

MODULO UNICO PRECONTRATTUALE (MUP) PER I PRODOTTI ASSICURATIVI



Il distributore ha l'obbligo di consegnare/trasmettere al contraente il presente documento, **prima della sottoscrizione della prima proposta o del contratto di assicurazione**. Il documento può essere fornito con modalità non cartacea se appropriato rispetto alle modalità di distribuzione del prodotto assicurativo e il contraente lo consente (art. 120-quater del Codice delle Assicurazioni Private).

Sezione I

Informazioni generali sull'intermediario che entra in contatto con il contraente

- a) LEONARDI GIOVANNI
- b) iscritto nella sezione A del RUI al n. A000145282, in data 17/04/2009, in qualità di Socio Amministratore della GARANTIRE ASSIEME SRL iscritta nella sezione A del RUI al n. A000671528, in data 10/12/2020;
- c) GARANTIRE ASSIEME SRL ha sede legale/operativa in ROMA RM, VIALE LIEGI 41,00198;
- d) tel. 0693570400, indirizzo di posta elettronica AGENZIA.ROMAPARIOLILIEGI.IT@GENERALI.COM, indirizzo PEC ROMAPARIOLILIEGI@PEC.AGENZIE.GENERALI.COM;
- e) sito internet www.agenzie.generalitalia.it/romaparioliliegi;
- f) l'autorità competente alla vigilanza sull'attività svolta da LEONARDI GIOVANNI e da GARANTIRE ASSIEME SRL è l'IVASS (Istituto per la Vigilanza sulle Assicurazioni).

Gli estremi identificativi e di iscrizione dell'intermediario possono essere verificati consultando il registro unico degli intermediari (RUI) assicurativi e riassicurativi sul sito internet dell'IVASS (www.ivass.it).

Sezione II

Informazioni sui modelli di distribuzione

La GARANTIRE ASSIEME SRL

- a) agisce in nome e per conto di Generali Italia S.p.A.;
- b) distribuisce il contratto sulla base di un accordo di collaborazione orizzontale con:
D.A.S. DIFESA AUTOMOBILISTICA SINISTRI - S.P.A. DI,
EUROP ASSISTANCE ITALIA S.P.A..

Sezione III

Informazioni relative a situazioni di potenziale conflitto d'interesse

- a) La GARANTIRE ASSIEME SRL non detiene una partecipazione diretta o indiretta pari o superiore al 10% del capitale sociale o dei diritti di voto di Generali Italia S.p.A. o di eventuale altra Compagnia assicurativa per la quale opera;
- b) Generali Italia S.p.A. , Assicurazioni Generali S.p.A. e ogni altra eventuale Compagnia assicurativa per la quale opera, non sono detentrici di una partecipazione diretta o indiretta pari o superiore al 10% del capitale sociale o dei diritti di voto di GARANTIRE ASSIEME SRL.

Sezione IV

Informazioni sull'attività di distribuzione e consulenza

La GARANTIRE ASSIEME SRL

- a) fornisce consulenza ai sensi dell'art. 119-ter comma 3 del Codice delle Assicurazioni Private ossia una raccomandazione personalizzata, contenente i motivi per cui un particolare contratto è ritenuto più indicato a soddisfare le richieste e le esigenze del contraente medesimo;
- b) distribuisce, in esclusiva, i prodotti assicurativi dei rami Vita di Generali Italia S.p.A.;
- c) distribuisce, senza esclusiva, i prodotti assicurativi dei rami Danni di Generali Italia S.p.A.;
- d) fornisce ogni altra informazione utile a garantire il rispetto delle regole di trasparenza previste dall'articolo 119-bis, comma 7, del Codice delle Assicurazioni Private.

