

Information for the Contracting Party - arranged pursuant to Art. 185 Legislative Decree No209 of 7.9.2005 and in conformity with the provisions of ISVAP Regulation 35 of 26 May 2010

This 'Information' is to supply the Contracting Party (natural or legal person who signs the insurance contract), the Insured and all the parties with an interest in the insurance cover all the preliminary information necessary for the purposes of reaching an opinion based on rights and contractual duties, in conformity with Art. 185 Legislative Decree No. 209 of 7.9.2005. This note is drawn up in Italy in Italian without prejudice to the right of the Contracting Party to ask for it to be drawn up in another language.

1) Information on the company

• Company name and legal form of the company (Insurance Company)

The insurance company is **Aga International S.A.**

• Registered office

37, Rue Taitbout, 75009 Paris - France
French Trade Register nr. 519490080
Share capital subscribed € 17.128.575

• Authorisation for operating insurances

Authorized to provide Insurance Services by dall'Autorité de Contrôle Prudentiel (ACP) on February the 1st 2010

• Italian Branch

Piazzale Lodi 3, 20137 (MI), Milan, ITALY
Tax code, VAT number and enrolment in the Business Register of Milan No. 07235560963
Economic and Administrative Index 1945496

• Phone Number – Web Site – E-mail Address

02/23.695.1 - www.mondial-assistance.it – info@mondial-assistance.it

• Authorisation for operating insurances

Company authorised for insurance work in Italy by way of establishment, enrolled on 3 November 2010 at No. I.00090, in the appendix of the professional roll of insurance companies, List I.

2) Information on the Contract

• Legislation applicable to the contract

The Italian legislation is applicable to the contract; however, the Parties have the right to choose a different legislation before signing the contract.
The company has chosen Italian regulations.
However, the binding regulations of Italian law will be applied.

• Prescription of rights arising from the contract

Pursuant to Art. 2952 of the Italian Civil Code, 'the rights of the Insured (person in whose interest the contract was signed) arising from the contract are prescribed as one year from the day on which the fact on which the right is based occurred'.

• Complaints about the contract

Any complaints concerning the contractual relationship or the management of the claims must be forwarded in writing to the company

Aga International S.A. – Italian Branch

Servizio Qualità(Quality Service), Piazzale Lodi 3, 20137 MILAN (Italy)

Fax: +39 02 26624008; e-mail: quality@mondial-assistance.it

If the complainant is not satisfied by the outcome of the complaint or if no reply is received in the maximum term of forty-five (45) days, he can contact:

ISVAP, Via del Quirinale, 21 - 00187 Roma Fax 06.42133.745 – 06.42133.353,

enclosing the documentation relative to the complaint dealt with by the company. For disputes referring to the quantification of damages and the attribution of responsibility, remember that this remains the exclusive competence of the judicial authority, in addition to the right to resort to conciliation systems where they exist.
In the case of cross-border dispute between a contracting party / insured domiciled in a State member of the European Economic Area and a company having its registered office in another member state, the contracting party / insured may request the activation of the FIN-NET process, forwarding the complaint directly to the foreign jurisdiction, that's to say the one in which the insurance company issuing the contract has its head office(identified by accessing the website <http://www.ec.europa.eu/fin-net>), or, if the contracting party / insured is domiciled in Italy, he can forward the claim toward ISVAP which provides to send it to the foreign jurisdiction, giving notice to the contracting party / insured itself.

3) Information during the contract

- If there are variations relating to the information on the company and/or the contract during the life of the contract, the company undertakes to advise the Contracting Party of them in a timely fashion and also give every clarification necessary.

Warnings

This note is a document which only has value as information and is not contractual. It must be given to the Contracting Party before the signature of the insurance contract against damage. The Contracting Party is advised to always ask his insurance broker for any additional clarification on the chosen contract and to read it carefully before signing the policy.

Privacy Information on the techniques of remote communication (ex Legis. Dec. 196 of 30/6/03)

To respect the law on privacy, we would like to advise you on the use of your personal data and your rights. Our company must obtain (or already holds) some data on you. The data you or other people has supplied is used by Aga International S.A. - General Agent for Italy by companies of the same group in Italy and third parties to whom it will be advised for the purposing of giving you the information you have requested, also via fax, telephone including mobile phone, e-mail or other remote communication techniques. As a result, we ask to consent to the handling of your data necessary the above-mentioned purpose. If it has been supplied, we will also have to handle sensitive data. As a result, your consent also concerns such data if you have supplied it.

