



Generali Italia S.p.A.

Insurance Policy N° 400625995

Customer code: 29430607

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INSURANCE COVERAGE FOR FOREIGN EUROPEAN UNION CITIZENS STAYING IN ITALY REQUESTING REGISTRATION

The insurance coverage for accident and illness.

This Information Set is composed of:

- **Pre-contractual information document on non-life insurance contracts (non-life DIP)**
- **Additional pre-contractual information document for non-life insurance products (additional non-life DIP)**
- **Conditions of the Insurance Policy, including the Definitions**

A simple and clear contract:

The contract is drawn up according to the Guidelines of the "Simple and Clear Contracts" Technical Table coordinated by ANIA.

IN CASE OF DISCREPANCY ITALIAN WORDING SHALL PREVAIL.

MEDICAL INSURANCE

Insurance for foreign citizens of the European Union staying in Italy requesting registration

Pre-contractual information document on non-life insurance contracts (non-life DIP)

GeneraSalute RSM

Generali Italia S.p.A.






Generali Italia S.p.A – Tax Code and registered in the Treviso-Belluno Business Register no. 00409920584 – VAT number 00885351007 – Share Capital: euro 1,618,628,450.00 i.v. - Pec: generalialitalia@pec.generaligroup.com. Company registered in Italy with the IVASS Business Register no. 1.00021, subject to the direction and coordination of the sole Shareholder Assicurazioni Generali S.p.A. and belonging to the Generali Group, registered under n. 026 of the Register of insurance groups.

The complete pre-contractual and contractual information relating to the product is provided in other documents.

What kind of insurance is it?

The contract is intended for the insurance of illnesses and accidents in favor of the citizens of the countries belonging to the European Union, excluding Italy, the Vatican City and the Republic of San Marino who are members of the Welcome Association Italy and request the registration in Italy.

 What is insured? The coverage, valid in case of sudden illness or accident, covers the health costs incurred by the Insured Party during hospitalization at a public hospital or for urgent hospital services.	 What is NOT insured? The main exclusions are related to: <ul style="list-style-type: none"> X urgent hospital services which are the expression or direct consequence of pathological situations arising prior to the stipulation of the policy, as well as any previous or recurrent illnesses; X mental illnesses and mental disorders in general, including neurotic behavior; X Treatment and operation for the elimination or correction of physical defects and pre-existing malformations on the date of stipulation of the policy; X dental and periodontal treatment; X the consequences of wars, insurrections, earthquakes or volcanic eruptions; X accidents resulting from malicious offenses committed by the Insured Party (including accidents caused by gross negligence); X accidents, illnesses and intoxication resulting from the abuse of alcohol, or suffered under the influence of hallucinogens, psychotropic drugs and narcotics, as well as diseases related to the non-therapeutic consumption of psychotropic drugs or narcotics, alcohol and / or psychotropic substance abuse; X accidents resulting from the activity of air sports in general or any professional sport; X accidents deriving from participation in non-regulated racing or motor racing, motorcycles and motorboats and the related tests and training sessions; X surgical procedures aimed at correcting the deviation of the septum and the nasal pyramid, except for those made necessary by an accident that took place while the policy was in force, duly and exclusively documented by a certificate of first aid and x-ray examination attesting to the fracture of the nasal bones. <i>The exclusions are included in the insurance conditions and are marked in italics.</i>
	 Are there limits of coverage? The guarantee is valid only for urgent hospital services provided at a public hospital authorized to admit patients according to the requirements by law and the competent authorities.



Where is the coverage valid?

The insurance is valid exclusively in Italy including the Vatican City and the Republic of San Marino.



What obligations do I have?

At the time of signing the contract, the Contracting Party and/or the Insured Party have the obligation to make true and complete statements about the circumstances of the risk (1892 and 1893 of the Civil Code). In the event of a claim, as soon as they have had the opportunity, the insured Party must submit the relevant report to the Company.

Failure to comply with even one of the above obligations may result in total or partial loss of insurance compensation.



When and how do I have to pay?

The contract provides, for each year, the payment by the Contracting Party of an initial insurance premium of € 250.00 to be paid by bank transfer to the current account held by the Agency to which the contract is assigned. The insurance premium must be paid by check or bank draft, bank transfer and other electronic payment systems or with cash within the limits established by law (€ 750.00). The insurance premium is inclusive of taxes. Payment of the insurance premium valid for the Insured is made by paying the membership fee to the contractor Welcome Association Italy.



