

AWP P&C S.A. General Agency for Italy

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- ❑ **Authorisation to provide insurance**

Company authorised to provide Insurance in Italy with the right of establishment, registered on 3 November 2010, at no. I.00090 at the appendix of the Insurance Companies Register, List I.

NON-LIFE INSURANCE CONTRACT

“Globy Verde”
July 2020 Edition

This documentation is compliant with the “Clear and Simple Contracts” Guidelines of the ANIA Technical Table

Table of Contents

DEFINITIONS.....	1
COMMON RULES	1
1. Effectiveness and commencement.....	1
2. Territorial validity	1
3. Insurable persons.....	1
4. Underwriting limits.....	2
5. Exclusions common to all warranties	2
6. In the event of a claim	2
7. Reference to rules of law	2
WARRANTIES	2
1. Safe Travel - Assistance while Travelling and Medical Costs.....	2
WARNINGS.....	2
1.1 Subject.....	2
1.1.1 Medical Advice	2
1.1.2 Assistance while Travelling	3
1.1.3 Medical Costs.....	5
1.2 Effectiveness and commencement	5
1.3 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)	5
1.4 Provisions and limitations.....	6
1.4.1 Assistance while Travelling	6
1.4.2 Medical Costs.....	6
2. Safe Family – Assistance to the “relative” at home and residence	6
WARNING	6
2.1 Subject.....	6
2.2 Effectiveness and commencement	7
3. Safe Travel - Car and bike assistance	7
3.1 Subject.....	7
3.2 Effectiveness and commencement	7
4. Cancellation/Modification of trip – Penalty reimbursement / Cancellation for act of terrorism/ Cancellation of trip – Reimbursement of accessory costs/ Trip re-protection costs	7
4.1 Subject	7
4.1.1 Cancellation/Modification of ALL RISKS trip – penalty reimbursement	7
4.1.2 Cancellation for act of terrorism	8
4.1.3 Cancellation of trip - reimbursement of accessory costs.....	8
4.1.4 Trip re-protection costs	8
4.2 Effectiveness and commencement	8
4.3 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)	8
4.4 Liquidation criteria and excess	8
4.5 Validity.....	9
5. Baggage.....	9
5.1 Subject	9
5.1.1 Baggage and equipment for children	9
5.1.2 Criteria and limits of indemnity	9
5.1.3 Health equipment for the disabled	9
5.2 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)	10
5.3 Effectiveness and commencement	10

5.4 Provisions and limitations.....	10
6. Mobile Phone Travel Protection	10
6.1 Subject	10
6.1.1 Assistance with block of SIM Card and telephone device.....	10
6.1.2 Fraudulent use of SIM Card	10
6.1.3 Replacement mobile phone reimbursement	10
6.2 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)	10
6.2.1 Fraudulent use of SIM Card	10
6.2.2 Replacement mobile phone reimbursement	10
7. Flight Delay	11
7.1 Subject	11
7.2 Liquidation criteria	11
7.3 Provisions and Limitations	11
7.4 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)	11
8. Interruption of trip	11
8.1 Subject	11
8.2 Provisions and limitations – Liquidation criteria	11
8.3 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules).....	11
9. Denied embarkation	11
9.1 Subject	11
10. Travel Accidents.....	11
10.1 Subject	11
10.2 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)	12
10.3 Insured capital	12
10.4 Liquidation criteria	12
10.5 Beneficiaries	12
11. OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM	12
11.1 Safe Travel/Safe Family/Safe Transfer/Assistance with block of SIM Card and telephone device	12
11.1.1 IN THE EVENT OF NEED	12
11.1.2 IN THE EVENT OF REIMBURSEMENT REQUESTS	12
11.2 Cancellation/Modification of trip - penalty reimbursement - Trip re-protection costs	12
11.2.1 Cancellation/Modification of trip - penalty reimbursement and indemnity for non-departure	12
11.2.2 Trip re-protection costs	12
11.3 Baggage.....	13
11.3.1 In the event of theft, bag-snatch, robbery, fire	13
11.3.2 In the event of delayed or lack of return by the air carrier or tampering with contents.....	13
11.3.3 In the event of damage, delayed or lack of return by the air carrier of health equipment for the disabled	13
11.4 Mobile Phone Travel Protection	13
11.4.1 In the event of fraudulent use of SIM Card	13
11.4.2 In the event of replacement mobile phone reimbursement	13
11.5 Flight Delay	13
11.5.1 In the event of a request for indemnity.....	13
11.5.2 In the event of a request for reimbursement	13
11.6 Interruption of trip	13
11.7 Denied embarkation	14
11.8 Travel Accidents.....	14
IMPORTANT REFERENCES	14

Globy® Verde

DEFINITIONS

Telephone Device:	the mobile telephone of type GSM – GPRS – UTMS or smartphone owned by the Insured.
Insured:	the person whose interest is protected by the insurance.
Act of terrorism:	any act that includes but is not limited to the use of force or violence and/or threats by any person or group(s) of persons acting alone or 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 to cause alarm in public opinion and/or in the community or part of it.
Baggage:	the set of items of clothing and photo-video-optical devices, PC, owned by the Insured that the same wears or carries with him/her during the journey, as well as travel bags, suitcases and health equipment for the disabled and equipment for children (e.g. pushchairs, prams).
Operations Centre:	the organisational structure of AWP P&C S.A., General Agency for Italy, which deals, 24 hours a day, 365 days a year, with telephone contact with the Insured, and organises and provides the assistance services included in the policy.
IMEI Code:	the code that uniquely identifies the telephone device owned by the Insured.
Policyholder:	the person entering into the insurance. In the case of a "natural person", the adult having "capacity to act".
Epidemic:	a contagious disease recognised as an epidemic by the World Health Organisation (WHO) or by a public government authority in the country of residence of the Insured or in that of the travel destination.
Europe:	Italy, the countries of geographical Europe (excluding the Russian Federation) and the Mediterranean basin, Algeria, Canary Islands, Cyprus, Egypt, Israel, Lebanon, Libya, Madeira, Morocco, Tunisia and Turkey.
Event:	the occurrence that generated the claim directly.
Relative:	the spouse, children, father, mother, brothers, sisters - even half-brothers and half-sisters (i.e. having in common with the Insured only the mother or the father), grandparents, fathers-in-law, mothers-in-law, sons-in-law, daughters-in-law, brothers-in-law, sisters-in-law, aunts and uncles, first cousins, grandchildren of the Insured, as well as anyone else who cohabits with the Insured, provided that this is recorded by due certification.
Deductible/excess:	the part of damage borne by the Insured, calculated as a fixed amount or as a percentage.
Theft:	the crime (<i>theft, theft with bag snatch/mugging, robbery</i>), envisaged by Art. 624, 624(2) and 628 of the Criminal Code, perpetrated by anyone who takes possession of the property of others, removing it from its owner, in order to draw a profit for oneself or for others.
Globy®:	the registered commercial trademark of AWP P&C S.A. – General Agency for Italy, which identifies the Company itself.
Accident:	the event due to a fortuitous, violent and external event that produces objectively ascertainable bodily injuries, which result in death, permanent invalidity or temporary disability.
Italy:	the territory of the Italian Republic, the Vatican City, the Republic of San Marino.
World:	all countries of the world (including the Russian Federation) excluding the USA and Canada.
Pandemic:	an epidemic recognised as a pandemic by the World Health Organisation (WHO) or by a public government authority in the country of residence of the Insured or in that of the travel destination.
Quarantine	mandatory confinement, intended to stop the spread of a contagious disease to which the Insured or a travel companion may have been exposed.
SIM Card:	the card provided by a telephone operator, by way of subscription or prepaid formula, in the name of the Insured and that associates his/her profile with the telephone device for the purposes of providing the mobile telephony service.
Claim:	the occurrence of the harmful event for which the insurance is provided.
Trip/Travel/Journey:	the journey, stay or rental, recorded by the respective contract or travel document, whose departure occurs exclusively from Italy.

