

DEFINITIONS

Policyholder:	the subject whose interests are protected by the Insurance.
Contact Centre:	AWP Service Italia S.c.a.r.l.'s organisational structure that, in accordance with Isvap Regulation no. 12 of 9 January 2008, maintains telephone contact with the insured, 24 hours a day and 365 days a year, and organises and provides those services provided for in the policy.
Contracting Party:	the subject stipulating the insurance. In the case of a natural person, an adult with the ability to act.
Europe:	Italy, geographical European countries (excluding the Russian Federation) and the Mediterranean basin, Algeria, Canary Islands, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, Syria, Tunisia and Turkey.
Event:	the event that directly triggered one or more claims.
Excess:	that part of the damage that is at the Policyholder's expense, calculated as a fixed amount or percentage.
Close Relative:	the Insured's spouse, children, father, mother, brothers, sisters, half brothers and sisters, grandparents, mother and father in-laws, brother and sister in-laws, uncles and aunts, first cousins and nephews and nieces, as well as those living with the Policyholder, providing that resulting from appropriate certificate.
Globy®:	the commercial trademark registered by AWP P&C S.A.– General Representative for Italy identifying the Company.
Injury:	the event that due to fortuitous, violent and external cause led to evident bodily injuries, resulting in death, permanent disability or temporary invalidity.
Italy:	territory of the Italian Republic, the Vatican City and the Republic of San Marino.
Rest of the World:	all countries of the world (including the Russian Federation), excluding the USA and Canada.
Incident:	an event that results in damages covered by the insurance.
Trip:	the trip, accommodation or rent resulting from the relative contract or travel document, departing solely from Italy.

GENERAL TERMS AND CONDITIONS

1. Start date and Term

This insurance cover, explicitly signed:

- covers trips for pleasure, study and business purposes;
 - runs:
 - from 00:01 of the day indicated on the policy;
 - or, on *specific request*,
 - from the time and date selected by the Policyholder.
- In calculating the term of said cover, Globy® considers the start and expiry dates indicated by the Contracting Party as whole days even if the policy is only valid for part thereof.
- Globy® uses the Rome time zone (UTC/GMT +) as reference for the start date.
- is valid for those terms, however with a maximum of 35 days, destinations and capitals identified in the policy;
 - only in the case of natural persons, is valid if the Contracting Party is adult and has the power to act.
 - Is valid if the premium has been paid.

This insurance cover does not come into force if the cover provided for in the contract has to be provided in such a way as to breach any law involving sanctions under United Nation, European Union or any other applicable rules and regulations.

2. Territorial Validity

This insurance covers those destinations identified in the policy, according to the provisions of paragraph 4.2 of art. 4 *Limits*.

However, those countries that, despite falling within the scope of the insurance, are subject to embargo (in whole or in part) or United Nation and/or European Union sanctions at the time of departure are excluded. The list of these countries is also available at globy.allianz-assistance.it/pages/avvertenze.

3. Insurable Persons

Globy® insures those:

- a) domiciled or residing in Italy who have an Italian tax code;
- b) with the appropriate legal powers on signing this policy.

and, as regards assistance services, even those:

living abroad but temporarily domiciled in Italy, travelling abroad. In this case those services due are provided to their domicile in Italy.

4. Limits

4.1 It is forbidden to stipulate more than one AWP P&C S.A. – General Representative for Italy policy to guarantee the same risk in order to:

- higher capitals insured with specific product guarantees;
- extend period of cover of a risk (trip) already underway;
- extend period of cover beyond **35 continuous days** for the same trip.

4.2 In those cases where the cost of the policy (premium) is also determined by the destination, the Policy, penalty invalidity, shall be issued for the destination including all stages of the trip, even if intermediate or, however lasting less than the others. However, stages of connecting routes shall not be considered.

4.3 This policy must be purchased before departure. Globy® shall not provide any assistance or refunds in the event of a claim, if the Policy is issued following the departure date.

5. Exclusions common to all Guarantees

Globy® cover excludes all compensation, services, consequences and/or events resulting directly or indirectly from:

- a) damage caused by or resulting from wars, incidents resulting from instruments of war, invasions, the action of foreign enemies, hostility (both in the case of declared or undeclared war), civil war, armed conflict, rebellions, revolutions, revolts, mutiny, martial law, military coup or attempted military coup;
- b) strikes, riots and civil uprising;
- c) curfews, frontier blockades, embargos, reprisals, sabotage;
- d) requisition, nationalisation, seizure, restrictive measures, detention, appropriation, requisition for one's own title or use on the part of or on the orders of any Government (whether civil, military or "de facto") or other national or local authority;
- e) trips undertaken to a territory where a prohibition or limitation is in operation (even temporarily) issued by a public authority, extreme trips to remote areas, only accessible with the use of special emergency vehicles;
- f) tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, deluges and other natural disasters;
- g) nuclear explosions and, even if only in part, ionising radiation or radioactive contamination developed from nuclear fuels or nuclear waste or nuclear weapons or resulting from transmutation phenomena of the nucleus of the atom or from radioactive, toxic and explosive properties or other hazardous characteristics of nuclear equipment or its components;
- h) biological and/or chemical materials, substances and compounds used to cause damage to human life or spread panic;
- i) pollution of any nature, infiltrations, contamination of air, water, soil, subsoil or any environmental damage;
- j) bankruptcy of the Carrier or any supplier;
- k) intent or gross negligence on the part of the Insured or persons for whom they are liable;
- l) unlawful acts committed by Policyholders or their infringement of government rules or prohibitions;
- m) booking errors or omissions or failure to obtain a visa or passport;
- n) alcohol or drug abuse, non-therapeutic use of drugs or hallucinogens;

- o) mental illness;
- p) suicide or attempted suicide;
- q) Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) and sexually-transmitted diseases;
- r) driving vehicles for which a driving licence above category B is required and driving motor boats for non-private use;
- s) outbreaks that are pandemic in nature (declared by the WHO), of such severity and virulence as to involve a high rate of mortality or to require restrictive measures in order to reduce the risk of transmission to the civil population. Merely by way of example and without limitation: closure of schools and public areas, limitation of public transport in cities, limitation on air transport;
- t) quarantines.

6. In the event of a claim

The Insured or a representative must:

- a) inform
 - Globy® in accordance with that set out in the individual Guarantees. Non-fulfilment of said obligation could result in the loss, in whole or in part, of the right to compensation (art. 1915 of the Civil Code);
 - inform all other Insurance Companies, if more than one Policy has been stipulated to Guarantee the same risk, indicating to each one the name of the others (art. 1910 of the Civil Code);
- b) provide Globy® with all documents necessary for the relative investigations and checks, even if specifically set out in the section *Policyholder Obligations in the event of a claim*.

Globy® pays refunds in Euros. Expenses incurred in Countries not belonging to the Euro are converted at the official rate of the day they were sustained.

7. Reference to the Law

Italian Law applies to all that not explicitly regulated herein.

GUARANTEES

Travel Safe – travel assistance and medical expenses / Safe Family – Assistance for “a relative” at home and “home emergency” cover / Safe Transfer – Car and Motorbike breakdown cover

1. TRAVEL SAFE – TRAVEL ASSISTANCE AND MEDICAL EXPENSES

1.1 Subject

1.1.1 Top Travel Assistance

In the event of illness or injury Globy®, organises and provides, 24 hours a day via the Contact centre, the following services:

SERVICE	FOR TRIPS TO :		
	ITALY	EUROPE / REST OF THE WORLD / RUSSIAN FEDERATION	USA/CANADA
a) medical advice over the phone medical assistance if the Insured needs information and/or advice. It is noted that said service does not provide a diagnosis and is based on information provided by the Insured over the phone.	YES	YES	YES
b) sending a doctor , Globy® organises the transfer of the Insured to the nearest A&E department if an authorised doctor is not available, incurring the relative costs. WARNING: In the event of an emergency, the Insured must contact the official emergency services (Emergency Services 112). In no way does Globy® replace or act as an alternative to the emergency services.	YES	NO	NO
c) recommending the nearest specialist to the Insured compatibly with local availability.	NO	YES	YES
d) transport – medical repatriation <ul style="list-style-type: none"> • from the first aid centre or accident and emergency to a better equipped medical centre; • from the medical centre to the Insured's home Globy® sees to Transport – Medical Repatriation, prior obtaining approval from the doctors in charge, sustaining all costs and using the most appropriate means and, if necessary “hospital” plane even in the USA, Canada, the Rest of the World and Russian Federation. Globy® does not provide Transport – Medical Repatriation for illnesses or injuries that can be treated on site or during the trip.	YES	YES	YES
e) repatriation of the Insured's close relatives and travelling companions following: <ul style="list-style-type: none"> • Transport-Medical Repatriation organised by Globy® of the Policyholder to his/her home. • The Policyholder's death Globy® organises and sustains all costs to repatriate the Insured's: <ul style="list-style-type: none"> • close relatives; • travelling companions. 	YES	YES	YES
Service is provided if close relatives and travelling companions are insured.	YES, Up to € 1,200 per event	YES, Up to € 1,200 per event	YES Up to € 1,200 per event
f) accompanied return of minors if the Insured (following illness, injury or other circumstance beyond their control) is unable to deal with insured minors personally. Globy® provides designated companion or close relative with a return ticket to reach minors and accompany them back to their home in Italy. Globy® also reimburses: <ul style="list-style-type: none"> • any new return tickets for minors; • the companion's accommodation costs. 	YES	YES	YES
	Up to € 100 per event	Up to € 100 per event	Up to € 100 per event
g) finding and sending urgent medicines not available on site, but regularly registered in Italy. Globy® sends medicines in accordance with local regulations governing the transport and importing of those medicines requested. Globy® provides the Policyholder with information on similar medicines if they are unable to send them. Cost of medicines remains at the Policyholder's expense.	NO	YES	YES
h) interpreter to facilitate contact between doctors in charge on site and the Insured in hospital. Globy® organises service in English, French, Spanish and German at its expense.	NO	Yes, up to € 1,100 per event	Yes, up to € 1,100 per event
i) translation of medical records If requested by the Insured, Globy® shall translate the medical records in case of hospitalization. Medical records are translated only if authorised by the Insured in compliance with European	NO	YES	YES