SEZIONE V
Informazioni sulle remunerazioni e sugli incentivi

- a) rispetto ai contratti di assicurazione diversi dalla responsabilità civile auto, il compenso per l'attività di distribuzione svolta è rappresentato da una commissione inclusa nel premio distinta per rami. Non è previsto il percepimento di alcun incentivo per la distribuzione di uno specifico prodotto assicurativo. Tale attività concorre al raggiungimento di obiettivi quantitativi definiti per aggregato di prodotti e parametri qualitativi, al raggiungimento dei quali conseguono ulteriori compensi;
- b) rispetto ai contratti di assicurazione della responsabilità civile auto, la misura dei livelli provvigionali riconosciuti dalla compagnia all'intermediario primario (il dettaglio del contenuto di tale informativa è quello indicato nel Regolamento ISVAP n. 23 del 9 maggio 2008 di attuazione dell'art. 131 del Codice delle Assicurazioni Private) è riportata nella tabella posta in calce al presente documento;
- c) l'informativa di cui alle lettere a) e b) è relativa a tutti i compensi percepiti dagli intermediari coinvolti nella distribuzione del prodotto assicurativo.

SEZIONE VI
Informazioni sul pagamento dei premi

- a) I premi pagati dal contraente all'intermediario e le somme destinate ai risarcimenti o ai pagamenti dovuti dalle imprese costituiscono patrimonio autonomo e separato dal patrimonio dell'intermediario stesso;
- b) le modalità di pagamento dei premi ammesse sono:
 - 1. assegni bancari, postali o circolari, muniti della clausola di non trasferibilità, intestati o girati all'impresa di assicurazione;
 - 2. ordini di bonifico, altri mezzi di pagamento bancario o postale, inclusi gli strumenti di pagamento elettronici, anche nella forma on line, che abbiano quale beneficiario uno dei soggetti indicati al precedente punto 1;
 - 3. denaro contante, esclusivamente per i contratti di assicurazione contro i danni del ramo responsabilità civile auto e relative garanzie accessorie (se ed in quanto riferite allo stesso veicolo assicurato per la responsabilità civile auto), nonché per i contratti degli altri rami danni con il limite di settecentocinquanta euro annui per ciascun contratto.

SEZIONE VII
Informazioni sugli strumenti di tutela del contraente

- a) l'attività di distribuzione è garantita da un contratto di assicurazione della responsabilità civile che copre i danni arrecati ai contraenti da negligenze ed errori professionali dell'intermediario o da negligenze, errori professionali ed infedeltà dei dipendenti, dei collaboratori o delle persone del cui operato l'intermediario deve rispondere a norma di legge;
- b) il contraente ha la facoltà, ferma restando la possibilità di rivolgersi all'Autorità Giudiziaria, di inoltrare reclamo per iscritto all'intermediario o all'impresa preponente nonché la possibilità, qualora non dovesse ritenersi soddisfatto dall'esito del reclamo o in caso di assenza di riscontro da parte dell'intermediario o dell'impresa entro il termine di legge, di rivolgersi all'IVASS o alla Consob secondo quanto previsto nei DIP aggiuntivi;
- c) il contraente ha la facoltà di avvalersi di:
 - presentare ricorso all'Arbitro Assicurativo, qualora non dovesse ritenersi soddisfatto dall'esito del reclamo all'intermediario e/o all'impresa o in caso di assenza di riscontro entro il termine di legge, tramite il portale disponibile sul sito internet dello stesso (www.arbitroassicurativo.org), dove è possibile consultare gli ulteriori requisiti di ammissibilità, le informazioni relative alle modalità di presentazione del ricorso e ogni altra indicazione utile;
 - avvalersi di altri eventuali sistemi alternativi di risoluzione delle controversie previsti dalla normativa vigente indicati nei DIP aggiuntivi.



Generali Italia S.p.A.

Insurance Policy N° 400625995

Customer code: 29430607

Agenzia Generale di
ROMA PARIOLI LIEGI (IX6)
VIALE LIEGI, 41, 00198, ROMA, RM
agenzia.romaparioliliegi.it@generali.com
romaparioliliegi@pec.agenzie.generali.com
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**INSURANCE COVERAGE FOR FOREIGN EUROPEAN UNION CITIZENS
STAYING IN ITALY REQUESTING REGISTRATION WITH REGISTRY
OFFICE**

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.

**Insurance for Illness Coverage – Reimbursement of Medical Expenses
Insurance for EU foreign citizens staying in Italy for the purpose of applying for
registration with the registry office**



DIP – Pre-Contractual Information Document for non-life insurance products

Company: Generali Italia S.p.A.