COMMON RULES

1. Effectiveness and commencement

The insurance cover, expressly signed, is effective:

- for journeys made for tourism, study and business purposes;
- from the time and from the day indicated in the policy. With reference to the effectiveness, Globy® uses the time zone of Rome (UTC/GMT +1);
- for the periods, with a maximum of **60 days**, destinations and capital identified in the policy;
- if the Policyholder is, only in the case of a natural person, an adult with capacity to act;
- if the premium has been paid. In the case of a journey that includes several stages, the cost of the policy (premium) is determined based upon the destination that involves the application of the highest capital. To that end, the connecting sections shall not be considered as stages of the journey.
- within the limits of the performances and the capital envisaged for the location in which the event occurred but, in any case, within the capital of the destination for which the premium was paid. That provision also applies to the stages of the connecting sections.

The insurance cover is not effective in cases where the warranties contractually envisaged must be provided in conditions which violate any law that may involve sanctions in accordance with rules and regulations issued by the United Nations, the European Union or by any other applicable legislation.

2. Territorial Validity

The insurance is valid for the chosen destination identified in the policy, according to the provisions of paragraph 4.2 of Art. 4 *Underwriting limits* below.

Countries that, despite falling within the scope of validity of the policy, at the time of departure for the journey, are subject to embargo (total or partial) or to sanction measures by the United Nations and/or the European Union are in any case excluded. The list of those countries is also available at the website globy.allianz-assistance.it/pages/avvertenze.

3. Insurable Persons

Globy® insures persons:

- domiciled or resident in Italy who have an Italian tax code;
- having legal capacity at the time of entering into the policy;

and, in relation to the assistance services, also persons:

- resident abroad but domiciled temporarily in Italy, travelling abroad. In this case, the performances due at the residence are provided at the domicile in Italy.

4. Underwriting limits

4.1 It is not permitted to enter into several AWP P&C S.A. – General Agency for Italy policies to guarantee the same risk in order to:

- increase the capital insured by the specific warranties of the products;
- extend the period of cover of a risk (journey) already in progress;
- extend the period of cover beyond **60 continuous days** for the same journey.

4.2 The policy must be entered into when booking the trip or, in any case, not beyond midnight on the weekday [including Saturday] immediately after. If the issuance occurs after that date, in the event of a claim Globy® will not follow up requests for assistance or reimbursement.

5. Exclusions common to all warranties

Globy® excludes any indemnity, service, consequence and/or event deriving, directly or indirectly, from:

- a) damages caused by, occurring through or as a consequence of wars, incidents due to weapons of war, invasions, acts of foreign enemies, hostilities (both in the case of declared war or otherwise), civil war, armed conflict situations, rebellions, revolutions, insurrections, mutinies, martial law, military or usurped power or attempt at usurping power;
- b) strikes, uprisings, riots;
- c) curfew, border blockade, embargo, reprisals, sabotage;
- d) confiscation, nationalisation, seizure, restrictive provisions, detention, appropriation, requisition for own title or use by or at the order of any Government (whether civil, military or “de facto”) or other national or local authority;
- e) journey undertaken to a territory where a prohibition or limitation is in place (even temporary) issued by a competent public authority, extreme journeys to remote areas that can only be reached with the use of special rescue vehicles;
- f) tornadoes, hurricanes, earthquakes, volcanic eruptions, floods and other natural disasters. That exclusion does not operate in the case of activation of the Safe Travel - Assistance while Travelling and Medical Costs warranty;
- g) nuclear explosions and, even only partially, ionising radiation or radioactive contamination developed from nuclear fuels, nuclear waste or nuclear weapons, or deriving from phenomena of transmutation of the nucleus of the atom or from radioactive, explosive or toxic properties, or from other hazardous characteristics of nuclear equipment or its components;
- h) materials, substances, biological and/or chemical compounds, used for the purpose of causing damage to human life or spreading panic;
- i) pollution of any nature, infiltrations, contaminations of the air, water, soil, subsoil or any environmental damage;
- j) bankruptcy of the carrier or any supplier;
- k) wilful intent or gross negligence of the Insured or persons for whom the same is liable;
- l) illegal acts implemented by the Insured or his/her contravention of rules or prohibitions of any government;
- m) errors or omissions in the booking phase or impossibility of obtaining a visa or passport;
- n) abuse of alcohol and drugs, non-therapeutic use of drugs or hallucinogens;
- o) mental illness;
- p) suicide or attempted suicide;
- q) Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) and sexually transmitted diseases;
- r) driving of vehicles for which a driving licence above category B is required and motor boats not for private use;
- s) epidemics and pandemics, except as expressly envisaged for the Safe Travel - Assistance while Travelling and Medical Costs, Interruption of Trip and Cancellation/Modification of Trip - penalty reimbursement warranties;
- t) quarantine, except as expressly envisaged for the Interruption of Trip and Cancellation/Modification of Trip - penalty reimbursement warranties.

6. In the event of a claim

The Insured or those on his/her behalf must:

a) notify:

- Globy® as envisaged in the individual warranties. The failure to comply with that obligation may involve the total or partial loss of the right to the indemnity (Art. 1915 of the Italian Civil Code);
- all Insurers, if several policies have been signed for the same risk, indicating to each the name of the others (Art. 1910 of the Italian Civil Code).

b) make available to Globy® all documentation useful for the necessary investigations and verifications, even if not expressly envisaged in the section *Obligations of the Insured in the event of a claim*.

Globy® pays reimbursements in Euros. Costs incurred outside of countries that are part of the Euro are converted at the official exchange rate of the day on which they are incurred.

7. Reference to rules of law

For anything not expressly regulated by this contract, the rules of Italian law shall apply.

WARRANTIES

Safe Travel – assistance while travelling and medical costs / **Safe Family** – assistance to the “relative” at home and residence / **Safe Transfer** – Car and Bike Assistance / **Cancellation/Modification of Trip - penalty reimbursement - reimbursement of accessory costs - trip re-protection costs / Baggage / Mobile phone travel protection / Flight Delay / Interruption of trip / Denied Embarkation / Travel Accidents**

1. SAFE TRAVEL - ASSISTANCE WHILE TRAVELLING AND MEDICAL COSTS

WARNING: the provision of the services is subject to any limitations and measures imposed by the competent national or international authorities.

1.1 Subject

1.1.1 Medical Advice

Globy®, in the case of sickness, including epidemics and diagnosed pandemic diseases, such as, for example, Covid-19, or accident suffered by the Insured while travelling, via the Operations Centre, organises and provides, 24 hours a day, the following services:

SERVICE	FOR TRAVEL IN		
	ITALY	EUROPE / WORLD / RUSSIAN FEDERATION	USA/CANADA
a) medical advice , medical advice service by telephone, provided at a distance if the Insured requires information and/or medical advice. In addition, based upon the information acquired and the diagnosis of the treating doctor, the Operations Centre will assess which assistance services	YES	YES	YES

included in the contract are most adequate to the case (see Art. 1.4.1 letter b). At the sole discretion of the Operations Centre doctor and subject to explicit acceptance by the Insured, the advice may also be provided by video call. The performance of the telephone Medical Advice service, even by video call, is based upon information provided at a distance by the Insured and does not, in any case, produce diagnoses and prescriptions.			
b) sending of a doctor/sending of an ambulance if actually deemed to be necessary during the Medical Advice. If no doctor partnered with Globy® is available, the Operations Centre organises the Insured's transfer to the nearest A&E department , bearing the respective costs. WARNING: In the case of emergency, the Insured must contact the official emergency services (112 Service). Globy® does not in any case replace or constitute an alternative to the public emergency services.	YES	NO	NO
c) specialist medical advice by telephone with a paediatrician, geriatrician, cardiologist, otolaryngologist or orthopaedist. The service may be provided only following an initial "non-specialist" medical consultation by telephone (see " Medical Advice ") which has identified the opportunity, subject to a request by the Insured. The specialist medical advice by telephone will be provided within 48 working hours after the initial "non-specialist" medical advice by telephone. The service of specialist medical advice by telephone, based upon information provided at a distance by the Insured, does not, in any case, produce diagnoses and prescriptions.	YES	YES	YES
d) identification of a specialist doctor as close as possible to the location in which the Insured is found and in line with local availability.	NO	YES	YES

