANTIES



#### What is not insured?

##### Art. 10. - EXCLUSIONS

For all covers, claims caused by:

- a. wilful misconduct or gross negligence except as indicated in the individual covers;
- b. from floods, volcanic eruptions, earthquakes, atmospheric phenomena having the characteristics of natural disasters, phenomena of transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles;
- c. war, strikes, revolutions, riots or popular movements, looting, acts of terrorism and vandalism;
- d. non-medical causes, foreseeable and/or known to the Insured at the time of booking;
- e. bankruptcy of the Carrier or the Agency or the Travel Organiser;
- f. cancellation of the trip by the Contracting Party, due to failure to reach the minimum number of participants constituting the Group, even if already communicated by the Contracting Party to Europ Assistance;
- g. causes or events that cannot be objectively documented;
- h. deposits and/or advances not justified by tax documents of penalty;
- i. failure to send the communication (pursuant to art. OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM) by the Insured by the start date of the trip/stay, except in cases of cancellation caused by the death or hospitalization of at least 24 consecutive hours (Day Hospital and Emergency Room excluded) of a family member;
- j. anything not indicated in art. "Object of the Insurance";
- k. epidemics or pandemics according to what has been declared by the World Health Organization with the exception of Covid-19;
- l. indirect consequences of the Covid 19 epidemic/pandemic;
- m. all cases in which you cannot document your impediment to participate in the trip.

The following are also excluded:

- failure to comply with the ordinances/rules imposed by the control bodies/host countries or countries of origin;
- events resulting from laws and/or decree-laws issued on the occasion of Covid-19;
- the consequences due to or attributable to quarantines or restrictive measures on freedom of movement decided by the competent authorities that isolate the Municipality/larger territorial areas in which you are during the Trip.

Except as indicated in the individual Covers, expenses due to or attributable to/resulting from quarantine or other measures restricting freedom of movement, decided by the competent International and/or Local Authorities, are not insured, meaning any competent authority of the country of origin or of any country where you have planned your Trip or through which you are transiting to reach your destination.

It is also excluded:

- any travel undertaken for participation in races/competitions involving extreme activities;
- business trips/Incentives/M.I.C.E.;
- any trip you make for the purpose of carrying out: visits, check-ups, hospitalizations, surgeries.



#### Are there any coverage limits?

##### Art. 11. - EFFECT OF INTERNATIONAL SANCTIONS ON INSURANCE COVERAGE

Europ Assistance Italia S.p.A. is not required to:

- provide insurance coverage,
- pay claims

**if this exposes you to any sanctions, prohibitions or restrictions that come from "INTERNATIONAL SANCTIONS".**

"International Sanctions" are restrictive measures, i.e. limitations or prohibitions imposed by national and/or international provisions. They are applicable to individuals, groups, or entities.  
By way of example and not exhaustively, international sanctions can be adopted by the UN, the European Union, the United States of America, the United Kingdom, individual nations.

This article will prevail over any other item that may be contained in this Policy.

The Policyholder may in any case check the updated list of sanctioned countries at the link:

<https://www.europassistance.it/contenuti-utili/international-regulatory-information-links>

**If the Insured is a "United States Person"** and is in Cuba or Venezuela, in order to benefit from the insurance coverage they must demonstrate to Europ Assistance Italia S.p.A. to be in Cuba or Venezuela in compliance with U.S. laws.

## PART II – Conditions of Insurance Mod. 22042

Without authorization for your stay in Cuba or Venezuela, Europ Assistance Italia S.p.A. cannot provide you with insurance coverage.

### Art. 12. - LIMITATIONS OF WARRANTIES

#### • TRAVEL RESTRICTIONS

You are not covered if you travel to a country, region or region for which the competent government authority in your country of residence or in the country of destination or host country has prohibited you from traveling or otherwise residing in it, even temporarily.

#### • DISCOVERED

The cover provides for an overdraft of:

- 0% in the case of hospitalization, death and in the case of cancellation for Covid-19 certified by a swab with a positive result;
- 15% of the amount of the penalty, in the event of cancellation and/or modification of the trip for reasons other than hospitalization or death;

If the penalty is higher than the covered ceiling, the overdraft is calculated on the latter.

#### Example of overdraft:

Estimated damage amount	Euro 100,00
20% overdraft	Euro 20,00
Damage that can be compensated/reimbursed within the limits of the maximum	Euro 80,00 (Euro 100,00 – Euro 20,00)

## SECTION III – OBLIGATIONS OF THE INSURED AND EUROP ASSISTANCE



What obligations do you have and what obligations does the company have?