Regulation 679/2016 and any other Privacy regulations;			
j) travel expenses for a close relative following the Policyholder's death or to reach the Insured admitted to hospital for stays of over: <ul style="list-style-type: none"> • 48 hours if underage or handicapped; • 5 days in Italy; • 7 days in Europe/Rest of the World/Russian Federation/USA and Canada. Globy® provides the close relative with a return ticket and refunds accommodation costs.	YES	YES	YES
	YES € 110 a night max 5 nights	YES € 110 a night max 5 nights	YES € 110 a night max 5 nights
In this case all guarantees set out in Art. 1 "TRAVEL SAFE – TRAVEL ASSISTANCE AND MEDICAL EXPENSES" shall apply to the close relative visiting the Policyholder admitted to hospital.	YES	YES	YES
m) transporting convalescent home , on a different date and by different means to that initially foreseen. Globy® organises and pays repatriation costs.	YES	YES	YES
This guarantee also applies to close relatives and a travelling companion.	up to € 1,100 per event	up to € 2,000 per event	up to € 4,000 per event
n) repatriating the body to the burial place in Italy. Globy® pays for transport costs excluding funeral and burial expenses.	YES	YES	YES

If necessary, Globy® organises and provides the Insured with the following services 24 hours a day:

SERVICE	FOR TRIPS TO :		
	ITALY	EUROPE / REST OF THE WORLD / RUSSIAN FEDERATION	USA/CANADA
o) early return of the Insured, close relatives and a travelling companion, provided that insured, due to curtailment as a result of death or over 7 days' stay in hospital of a close relative at home. Globy® organises the return and pays the relative expenses.	Yes, up to € 1,000 per event	Yes, up to € 4,000 per event	Yes, up to € 4,000 per event
p) sending urgent messages to persons resident in Italy. Globy® sends said messages at its expense.	YES	YES	YES
q) advancing money , prior bank guarantee and the Policyholder undertaking to return the advance within 30 days.	NO	Yes, up to € 5,500 per event	Yes, up to € 5,500 per event
r) providing legal assistance and advancing bail Globy® provides legal assistance on site to manage disputes involving the Insured directly, sustaining the relative costs.	NO	Yes, up to € 1,000 per event	Yes, up to € 1,000 per event
Moreover, Globy® sets up, in name and on behalf of the Insured and solely for facts of an unpremeditated nature: <ul style="list-style-type: none"> • criminal bail requested for the Insured to be freed; • any civil bail required to guarantee payment of the Insured's civil liability resulting from the accident. Globy® advances, prior bank guarantee, said bail, the Insured undertaking to repay it within 30 days;	NO	Yes, up to € 10,000 per event	Yes, up to € 10,000 per event

Moreover, Globy® refunds the Policyholder:

s) expenses to extend stay if the Insured <ul style="list-style-type: none"> • is unable to return <ul style="list-style-type: none"> - due to illness or injury; - following theft or loss of those documents necessary to return on the prefixed date provided that reported to the local Authorities; • is hospitalised in a different place to that of stay. Globy® refunds hotel expenses sustained by the Insured, close relatives or a travelling companion (provided they are insured);	YES	YES	YES
	YES, € 150 per night with a max 3 nights for each Policyholder with a limit of € 1,500 per event	YES, € 150 per night with a max 3 nights for each Policyholder with a limit of € 1,500 per event	YES, € 150 per night with a max 3 nights for each Policyholder with a limit of € 1,500 per event
t) sea and mountain search and rescue costs	Yes, up to € 550	Yes, up to € 1,300	Yes, up to € 1,300
u) reimbursement of documented telephone expenses sustained by the Insured to call the Contact Centre. Even "international roaming" costs sustained to call the Contact Centre during the assistance phase are reimbursed.	NO	Yes up to € 350 per event	Yes up to € 350 per event