1.1.2 Assistance while Travelling

Globy®, in the case of sickness, including epidemics and diagnosed pandemic diseases such as, for example, Covid-19, or accident to the Insured while travelling, via the Operations Centre, organises and provides, 24 hours a day, the following services:

SERVICE	FOR TRAVEL IN		
	ITALY	EUROPE / WORLD / RUSSIAN FEDERATION	USA/CANADA
e) transportation – medical return <ul style="list-style-type: none"> from the A&E medical centre or centre of initial admission to a better-equipped medical centre; from the medical centre to the Insured's residence. Globy® performs the Transportation - Medical Return, subject to agreement with the treating doctors, bearing all costs itself, using the means deemed, at its sole discretion, to be most suitable and, if necessary, using the "medical" aircraft even within the USA, Canada, Rest of the World and the Russian Federation. Globy® does not carry out the Transportation - Medical Return for infirmities or injuries that can be treated in situ or during the journey.	YES	YES	YES
f) return of insured relatives and insured travel companions following: <ul style="list-style-type: none"> Transportation-Medical Return organised by Globy® of the Insured to his/her residence Death of the Insured Globy® organises the return directly and bears the respective costs: <ul style="list-style-type: none"> of the relatives; of the travel companions. The service is provided on the condition that the relatives and travel companions are insured.	YES	YES	YES
	YES, up to €1,200 per event	YES, up to €1,200 per event	YES, up to €1,200 per event
g) accompanied return of minors if the Insured cannot (as a result of sickness, accident or another cause of force majeure) look after insured minors travelling with him/her and insured. Globy® provides to a guardian designated by the Insured or by a relative a return ticket to reach the minor and take him/her back to the domicile in Italy. Globy® also reimburses: <ul style="list-style-type: none"> any new return ticket for the minors; the costs for an overnight stay of the guardian. 	YES	YES	YES
	Up to €100 per event	Up to €100 per event	Up to €100 per event
h) obtaining and sending urgent medicines that cannot be found in situ, but duly registered in Italy. The shipment will be made in respect of local rules regulating the transportation of drugs. If it is not possible to send the drugs Globy® provides information to the insured relating to similar drugs. The cost of the drugs themselves is borne by the Insured.	NO	YES	YES
i) services of an interpreter to facilitate contact between the treating doctors in situ and the hospitalised Insured. Globy® organises the service in English, French, Spanish and German, bearing the respective costs.	NO	YES, up to €1,100 per event	YES, up to €1,100 per event
j) translation of medical records If the Insured so requests, Globy® translates, in the case of hospitalisation, the medical records. The translation will only be carried out with the consent of the Insured in respect of the provisions of European Regulation 679/2016 and other Privacy rules.	NO	YES	YES

<p>l) travel for a relative following the death of the Insured while travelling or to travel to the Insured who has been hospitalised with a prognosis of hospitalisation longer than:</p> <ul style="list-style-type: none"> • 48 hours if a minor or disabled person; • 5 days in Italy; • 7 days in Europe/Rest of the World/Russian Federation/USA and Canada. <p>Globy® provides to the relative a return ticket and reimburses the costs of the stay.</p>	YES	YES	YES
	YES €110 per night max 5 nights	YES €110 per night max 5 nights	YES €110 per night max 5 nights
<p>If the service is activated, for the relative who goes to the hospitalised Insured,, all warranties envisaged in this Art. 1 "SAFE TRAVEL - ASSISTANCE WHILE TRAVELLING AND MEDICAL COSTS" will be effective.</p>	YES	YES	YES
<p>m) return of the convalescent Insured to the domicile, on the date and by a means of transport different from that initially planned. Globy® organises and bears the costs of the return.</p>	YES	YES	YES
<p>The warranty is also extended to the relatives and to a travel companion, provided that they are both insured.</p>	Up to €1,000 per event	Up to €2,000 per event	Up to €4,000 per event
<p>n) return of the body to the burial place in Italy. Globy® bears the costs of transportation excluding burial and funeral costs.</p>	YES	YES	YES

Globy®, if required by the Insured while travelling, via the Operations Centre, organises and provides, 24 hours a day, also the following services:

SERVICE	FOR TRAVEL IN		
	ITALY	EUROPE / WORLD/ RUSSIAN FEDERATION	USA/CANADA
<p>o) early return of the Insured, relatives or a travel companion, provided that they are insured, due to interruption of the journey caused by death or hospitalisation with prognosis exceeding 7 days of one of the relatives of the Insured at home. Globy® organises the return and bears the respective costs.</p>	YES, up to €1,000 per event	YES, up to €4,000 per event	YES, up to €4,000 per event
<p>p) information - pet assistance. Globy®, contacted from Monday to Friday in office hours (9am/6pm) indicates the costs and private facilities located in the immediate vicinity of the Insured's residence or a relative, equipped to house cats or dogs owned by the Insured.</p>	YES	YES	YES
<p>q) sending of urgent messages to persons resident in Italy. Globy® sends those messages at its own expense.</p>	YES	YES	YES
<p>r) cash advance, subject to bank guarantee and with the obligation for the Insured to return the advance within 30 days.</p>	NO	YES, up to €5,500 per event	YES, up to €5,500 per event
<p>s) identification of a lawyer and advance of bail money Globy® identifies a lawyer to manage in situ disputes involving the Insured directly, bearing the respective costs.</p>	NO	YES, up to €1,000 per event	YES, up to €1,000 per event
<p>Globy®, also constitutes, in the name and on behalf of the Insured, and only for acts of unintentional nature:</p> <ul style="list-style-type: none"> • the bail money required to obtain the release; • any civil bail money, by way of a guarantee of payment for the civil liability of the Insured in producing the claim. <p>Globy® pays, subject to bank guarantee, the bail money which the Insured undertakes to return in any case within 30 days.</p>	NO	YES, up to €10,000 per event	YES, up to €10,000 per event

In addition, Allianz Global Assistance reimburses to the Insured:

<p>t) costs of extending the stay if the Insured:</p> <ul style="list-style-type: none"> • is not able to return: <ul style="list-style-type: none"> – due to sickness, including epidemics and diagnosed pandemic diseases, such as, for example, Covid-19, or accident; – as a result of theft or loss of the documents necessary for repatriation on the set date, provided that this is duly reported to the local authorities; • is hospitalised in a location different from that of the stay. 	YES	YES	YES
<p>Globy® reimburses the costs of overnight stay in a hotel incurred by the Insured and by his/her relatives or a travel companion (provided that both are insured).</p>	YES, €150 per night with a max 3 nights for each Insured with the limit of €1,500 per event	YES, €150 per night with a max 3 nights for each Insured with the limit of €1,500 per event	YES, €150 per night with a max 3 nights for each Insured with the limit of €1,500 per event
<p>u) costs for search and rescue at sea and in the mountains.</p>	YES, up to €550	YES, up to €1,300	YES, up to €1,300
<p>v) reimbursement of telephone costs documented and incurred by the Insured for contacting</p>	NO	YES, up to €350	YES, up to €350

the Operations Centre. "International roaming" costs incurred as a result of calls from the Operations Centre in the assistance phases are also reimbursed.		per event	per event
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1.1.3 Medical Costs (also in the case of epidemics and diagnosed pandemic diseases such as, for example, Covid-19)