Product: GENERASALUTE RSM

Generali Italia S.p.A., registered in Italy in the IVASS Register of Insurance Companies under no. 1.00021, authorized by Decree no. 289 of the Ministry of Industry, Trade and Handicrafts dated 02/12/1927.

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

What type of insurance is it?

The contract is intended to provide insurance coverage for illness and accidents in favor of citizens of **European Union countries**, excluding **Italy, Vatican City**, and the **Republic of San Marino**, who are members of **Welcome Association Italy** and are applying for **registration with the registry office** in Italy.



What is insured?

The coverage, valid in the event of sudden illness or accident, covers **medical expenses** incurred by the Insured during **hospitalization in a public hospital** or for **urgent hospital services**.



What is NOT insured?

- The insurance applies to persons aged **65 or younger**. For individuals who turn 65 during the term of the contract, the coverage remains valid until the **end of the policy year**.
- Persons suffering from **alcoholism, drug addiction, or HIV infection** are **not insurable**.
- The coverage applies **exclusively to urgent hospital services** provided by a **public hospital** authorized to admit patients in accordance with **legal requirements and the competent authorities**.



Are there coverage limits?

The insurance does not cover:

- ! **urgent hospital services that are the expression or direct consequence of pathological conditions arising before the policy was signed, as well as any pre-existing or recurrent illnesses;**
- ! **mental illnesses and psychological disorders in general, including neurotic behavior;**
- ! **treatments and surgeries aimed at eliminating or correcting physical defects and malformations pre-existing at the time the policy was taken out;**
- ! **dental care and treatment of periodontal diseases;**
- ! **consequences of wars, insurrections, earthquakes, or volcanic eruptions;**
- ! **injuries resulting from intentional criminal acts committed by the Insured (however, injuries caused by gross negligence are covered);**
- ! **injuries, illnesses, and intoxications resulting from alcohol abuse or suffered under the influence of hallucinogens, psychotropic drugs, or narcotics, as well as illnesses related to non-therapeutic use of psychotropic drugs or narcotics, or to alcohol and/or psychotropic substance abuse;**
- ! **injuries resulting from the practice of aerial sports of any kind, or any sport practiced professionally.**

! Injuries resulting from participation in motor races or competitions that are not purely regularity races, motorcycle and powerboat races, including related tests and training sessions;

! Surgical interventions aimed at correcting deviation of the nasal septum and nasal pyramid, except for those made necessary by an accident occurring during the policy period, duly and exclusively documented by an emergency room certificate and an X-ray showing nasal bone fractures.

The exclusions are contained in the insurance conditions and are indicated in italics.

The additional DIP contains detailed information



Where is the coverage valid?

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



What are my obligations?

At the time of signing the contract, the Policyholder and/or the Insured are required to provide **truthful and complete declarations** regarding the risk circumstances (Articles 1892, 1893, and 1894 of the Italian Civil Code).

In the event of a claim:

The Insured or their rightful claimants must:

- submit, as soon as possible, the **claim notification** along with the necessary **medical documentation**, including the **prescription stating the diagnostic query**;
- attach the **complete medical record** for services related to hospitalizations;
- **consent to medical examinations** by doctors appointed by Generali Italia and to any investigations it deems necessary, releasing the treating physicians from professional secrecy;
- provide all **medical and non-medical documentation** that Generali Italia considers necessary for a proper and complete assessment of the claim.

Failure to comply with even one of the above obligations may result in the **loss of the indemnity**.



When and how do I have to pay?

The contract requires the Policyholder to pay an **initial annual premium of €250.00**, to be paid by **bank transfer** to the bank account of the Agency to which the contract is assigned.

The premium can be paid by **bank or cashier's check, bank transfer**, or other **electronic payment systems**, or in **cash** within the legal limits (**€750.00**).

The premium is **inclusive of taxes**. The payment of the insurance premium valid for the Insured is made through the payment of the **membership fee** to the Policyholder **Welcome Association Italy**.

If the contract has been arranged entirely through **remote communication techniques**, and the Policyholder exercises the **right of withdrawal**, **Generali Italia** will refund the premium paid, **net of taxes**, within **30 days** from receiving the withdrawal notice.

Refund

A **premium refund** is provided in the event of **failure to obtain the registry office certificate**.