Without your data, we will be unable to provide the service wholly or partially.

Your personal data will only be used in the manner and method strictly necessary to supply the services and information you may require. We use the remote communication techniques mentioned above also when we advise some of this data to other companies in our sector in Italy and abroad, and other companies in the group, in Italy and abroad, for the purposes set out in the policy.

We use people we trust for the provision of these services, who carry out technical and organisational tasks on our behalf; some of these people also operate abroad. In addition, some of these people are our direct co-workers and carry out the function of our data processing manager, or they are completely independent as external suppliers and are separate data managers. In particular, the people are part of the Allianz S.E. group: in Italy, service companies to which the management, liquidation and payment of claims is entrusted, IT and telecoms or archiving companies, and postal services companies indicated in the postal packet.

The list of all these people is constantly updated and can be easily received free of charge by requesting it from Aga International S.A. - General Agent for Italy, Servizio Privacy (Privacy Service), P.le Lodi 3, 20137 Milan, Italy, Fax number +39 02 23695948 or e-mail privacy@mondial-assistance.it where the list of current managers can also be obtained.

As a result, the authorisation we request also concerns the transmission of data to these categories and their handling of the data and is necessary to fulfil the purposes of the supply of the service.

You have the right to know your data and how it is used at any time. You also have the right to have it updated, integrated, rectified or cancelled, ask for it to be blocked and oppose its treatment. Contact Aga International S.A. - General Agent for Italy, Servizio Privacy (Privacy Service), P.le Lodi 3, 20137 Milan, Italy, Fax number +39 02 23695948 or e-mail privacy@mondial-assistance.it to exercise your rights.

DEFINITIONS

Insured:	the person whose interests are protected by the insurance.
Baggage:	all the items of clothing, photo-cine-optical equipment owned by the Insured worn or carried during the trip.
Operational Centre:	the Mondial Service Italia S.c.a.r.l. structure which, in conformity with ISVAP Regulation 12 dated 9 January 2008, provides telephone contact with the Insured 24 hours a day, 365 days a year, and arranges and provides the assistance services set out in the policy.
Contracting Party:	the person who takes out the insurance. For individuals, the person of age with legal capacity.
Europe:	Italy, the countries of geographical Europe (excluding the Russian Federation) and the Mediterranean basin, Algeria, The Canary Islands, Cyprus, Egypt, Israel, Lebanon and Libya.
Event:	the occurrence which directly or indirectly generated one or more claims.
Family member:	the spouse, children, father, mother, brothers, sisters, 'half' brothers and sisters', grandparents, parents-, sons-, daughters, brothers- and sisters-in-law, and grandchildren, nieces and nephews of the Insured, and any other person living with him as long as normally certified.
Excess:	the part of the damages that the Insured has to pay, calculated in a fixed or percentage measure.
Globy®:	the commercial registered brand of MONDIAL ASSISTANCE EUROPE N.V. – ITALIAN BRANCH which identifies the company.
Accident:	the event arising from an accidental, violent and external cause producing bodily injuries which can be objectively ascertained, resulting in death, permanent invalidity or temporary inability.
Italy:	the area of the Republic of Italy, the Vatican City and the Republic of San Marino.
World:	the Russian Federation and the countries not included in the definitions of Italy and Europe.
Claim:	the occurrence of the damaging event for which insurance has been given.
Trip:	the trip, stay or location resulting from the relative contract or travel document.

REGULATIONS COMMON TO ALL GUARANTEES

1. Operation and effective date

- The specifically underwritten products are operative:
- for trips made for study purposes outside the borough of residence
- from the date and time indicated in the policy; as reference for the effect date, the UTC/GMT+1 time (Rome) is taken
- for periods, not exceeding 365 days however, destinations and capitals indicated in the policy;
- for individuals if the contracting party legal capacity at the time the policy is signed;
- if the premium has been paid.

Globy® declines any responsibility for delays or impediments which may arise during performance of the services if due to Acts of God.

2. Geographical validity

For the chosen destination indicated in the policy, as stated by following par. 4.2 of Art. 4 - Underwriting limits

3. People who can be insured

Globy® insures people:

- domiciled or resident in Italy;
- with legal capacity at the time of signing the policy;
- less than 30 years of age. If this age is reached during the insurance period, the covers are however operative until the expiry of the period of the policy

4. Underwriting limits

4.1 More than one Aga International S.A. - General Agent for Italy specification policy cannot be taken out to cover the same risk for the purposes of:

- raising the capital insured by the specific guarantees of the products;
- extending the period of cover of a risk (trip) already in progress;
- extending the period of cover beyond the 365 continuous days for the same trip.