SERVICE (The capital indicated is understood to be per insured and insurance period, subject to the sub-limits stated)	FOR TRAVEL IN		
	ITALY	EUROPE / WORLD/ RUSSIAN FEDERATION	USA/CANADA
WITH DIRECT PAYMENT <i>Globy®, contacted in advance:</i>			
1) makes the direct payment of hospital and surgical costs. The warranty will be provided until the time the Insured is discharged or is deemed, in the opinion of the doctors of Globy®, to be in a condition to be repatriated. The warranty, in any case, will be effective for a period not exceeding 100 total days of hospitalisation. In cases where Globy® cannot make the direct payment, the costs will be reimbursed provided that they are authorised by the Operations Centre contacted in advance or, in any case, not beyond the date of discharge of the Insured. No reimbursement is provided in the absence of contact with the Operations Centre.	up to €10,500	up to €200,000	UNLIMITED
- In the event of epidemics and diagnosed pandemic diseases such as, for example, Covid-19	up to €10,500	up to €200,000	up to €300,000
- In the event of tornadoes, hurricanes, earthquakes, volcanic eruptions, floods and other natural disasters indicated in Art. 5 Exclusions common to all warranties – letter f)	up to €10,500	up to €200,000	up to €300,000
BY REIMBURSEMENT <i>In addition, Globy® even without prior authorisation:</i>			
2) reimburses the transportation costs incurred by entities in charge of intervening in emergency situations, from the location of the event to the A&E medical centre or centre of initial admission;	up to €1,550	up to €15,000	up to €15,000
3) reimburses costs for pharmaceutical expenses, diagnostic examinations and medical check-ups provided that they are incurred as a result of medical prescription, clinic and/or A&E treatments (including day hospital);	up to €550	up to €1,300	up to €1,300
4) reimburses on-board medical costs, costs for urgent dental treatments. Costs for treatment incurred upon the return , within 30 days, are also included for direct consequences of an accident that occurred while travelling;	up to €550	up to €550	up to €550
5) reimburses costs for rehabilitation treatments , including physiotherapy, incurred as a result of an accident or sickness occurring while travelling and that led to a hospital admission. The warranty exclusively covers costs incurred as part of the hospital admission itself or the convalescence period immediately after the admission and, in any case, preceding the return.	up to €550	up to €550	up to €550

1.2 Effectiveness and commencement

The warranty:

- has effect from the time of the start of the journey;
- is effective until the end of that journey, but not beyond the expiry of the policy;
- is provided within the limits of the capital and services of the location in which the event occurred, provided that this is included within the "DESTINATION" for which the policy was issued.

1.3 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)

Globy® does not accept liability for events and/or costs deriving from or consequent to:

a) direct organisation or, in any case, without the prior authorisation of the Operations Centre, of all assistance services.

For the Medical Costs warranty indicated in Art. 1.1.3 point 1), in the case of:

- hospital admission, the contact with the Operations Centre is mandatory. In this case, the Operations Centre, if not contacted during the admission, does not reimburse the costs incurred by the Insured;
- Day Hospital admission, the lack of contact with the Operations Centre involves the reimbursement of costs incurred with the application of the limit envisaged by Art. 1.1.3 point 3;
- b) journeys made against medical advice or, in any case, with pathologies in the acute phase or with the aim of undergoing medical/surgical treatment;
- c) voluntary interruption of pregnancy, non-premature birth, assisted fertilisation and their complications;
- d) rehabilitation treatments;
- e) purchase, application, maintenance and repair of prosthetic and therapeutic devices;
- f) nursing, physiotherapy, weight-loss or spa treatments or treatments to remove physical defects of aesthetic nature or congenital malformations;
- g) check-up examinations carried out after the return to the domicile, for situations consequent to diseases that began while travelling;

- h) organ explants and/or transplants;
 i) participation in sports competitions and respective heats, except where the same are recreational in nature;
 j) practice of aerial sports and air sports in general, extreme sports if practised outside sporting organisations and without the required safety criteria, acts of recklessness and any sport exercised professionally or that, in any case, involves direct or indirect remuneration.

All services are not, in addition, due:

- k) if the Insured disregards the indications of the Operations Centre or:
- if the Insured voluntarily discharges him/herself against the opinion of the medics of the facility to which he/she has been admitted;
 - the Insured or those on his/her behalf voluntarily refuse the medical transfer/return. In this case Globy® will immediately suspend the assistance, guaranteeing the reimbursement of the additional hospital and surgical costs up to the amount corresponding to the cost of the refused transportation, medical return;
- l) to a newborn child, where the pregnancy came to an end during the journey, even in the case of premature birth.

1.4 Provisions and Limitations

The Insured releases from professional secrecy, exclusively for the events subject to this insurance and exclusively in relation to Globy® and/or the magistrates dealing with examining the event, the doctors who examined him/her and the persons involved in the policy conditions.

In addition:

1.4.1 Assistance while travelling

- a) The assistance services are provided per event, irrespective of the number of Insured persons involved, within the limits of the insured capital and any sub-limits;
 b) the assistance services, in respect of the specific conditions of effectiveness, are carried out in view of the state of health of the Insured and the condition of need, using the means and structures that Globy® and the Operations Centre believe, at their sole discretion, to be the most adequate to the purposes;
 c) the service of Medical Advice at a distance provided by video call (defined in Art. 1.1.1 Medical Advice – letter a) is carried out via the digital platform that the Insured, subject to accepting the General Terms of Use and the Privacy Policy, may access via a link on the dedicated web page received by SMS and/or email;
 d) the provision of a travel ticket is understood to be fulfilled with:
- regular airline (economy class);
 - first class train;
 - ferry.
- e) Globy® is entitled to request, even for prior inspection, the unused travel tickets from persons for whom it has proceeded, at its own expense, with the return;
 f) Globy® may not be held liable for:
- delays or impediments in executing the agreed services due to causes of force majeure or to provisions of the local authorities;
 - errors due to inaccurate communications received from the Insured;
 - prejudices deriving from the block of credit securities;
- g) Globy® is not required to pay indemnities in lieu of the due assistance warranties;
 h) if Globy® makes the direct payment, the costs will be reimbursed provided that they have been authorised by the Operations Centre contacted in advance. No reimbursement is made in the absence of contact with the Operations Centre.

1.4.2 Medical costs

Globy® incurs directly or reimburses "Medical Costs":

- even several times during the journey;
- for a maximum of **100 total days** of hospitalisation;
- until all the insured capital per insured person and per insurance year has been used;
- **in the case of epidemics and diagnosed pandemic diseases such as, for example, Covid-19, and in the case of tornadoes, hurricanes, earthquakes, volcanic eruptions, floods and other natural disasters indicated in Art. 5 Exclusions common to all warranties – letter f), up to the amount of the following capital:**
 - USA/CANADA: €300,000;
 - EUROPE/REST OF THE WORLD/RUSSIAN FEDERATION: €200,000;
 - ITALY: €10,500.

2. SAFE FAMILY – Assistance to the "relative" at home and residence

WARNING: the provision of the services is subject to any limitations and measures imposed by the competent national or international authorities.

2.1 Subject

In the event of a sudden illness, including epidemics and diagnosed pandemic diseases such as, for example, Covid-19, or accident occurring to the father, mother, spouse or cohabiting children, remaining at home, (hereafter all known as "relative") of the travelling Insured, Globy® by way of the Operations Centre, organises and provides, 24 hours a day, the following services:

- a) **medical advice by telephone**, medical advice service at a distance provided where the relative requires information and/or medical advice. In addition, based upon the information acquired and the diagnoses of the treating doctor, the Operations Centre will assess the provision of the assistance services contractually envisaged that are most adequate to the case (see Art. 1.4.1 letter b).
 At the sole discretion of the Operations Centre doctor and subject to explicit acceptance by the relative, the advice may also be provided by video call.
 The service of medical advice by telephone, even by video call, is based upon information provided at a distance by the relative. Therefore, it does not provide diagnoses and prescriptions.
 Based upon the information acquired and the diagnosis of the treating doctor, the Operations Centre will assess the provision of the contractually envisaged assistance services;
- b) **direct telephone information** to the Insured, while travelling, of the event that has occurred to the "relative". This service is provided at the request and with the authorisation of the person affected by the event;
- c) **sending of a doctor** to the "relative" from 8pm and 8am and on public holidays. If no doctors partnered with Globy® are available, the Operations Centre organises the transfer of the relative to the nearest A&E centre, bearing the respective costs.
WARNING: In the case of emergency, the relative or those on his/her behalf must contact the official emergency services (112 Service). Allianz Global Assistance may not in any case replace or constitute an alternative to the public emergency services.
- d) **sending of an ambulance**, if necessary or with the opinion of the treating doctor, for the transfer of the "relative" to the closest Hospital;
- e) **organisation of specialist consultations or diagnostic examinations**. Globy®, within two working days from the request, organises specialist consultations and diagnostic assessments at its partnered centres closest to the residence of the "relative".
 Globy®, as well as managing the appointment, communicates in advance the costs of the consultations and any clinical-diagnostic-instrumental examinations requested.
The costs of the services are borne in full by the "relative";
- f) **transfer to a highly specialist centre** for sudden accident or illness of the "relative" not treatable within national health facilities and of such complexity as to require, in the opinion of the treating doctors in agreement with Globy®, the transfer of the "relative" to a highly specialist hospital.