### Art. 13. - OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM

You will have to report the claim in the following ways:

- by accessing the <https://sinistronline.europassistance.it/portal> or the website [www.europassistance.it](http://www.europassistance.it) the CLAIMS section. You must follow the instructions.

or

- by writing a registered letter with return receipt to **Europ Assistance - Ufficio liquidazione sinistri (indicating the cover for which you are reporting the claim) - Via del Mulino n. 4 – 20057 Assago (MI).**

You must provide the following data/documents:

- your first name, last name and address
- your phone number;
- The Europ Assistance card number + file number;
- the circumstances of the incident;
- the date of occurrence of the claim;
- where you or the persons who gave rise to the claim can be found.

**The times for reporting the claim are indicated in the individual covers.**

IN ADDITION TO THIS, YOU NEED TO GIVE US OTHER INFORMATION/DOCUMENTS, AS STATED BELOW:

#### A) TRAVEL CANCELLATION FEE COVER

In the event of a claim, you must notify the travel organization or agency or the carrier of the formal cancellation of the Trip and you must **make a report no later than 5 days from when the cause of the cancellation occurred and in any case within the date of the start of the Trip if the term of 5 days falls after the date of the start of the Trip.**

If the cancellation and/or change to the trip is due to illness and/or accident, the report must also include:

- the type of pathology;
- the beginning and end of the disease.

Within 15 days of the above report, you must send Europ Assistance Italia S.p.A. the following documents:

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- copy of the Europ Assistance card;
- documentation objectively proving the cause of the renunciation/modification, in original;
- documentation attesting to the link between you and any other person who determined the renunciation;
- in the event of illness or injury, a medical certificate stating the date of the accident or onset of the disease, the specific diagnosis and the days of prognosis;
- in case of hospitalization, a certified copy of the original medical record;
- in the event of death, the death certificate;
- travel registration form or similar document;
- receipts (deposit, balance, penalty) for payment of the trip or rental;
- confirmation account statement issued by the Organization;
- invoice relating to the penalty charged issued by the Policyholder and the Organization;
- copy of the cancelled ticket;
- program and travel regulations;
- travel documents (visas, etc.);
- Travel Confirmation Agreement.

*In the event of a penalty charged by the air carrier/shipping company:*

- confirmation of the purchase of the ticket or similar document or receipt of payment of the same;
- copy of the cancelled air/ship ticket certifying the amounts charged to the customer.

*In case of cancellation due to Covid-19:*

- Covid-19 positivity test report (swab);
- certificate from the hospital where you were admitted for Covid-19.

### For claims management of all covers:

**Europ Assistance may ask you for other documents necessary to assess the claim.**

**You are obliged to give them them.**

**If you do not comply with your obligations in the event of a claim, Europ Assistance may decide not to reimburse you.**

**This is established by the Civil Code in art. 1915.**

**Art. 1915 Italian Civil Code:** the article explains what happens to the Insured if they do not report the claim to their insurer within the time frame in which they requested it.

The Insurer is obliged to indemnify the Insured for a sum equal to the damage that the Insured has suffered.

If the Insured behaves intentionally in a way that causes or aggravates the damage, the Insurer may not pay it.

If the Insured unintentionally causes or aggravates the damage, the Insurer may pay less.

### Art. 14. - CRITERIA FOR THE ASSESSMENT AND LIQUIDATION OF DAMAGES

#### • PAYMENT OF COMPENSATION

For all Covers with the exception of Europ Assistance, after receiving the necessary documentation from you, after verifying the operation of the Cover and after making the necessary checks, establishes the Indemnity/Daily Allowance/Reimbursement that is due to you and communicates it to you.