When does the coverage begin and when does it finish?

The insurance is effective from midnight on the day of the payment of the premium and the membership fee, provided that the insured party is duly authorized to remain in Italy upon requesting registration..

The insurance policy will cease at the end of the 6-month or 1-year period from the effective date without obligation of cancellation.



How can I cancel the Insurance Policy?

In general, to cancel the policy, the Contracting Party must send a written communication, by registered letter with acknowledgment of receipt or e-mail to the Agency to which the contract is assigned or to the Company.

Specifically, the Contracting Party may withdraw from the contract at the end of each year of the contract, sending the cancellation at least 30 days before the respective deadline.

Health Insurance Policy

Policy n. 400625995 "Insurance for EU foreign citizens staying in Italy for registration request"

Additional pre-contractual information document for non-life insurance products (additional non-life DIP)

Generali Italia S.p.A.

Edition 01.01.2020



This document contains additional and complementary information with respect to that contained in the pre-contractual information document for non-life insurance products (non-life DIP), to help the potential Contracting Party/Insured Party to understand with further detail the characteristics of the product, the contractual obligations and the financial position of the business.

The Contracting Party/Insured Party must review the insurance conditions before signing the contract.

Generali Italia S.p.A. – C.F. and registered in the Treviso-Belluno Business Register no. 00409920584 – VAT number 00885351007 – Share Capital: euro 1,618,628,450.00 i.v. - Pec: generalitalia@pec.generaligroup.com. Company registered in Italy with the IVASS Business Register no. 1.00021, subject to the direction and coordination of the sole Shareholder Assicurazioni Generali S.p.A. and belonging to the Generali Group, registered under n. 026 of the Register of insurance groups.

Shareholders' equity amounts to € 10,911,136,059.00, of which the portion relating to the share capital amounts to € 1,618,628,450.00 and the part relating to the total equity reserves amounts to € 8,697,146,384.00. The Company's solvency ratio is 257% (this index represents the ratio between the amount of the basic own funds and the amount of the solvency capital requirement required by the solvency 2 regulations in force since 1 January 2016). Please refer to the website www.generali.it for further information.

The contract is governed by Italian law.

The contract is intended for the insurance of illnesses and accidents in favor of the citizens of the countries belonging to the European Union, excluding Italy, the Vatican City and the Republic of San Marino, who are members of the Welcome Association Italy, requesting registration in Italy.

REIMBURSEMENT OF MEDICAL EXPENSES



What is insured?

There is no additional information other than that provided in the non-life DIP.

MAIN OPTIONS FOR PREMIUM REDUCTION

There are no options for premium reduction.

MAIN OPTIONS FOR PAYMENT OF AN ADDITIONAL PREMIUM

There are no options for payment of an additional premium.



What is NOT insured?

There is no additional information other than that provided in the non-life DIP.

There are no optional guarantees other than those provided in the non-life DIP.



Are there limits of coverage?

Individuals suffering from alcoholism, drug addiction or HIV infection or individuals aged 65 or over are not insurable.

The reimbursement of medical expenses incurred in public hospitals in Italy, including Vatican City and the Republic of San Marino, are reimbursed up to a maximum of € 75,000.00 per insurance period, without deductible and/or overdraft.



What obligations do I have? What obligations does the company have?

What to do in the event of an accident?

Report the accident: The Insured Party, wherever they are and at any time, can call the Europ Assistance Organizational Structure operating 24 hours a day.

Management by other companies: it is specified that the management of accidents is entrusted to Europ Assistance Italia SpA, whose contact details and telephone numbers are indicated in the aforementioned Section of the Insurance Conditions.

Prescription: the rights deriving from the contract are prescribed within two years from the day on which one's right is established, pursuant to art. 2952 of the Civil Code.

Inexact declarations or reticence

There is no additional information other than that provided in the non-life DIP.

Obligations of the company

The Company will directly pay urgent medical service to the A.S.L. or reimburse the Insured Party, at the domicile in Italy indicated by the Insured Party at the time of the request, of the expenses incurred for such service upon receipt of medical documentation and expenses and a complete medical record.