1.1.2 Medical Expenses

SERVICE (capitals intended are per person and insurance period, notwithstanding sublimits set out herein)	FOR TRIPS TO :		
	ITALY	EUROPE / REST OF THE WORLD / RUSSIAN FEDERATION	USA/CANADA
PAID DIRECTLY If contacted beforehand, Globy® sees to: 1) direct payment of hospital and surgical costs. Said guarantee shall apply up to the moment the Policyholder is discharged or deemed, in the opinion of the Globy® doctors, in such conditions as to be repatriated. However, said guarantee			

is only valid for a maximum period of 100 days in hospital and within the limits of the following capitals:			
- Insured persons that had not reached 80 years of age when they took out the policy	Up to € 10,500	Up to € 200,000	UNLIMITED
- Insured persons that had reached 80 years of age when they took out the policy	Up to € 10,500	Up to € 150,000	Up to € 300,000
Globy® will refund expenses if it cannot pay directly provided that authorised by the Contact Centre contacted beforehand or, however, before the Policyholder leaves hospital. No refund is provided if the Contact centre is not contacted.			
REFUNDED Moreover, Globy® will, even without prior authorisation:			
2) refund transport costs of subjects assigned to intervene in emergency situations , from the location of the event to the medical centre or accident and emergency;	Up to € 1,550	Up to € 15,000	Up to € 15,000
3) refund costs for medical examinations and/or medicines provided that sustained following medical prescription, surgery treatment and/or stay in hospital (including day hospital).	Up to € 550	Up to € 1,300	Up to € 1,300
4) reimbursement of on-board medical expenses and emergency dental care expenses. Moreover, this includes treatment costs incurred on the Policyholder's return resulting from an injury sustained during the trip, provided that within 30 days.	Up to € 550	Up to € 550	Up to € 550
5) reimbursement of rehabilitation costs , including physiotherapy, resulting from an injury or illness that occurred during the trip and resulting in a hospital admission. Only those costs sustained within the hospital and period of convalescence immediately following hospitalization and, in any case, before the Policyholder's return are covered.	Up to € 550	Up to € 550	Up to € 550

1.2 Start date and validity

This cover:

- Comes into force once trip starts;
- is valid until the end of the trip, but not beyond the policy expiry date;
- is provided within the limits of the capitals and services set for the location where the event took place, provided that included in the "DESTINATION" for which the policy was issued.

1.3 EXCLUSIONS (supplementing the Exclusions common to all Guarantees set out in art. 5 of the "General Terms and Conditions")

Globy® does not cover events and/or costs resulting from:

- Organising directly or otherwise, without the Contact Centre's prior authorization, all the assistance provided for herein.
As regards those Medical Expenses referred to in point 1 of art. 1.1.2, in the event of:
 - hospital admission, the Insured must inform the Contact Centre. In this case the Contact Centre shall not refund any costs sustained by the IPolicyholder if not contacted during hospitalization;
 - hospitalization in Day Hospital, failure to inform the Contact Centre shall result in those limits provided for in art. 1.1.2 point 3 being applied.
 - trips undertaken against medical advice or, however, with acute illnesses or to undergo medical/surgical treatment;
 - voluntary termination of pregnancy, non-premature birth, IVF and their complications;
 - rehabilitative treatments;
 - purchasing, applying, maintaining and repairing prosthetic and therapeutic equipment;
 - nursing care, physiotherapy, diets or thermal treatments and those to eliminate physical or aesthetic defects or congenital malformations;
 - check-ups conducted once the Insured has returned home for situations resulting from illnesses initiated during the trip;
 - organ removal and/or transplant;
 - taking part in sporting events and relative trials unless of a recreational nature;
 - partaking in aerial sports in general, extreme sports if outside sports organisations and without the safety criteria provided for, any sport pursued professionally or however involving direct or indirect payment.
- Moreover, all services are not provided:
- if the Insured disregards the Contact Centre's instructions or
 - discharges himself/herself from hospital against the doctor's wishes;
 - the Policyholder or a representative voluntarily refuses transport/medical repatriation. In this case Globy® shall suspend assistance immediately, guaranteeing reimbursement of any additional hospital and surgical costs sustained up to an amount corresponding to that of the medical transport/repatriation refused;
 - to the newborn, if pregnancy ends during the trip, even in the case of premature birth.

1.4 Provisions and Limits

The Policyholder releases the examining doctors and those involved in the terms and conditions of the policy from professional confidentiality, solely for those events covered herein and in dealings with Globy® and/or any magistrates assigned to investigate the events.