**Europ Assistance pays you within 20 days of this communication.**

**In the event of death before Europ Assistance has paid you the compensation/Daily allowance/reimbursement, your heirs will be entitled to the payment that you would have been entitled to only by demonstrating the existence of the right to compensation/Daily allowance/reimbursement by delivering to Europ Assistance the documentation required in art. "Obligations of the Insured in the event of a Claim".**

### D) TRAVEL CANCELLATION COSTS COVER

#### • POLICY

**The calculation of the reimbursement of the penalty will be equivalent to the percentages existing on the date on which the claim occurred (Article 1914 of the Italian Civil Code). Therefore, in the event that the stay is cancelled after the claim, any additional penalty remains the responsibility of the insured person.**





## PRIVACY

### WHAT IS PERSONAL DATA AND HOW IS IT USED BY EUROP ASSISTANCE ITALIA S.P.A.

Information on the processing of data for insurance purposes  
(pursuant to Articles 13 and 14 of the European Regulation on the protection of personal data)

Personal **Data** is information about a person that allows him or her to be recognized among other people. Personal Data includes, for example, your first and last name, your identity card or passport number, information relating to your state of health, such as illness or accident, information relating to criminal offences and convictions.

There are policies<sup>1</sup> that protect Personal Data to protect it from misuse. Europ Assistance Italia, as Data Controller, complies with these rules and, also for this reason, wishes to inform you about what it does with your Personal Data.

If what is described in this Policy is not sufficient or you wish to assert a right provided for by law, you can write to **the Ufficio protezione dati** at Europ Assistance Italia - Ufficio protezione dati – Via del Mulino, 4 – 20057 Assago (MI) or by email at [UfficioProtezioneDati@europassistance.it](mailto:UfficioProtezioneDati@europassistance.it)

### Why Europ Assistance uses your Personal Data and what happens if you do not provide or authorize us to use it

Europ Assistance Italia uses your Personal Data, if necessary for the management of BENEFITS and COVERS, including those relating to the state of health or relating to crimes and criminal convictions, for the following *insurance purposes*:

- carry out the activity that is envisaged by the Policy or to provide the SERVICES and COVERS; carry out the insurance activity or for example propose and manage the Policy, collect premiums, reinsure, carry out control and statistical activities: your common Data which could also be related to your position (geolocation), are processed for contractual fulfilment; to process, where necessary, Your Health Data, you will need to provide your consent; in some PERFORMANCE and COVER management processes, *automated decision-making processes*<sup>2</sup> are used.
- carry out insurance activities, prevent and detect fraud, take legal action and notify the Authorities of possible crimes, recover debts, carry out intra-group communications, protect the security of company assets (e.g. buildings and IT tools), develop IT solutions, processes and products: your Data, including those relating to the state of health for which you have given consent or relating to crimes and criminal convictions, are processed for the legitimate interest of the company and third parties;
- carry out the activities required by law, such as the storage of Policy and claim documents; respond to requests from authorities, such as the Carabinieri, the Institute for the Supervision of Insurance (IVASS): your Data, including those relating to your state of health or relating to crimes and criminal convictions, are processed in accordance with the law or regulations.

If you do not provide your Personal Data and/or do not consent to their use, Europ Assistance Italia will not be able to carry out the activity for *insurance purposes* and therefore will not be able to provide SERVICES and COVERS.

### How Europ Assistance uses your Personal Data and to whom you disclose it

Europ Assistance Italia, through its employees, collaborators and also external subjects/companies<sup>3</sup>, uses the Personal Data it has obtained from you or from other people (such as, for example, from the policyholder, from your relative or from the doctor who treated you, from a travel companion or from a supplier) both on paper and with the computer or app.

<sup>1</sup> The European Regulation on the Processing of Personal Data EU 2016/679 (hereinafter the Privacy Regulation) and the primary and secondary Italian legislation

<sup>2</sup> Automated decision-making is a management process that does not involve the intervention of an operator: this process has shorter management times. If you want to request the intervention of an operator in relation to the Services, you can call the Operations Centre, in relation to the Covers, you can write to the Claims Settlement at the contacts on the [www.europassistance.it](http://www.europassistance.it) website and on the Policy.

<sup>3</sup> These subjects, pursuant to the Privacy Regulation, are designated as Data Processors and/or persons authorised to process the processing, or operate as independent Data Controllers or Joint Data Controllers, and carry out tasks of a technical, organisational and operational nature. These include for example: agents, sub-agents and other agency collaborators, manufacturers, insurance brokers, banks, SIMs and other acquisition channels; insurers, co-insurers and reinsurers, pension funds, actuaries, lawyers and medical trustees, technical consultants, roadside assistance, experts, garages, motor vehicle dismantling centres, health facilities, claims settlement companies and other contracted service providers; companies of the Generali Group and other companies that carry out contract and performance management services, IT, telematics, financial, administrative, archiving, correspondence management, auditing and certification of financial statements, as well as companies specialising in market research and surveys on the quality of services.