When and how do I have to pay?

Premium

There is no additional information other than that provided in the non-life DIP.

Reimbursement

The premium will be reimbursed in the event of failure to issue the registration certificate.



When does the coverage begin and when does it finish?

Duration

There is no additional information other than that provided in the non-life DIP.

Suspension

There is no additional information other than that provided in the non-life DIP.



How can I cancel the Insurance Policy?

Reconsideration after the stipulation

The right of the Contracting Party to withdraw from the contract within a specified period from the stipulation is not foreseen.

Resolution

There is no additional information other than that provided in the non-life DIP.



Who is this product for?

The insurance is for foreign E.U. citizens staying in Italy requesting registration.



Which costs do I have to sustain?

Intermediaries for the sale of this insurance receive on average 15.70% of the taxable premium paid by the Contracting Party for commission-related remuneration.

HOW CAN I SUBMIT COMPLAINTS AND RESOLVE DISPUTES?

To the insurance company

Any complaints regarding the contractual relationship or the management of the claims must be sent in writing to:

Generali Italia S.p.A. - Customer Protection - Via Leonida Bissolati, 23 - Rome - CAP 00187 - fax 06 84833004 - e-mail: reclami.it@generali.com. The corporate function in charge of handling complaints is Customer Protection.

To IVASS

If the complainant does not feel satisfied with the outcome or does not receive a reply within 45 days, they can contact IVASS (Institute for Insurance Supervision) - Consumer Protection Service - Via del Quirinale, 21 - 00187 Rome, attaching the documentation relating to the complaint processed by Generali Italia. In these cases, and for complaints concerning compliance with the sector legislation that must be presented directly to IVASS, the complaint must state:

- name, surname and domicile of the complainant, with possible telephone number;
- identification of the person or people subject of the complaint;
- brief and thorough description of the reason for the complaint;
- copy of the complaint presented to Generali Italia and of any feedback received;
- any document useful for describing the relative circumstances more fully.

The form to present the complaint to IVASS can be downloaded from the website www.ivass.it.

For the resolution of cross-border disputes it is possible to file a complaint with the IVASS or activate the competent foreign system through the FIN-NET procedure (by accessing the website http://ec.europa.eu/internal_market/finnet/index_en.htm).

BEFORE REFERRING TO THE JUDICIAL AUTHORITY, IT IS POSSIBLE TO TAKE ADVANTAGE OF ALTERNATIVE DISPUTE RESOLUTION SYSTEMS SUCH AS:

Mediation

The law provides for mandatory mediation, which is a condition of admissibility, with the right to resort to assisted negotiation in advance. Applications for mediation with Generali Italia must be made in writing to:

Generali Italia S.p.A., Judicial Proceedings Office (Liquidation Area) - Via Silvio d'Amico, 40 - 00145 Rome - Fax 06.44.494.313 - e-mail: generali_mediazione@pec.generaligroup.com.

The mediation bodies can be consulted on the website www.giustizia.it held by the Ministry of Justice.

Assisted negotiation

In any case it is possible to apply as an alternative to the Judicial Authority. In this regard, the law provides for mandatory mediation, which is a condition of admissibility, with the right to resort to assisted negotiation in advance.

Other alternative dispute resolution systems

In the event of a dispute between the Parties relating to medical matters, it is possible to resort to an arbitration medical board. The arbitration will take place in the municipality, seat of the Institute of Legal Medicine, closer to the place of residence of the Insured. The request for activation of the arbitration must be addressed to:

Generali Italia S.p.A. - Via Marocchesa 14 - 31021 - Mogliano Veneto (TV) -

e-mail: generalitalia@pec.generaligroup.com

WARNING: FOR THIS AGREEMENT THE COMPANY HAS AN INTERNET AREA RESERVED FOR THE CONTRACTING PARTY (c.d. HOME INSURANCE), YOU WILL BE ABLE TO CONSULT THIS AREA FOLLOWING SUBSCRIPTION