Moreover:

1.4.1 Travel Assistance

- assistance is provided per event, irrespective of the number of persons insured, within the limits of the capital insured and any sub limits;
- assistance is provided, in accordance with the specific conditions set out in the policy schedule, bearing in mind the insured's state of health and need, using those means and structures Globy® and the Contact Centre deem most appropriate for the purpose;
- Tickets provided are for:
 - Scheduled flight (economy class);
 - First class train;
 - Ferry.
- Globy® is authorized to request, even preventively, unused travel tickets from those for whom it has provided return tickets at its expense;
- Globy® shall not be held responsible for:
 - delays or problems in providing those services agreed for reasons beyond its control or provisions of local authorities;
 - errors due to incorrect information received from the insured;
 - prejudice resulting from credit instruments being blocked;
- Globy® is under no obligation to pay compensation in lieu of guarantees of due care.

1.4.2 Medical Expenses

Globy® pays directly or refunds "Medical Expenses":

- even more than once during the course of the trip;
- for a maximum of **100 days** in hospital;
- until the capital insured per person and period of cover has run out.
- for Insured persons who at the time of the policy issue have already reached 80 years, up to the following limits per destination:

- USA/CANADA: €300.000;
- EUROPE / REST OF THE WORLD / RUSSIAN FEDERATION: €150.000;
- ITALIA: €10.500

2. SAFE FAMILY – Assistance for “a relative” at home and “home emergency” cover

2.1 Subject

In the event of sudden illness or injury to the Policyholder’s father, mother, spouse or children at home (hereinafter referred to as “relative”) whilst the Insured is away, Globy® organises and provides, 24 hours a day, via the Contact Centre, the following services:

- a) **Telephone medical advice**, medical assistance service if the relative needs medical information and/or advice. It is herewith noted that said service does not provide a diagnosis and is based on the information provided remotely by the relative.
The Contact Centre will assess which services to provide according to the information received and examining doctor’s diagnosis;
- b) **informing the Policyholder directly via the phone** of the event the “relative” has suffered. This service is provided on the request and authorisation of the person suffering the event;
- c) **sending a doctor** to the “relative” in question from 20.00 to 08.00 and on holidays. The Contact Centre organises the transfer of the relative to the nearest accident and emergency department, at its expense, if a Globy® authorised doctor is unavailable.
WARNING: In the event of an emergency, the relative or a representative must contact the official emergency services (112 Service). Globy® in no way replaces or constitutes an alternative to the public emergency services.
- d) **sending an ambulance**, in the event of need or on the examining doctor’s advice, to transfer the “relative” to the nearest hospital;
- e) **organising specialist check-ups or diagnostic investigations**. Globy® organises specialist check-ups and diagnostic investigations at its nearest Authorised Centres within two days of the request.
Globy® not only manages the appointment but also provides information on the cost of the visits and any clinical and diagnostic investigations requested beforehand.
The costs of said services are entirely at the “relative’s” expense;
- f) **transfer to a highly specialised centre** if the sudden illness or injury suffered by the “relative” cannot be treated within the national health structures and is so complex as to require, in the doctor’s opinion in agreement with Globy®, the transfer of the “relative” to a highly specialised hospital.
Globy® sees to organising the medical transfer of the “relative” with the most appropriate means of transport and, if necessary, accompanied by a doctor or nurse, sustaining the relative costs up to a maximum amount of € 1,300;

Moreover, in the event of an emergency at the relative’s home in Italy, Globy® organises and provides, 24 hours a day, via the Contact Centre, the following services:

- g) **providing an electrician** for emergency extraordinary maintenance interventions, directly resulting from an electric system fault blocking the supply of power to the home or involving a fire risk. Globy® pays for the first call-out and first hour’s labour up to a maximum of € 100;
- h) **providing a blacksmith** for urgent interventions resulting from theft or attempted theft and damage to the locks at the home. Globy® pays for the first call-out and first hour’s labour up to a maximum of € 100;
- i) **sending a security guard** to keep watch over the house if the locks within the home have been damaged as a result of theft or attempted theft. Globy® pays the relative costs up to a maximum of 10 hours of surveillance;
- l) **sending a plumber** for urgent interventions resulting from burst pipes in the home causing flooding or loss of water supply to the home. Globy® pays for the first call-out and first hour’s labour up to a maximum of € 100.

2.2 Start Date and validity

This guarantee:

- only covers the Policyholder’s cohabiting father, mother, spouse and children resident or domiciled in Italy;
- starts from the Policyholder’s departure and ends once he/she has returned home, but not beyond the policy expiry date.

3. Pet Insurance

3.1 Subject

If contacted Mondays to Fridays during office hours (09.00/18.00) Globy® sees to indicating costs and private structures within the Policyholder’s neighbourhood or that of a family member equipped to look after dogs and cats.