Globy® organises the medical transportation of the “relative” by the means deemed most suitable and, if necessary, with an accompanying doctor and nurse, bearing the costs up to the maximum sum of €1,300.

In addition, Globy®, if necessary at the residence in Italy of the “relative” by way of the Operations Centre, organises and provides, 24 hours a day, also the following services:

- g) **sending of an electrician** for urgent extraordinary maintenance interventions that cannot be delayed, caused directly by a fault of the electrical system of the residence that stops the supply of current to the building or that involves a fire hazard. Globy® bears the call-out charge and the first hour of labour up to the amount of €100;
- h) **sending of a locksmith** for urgent interventions consequent to theft or attempted theft, damaging the locks to the residence. Globy® bears the call-out charge and the first hour of labour up to a maximum of €100;
- i) **sending of a security guard** to guard the residence if the locks are no longer working due to theft or attempted theft. Globy® bears the cost up to a maximum time of 10 hours of security guarding;
- l) **sending of a plumber** for urgent interventions, consequent to breakage of the pipes of the hydraulic system of the residence, causing a flood or lack of water supply to the building. Globy® bears the call-out charge and the first hour of labour up to the amount of €100.

2.2 Effectiveness and commencement

The warranty:

- is effective exclusively for the father, mother, spouse, cohabiting children of the Insured resident or domiciled in Italy;
- commences from the departure of the Insured and ends upon his/her return to the residence, but not beyond the expiry of the policy.

3. SAFE TRANSFER - Car and Bike Assistance

3.1 Subject

In the event of a fault or breakdown of the car or bike (hereafter known as “vehicle”) used to reach the departure location of the trip or stay, Globy® by way of the Operations Centre organises and provides, 24 hours a day, the following services:

- a) **towing** of the “vehicle” from the location of the event to the closest equipped garage. Globy® bears the transportation costs up to €130;
- b) **sending of a taxi**, following the towing of the “vehicle” carried out by Globy®, to allow the Insured to reach the departure location of the trip. Globy® reimburses the Insured up to a sum of €200.

In addition, if the vehicle used is owned by the Insured:

- c) **Reimbursement of storage costs** of the “vehicle” until the return of the Insured and up to the maximum amount of €100

d) Legal abandonment

In the case of an incident or if the commercial value of the damaged vehicle is less than the transportation cost, Allianz Global Assistance, in agreement with the Insured, proceeds with the legal abandonment of the vehicle in situ, bearing the respective administration and organisation costs.

e) Obtaining of spare parts

In the event of breakdown or incident, if the insured vehicle requires repairs and spare parts that cannot be obtained at the breakdown location, Allianz Global Assistance:

- organises the sending of the necessary spare parts by the quickest means, in respect of local rules regulating the transportation of goods in general and vehicle spare parts in particular; the Insured bears the cost of the spare parts.
- bears the costs of sourcing and sending the spare parts to the destination.

f) Replacement keys

In the event of loss or breakage of the keys to the vehicle, Allianz Global Assistance reimburses the replacement costs of the same up to the maximum amount of €150.

3.2 Effectiveness and commencement

The warranty:

- commences from 24 hours prior to the start of the trip and ends upon reaching the departure location of the trip or stay;
- is effective for points a) – b) for the car or bike used by the Insured, registered in Italy and for no more than 10 years;
- is effective for points c) – d) – e) – f) exclusively for the car or bike owned by the Insured, registered in Italy and for no more than 10 years.

4. CANCELLATION/MODIFICATION OF TRIP - PENALTY REIMBURSEMENT CANCELLATION FOR ACT OF TERRORISM CANCELLATION OF TRIP - REIMBURSEMENT OF ACCESSORY COSTS TRIP RE-PROTECTION COSTS

4.1 Subject

4.1.1. Cancellation/Modification of ALL RISKS trip – penalty reimbursement

Globy® reimburses the penalty applied contractually by a Tour Operator or by an Airline or Shipping Company for cancellation of the trip determined by a cause that affects the Insured, a relative, a relative, the joint owner of the company/associated firm, all animals owned - proven by documentation - by the Insured.

If the trip is cancelled due to sickness, the following are also understood to be included:

- **epidemics and diagnosed pandemic diseases such as, for example, Covid-19;**
- **quarantine of the Insured or a travel companion** by order of the Government, public authority or travel provider based upon the suspicion that the Insured or a travel companion has been exposed to a contagious disease (including an epidemic or a pandemic disease such as, for example Covid-19). Quarantine that is applied in general or extensively to a part of or all of the population or geographic area or that is applied in the location of departure, of destination of the trip or in the intermediate stages is excluded.

The penalty reimbursement also includes:

- case handling costs;
- agency fees;
- visas;
- non-refundable airport taxes;
- fuel adjustments already envisaged at the date of issuance of the policy and inserted in the total cost of the insured trip;
- fuel adjustments charged after the date of issuance of the policy with the maximum of 10% of the total cost of the trip originally insured.

Globy® reimburses the penalty charged:

- to the Insured;

and provided that they are insured and registered on the same case:

- to all his/her relatives;
- to one of the travel companions.

4.1.2. Cancellation for act of terrorism

Globy® reimburses the penalty applied contractually by a Tour Operator or by an Airline or Shipping Company due to cancellation of the trip or its modification determined by an act of terrorism occurring after the trip is booked.

The warranty is effective if:

- the act of terrorism occurred within 7 days prior to the departure;
- the act of terrorism occurred within 100 km from the destinations present in the travel contract or from any location where an overnight stay is scheduled. Airports of intermediate air routes are not considered destinations;
- the act of terrorism has caused damage to persons or property;
- the act of terrorism was declared as such by the Government Authority of the State in which it occurred;
- no other act of terrorism has occurred in the destination location within 7 days prior to the date of booking the trip.

The penalty may not be reimbursed if the cancellation is caused by the fear of an act of terrorism occurring, except in the cases regulated by this article.

Globy® reimburses the penalty charged:

- to the Insured;
- and provided they are insured and registered on the same case:
- to all his/her relatives;
- to one of the travel companions.

4.1.3. Cancellation of trip - reimbursement of accessory costs

Globy®, if the Insured is entitled to the reimbursement in accordance with Art. 4.1.1. above, reimburses as a lump sum the accessory costs incurred for organising the trip and not otherwise recoverable. Globy® pays the amount, calculated as a lump sum based upon the travel destination according to the following table:

DESTINATION OF CANCELLED TRIP	INDEMNITY
Italy	€ 15.00
Europe	€ 35.00
World / Russian Federation	€ 70.00
USA / Canada	€ 100.00

The warranty is not effective in the case of modification of the trip.

4.1.4. Trip re-protection costs

Globy® reimburses the Insured 50%, with a maximum of €500 per person, of any higher costs incurred to purchase new travel tickets (air, sea or rail ticket), to replace those not usable due to delayed arrival of the Insured in the departure location determined by a cause that affected the Insured him/herself, a relative, the joint owner of the company/associated firm, or the dog or cat owned - proven by documentation - by the Insured.

Globy® reimburses any higher costs incurred:

- by the Insured;
- and, provided that they are insured and registered on the same case:
- by all his/her relatives;
- by one of the travel companions.

4.2 Effectiveness and commencement

The warranties take effect from the date of issuance of the policy, which may be stipulated as envisaged at 4.5 letter b), and end upon the use of the first contractually envisaged service.

4.3 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)

Globy® does not reimburse the penalty relating to cancellations determined by:

- causes not objectively documented;
- causes, not of medical nature, known to the Insured at the time of booking;
- bankruptcy of the carrier or agency or tour organiser;
- act of terrorism if occurring more than seven days from the departure date and over 100 km away from the destination location;
- fear of flying and/or fear of travelling.