INSURANCE POLICY

***INSURANCE COVERAGE FOR FOREIGN EUROPEAN UNION
CITIZENS STAYING IN ITALY
REQUESTING REGISTRATION***



INDEX

DEFINITIONS	3
RULES THAT REGULATE THE INSURANCE POLICY IN GENERAL.....	4
<i>Art. 1 Insurance Policy in favor of Contracting Party's Associates</i>	<i>4</i>
<i>Art. 2 Effective date and duration of the Insurance Policy</i>	<i>4</i>
<i>Art. 3 Exclusions</i>	<i>4</i>
<i>Art. 4 Territorial extension</i>	<i>5</i>
<i>Art. 5 Statements relating to the circumstances of risk</i>	<i>5</i>
<i>Art. 6 Statements relating to the circumstances of risk</i>	<i>5</i>
<i>Art. 7 Reference to the law</i>	<i>6</i>
<i>Art. 8 Age limits.....</i>	<i>6</i>
REIMBURSEMENT OF MEDICAL EXPENSES SECTION	7
<i>Art. 1 Object of the Insurance Policy - Urgent Hospital Service</i>	<i>7</i>
<i>Art. 2 Notice of accident - Procedures for requesting urgent Hospital Service.....</i>	<i>7</i>



**WELCOME
ASSOCIATION
ITALY**

DEFINITIONS

INSURED PARTY	Citizens of countries belonging to the European Union, excluding Italy, the Vatican City and the Republic of San Marino, members of the WELCOME ASSOCIATION ITALY, who require registration in Italy.
INSURANCE POLICY	The contract.
CONTRACTING PARTY	WELCOME ASSOCIATION ITALY - Registered Office: Via dei Marsi, 31 - 00185 Rome, Tax Code: 15536801002 entity that stipulates the Insurance policy in favor of its Associates.
ACCIDENT	The event due to fortuitous, violent and external cause, which produces objectively ascertainable physical injuries, which result in death, permanent disability or temporary disability.
SUDDEN ILLNESS	The acute onset illness affecting the Insured Party and, in any case, not a manifestation, albeit sudden, of a pathology that occurred before the beginning of the coverage.
POLICY CERTIFICATE	The document proving the Insurance policy.
HOSPITALIZATION	Hospitalization, involving overnight stay, in a public hospital duly authorized to admit patients according to legal requirements and the competent Authorities.
COMPANY	Generali Italia S.p.A.

RULES THAT REGULATE THE INSURANCE POLICY IN GENERAL

Art. 1 Insurance Policy in favor of Contracting Party's Associates

The Contracting Party and Generali Italia S.p.A. mutually acknowledge that this Insurance Policy is stipulated in the interest of the Insured Party whose relationship with Generali Italia S.p.A. is governed exclusively by the Conditions of the Insurance Policy; it is therefore understood that in relation to any and every possible claim and/or request that the Insured Party should advance in relation to the services/guarantees provided by Generali Italia S.p.A. by virtue of this Insurance Policy, the company will respond, except for the obligations of the Contracting Party, according to the provisions of art. "Obligations of the Contracting Party".

Art. 2 Effective date and duration of the Insurance Policy

The Insurance Policy is effective from midnight on the day of the payment of the premium and of the membership fee. Provided that the Insured Party is duly authorized to remain in Italy upon requesting registration *.

The insurance Policy will cease at the end of the 6 month/1 year period from the effective date without obligation of cancellation.

** If the Insured Party does not issue the certificate requesting registration details from the authorities upon presentation of the documents for the registration request in Italy, they will be entitled to a refund of the premium paid, upon presentation of the documentation certifying the failure of issue of the certificate.*

Art. 3 Exclusions

The Insurance is not valid for:

- a) urgent hospital services which are expression or direct consequence of pathological situations arising prior to the stipulation of the policy, as well as any previous or recurrent illnesses;*
- b) mental illnesses and mental disorders in general, including neurotic behavior;*
- c) Treatment and operation for the elimination or correction of physical defects and pre-existing malformations on the date of stipulation of the policy;*
- d) dental and periodontal treatment;*
- e) the consequences of wars, insurrections, earthquakes or volcanic eruptions;*
- f) accidents resulting from malicious offenses committed by the Insured Party (including accidents caused by gross negligence);*
- g) accidents, illnesses and intoxication resulting from alcohol abuse, or suffered under the influence of hallucinogens, psychotropic drugs and narcotics, as well as diseases related to the non-therapeutic use of psychotropic drugs or narcotics, alcohol abuse and/or psychotropic substances;*