3.2 Start Date and validity

This cover:

- only covers dogs and cats with documentary evidence proving they belong to the Policyholder;
- runs from the date the policy is stipulated and ends at 18.00 of the day before the trip departure date.

4. SAFE TRANSFER – Car and Motorbike breakdown cover

4.1 Subject

In the event of a breakdown or accident to the car or motorbike (hereinafter referred to as “vehicle”) used to reach the place of departure or accommodation, Globy® organises and provides, 24 hours a day, via the Contact Centre, the following services:

- a) **towing the “vehicle”** from the location of the event to the nearest garage. Globy® pays for transport up to a maximum of € 130;
- b) **sending a taxi**, once the “vehicle” has been towed by Globy®, to enable the Policyholder to reach the place of departure. Globy® refunds the Policyholder up to € 200. Moreover, if the vehicle used belongs to the Policyholder;
- c) **Reimbursement of costs to look after the “vehicle”** until the Insured returns and up to a maximum amount of € 100.

4.2 Start Date and validity

This cover:

- applies to points a) – b) for cars and motorbikes used by the Policyholder, registered in Italy and not more than 10 years old;
- applies to points c) solely for cars and motorbikes belonging to the Policyholder, registered in Italy and not more than 10 years old;
- starts 24 hours before the beginning of the trip and ends once the place of departure has been reached.

POLICYHOLDER OBLIGATIONS IN THE EVENT OF A CLAIM

5. Policyholder obligations in the event of a claim (see also art. 6 of General Terms and Conditions)

5.1 TRAVEL SAFE / SAFE FAMILY / SAFE TRANSFER / PET INSURANCE

5.1.1 when in need

The Policyholder or a representative must call the Contact Centre immediately, providing their policy number, personal details and type of service required and indicating for:

Travel Safe – Travel Assistance and Medical Expenses resulting from Hospitalisation

- temporary contact details;
- hospital details (name and phone number, department, name of the doctor looking after the patient) if admitted to hospital;
- details of any close relatives/travelling companions accompanying the Policyholder.

Safe Family – Assistance for “relatives” at home

- the Policyholder's contact details whilst away and/or that of the "relative" at home requesting assistance.

Safe Transfer – Car and Motorbike Breakdown Cover

- vehicle identification details;
- vehicle breakdown or accident location.

Pet Insurance - Information

Policyholders must call the Contact Centre from Mondays to Fridays between 09.00 and 18.00, providing the number of this policy.

5.1.2 To request refunds

When requesting refunds, Policyholders must inform Globy® within 30 days of returning home, providing, independently of the reporting method (telephone, on-line or in writing):

- number of this policy;
- the payee's details and tax code in accordance with law No 248 of 4 August 2006;
- name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and the name of the current account holder if different to that on file
- circumstances of the event;
- medical documents prepared on site and original receipts of medical expenses incurred.

IMPORTANT REFERENCES

to request assistance, contact immediately:

CONTACT CENTRE
open 24 hours a day all year round
Tel. + 39 02 26609862
Viale Brenta 32 – 20139 MILAN
Fax +39 02 26624035

**For all claim related information please
consult www.ilmiosinistro.it**

All claims must be reported to Globy® with one of the following **three methods**:

- **by phone** (on **02-26609.690** open 24 hours a day)
- **via the internet** (at www.ilmiosinistro.it)
- **by post** (to the address indicated below)

Documents for which the original copies are requested must be sent to:

AWP P&C S.A.
RAPPRESENTANZA GENERALE PER L'ITALIA
Servizio Liquidazione Danni Globy®
Casella Postale 299
Via Cordusio 4
20123 MILANO

GLOBY® QUICK
Globy® guarantees that all claims filed solely over the phone on **+390226609.690**, or via the internet will be managed and **closed within 20 days** of receiving all original documents. Technical banking times relating to payment flows are excluded from this calculation. Otherwise, Globy® undertakes to refund the total cost of the policy. Whereas the settlement process for all claims made by post will follow traditional management channels. Claims opened via the Contact Centre will not be allowed access to the Quick procedure at any time.

Information Notice to Policyholder prepared in accordance with Art.185 of Italian Legislative Decree 7.9.2005 no. 209 and in compliance with the provisions of ISVAP Regulation no. 35 dated 26 May 2010

This "Information Notice" is intended to provide to the Policyholder (individual or entity which signs the insurance contract), to the Insured and to all stakeholders in the insurance cover, all preliminary information required in order to reach a reasoned opinion on the contractual rights and obligations, in accordance with Art. 185 of Italian Legislative Decree dated 7.9.2005 no. 209. This notice is prepared in Italy in the Italian language, subject to the right of the Policyholder to request its provision in another language.