When does the coverage start and when does it end?

The insurance becomes effective **from 12:00 a.m. on the day the premium and the membership fee are paid**, provided that the Insured is **legally authorized to stay in Italy** through the **registry office application**. The insurance will **end at the expiration of either 6 months or 1 year** from the effective date, **without the need for cancellation**.



How can I cancel the policy?

To cancel the policy, the Policyholder must send a **written notice** by **registered letter with return receipt** to the Agency to which the contract is assigned or to the Company. Specifically, the Policyholder may **withdraw from the contract at the end of each policy year** by sending the cancellation notice **at least 30 days** before the scheduled expiration date.

If the contract has been arranged entirely through **remote communication techniques**, the Policyholder may **withdraw within 14 days** from its conclusion. In this case, the request must be sent **in writing** to the **Agency managing the contract** or to **Generali Italia**, by **registered letter with return receipt** or via **certified email (PEC)**.

Health Insurance - " Insurance for EU foreign citizens staying in Italy for civil registration purposes"

Additional pre-contractual information for non-life insurance products (Additional DIP – Non-Life)

Product: **GENERASALUTE RSM**

Last updated: 10.02.2026

The published Additional DIP is the latest version



Purpose

This document contains additional and supplementary information to the Non-Life Insurance Information Document (Non-Life DIP), to help the prospective Policyholder better understand the product, especially its cover, limitations, exclusions, costs and the company's financial position.

The Policyholder must read the Insurance Conditions before signing the contract.

Company

GENERALI ITALIA S.p.A. is a company of the Generali Group, with registered office at Via Marocchessa, 14 - 31021 Mogliano Veneto (TV) – ITALY; telephone: 041.5492111; website: www.generali.it; email: info.it@generali.com; certified email (PEC): generalitalia@pec.generaligroup.com; registered under no. 1.00021 in the Register of Insurance Companies.

Net equity as at 31/12/2024: € 9,102,202,252, including profit for the period of € 1,165,471,690. The data refer to the latest approved financial statements.

Solvency ratio: 228% (this ratio represents the relationship between eligible own funds and the solvency capital requirement under Solvency II regulations in force since 1 January 2016). The company's Solvency and Financial Condition Report (SFCR) is available at <https://www.generali.it/note-legali>.

Italian law applies to the contract.

Product



What is insured?

There is no additional information compared with the Non-Life DIP.



What is NOT insured?

Excluded risks

There is no additional information compared with the Non-Life DIP.



Are there any coverage limits?

Medical expenses incurred at public hospitals in Italy, including the Vatican City and the Republic of San Marino, are reimbursed up to a maximum of €75,000.00 per insurance period, with no deductibles or excesses



Who is this product intended for?

The contract is intended for illness and accident cover for citizens of European Union countries, excluding Italy, Vatican City and the Republic of San Marino, who are members of Welcome Association Italy and request civil registration in Italy.



What costs do I have to bear?

Intermediation costs

Intermediaries selling this insurance receive on average 15.70% of the taxable premium paid by the Policyholder as commission-based remuneration.

HOW CAN I LODGE A COMPLAINT AND SETTLE DISPUTES?

To the insurance company

Complaints may be submitted as follows:

- By letter sent to Generali Italia S.p.A. – Customer Advocacy and Customer Protection - Via Leonida Bissolati, 23 - Rome - ZIP Code 00187;
- Via the Company website www.generali.it, in the Complaints section;
- By email to: reclami.it@generali.com.

The corporate function responsible for handling complaints is Customer Advocacy and Customer Protection. A response must be provided within 45 days. This deadline may be suspended for up to 15 days for any additional investigation required in relation to complaints concerning Agents, their employees and collaborators.

To IVASS

In the event of an unsatisfactory outcome or a late response, you may contact IVASS, Via del Quirinale, 21 - 00187 Rome, fax 06.42133206, PEC: ivass@pec.ivass.it. The complaint form is available at www.ivass.it in the section "For consumers – Complaints".

HOW CAN I LODGE A COMPLAINT AND SETTLE DISPUTES?