4.2 If the cost of the policy (premium) is also determined by the destination, the policy must be issued for the destination that includes all the stages of the trip even if intermediate or shorter than others, subject to penalty of non-validity. Connecting stages must not be considered for this purpose.

4.3 The time of issue of the policy must be prior to trip departure, under penalty of invalidity of the policy.

5. Exclusions common to all covers

Globy® excludes every indemnity, service, consequence and event arising directly or indirectly from:

- damage caused by, arising from or as a result of wars, accidents due to weapons of war, invasions, the action of foreign enemies, hostilities (whether war has been declared or not), civil war, situations of armed conflict, rebellions, revolutions, insurrections, mutiny, martial law, military or usurped power or attempts to usurp power;
- strikes, uprisings and popular movements;
- curfews, frontier blocks, embargoes, reprisals and sabotage;
- confiscations, nationalisation, seizures, restrictive provisions, detention, appropriation, requisition for its ownership or use or on the order of any government (whether civil, military or 'de facto') or other national or local authority;
- acts of terrorism, act of terrorism meaning any act including but is not limited to the use of force or violence and/or threats by any person or group/s of people acting alone, behind or in connection with any organiser or government, committed for political, religious, ideological or similar reasons, including the intention to influence any government and/or give warnings to the public and/or community or part of it;
- journeys taken to an area where a ban or limitation (even temporary) issued by a competent public authority is operational, extreme tours in remote areas that can only be reached with the use of special rescue vehicles;
- tomadoes, hurricanes, earthquakes, volcanic eruptions, inundations, floods and other natural upheavals;
- nuclear explosions and, even only partially, ionising radiation or radioactive contamination developed by nuclear fuels, nuclear waste or nuclear weapons, or arising from the transmutation of the nuclear atom or radioactive, toxic and explosive properties or other dangerous features of nuclear equipment or its components;
- materials, substances, biological and/or chemical compounds used to cause damage to human life or spread panic;
- pollution of any kind, infiltration, contamination of the air, water, soil or subsoil or any environmental damage;
- bankruptcy of the airline or any supplier;
- wilful misconduct or gross negligence of the Insured or the people he or she must answer for;
- illegal acts committed by the Insured or his or her contravention of regulations of prohibitions of any government;
- errors or omissions during the booking stage or the impossibility of obtaining a visa or passport;
- abuse of alcohol and psychiatric medication, non-therapeutic use of drugs or hallucinogens;
- mental infirmity, schizophrenia, manic-depressive forms, psychosis, major depressive disorder in an acute stage;
- suicide or attempts at suicide;

- r. Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) and sexually transmissible diseases;
- s. driving vehicles for which driving licence higher than category B is required and motorboats for non-private use;
- t. epidemics with pandemic features (declared by the WHO) of a seriousness and virulence that results in a high mortality level or requires restrictive measures to reduce the risk of transmission to the civilian population. Purely by way of example - closure of school and public areas, limitation of urban public transport and air transport;
- u. quarantine.

7. Reference to the law

The regulations of Italian law apply to anything not specifically regulated by this contract.

GUARANTEES

Studio Sicuro - Assistance and medical expenses | Info 24 - Information, Civil liability | Luggage - Essential purchases, Replacement luggage

1. Info 24 – Information/Useful services before and during the study trip

1.1 Scope

If necessary, Globy® will supply the Insured with useful information on the following subjects 24 hours a day:

- ERASMUS programme;
- train, airline and ferry timetables;
- tourist visas, and bureaucratic and administrative problems;
- compulsory and recommended vaccinations.

In addition, Globy® can:

- organise specialist checks or diagnostic tests abroad;
- book hotels anywhere in the world with preferential conditions;
- hire vehicles/vans with preferential conditions.