## PRIVACY

For insurance *purposes*, Europ Assistance Italia may communicate your Personal Data, if necessary, to private and public entities operating in the insurance sector that are involved in the management of existing relationships with you or to other subjects who carry out tasks of a technical, organizational or operational nature<sup>4</sup>

Europ Assistance Italia, depending on the activity it has to carry out, may use your Personal Data in Italy and abroad and also communicate them to subjects based in countries that are located outside the European Union and that may not cover an adequate level of protection according to the European Commission. In these cases, the transfer of your Personal Data to parties outside the European Union will take place with the appropriate and adequate safeguards according to applicable law. You have the right to obtain information regarding the transfer of your Personal Data outside the European Union by contacting the Ufficio protezione dati.

Europ Assistance will not make your Personal Data accessible to the public.

### How long Europ Assistance UK keeps your Personal Data

Europ Assistance Italia retains your Personal Data for as long as necessary to manage the purposes indicated above in accordance with the provisions of the law or, if missing, according to the times set out below.

- Personal Data contained in insurance contracts, insurance treaties and co-insurance contracts, claims and litigation files, are kept for 10 years from the last registration in accordance with the provisions of the Civil Code or for a further 5 years in accordance with the provisions of insurance regulations.
- Common Personal Data collected on any occasion (e.g. stipulation of a Policy, request for a quote) accompanied by consent/refusal of consent for commercial promotions and profiling are kept without expiration, as well as evidence of the related changes made by you over time to consent/refusal. Your right to object at any time to such processing and to request the deletion of your data remains unaffected where there are no contractual or regulatory conditions that provide for the necessary storage.
- Personal Data collected as a result of the exercise of the rights of the data subjects are kept for 10 years from the last registration in accordance with the provisions of the Civil Code
- The Personal Data of individuals who have defrauded or attempted to defraud are kept even beyond the 10-year period.

In general, for anything not expressly specified, the ten-year retention period provided for by Article 2220 of the Civil Code or another specific term provided for by the legislation in force applies.

### What are your rights to protect your Personal Data

In relation to the processing of your Personal Data, you have the following rights: access, rectification, erasure, limitation, portability, revocation, opposition that you can assert in the manner set out in the following paragraph "How can you assert your rights to protect your personal data". You have the right to lodge a complaint with the Italian Data Protection Authority and you can find more information on the [www.garanteprivacy.it](http://www.garanteprivacy.it) website.

### How can you enforce your rights to protect your personal data

- To find out what personal data Europ Assistance Italia uses about you (right of access);
- to request to rectify (update, modify) or, if possible, delete, limit and exercise the right of portability on your Personal Data processed at Europ Assistance Italia;
- to object to the processing of your Personal Data based on the legitimate interest of the controller or a third party unless the controller or third party demonstrates that such legitimate interests prevail over yours or such processing is necessary for the establishment, exercise or defence of legal claims; to object to the processing of your Personal Data for direct marketing purposes
- if the processing carried out by the Data Controller is based on your consent, to revoke the consent given, it being understood that the revocation of the consent previously given does not deprive the processing carried out before the revocation of the lawfulness.

At any time you can write to:

Ufficio protezione dati - Europ Assistance Italia SpA – Via del Mulino, 4 – 20057 Assago (MI),  
also by email: [UfficioProtezioneDati@europassistance.it](mailto:UfficioProtezioneDati@europassistance.it)

<sup>4</sup> To the Policyholder, other branches of Europ Assistance, Generali Group Companies and other parties such as insurance intermediaries (agents, brokers, subagents, banks); co-insurance or reinsurance companies; lawyers, doctors, consultants and other professionals; suppliers such as body shops, rescuers, demolition workers, healthcare facilities, companies that manage claims, other companies that provide IT and telematics services, financial, administrative, archiving, mailing, profiling and that detect the degree of customer satisfaction. The information on the processing of data of private and public entities operating in the insurance sector and of other subjects who carry out technical, organisational and operational tasks acting as Data Controllers are located at the same premises (e.g. at suppliers) and/or on [www.europassistance.it](http://www.europassistance.it)



## PRIVACY

### **Changes and updates to the Notice**

Also in consideration of future changes that may occur on the applicable privacy legislation, Europ Assistance Italia may supplement and/or update, in whole or in part, this Policy. It is understood that any modification, integration or update will be communicated in accordance with current legislation also by publication on the [website www.europassistance.it](http://www.europassistance.it) where you can also find more information on the personal data protection policies adopted by Europ Assistance Italia.