4.4 Liquidation criteria and excess

Globy® reimburses the cancellation penalty:

- in the percentage existing at the date on which the cause occurred that determined the cancellation of the trip (Art. 1914 of the Italian Civil Code). Therefore, if the Insured cancels or modifies the trip after that date, any higher penalty will be charged to the latter;
- reserving the right to reduce the indemnity by a sum equal to the recoveries made by the Insured. Globy® has the right to take over possession of all unused travel tickets;
- without excess** for death or hospital admission (excluding Day Hospital and A&E) of the Insured, the relatives and the joint owner of the company/associated firm;
- with the excess of:**
 - trips whose penalty regulation envisages, irrespective of the booking date, a percentage **higher than or equal to 90%** with effect from the 30th day prior to departure (departure date included)
 - 25% with the minimum of €100 for all causes of cancellation other than death or hospital admission (excluding Day Hospital or A&E) of the Insured, the relatives and the joint owner of the company/associated firm

For trips constituted by multiple services subject to different penalty regulations, the excess of 25% with the minimum of €100 will be applied only on the penalty for services that envisage a percentage higher than or equal to 90% with effect from the 30th day prior to the departure. For the remainder, the excess of 20% will be applied with the minimum of €75 indicated in Art.d.2 below. In any case the minimum excess applied will never be more than €100.
 - trips whose penalty regulation envisages, irrespective of the booking date, a percentage of **less than 90%** with effect from the 30th day prior to the departure (departure date included)
 - 20% with the minimum of €75 for all causes of cancellation other than death or hospital admission (excluding Day Hospital or A&E) of the Insured, the relatives and the joint owner of the company/associated firm

In the case of sickness or accident, the doctors of Globy® may carry out a medical check.

4.5 Validity

4.5.1 The warranty is valid exclusively if the policy has been signed:

- by the agency that made the booking or by the Tour Operator that organised the trip;
- at the same time at the booking date of the trip or the documented confirmation of the services or, in any case, not beyond midnight on the weekday (including Saturday) immediately after;
- in guarantee of the total cost of the trip which must also include case handling costs, visas, non-refundable airport taxes and fuel adjustments already envisaged at the booking date. If the insurance covers only a part of the costs of the trip, Globy® reimburses the penalty based upon the aforementioned proportion (Art. 1907 of the Italian Civil Code, proportional rule). This limitation does not apply if the maximum insurable and insured capital is less than the cost of the trip;
- for maximum capital of €50,000 per case.

4.5.2 The warranty is effective for a single reimbursement request, upon the occurrence of which it lapses. In the event of cancellation of the trip for only part of the Insured persons, all policy warranties remain effective for the remaining Insured persons.

5. BAGGAGE

5.1 Subject

5.1.1 Baggage and equipment for children

<p>Globy® indemnifies the Insured for material and direct damages caused to him/her by theft, fire, robbery, bag-snatch, lack of return by the air carrier of personal baggage (see "Definitions").</p> <p>In addition, in the event of loss or theft of credit cards, cheque books, traveller's cheques in the name of the Insured, Globy® upon the specific and prior communication of the necessary details, makes contact with the issuing banks, to start the procedures necessary to block the aforementioned instruments. It is the responsibility of the Insured to finalise the procedure, in accordance with the instructions of the individual credit securities.</p>	<p style="text-align: right;">✓</p> <p>up to €2,000 per insured, claim and insurance period</p>
<p>Following a delay (with respect to the scheduled arrival time at one of the destinations) exceeding 8 hours, in the return of registered baggage, Globy reimburses:</p>	
<ul style="list-style-type: none"> purchases of basic necessities, within the limit of the insured capital; As a comprehensive list, the following are considered to be basic necessities: items of clothing, including underwear, personal hygiene products, life-saving medicines, spectacles and contact lenses; 	<p style="text-align: right;">✓</p> <p>up to € 200 per insured and per insurance period.</p>
<ul style="list-style-type: none"> the costs incurred for the rental of equipment for children. 	<p style="text-align: right;">✓</p> <p>up to € 100 per insured and per insurance period.</p>
<p>Globy® does not reimburse purchases made in the return location.</p>	

5.1.2 Criteria and Indemnity Limits

Globy® pays the indemnity:

- within the limit of the insured capital per insured and per insurance period of €2,000. The insurance is provided at "absolute first risk";
- with the maximum limit:
 - per object of €150;
 - for equipment for children of €300;
 - per family unit of €2,500;
- considering all photo-video-optical material as a single object.

5.1.3 Health equipment for the disabled

<p>Globy reimburses to the Insured the costs incurred in the case of delayed or lack of delivery of the health equipment or if the same suffers damage attributable to the direct liability of the air carrier. Globy pays the indemnity of:</p>	<ul style="list-style-type: none"> €2,000 in the case of delayed delivery or damage which renders the health equipment not repairable or if the cost of the repair exceeds the commercial value of the good; €100 per day and within the limit of the insured capital, for the rental of non-electric health equipment in the case of delayed delivery exceeding 2 hours with respect to the scheduled arrival time at one of the destinations; €300 in the case of partial damage that requires a repair intervention.
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5.2 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)

Globy® does not indemnify damages:

- facilitated by the wilful intent or gross negligence of the Insured or persons for whom he/she is liable;
- to goods not expressly included in the "Definitions";
- deriving from or attributable to breakages and damage;
- occurring when:
 - the unattended vehicle has not been duly locked and the baggage has not been placed, for cars, in the duly locked boot;
 - the vehicle has not been parked, during night-time hours, from 8pm to 7am in an attended and paid public car park;

- the baggage is found on board motor vehicles, even if placed into the specific locked boot;
 - e) occurring during a stay at a campsite;
 - f) of which an authentic copy of the report stamped by the authorities of the location in which the event occurred has not been produced.
- The following goods are also excluded:
- g) photo-video-optical kit entrusted to third parties (hoteliers, carriers, etc.);
 - h) mobile telephones and smartphones.

5.3 Effectiveness and commencement

The "Baggage and equipment for children" warranty takes effect from the start of the journey and is effective until the end of that journey, but not beyond the expiry of the policy.
The "Delayed delivery" and "Health equipment for the disabled" warranties commence and take effect from the time of initial embarkation/check-in and end before the last check-in.

5.4 Provisions and limitations

Globy determines the indemnity:

- a) based upon the commercial value of the missing items at the time of occurrence of the claim. For items of clothing purchased during the trip, the reimbursement will be made at the purchase value, provided that this is duly proven by suitable documentation;
- b) after that of the carrier or hotelier liable for the event, up to the amount of the insured capital, net of what has already been indemnified and only if the compensation does not cover the entire amount of the damage.

6. MOBILE PHONE TRAVEL PROTECTION

6.1 Subject

Globy®, if the telephone device is stolen during the trip, assists the Insured in resolving the resulting difficulties, provided that the event is reported to the competent authorities within **48 hours** from its occurrence:

6.1.1 Assistance with block of SIM Card and telephone device

Globy®, by way of its Operations Centre open **24 hours a day**, indicates to the Insured the customer service number to be contacted and informs him/her of the procedures established by his/her telephone operator to block the SIM Card and the telephone device stolen. Globy® also provides a copy of any forms to be completed to suspend the IMEI code.

Globy® declines any liability for the inaccuracy of the information provided in the event of a change to the procedures adopted by the telephone operator and for the lack of successful outcome of the block of the SIM Card or telephone device.

6.1.2 Fraudulent use of SIM Card

Globy® reimburses the telephone traffic carried out fraudulently by third parties by way of the stolen SIM Card, up to a maximum of **€250** per event and per insurance period.

Globy® bears the costs of telephone calls, messages, data downloads made **in the first 24 hours** commencing from the time and date of the theft expressly noted in the report to the competent authorities.

6.1.3 Replacement mobile phone reimbursement

Globy® reimburses to the Insured, within the limit of **€100.00** per insured and per insurance period, the costs incurred while travelling for the purchase of a telephone device and a SIM Card to replace those stolen.