2. Studio Sicuro – Assistance and Medical expenses

2.1 Scope

2.1.1 Assistance while travelling

If the Insured is ill or has an accident while travelling, Globy® can organise and supply the following services, 24 hours a day, through the Operational Centre:

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE	WORLD
a) Telephone medical consultation , out of hours medical service to ascertain the state of health of the Insured or evaluate the most appropriate service, in agreement with the doctors responsible;	YES	YES	YES
b) Indication of a specialist doctor as close as possible to the place where the Insured is and subject to local availability;	YES	YES	YES
c) Transport - return for health reasons <ul style="list-style-type: none"> • from the Accident and Emergency centre or place of first admission to a better equipped medical centre; • from the medical centre to the Insured's home. Globy® will carry out the Return for Health Reasons transport accepting responsibility for all the expenses, using the means considered most suitable and, if necessary, with the use of a: <ul style="list-style-type: none"> • 'health aeroplane' in Europe and for local movements; • 'suitably equipped scheduled flight' for all other cases. Globy® will not arrange for Return for Health Reasons transport for: <ul style="list-style-type: none"> • infirmities or injuries which can be cured locally or during the trip or which, however, do not prevent its continuation; • infectious diseases if the transport implies breach of national or international health regulations; 	YES	YES	YES
d) Sending urgent medicines not found locally and only after the Operational Centre has, in agreement with the doctor responsible, ascertained that the local pharmaceutical specialities are not equivalent. Globy® will make the despatch respecting local regulations on the transport and import of the medicines requested. The cost of the drugs remains the responsibility of the Insured;	YES	YES	YES
e) Availability of interpreters to promote contact between the local doctors responsible and the Insured in hospital. Globy® will organise the service at its own expense;	NO	YES Up to € 1,000	YES Up to € 1,000
f) Translation of the medical case notes if the Insured requests this, Globy® will arrange for the translation of the medical case notes if admission to hospital is involved. The translation will only be made with the consent of the Insured in conformity with the provisions of Legislative Decree 196 of 30/06/2003;	NO	YES	YES
g) Journey of a family member following the death of the Insured while travelling or to go to the Insured in hospital with an expected admission of more than: <ul style="list-style-type: none"> • 48 hours for a minor or handicapped person; • 5 days in Italy • 7 days in Europe/ World Globy® will make a return ticket available to the family member and reimburse the costs of the stay;	YES	YES	YES
h) Expenses of an extended stay if the Insured is not able to return because of illness or accident, or following theft or loss of the documents necessary to return on the established date (as long as regularly reported to the local authorities). Globy® will reimburse the overnight expenses in a hotel sustained by the Insured;	YES € 150 per night for a max. 3 nights	YES € 150 per night for a max. 3 nights	YES € 150 per night for a max. 3 nights
i) Return of the convalescent Insured to his home , on the date but with a different means from that initially planned. Globy® will organise and take responsibility for the expenses of the return;	YES	YES	YES
l) Return of the body to the place of burial in Italy. Globy® will be responsible for the transport expenses with the exclusion of the funeral and burial expenses. Globy® will also reimburse the cost of the return ticket of a family member to go to the place where the event occurred. Likewise, Globy® will arrange for a booking for the family member in the hotel structure closest to the place of the event accepting responsibility for the overnight costs of the first night;	YES Up to € 750	YES Up to € 750	YES Up to € 750

If the Insured travelling requires, Globy® will also arrange and supply the following services, 24 hours a day, through the Operational Centre:

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE	WORLD
m) Early return of the Insured for the interruption of a trip caused by the death or admission to hospital with prognosis of more than 7 days of one of the family members at home. Globy® will organise the return and be responsible for the relative expenses;	YES Up to € 1,250/event	YES Up to € 2,000/event	YES Up to € 2,000/event
n) Return to the place of the Insured to resume the study period interrupted following the early return organised by Globy® in accordance with the provisions of (k) Early return. Globy® will organise the return and be responsible for the relative expenses;	YES Up to € 250	YES Up to € 1,250	YES Up to € 1,250