1. Information on the company

o **Company Name and legal status of the Company (Insurance Company)**

The insurance company is **AWP P&C S.A.**

Registered Office

T, Dora Maar, 93400 Saint-Ouen - France

French Company and Business Registration Office no. 519490080

Subscribed Share Capital €17,287,285

o **Authorisation to provide insurance**

Authorised to provide insurance by the Autorité de contrôle prudentiel et de résolution (ACPR) on 1 February 2010

o **General Agent for Italy**

Viale Brenta 32, Postcode 20139, Milan ITALY

Code, VAT number and registration at the Companies Register of Milan no. 07235560963 Economic & Administrative Index no. 1945496

o **Telephone Number - Internet Website - E-mail address**

02/23.695.1 - www.allianz-global-assistance.it – info@allianz-assistance.it

o **Authorisation to provide insurance**

Company authorised to exercise Insurance activity permanently in Italy, registered on 3 November 2010, at no. I.00090, of the appendix of the Insurance Company register, List I

2. Information on the Contract

o **Legislation applicable to the contract**

The legislation applicable to the contract is that of Italy; the Parties have, however, the right, prior to the conclusion of the contract itself, to choose different legislation. The Company suggests choosing Italian legislation. This is without prejudice to the application of the mandatory rules of Italian law.

o **Limitation of rights resulting from the contract**

right of the Insured towards AWP P&C S.A. resulting from this contract is limited to two years from the day of the event upon which the right is based, in accordance with Art. 2952 of the Italian Civil Code.

o **Complaints in relation to the contract**

Any complaints regarding the contractual relationship or handling of claims should be sent in writing (post, fax and e-mail) to the Company:

Quality Service

AWP P&C S.A. – GENERAL AGENT FOR ITALY

Viale Brenta 32 - 20139 MILAN (Italy)

fax: +39 02 26 624 008

e-mail: Quality@allianz-assistance.it

Where the complainant is not satisfied by the outcome of the complaint or in the absence of a response within the maximum term of forty-five days, he/she may contact IVASS, User Protection Service, Via del Quirinale, 21 - 00187 Rome (RM), accompanying the complaint with the documentation relating to the complaint handled by the Company. To submit complaints to IVASS the form found at the website www.ivass.it, in the section "For the Consumer - How to submit a complaint" must be used. For disputes relating to the quantification of the performances and the attribution of liability, the Judicial Authority has exclusive jurisdiction. Before bringing action before the Judicial Authority it is, however, possible, in some cases, to seek to reach an amicable settlement by way of alternative dispute resolution systems, such as:

- Mediation (Italian Law 9/8/2013, no.98): it can be launched by making an application to a Mediation Body from those found in the list of the Ministry of Justice, which can be consulted on the website www.giustizia.it.
- Assisted negotiation (Italian Law 10/11/2014, no.162): it can be launched by a request of your lawyer to the Company. For the resolution of cross-border disputes, the complainant with domicile in Italy may submit the complaint to IVASS or directly to the foreign system with jurisdiction for activating the FIN-NET procedure, by accessing the following internet website: <http://ec.europa.eu/finance/fin-net/>

3. Information during the contract

Where, during the contractual duration, changes are made relating to the information on the Company and/or that relating to the contract, the Company undertakes to communicate them promptly to the Policyholder, as well as to provide any necessary specification.

Privacy Notice

We care about your personal data

AWP P&C S.A., Italian Branch (AWP P&C S.A.), V.le Brenta 32 - 20139 MILAN, is an Italian authorised insurance company providing insurance products and services in Freedom of Establishment. Protecting your privacy is a top priority for us. This privacy notice explains how and what type of personal data will be collected, why it is collected and to whom it is shared or disclosed. Please read this notice carefully.

If, at the time of stipulation of the policy, you provide us with the personal data of additional persons who will be covered by the same policy, we inform you that you will have the burden of sending all the persons concerned the information contained in this document.

1. Who is the data controller?

A data controller is the individual or legal person who controls and is responsible to keep and use personal data in paper or electronic files. AWP P&C is the data controller as defined by relevant data protection laws and regulation.

2. What personal data will be collected?

We will collect and process various types of personal data about you as follows:

- Surname, first name
- *Date of birth*
- *Telephone numbers*
- *address*
- *Nationality*
- *Fiscal code*

3. How will we obtain and use your personal data?

We will collect and use your personal data that we receive above you (as explained below)] for a number of purposes and with your express consent unless applicable laws and regulations do not require us to obtain your express consent, as shown below:

- ✓ To manage the insurance contract in relation to the administration of the policy
- ✓ To manage the insurance contract with in relation to the management of claims (e.g. organization of assistance services, payment of any reimbursement)
- ✓ To manage the due amounts
- ✓ For the prevention and detection of fraud
- ✓ For the prevention of terrorist offenses
- ✓ To comply with legal obligations (eg tax, accounting and administrative)

As already specified, for the purposes indicated above, we will process your personal data received from the agency that issued the policy.