BEFORE BRINGING A CASE BEFORE THE JUDICIAL AUTHORITY, you may use alternative dispute resolution systems such as:

Insurance Arbitration Board	Recourse to the Insurance Arbitration Board is mandatory as a condition for bringing any judicial action, as an alternative to Mediation. The application must be submitted through the portal available on its website (www.arbitroassicurativo.org), where you can consult admissibility requirements, filing information and other useful guidance.
Mediation	Recourse to Mediation is mandatory for disputes concerning insurance contracts. The request must be sent to generali_mediazione@pec.generaligroup.com or to Generali's registered office. A Mediation Body may be chosen from those listed by the Ministry of Justice at www.giustizia.it (Law no. 98 of 9/8/2013).
Assisted negotiation	You may resort to assisted negotiation through a request submitted by your lawyer to Generali Italia.
Other alternative dispute resolution systems	The following may be activated: <ul style="list-style-type: none">– <u>contractual appraisal for disputes concerning the determination and assessment of damages within the Property Damage and Theft covers. Each party appoints an expert and the agreement is binding. The activation request must be sent to generalialitalia@pec.generaligroup.com or by registered mail to Generali Italia's registered office.</u>– <u>the FIN-NET procedure for the resolution of cross-border disputes. You may submit a complaint to IVASS or activate the FIN-NET network by contacting the body managing it in the country where the insurance undertaking is based (see the European Commission website or https://finance.ec.europa.eu/consumer-finance-and-payments/retail-financial-services/financial-dispute-resolution-network-fin-net).</u>

TAX REGIME

Tax treatment applicable to the contract	The insurance tax due on the taxable premium is 2.5%. Insurance indemnities paid in relation to the purchase of non-life cover are not subject to taxation by Generali Italia at the time of settlement.
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What is the right to oncological oblivion?

Right to oncological oblivion	If the customer previously suffered from oncological diseases whose active treatment ended, with no recurrence, more than ten years ago, in accordance with Law no. 193 of 7 December 2023 and its implementing decrees, they are not required to provide information or undergo any assessment (e.g. medical examination) regarding that previous condition. The period is reduced from ten to five years if the disease arose before the age of twenty-one. For some oncological diseases, shorter periods apply as indicated in the Table available on the company website.
Certification of the conditions required for oncological oblivion	A customer who, before entering into or renewing the insurance contract, provided information concerning previous oncological diseases whose active treatment has ended, with no recurrence, shall promptly send the insurance company or intermediary the relevant certification, in accordance with Law no. 193 of 2023 and subsequent implementing decrees.
Effects of oncological oblivion for companies	Once the period required for the right to oncological oblivion has elapsed, any information already acquired may not be used to modify contractual conditions, assess the risk of the transaction or evaluate the customer's solvency. Companies must permanently delete data relating to the previous oncological disease within 30 days of receiving the certification, at no cost to the customer. Contractual clauses entered into in breach of Article 2, paragraphs 1 to 5, of Law no. 193 of 7 December 2023 are null and void, without prejudice to the validity of the contract. This nullity operates solely in favour of the policyholder or insured person and may be declared ex officio at any stage of the proceedings.

FOR THIS CONTRACT, THE COMPANY PROVIDES A RESERVED INTERNET AREA FOR THE POLICYHOLDER (HOME INSURANCE). AFTER SIGNING, YOU MAY ACCESS THIS AREA TO MANAGE THE CONTRACT ONLINE, INCLUDING SUBMITTING CLAIM NOTICES AND REIMBURSEMENT REQUESTS with supporting documentation.



**WELCOME
ASSOCIATION
ITALY**

INSURANCE POLICY

***INSURANCE COVERAGE FOR FOREIGN EUROPEAN UNION
CITIZENS STAYING IN ITALY
FOR REGISTRY OFFICE APPLICATION***



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**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 with registry office in Italy.
INSURANCE POLICY	The contract.
CONTRACTING PARTY	WELCOME ASSOCIATION ITALY - Registered Office: Via Aldo Manuzio, 51/53 – 00153 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 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.

Art. 5 Territorial extension

The insurance is valid for the above-mentioned events occurring **exclusively in Italy**, including **Vatican City** and the **Republic of San Marino**.

Art. 6 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).



**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 Viale Liegi, 41 - 00198 Rome Tel. 06 93570402 - 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.