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE	WORLD
o) Sending urgent messages to people resident in Italy. Globy® will arrange to send on such messages at its own expense;	YES	YES	YES
p) Money advance , subject to bank guarantees and the requirement for the Insured to return the advance within 30 days;	YES Up to € 5,000	YES Up to € 5,000	YES Up to € 5,000
q) Protection for credit cards , cheque books and traveller's cheques, lost or stolen, in the name of the Insured. At the specific request and subject to communication of the necessary details, Globy® will arrange to contact the issuing institutes to start the necessary procedures to block the above-mentioned documents. The Insured is responsible for completing the procedure, according to the requirements of the individual debt instruments;	NO	YES	YES
r) Legal assistance while travelling - advance of caution money Globy® will find a lawyer locally to manage the disputes directly involving the Insured. In addition, Globy® will pay the following, in the name and on behalf of the Insured and only for acts of a negligent nature: <ul style="list-style-type: none"> the bail required to allow his release; any civil security, in order to guarantee payment for the civil liability of the Insured in the generation of the claim. Subject to bank guarantee, Globy® will advance the caution money which the Insured undertakes to return in all cases within 30 days;	YES Up to € 500 YES Up to € 10,000	YES Up to € 500 YES Up to € 10,000	YES Up to € 500 YES Up to € 10,000
s) Reimbursement of telephone expenses documented and sustained by the Insured to contact the Operational Centre. The costs of 'international roaming' sustained following calls to the Operational Centre during the stages of assistance will also be reimbursed.	NO	YES Up to € 350	YES Up to € 350

2.1.2 MEDICAL EXPENSES

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE	WORLD
WITH DIRECT PAYMENT <i>If contacted before, Globy® will arrange for:</i>			
1) Direct payment of hospital and surgical expenses. Cover will be given up to the time in which the Insured is released or, in the opinion of Globy® doctors, in condition to be repatriated. However, the cover will be operative for a period of not more than 100 days including the stay in hospital. If Globy® cannot make direct payment, the expenses will be reimbursed as long as authorised by the Operational Centre contacted in advance or, however, not after the date of release of the Insured. No payment is provided for if there is no prior contact with the Operational Centre.	Up to € 1,500	Up to € 25,000	Up to € 100,000
REIMBURSEMENT <i>In addition, Globy® will also arrange, even without prior authorisation:</i>	Up to € 1,500	Up to € 5,000	Up to € 5,000
2) Reimbursement of transport expenses from the place of the event to the first aid medical centre or place of first admission;			
3) Reimbursement of the expenses for medical and/or pharmaceutical checks as long as sustained following a medical prescription, outpatient treatment and/or first admission (including day hospital), search and rescue at sea and in the mountains;	Up to € 500	Up to € 1,250	Up to € 1,250
4) Reimbursement of medical expenses on board, and for urgent dental care or the costs of treatment undergone on return (within 30 days) for the direct consequences of an accident occurring while travelling;	Up to € 500	Up to € 500	Up to € 500
5) Reimbursement of rehabilitation expenses , including physiotherapy, sustained following an accident or illness occurring while travelling and which resulted in admission to hospital. Only the costs sustained in the sphere of the stay in hospital or in the period of convalescence immediately following admission and, in any case, before return, are covered.	Up to € 550	Up to € 550	Up to € 550

2.2 Operation and effective date

The cover:

- is effective from the time the trip starts;
- is operational up to the end of the trip but not beyond the expiry of the policy;
- is given within the limits of the capital and the services of the place where the event occurred, as long as this is included in the 'Destination' for which the policy was issued.

2.3 Exclusions (integrating Art. 5 Exclusions common to all covers in the section Standard Regulations)

Globy® will not accept responsibility for events and/or the costs arising from or consequent on:

- direct organisation of all the services of assistance set out or, however, without the prior authorisation of the Operational Centre. With reference to the Medical Expenses cover as per Art. 3.1 (h) - 1, contact with the Operational Centre is only compulsory for admission to hospital, including Day Hospital. In this case, the Operational Centre will not reimburse the costs paid by the Insured if not contacted during admission;
- trips undertaken against medical advice or, however, with diseases at an acute stage or for the purposes of medical/surgical treatment;
- voluntary interruption of pregnancy, birth which is not premature, and medically assisted reproduction and their complications;
- rehabilitation treatment;
- the purchase, application, maintenance and repair of prosthetic and therapeutic devices;
- nursing, physiotherapy, slimming or spa services and those for the elimination of aesthetic defects or congenital malformations;
- check-ups performed following return to the Insured's domicile for situations arising from illnesses which started while travelling;

- h. organ removal and/or transplant;
 - i. taking part in sports competitions and the relative trials, unless these are of a recreational nature;
 - j. carrying out aerial sports and those of the air in general, extreme sports if done outside sports organisations and without the planned safety criteria, acts of daring and any sport done professionally or which, however, leads to direct or indirect remuneration.
- Similarly, all the services are not due:
- k. if the Insured ignores the indications of the Operational Centre, i.e.
 - o the Insured leaves hospital on a voluntary basis, against the opinion of the doctors in the structure where he is admitted;
 - o the Insured or the person acting on their behalf voluntarily refuses the air ambulance. In this case, Globy® will immediately suspend assistance, only guaranteeing reimbursement of additional hospital and surgical expenses up to the amount corresponding to the cost of the air ambulance refused;
 - l. newborn babies, if the pregnancy terminated during the trip, even if the birth is premature.