## ANNEX A - GLOSSARY

### ANNEX A – GLOSSARY

**Insured:** the natural person, to whom we address by first name, who participates in a group trip organized by the Policyholder and whose name has been communicated by the same within 30 days from the date of departure.

**Conditions of Insurance:** clauses of the Policy that contain: General Conditions of Insurance for the Insured, the description of the Covers, the excluded risks and limitations of the Covers, and the obligations of the Insured and Europ Assistance.

**Policyholder:** **HOTELTURIST SPA** - VIA EGIDIO FORCELLINI 150 – 35128 - Padova (PD) – P.IVA 01047360910 who underwrites the policy in favour of third parties and assumes the related charges.

**Indirect consequence:** any situation not attributable to a positive result for Covid-19 that affects you and/or your family members/.

**Europ Assistance:** The insurance company, i.e. Europ Assistance Italia S.p.A. in Via del Mulino no. 4 – 20057 Assago (MI), authorised by decree of the Ministry of Industry, Commerce and Handicrafts No. 19569 of 2 June 1993 (Official Gazette No. 152 of 1 July 1993) and registered in section I of the Register of Insurance and Reinsurance Companies under no. 1.00108. Europ Assistance is a company of the Generali Group, registered in the Register of Insurance Groups, a single-member company subject to the management and coordination of Assicurazioni Generali S.p.A.

**Family member:** the spouse, the cohabitant more uxorio, the children, parents, brothers/sisters, son-in-law/daughter-in-law, grandparents, grandchildren, in-laws, brother-in-law/sister-in-law and any others who are instead cohabitants of the insured as long as they are shown by a regular registry certificate.

**Deductible:** this is the amount that remains at your expense at the time of settlement of the claim.

**Cover:** insurance that is different from assistance insurance and for which, in the event of a claim, Europ Assistance pays compensation.

**Group:** the group of people over 10, who are registered for the same trip organized by the Policyholder and who are not included in the offer in the catalog.

**Indemnity/Compensation:** the amount that Europ Assistance pays you in the event of an accident.

**Accident:** the event due to fortuitous, violent and external causes. The direct and exclusive consequence of the accident is objectively ascertainable physical injuries that cause death, permanent disability or temporary disability.

**Health Care Institution:** the public hospital, clinic or nursing home, whether affiliated with the National Health Service or private, duly authorized to provide hospital care. **Thermal establishments, convalescent and holiday homes, clinics with dietetic and aesthetic purposes** are not considered health care institutions.

**Illness:** any alteration in the state of health not dependent on an accident.

**Chronic disease:** the disease that has involve, in the last 12 months, diagnostic investigations, hospitalizations or treatments/therapies.

**Sudden illness:** An illness of acute onset that you were not aware of before the start of the Journey.

**Pre-existing illness:** illness that is the expression or direct consequence of pathological situations that occurred before the effective date of the Policy.

**Maximum/Sum Insured:** the maximum amount paid by Europ Assistance in the event of a claim.

**Policy:** the insurance contract that establishes the rights and obligations between Europ Assistance and the Policyholder/Insured.

**Premium:** the amount due to Europ Assistance.

**Residence:** the place where you live as shown in the registry certificate.

**Hospitalization:** the stay in a Health Care Institute for at least one night.

**Risk:** the probability of the claim occurring.

**Claim:** the occurrence of the harmful event for which the insurance benefit/cover is recognized.

**Overdraft:** the part of the amount of the damage, which is declared as a percentage and which remains compulsorily borne by you with a minimum expressed in absolute value.

**Carrier:** plane, tourist bus, train, ship.

**Travel:** travel for tourist purposes.

In the case of travel by plane, train, bus or ship, it means the journey from the departure station (airport, port or tram station) of the journey to the arrival station. In the case of travel by car or other means other than a ship, plane or bus, it means any location more than 50 km from the Insured's place of residence in Italy. The *mileage allowance does not apply* for Vehicle Assistance only.

#### **United States Person:**

U.S. citizens and permanent residents, regardless of where they are located, all persons and corporations within the United States of America, all corporations incorporated in the United States of America, and their subsidiaries wherever they are located; who must act in full compliance with the financial sanctions of the United States of America. It should be noted that foreign subsidiaries owned or controlled by U.S. companies and foreigners in possession of U.S.-origin assets must also comply with U.S. sanctions in some cases.