For those purposes indicated above we will process your personal data to underwrite your insurance and/or process your claim, or based on a legitimate interests (for prevention and detection of fraud and for prevention of terrorist offenses) and/or to comply with our legal obligations.

We will need your personal data if you would like to purchase our products. If you do not wish to provide this to us, we may not be able to provide the products and services you request, that you may be interested in.

4. Who will have access to your personal data?

We will ensure that your personal data is processed in a manner that is compatible with the purposes indicated above.

For the stated purposes, your personal data may be disclosed to the following parties who operate as third party data controllers:

- Public authorities

For the stated purposes, we may also share your personal data with the following parties who operate as data processors under our instruction:

- ✓ Other Allianz Group companies, suppliers responsible for providing insurance services (for example, car rental and roadside assistance companies, transport companies, health facilities, technical consultants, experts, lawyers, repairers), service companies for management activities (claims, IT, mail, document management)

Finally, we may share your personal data in the following instances:

- In the event of any contemplated or actual reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including in any insolvency or similar proceedings; and

5. Where will my personal data be processed?

Your personal data may be processed both inside and outside of the European Economic Area (EEA) by the parties specified in section 3 above, subject always to contractual restrictions regarding confidentiality and security in line with applicable data protection laws and regulations. We will not disclose your personal data to parties who are not authorized to process them.

Whenever we transfer your personal data for processing outside of the EEA by another Allianz Group company, we will do so on the basis of Allianz' approved binding corporate rules known as the Allianz Privacy Standard (Allianz' BCR) which establish adequate protection for personal data and are legally binding on all Allianz Group companies. Allianz' BCR and the list of Allianz Group companies that comply with them can be accessed on Allianz website. Where Allianz' BCR do not apply, we will instead take steps to ensure that the transfer of your personal data outside of the EEA receives an adequate level of protection as it does in the EEA. You can find out what safeguards we rely upon for such transfers (for example, Standard Contractual Clauses) by contacting us as detailed in section 9 below.

6. What are your rights in respect of your personal data?

Where permitted by applicable law or regulation, you have the right to:

- Access your personal data held about you and to learn the origin of the data, the purposes and ends of the processing, the details of the data controller(s), the data processor(s) and the parties to whom the data may be disclosed;
- Withdraw your consent at any time where your personal data is processed with your consent;
- Update or correct your personal data so that it is always accurate;
- Delete your personal data from our records if it is no longer needed for the purposes indicated above;
- Restrict the processing of your personal data in certain circumstances, for example where you have contested the accuracy of your personal data, for the period enabling us to verify its accuracy;
- Obtain your personal data in an electronic format for you or for your new insurer; and
- File a complaint with us and/or the relevant data protection authority.

You may exercise these rights by contacting us as detailed in section 9 below providing your name, email address, policy number and purpose of your request.

7. How can you object to the processing of your personal data?

Where permitted by applicable law or regulation, you have the right to object to us processing your personal data, or tell us to stop processing it (including for purposes of direct marketing). Once you have informed us of this request, we shall no longer process your personal data unless permitted by applicable laws and regulations.

You may exercise this right in the same manner as for your other rights indicated in section 6 above.

8. How long do we keep your personal data?

We will retain your personal data as specified below:

- ✓ Data relating to the policy - 10 [ten] years from the date of termination of the insurance relationship according to the provisions of the Civil Code.
- ✓ Data relating to claims also for the purpose of fraud prevention - 10 [ten] years from the date of closure of any claims according to the legislation envisaged by the Civil Code.
- ✓ Data necessary for the keeping of accounting records - 10 [ten] years, according to art. 2220 c.c.
- ✓ Data relating to complaints - 5 [five] years from the processing of the complaint according to art. 9 co. 6 of the IVASS Regulation n. 24/2008.

We will not retain your personal data for longer than necessary and we will hold it only for the purposes for which it was obtained.

9. How can you contact us?

If you have any queries about how we use your personal data, you can contact us by email or post as follows:

AWP P&C S.A.
Rappresentanza Generale per l'Italia
Data Protection Officer
Viale Brenta 32
20139 MILANO
E-mail: privacyawpitaly@allianz.com

10. How often do we update this privacy notice?

We regularly review this privacy notice. We will tell you directly when there's an important change that may impact you. This privacy notice was last updated on **2018, May 11th**.