- In addition:*
- 2.3.1 Assistance while travelling** Globy® will not accept events resulting from:
- a. a trip made towards an area where there is a ban or limitation (also temporary) issued by a competent public authority;
 - b. trips made with the aim of undergoing medical/surgical treatment;
 - c. failure to contact the Operational Centre or, however, without its prior authorisation;
 - d. extreme trips in remote areas that can only be reached by special means of rescue.

- 2.3.2 Medical expenses**
Globy® will not accept responsibility for expenses arising from:
- a. rehabilitation and physiotherapy treatment other than that set out in Art. 2.1.2 Medical Expenses Point 5;
 - b. the purchase, application, maintenance and repair of prostheses or therapeutic apparatus;
 - c. slimming or spa treatment and that for the elimination of physical defects of an aesthetic nature;

- d. voluntary interruption of pregnancy;
- e. the practice of aerial sports and those of the air in general, extreme sports if done outside sports organisations and without the safety criteria set out, any sport done professionally or which, however, leads to direct or indirect remuneration.
- f. nuclear explosion

2.4 Provisions and limitations
The Insured releases the doctors attending him and the people involved by the conditions of this policy from professional secrecy, exclusively for the events which are the subject of this insurance and exclusively for Globy® and/or any magistrates invested with examining the event, if necessary.

- In addition:*
- 2.4.1 Assistance while travelling**
- a. The assistance services are supplied per event within the limits of the capital insured and any sub-limits;
 - b. in respecting the specific operational conditions, the assistance services are made in consideration of the Insured's state of health and degree of need, using the means and structures that, in their unquestionable judgement, Globy® and the Operational Centre believe most adequate for the purposes;
 - c. making a travel ticket available is understood to be made with:
 - o a scheduled airline (economy class);
 - o first class train;
 - o ferry.
 Globy® has the right to ask the people for whom it has arranged return at its own expense for the return of unused travel tickets, also as a preventive measure;
 - d. Globy® cannot be held responsible for:
 - o delays or impediments in the performance of the services agreed resulting from Acts of God or the provisions of the local authorities;
 - o errors arising from inexact communications received from the Insured;
 - o prejudice arising from the block on debt instruments;
 - e. Globy® is not required to pay an indemnity to replace the guarantees of assistance due.

- 2.4.2 Medical Expenses**
Globy® will sustain directly or reimburse 'Medical Expenses':
- more than once during the trip;
 - for a maximum of 100 days, including the stay in hospital;
 - up to the exhaustion of the capital insured per person and per insurance period.

3. Civil Liability

- 3.1 Scope**
Globy® will pay the amounts the Insured is required to pay as civilly liable, as per the law, as compensation (capital, interest and costs) for damage involuntarily caused to third parties for death, personal injury and damage to things resulting from an accident occurring in the period of validity of the policy relating to facts of the private life, with the exclusion of all responsibility relating to the professional business. The damage arising from the following are likewise included in the cover:
- ownership of domestic animals;
 - ownership and use of velocipedes, vehicles and vessels without an engine of no longer than 6.5 metres, and golf cars;
 - the use of horses and other animals that can be ridden with the consent of the owner;
 - practice of sports, including races, not at a professional level, leisure time activities generally and camping.

- 3.2 Exclusions (integrating the standard exclusions)**
The damage arising from the following is excluded from the insurance:
- a. malicious damage carried out or attempted by the Insured;
 - b. the exercise of professional business;
 - c. hunting;
 - d. theft;
 - e. the circulation on public roads or equivalent areas of motor vehicles and also sailing motor vessels and the use of aircraft;
 - f. detention of weapons and the related ammunition and their use;
 - g. other people's things that the Insured is keeping, storing or has for any reason.

3.3 Maximum limits insured

Per person, event and insurance period, for things and animals - € 50,000.