Globy® makes the payment subject to submission of the report to the competent authorities made **within 48 hours** from the discovery of the theft itself and the documentation certifying the block of the IMEI code of the telephone device.

6.2 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)

Globy® does not follow up requests if:

- a) the report to the Competent Authorities occurs **beyond 48 hours** from the time of the theft;
- b) the telephone device has been stolen or lost. Stolen or lost means the loss of possession of a good, in an inexplicable manner, without proving any unlawful acts by one or more persons;
- c) the telephone device is not owned by the Insured or if he/she uses it based upon a Business formula;
- d) the telephone device has not been made unusable by blocking the IMEI code, carried out with a specific request to the telephone operator and in compliance with existing procedures;
- e) the SIM Card has not been promptly blocked by way of the specific procedures established by the telephone operator;
- f) the theft concerned an unattended telephone device. By way of example but without limitation, if the theft occurred within a vehicle.

In addition

6.2.1 Fraudulent use of SIM Card

Globy® does not reimburse telephone traffic where the fraudulent use:

- a) occurs as a result of a delay that cannot be justified by the Insured in requesting the block;
- b) occurs after the block of the SIM Card;
- c) occurs more than **24 hours** from the time of the theft;
- d) is made by members of the Insured's family unit (as recorded by the civil status certificate), cohabiting partners and relatives, even not cohabiting.

6.2.2 Replacement mobile phone reimbursement

Globy® does not make the reimbursement in the case of:

- a) theft caused by negligence of the Insured, theft from clothing that is not worn by the Insured at the time of the claim, theft from bags and baggage in general if not carried by the Insured;
- b) purchase of the replacement telephone device and SIM Card in the return location.

7. FLIGHT DELAY

7.1 Subject

Globy®, in the case of documented delay of the outbound flight indemnifies the Insured	✓
	<ul style="list-style-type: none"> • € 75 for the first full 8 hours of delay • € 75 for the further full 8 hours of delay;
Alternatively, if the Insured decides not to participate in the trip due to a delay exceeding 16 hours , Globy®	✓

reimburses to the Insured

- 50 % of the total cost of the trip (net of the registration fee)

7.2 Liquidation criteria

The indemnity is paid:

- calculating the hours of delay based upon the last official time communicated by the Tour Operator or the Airline;
- provided that the Insured is registered and has checked-in in accordance with the itinerary provided to him/her by the Tour Operator or Airline.

7.3 Provisions and Limitations

- The insurance cover extends to all connecting sections of the outbound journey. Internal flights, which do not form part of the outbound journey, are excluded.
- The warranty *Indemnity* due to a delay of the air carrier and the warranty *Reimbursement due to cancellation of the trip* following a delay may not be accumulated.

7.4 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)

Globy® excludes any indemnity, service, consequence and event deriving directly or indirectly from acts of terrorism.

8. TRIP INTERRUPTION

8.1 Subject

Globy® reimburses the *pro rata* amount of the stay not used with effect from the date of return to the domicile or from the quarantine order imposed by the competent Authority in the case of:

- medical return** of the Insured, organised and carried out or authorised by the Operations Centre in accordance with Art. 1.1.2 letter e);
- early return** due to death or hospitalisation with prognosis exceeding 7 consecutive days of a relative at home, organised or authorised by the Operations Centre in accordance with Art. 1.1.2 letter e);
- return of the insured relatives and travel companions** organised or authorised by the Operations Centre in accordance with Art. 1.1.2 letter f);
- quarantine of the Insured or a travel companion** by order of the Government, public authority or tour provider based upon the suspicion that the Insured or a travelling companion has been exposed to a contagious disease (including an epidemic or pandemic disease such as, for example, Covid-19). Quarantine that is applied in general or extensively to part or all of a population or geographical area, or that is applied in the departure location, the trip destination or the intermediate stages is excluded;
- death of the Insured** during the stay and provided that the service return of the body is activated as indicated in Art. 1.1.2. letter n).

If the Insured is subjected to quarantine that exceeds the days of stay contractually scheduled and does not allow for the return to the domicile on the date and by the means initially scheduled, Globy® reimburses the supplementary share of the hotel (meals and overnight stay) for the forced stay in the location, up to the amount of €150 per day and with the maximum of €1,500 per event.

Globy reimburses the *pro rata* amount to the legitimate heirs and/or beneficiaries.

8.2 Provisions and limitations - Liquidation criteria

- Globy® reimburses the *pro rata* amount of just the portion of stay not used (excluding travel tickets and case handling costs) of the Insured, the insured relatives and a travel companion;
- for the purposes of calculating the *pro rata* amount it is specified that the day on which the return takes place and that initially scheduled for the return are considered as a single day;
- the warranty is effective even where the disease or hospital admission is the consequence of epidemics or diagnosed pandemic diseases, for example, Covid-19.**

8.3 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)

Globy® excludes any indemnity, service, consequence and event deriving directly or indirectly from acts of terrorism.

9. DENIED EMBARKATION

9.1 Subject

If the competent authorities deny the embarkation or use of a means of public transport based upon the suspicion that the Insured or the insured travel companion have a contagious medical condition, according to existing provisions of law, Globy® reimburses:

- in the outbound journey, if it is possible to change the departure date, the costs for the new ticket to reach the destination location of the trip within the limit of €500 per insured;
- in the intermediate sections or on the return journey:
 - the costs for the new ticket to reach the destination location within the limits of €500 per insured;
 - the higher costs incurred for food and accommodation in the location of the denied embarkation up to the amount of €150 per day, with the maximum of €1,500 per event,

The cover excludes cases of denied embarkation determined by lack of respect of rules and requirements of travel or entry required in the destination location of the trip.

10. TRAVEL ACCIDENT

10.1 Subject

Globy® insures accidents suffered by the Insured during the period of travel which, within one year from the day on which they occurred, have as their consequence death. Globy® also insures accidents suffered in a state of illness or unconsciousness, deriving from inexperience, imprudence or negligence, even gross negligence. Hernias, with the exception of abdominal hernias from force, and heart attacks, determined by any cause, are not considered accidents.

10.2 Exclusions (in addition to Art. 5 Exclusions common to all warranties of the section Common Rules)

Globy® does not pay the indemnity for accidents:

- occurring on any means that is not considered an aircraft in accordance with the law, such as aircraft for pleasure or sports (hang-gliders, microlights, gyrocopters, paragliders, etc.);
- occurring on aircraft other than those used for public passenger transport, as well as on owned aircraft, affiliated aircraft or aircraft used in flying clubs;
- occurring on aircraft operating in violation of provisions of law, regulations, operating rules or airworthiness, as well as on aircraft whose crew are not in possession of the required valid licences or authorisations, when the aforementioned violation or irregularities are known to the Insured or are knowable by the latter according to normal diligence.

Globy® also does not pay the indemnity for accidents directly or indirectly consequent:

- d) to surgical operations, assessments or medical treatments not consequent to accident;
- e) to the participation, even as a passenger, in sporting competitions and respective heats with or without the use of motor vehicles except where the same are recreational in nature;
- f) to an act of terrorism.

10.3 Insured capital

The insured capital in the case of death corresponds to €10,000.

10.4 Liquidation criteria

Globy® pays:

- a) the indemnity for the case of death even if it occurs after the expiry of the insurance, but within one year from the day of the accident;
- b) the indemnity for just direct consequences, exclusive and objectively ascertainable, of the accident, that are independent from pre-existing physical or pathological conditions, supervening the accident;
- c) the insured sum to the beneficiaries.

10.5 Beneficiaries

If the Insured is also the Policyholder, the designated beneficiaries or, in the absence of designation, the legitimate heirs and/or beneficiaries of the will; if the Insured is not the Policyholder, the legitimate heirs and/or beneficiaries of the will.