- h) accidents resulting from performing air sports in general or of any professionally performed sport;*
- i) accidents deriving from participation in non-regulated racing or motor racing races, motorcycles and motorboats, and related tests and training sessions;*
- j) surgical interventions aimed at correcting the deviation of the septum and the nasal pyramid, except for those which become necessary following an accident that took place while the policy was in force, duly and exclusively documented by a first aid certificate and x-ray examination attesting to the fracture of the nasal bones.*

Art. 4 Territorial extension

The insurance Policy is valid for the events mentioned above exclusively in Italy including the Vatican City and the Republic of San Marino and in the countries belonging to the Schengen Agreement. No benefits or guarantees are provided for countries that are in a state of declared or de facto civil unrest.

Assistance services will not be provided in those countries that are in a declared or de facto state of civil unrest, the countries indicated on the site <http://watch.exclusive-analysis.com/lists/cargo> which report a degree of risk equal to or greater than 4.0 ".

The countries whose state of civil unrest has been made public have also been considered in a state of declared or de facto civil unrest.

Service will not be provided for those countries in which public riots are taking place at the time of the statement.

Furthermore, it is not possible to provide assistance in kind where local or international authorities do not allow private subjects to carry out direct assistance activities regardless of whether or not there is a risk of war in progress.

Art. 5 Statements relating to the circumstances of risk

Inexact statements or the reticence of the Contracting Party and/or the Insured Party relating to circumstances that influence the risk assessment may result in the total or partial loss of the right to reimbursement, as well as the termination of the Insurance Policy itself (articles 1892, 1893 and 1894 CC).

Art. 6 Uninsurable individuals and aggravation of risk

Individuals who are or have been affected by alcoholism, drug addiction or HIV infection are not insurable, regardless of the actual health status assessment.

The occurrence in the Insured Party of one of these diseases or illnesses during the contract constitutes, for the Company, an aggravation of the risk for which it would not have allowed the Insurance Policy pursuant to art. 1898 of the Civil Code; consequently the Company may withdraw from the contract with immediate effect limited to the Insured Party affected by the illness and the claims occurring after the onset of some of the aforementioned pathologies do not give the right to the provision of benefits.



**WELCOME
ASSOCIATION
ITALY**

Art. 7 Reference to the law

For all that is not otherwise regulated herein, the laws apply.

Art. 8 Age limits

The insurance is valid up to the date of the completion of the 65th (sixty-fifth) year of age for each Insured.



REIMBURSEMENT OF MEDICAL EXPENSES SECTION

Art. 1 Object of the Insurance Policy - Urgent Hospital Service for sudden illness or injury

In the event the Insured Party has an accident or is struck by sudden illness, which require hospitalization at a public hospital or urgent hospital service, the Company is committed to directly pay A.S.L. (Local Health Authorities) and/or the Insured Party for the costs incurred for these services with the spending limit of € 75,000.00 per insurance period, without deductible and/or overdraft.

Urgent hospital services are all medical services performed in a hospital setting, for hospitalization or not, resulting from an emergency diagnosis made by the hospital doctor.

Art. 2 Notice of accident - Procedures for requesting Urgent Hospital service

A.S.L. must verify that the Insured Party is entitled to obtain assistance, verifying that the premium has been paid and must also verify that they are duly authorized to remain in Italy, inspecting the registration request.

Carried out the aforementioned inspections, the A.S.L. interested, upon completion of the stay of the Insured Party, must request the payment of hospital services, to the Company Generali Italia S.p.A. General Agency of Rome Parioli Liegi - at the dedicated desk located in Via degli Equi 73 - 00185 Rome Tel. 06 3611676 - Fax 06 3613626 - Email info@insuranceitaly.it, sending a copy of the registration request, payment of the premium, of the hospitalization documentation - including the copy of the complete medical record - and of the invoice addressed to the Insured Party.

The Company, once it has received all the documentation, will verify the Insured Party's insurance position and proceed with the payment of the amount due in terms of the policy directly to A.S.L. which requested it.

The Company will reimburse the amount due in terms of the policy in Euro by bank transfer, also abroad, or by check to the address in Italy indicated by the Insured Party at the time of the request.