3.4 Management of damages disputes

Globy® will assume management of disputes, up to the amount of its interest, both in and out of court, whether civil or criminal, in the name of the Insured, designating lawyers or experts where necessary and taking advantage of all the rights and actions due to the Insured. The latter is required to collaborate in full to allow management of the above-mentioned dispute and appear personally in court where the procedure requires it. Globy® has the right to make recourse to the Insured for the prejudice to it arising from failure to comply with these duties. Globy® will accept responsibility for the expenses to oppose the action moved against the Insured, within the limit of an amount equal to one quarter of the maximum limit insured. If the sum due to the damaged party is greater than the said maximum limit, the costs will be divided between Globy® and the Insured in proportion to the respective interests. Globy® will not pay the costs met by the Insured for lawyers or experts not appointed by it and will not pay fines or penalties nor the costs of criminal justice.

3.5 Excess

In relation to damage to things and animals, the insurance is given with the application of an excess of € 150.00 per claim.

3.6 Effective date and operation

The cover is effective from the start of the trip and is operative up to the end of the trip, but not beyond the expiry of the policy.

4. Essential purchases – replacement baggage

4.1. Scope

4.1.1 Essential purchases

Globy® will reimburse up to € 200 per person and per insurance period for essential purchases made following a delay (with respect to the expected arrival at one of the destinations) of more than 8 hours in the return of checked baggage. Globy® will not reimburse purchases made at the place of return.

4.1.2 Sending replacement baggage

Globy® will arrange for the reimbursement of the costs met in sending a case, up to a limit of € 100.00, weighing not more than 20 kg, containing the other personal and/or professional effects replacing those:

- stolen from the Insured;
- not returned by the airline company.

Management of the despatch is not the responsibility of Globy®.

4.2 Effective date and operation

The cover is effective from the time the trip starts and is operative until the end of the trip, but not beyond the expiry of the policy.

In relation to the 'essential purchases' cover, this is effective and operative from the time of the first flight check-in and terminates before the last check-in. In relation to the failure to return the baggage by the airline company, the cover is effective if the delay is more than 12 hours (with respect to the expected time of arrival at one of the destinations).

DUTIES OF THE INSURED IF THERE IS AN ACCIDENT

5. Duties of the insured if there is an accident (see also art. 6 of the Standard regulations)

5.1 Info 24 – Information/Useful services before and during the study trip

Contact the Operational Centre functional 24 hours a day.

5.2 Studio Sicuro – Assistance and Medical Expenses

5.2.1 IF NECESSARY - The Insured or the person acting for him must contact the Operational Centre for every request for assistance, specifying:

- a. personal data and tax code of the destinee of the payment, as per Law 248 of 4 August 2006, and the temporary address;
- b. number of this policy;
- c. type of operation required;
- d. data on the hospital, if admitted, (name and telephone number, ward where admitted, name of the doctor responsible for the patient);
- e. address of any family members/travelling companions with the Insured.

5.2.2 IF THERE IS A REQUEST FOR REIMBURSEMENT – For requests for the reimbursement of medical expenses sustained directly, the Insured must advise Globy® within 30 days of return, giving the following, irrespective of the way the report was made (telephone, on-line or written):

- a. personal data, tax code of the destinee of the payment, as per Law 248 of 4 August 2006, and the address;
- b. name and address of the bank, IBAN and SWIFT codes, for overseas accounts, and the name of the current account holder if different from the name on the file;
- c. number of this policy;
- d. circumstances of the event;
- e. originals of the medical documentation drawn up locally and the relative receipts for the medical expenses.

5.3 Civil Liability

The Insured must advise Globy® within 30 days of that in which he was made aware, giving the following, irrespective of the way the report was made (telephone, online or written):

- a. personal data and tax code of the destinee of the payment, as per Law 248 of 4 August 2006 and the temporary address;
- b. number of this policy;
- c. place, date and time of the event and also the circumstances and the causes leading to it;
- d. written request by the counterpart with the quantification of the damage.

5.4 Essential purchases – replacement baggage

5.4.1 Essential purchases

The Insured must advise Globy® within 30 days of return, giving the following, irrespective of the way the report was made (telephone, on-line or written):

- a. personal data, tax code of the destinee of the payment, as per Law 248 of 4 August 2006 and the temporary address;
- b. number of this policy;
- c. copy of the Property Irregularity Report;
- d. copy of the air ticket and baggage check ticket;
- e. response of the airline company certifying the date and time of the delayed return;
- f. original receipts for the emergency purchase of the essential personal effects.

5.4.2 Despatch of replacement personal baggage

The Insured must ask the Operational Centre for the despatch indicating:

- a. personal data, tax code of the destinee of the payment, as per Law 248 of 4 August 2006 and the temporary address;
- b. number of this policy;

If the airline company fails to return the baggage or there is a delay in its return, the Insured must produce a copy of the **Property Irregularity Report** on his return.

IMPORTANT REFERENCES

Contact the address below immediately for every eventuality concerning the assistance services:

OPERATIONAL CENTRE

Active 24 hours a day, all year
Tel. +39 02 26609862
Via Ampère 30, 20131 MILAN, Italy
Fax +39 02 70630091

Please see the site www.ilmiosinistro.it for all information relating to any accidents.

Any accidents should be reported to Globy® in one of these **three ways**:

- **by telephone** (to **+39 02-26609690** operational every day, 24 hours a day);
- **by internet** (sul sito www.ilmiosinistro.it)
- **by post** (all'indirizzo qui sotto indicato)

In all cases, irrespective of the method of reporting, all originals of the documentation requested should be sent to:

**AGA INTERNATIONAL S.A.
ITALIAN BRANCH
Servizio Liquidazione Danni Globy® (Globy®
Damages Payment Service)
P.O. Box 1113
Via Cordusio 4
20123 MILANO**

GLOBY® QUICK

If the accident is reported specifically by telephone on **+39 02-26609690** or internet, Globy® will guarantee the management and **closure of the file in 20 days!*** If not, Globy® undertakes to reimburse an amount equal to the cost of the policy. If the report is made by post however, the payment process will follow the traditional management channels. Opening a claim through the assistance Operational Centre does not access to the Quick procedure and this cannot be activated subsequently.

* The 20 days for the management of the file are calculated from the time the complete documentation required for the liquidation of the claim is received. The technical time of the bank relating to the flow of payment are excluded from the calculation.

Globy advises its Insured persons that, if medical assistance abroad is requested, the medical structure may request authorisation to communicate sensitive data to the Mondial Assistance Europe N.V. staff responsible for the management of the claim, only for the supply of the services to which they are entitled under the terms of the policy. Globy will make a FACSIMILE authorisation form available to the insured persons which can be used if necessary.

Authorisation of the Insured to be completed and returned to the hospital structure if health assistance is given abroad



English

I, the undersigned , born in and residing in with identity document no. hereby declare that I have been fully informed of my rights on the basis of notification under the terms of article 13 of legislative decree 196 of 30th June 2003, concerning the reserved nature of personal details, and by signing this document I give my consent (under the terms of article 23 of the law in question) to the processing of my personal details, including those regarding my state of health, for the purposes and contents of this booklet and for the exclusive purpose of making use of the technical and medical assistance services, and I therefore

AUTHORISE

the doctors, hospital structures and care organizations treating me during the illness/accident I have suffered to collect, transmit and issue notification of all personal and sensitive information, assessments, clinical records and comments on the event or the development of the situation to the personnel, representatives and agents of Aga International S.A., for the sole purpose of providing the insurance service and/or supplying the services included in the insurance product and any connected or supplementary services and products that I might require during and following the incidents which I have suffered.

I also declare that I have been fully informed of my rights in this sense.

Signature of insured Date

Français

Je soussigné, né le domicilié (pièce d'identité) déclare avoir été totalement informé de mes droits par le document relatif à l'article 13 de la loi en vigueur sur la confidentialité des données personnelles (conformément au texte du D.lgs, 196 du 30 juin 2003). Par la présente, j'autorise (selon l'article 23 de la loi) le traitement de mes données personnelles, y compris celles concernant ma santé, dans le cadre de l'utilisation décrite dans le fascicule ci-joint et exclusivement pour bénéficier des prestations d'assistance technique et médicale souscrites.

J'autorise les médecins, les structures hospitalières et les institutions, qui me prendront en charge pendant la maladie ou l'accident, dont j'ai été victime, à récupérer, transmettre et communiquer toutes les informations personnelles et confidentielles, les évaluations, les fiches médicales et les commentaires liés à ma maladie ou à l'accident, au personnel, aux responsables et aux correspondants de Aga International S.A., dans le seul but de pouvoir fournir le service d'assurance et/ou les prestations du produit d'assurance, les services et les produits accessoires, dont je pourrais avoir besoin pendant et après le sinistre.

Je déclare avoir été renseigné de façon exhaustive sur mes droits.

Signature de l'assuré Date