OBLIGATIONS OF THE INSURED IN THE EVENT OF A CLAIM

11. Obligations of the Insured in the event of a claim (see also Art. 6 of the Common Rules)

11.1 SAFE TRAVEL/SAFE FAMILY/SAFE TRANSFER/ASSISTANCE WITH BLOCK OF SIM CARD AND TELEPHONE DEVICE

11.1.1 IF THE EVENT OF NEED

The Insured or those on his/her behalf must contact the Operations Centre immediately, providing the number of this policy, personal details, address and type of intervention requested, indicating, also, for:

- **Safe Travel - Assistance while travelling and medical costs consequent to hospital admission**
 - temporary address;
 - details of the hospital (name and telephone number, department of admission, name of the doctor treating the patient) in the case of admission;
 - address of any relatives/travel companions with the Insured.
- **Safe Family - Assistance to “relative” at home and residence**
 - address of the Insured during the trip and/or the “relative” at home requesting the service.
- **Safe Transfer - Car and Bike Assistance**
 - vehicle identification details;
 - breakdown or accident location.
- **Assistance with block of SIM Card and telephone device**
 - telephone operator that issued the stolen SIM Card.

11.1.2 IN THE CASE OF REIMBURSEMENT REQUESTS

For each reimbursement request, the Insured, or those on his/her behalf, must notify Globy® within 30 days from the return, providing, irrespective of the reporting method (telephone, online or in writing):

- number of this policy;
- personal details and tax code of the payment recipient, 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 name of the account holder if different from the case holder;
- circumstances of the event;
- medical documentation prepared in situ and respective receipts of medical costs incurred in original.

11.1 CANCELLATION/MODIFICATION OF TRIP - PENALTY REIMBURSEMENT - TRIP RE-PROTECTION COSTS

11.2.1 Cancellation/Modification of Trip - penalty reimbursement and indemnity for non-departure

The Insured or those on his/her behalf, after cancelling the trip, at the Agency at which it was booked, must notify Globy® within 5 days from that on which the event occurred, providing, irrespective of the reporting method (telephone, online or in writing):

- a) number of this policy;
- b) personal details and tax code of the payment recipient, in accordance with Law no. 248 of 4 August 2006 and contact details;
- c) name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and name of the account holder if different from the case holder;
- d) documentation objectively proving the cause of the cancellation/modification, in original; if of medical nature, the certificate must state the pathology and the address at which the sick or injured person can be contacted; and even later;
- e) documentation certifying the link between the Insured and any other person who determined the cancellation;
- f) copy of the catalogue and/or programme of the trip with respective penalty regulation;
- g) copy of the travel contract with payment receipts;
- h) copy of the booking statement and penalty statement issued by the trip organiser;
- i) original travel documents, for 100% penalty.

11.2.2. Trip re-protection costs

The Insured must notify Globy® within 30 days of the return, providing, irrespective of the reporting method (telephone, online or in writing):

- a) personal details and tax code of the payment recipient, in accordance with Law no. 248 of 4 August 2006 and contact details;
- b) copy of this policy;
- c) name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and name of the account holder if different from the case holder;
- d) documentation objectively proving the cause of the delay, in original; if of medical nature, the certificate must state the pathology;
- e) new travel tickets purchased to reach the location scheduled in the travel contract, in original;
- f) copy of the travel contract with payment receipt;
- g) copy of the booking statement issued by the Tour Operator organising the tour, as a copy;
- h) original unused travel tickets.

11.3 BAGGAGE

The Insured must notify Globy® within 30 days of the return, providing, irrespective of the reporting method (telephone, online or in writing), the number of this policy, personal details, name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and name of the account holder if different from the case holder, tax code of the payment recipient, in accordance with Law no.248 dated 4 August 2006, also sending:

11.3.1 in the case of theft, bag-snatch, robbery, fire

- a) original report presented to the competent authority of the location in which the event occurred, with the detailed list of what was taken or burnt and documentation certifying the value;
- b) for the case of theft of the baggage entrusted to third parties, also the copy of the complaint sent to the hotelier or to the carrier to which the baggage was entrusted.

11.3.2 in the case of delayed or lack of return by the air carrier or tampering with the content

- a) copy of the Property Irregularity Report;
- b) copy of the air ticket and baggage ticket;
- c) response of the air carrier certifying the date and time of the delayed return, the tampering or the final loss, as well as the amount paid under its remit;
- d) detailed list of what was not returned or was taken and documentation certifying their value;
- e) original purchase receipts of urgent personal effects;
- f) copy of the payment receipt certifying the rental of equipment for children.

11.3.3 In the case of damage, delayed or lack of return by the air carrier of health equipment for the disabled

- a) copy of the Property Irregularity Report;
- b) copy of the air ticket and baggage ticket;
- c) response of the air carrier certifying the date and time of the delayed return, the tampering or the final loss, as well as the amount paid under its remit;
- d) payment receipt certifying the rental or repair or purchase of health equipment for the disabled.

11.4 MOBILE PHONE TRAVEL PROTECTION

The insured must notify Globy® within 30 days of the return, irrespective of the reporting method (telephone, online, in writing) of the number of this policy, a description of the circumstances of the event, the personal details, name and address of the Bank, IBAN Code, SWIFT Code in the case of a foreign account and the name of the bank account holder if different from the case holder, tax code of the payment recipient, also sending:

11.4.1 in case of Fraudulent Use of SIM Card

- a) copy of the report presented to the competent authorities;
- b) copy of the documentation certifying the block of the SIM card;
- c) copy of the detailed statement issued by the telephone operator certifying the traffic carried out fraudulently.

11.4.2 in case of replacement mobile phone reimbursement

- a) copy of the report presented to the competent authorities
- b) copy of the documentation certifying the block of the SIM card;
- c) copy of the documentation certifying the block of the IMEI code;
- d) copy of the tax document proving the purchase of the replacement telephone device and SIM Card.

11.5 FLIGHT DELAY

10.5.1. In the case of a reimbursement request

The insured must notify Globy® within 30 days of the return, irrespective of the reporting method (telephone, online, in writing):

- a) number of this policy;
- b) personal details and tax code of the payment recipient, in accordance with Law no. 248 of 4 August 2006 and contact details;
- c) name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and name of the bank account holder if different from the case holder;
- d) copy of the travel ticket or latest official time communicated by the Tour Operator;
- e) documentation certifying the time of actual embarkation.

11.5.2. In the case of a reimbursement request

The insured must notify Globy® within 30 days from the date of departure originally scheduled, providing, irrespective of the reporting method (telephone, online or in writing):

- a) number of this policy;
- b) personal details and tax code of the payment recipient, in accordance with Law no. 248 of 4 August 2006 and contact details;
- c) name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and name of the bank account holder if different from the case holder;
- d) copy of the travel ticket or latest official time communicated by the Tour Operator;
- e) booking statement;
- f) trip payment receipt.

The Air Carrier must issue written certification certifying the cause and actual delay with respect to the scheduled operational flight.

11.2 INTERRUPTION OF TRIP

The insured must notify Globy® within 30 days of the return, irrespective of the reporting method (telephone, online, in writing):

- a) number of this policy;
- b) personal details and tax code of the payment recipient, in accordance with Law no. 248 of 4 August 2006 and contact details;
- c) name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and name of the bank account holder if different from the case holder;
- d) documentation certifying the cause of the interruption;
- e) copy of the booking statement;
- f) trip catalogue and/or programme certifying the cost of the services on land or declaration of the Tour Operator that organised the trip;
- g) copy of payment receipts.

11.3 DENIED EMBARKATION

The insured must notify Globy® within 30 days of the return, irrespective of the reporting method (telephone, online, in writing):

- h) number of this policy;
- i) personal details and tax code of the payment recipient, in accordance with Law no. 248 of 4 August 2006 and contact details;
- j) name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and name of the bank account holder if different from the case holder;
- k) documentation certifying the cause of the prohibition on embarkation;
- l) copy of payment receipts.

11.6 TRAVEL ACCIDENTS

The persons entitled and/or the beneficiaries must notify Globy® within 30 days from that on which the death occurred, providing irrespective of the reporting method (telephone, online or in writing):

- copy of this policy;
- personal details and tax code of the payment recipient, in accordance with Law no. 248 of 4 August 2006 and contact details;
- name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and name of the bank account holder if different from the case holder;
- place, date and time of the event;
- medical documentation revealing a clear link of direct causality between the death and the accident occurring during the insured trip and the consequent death.

IMPORTANT REFERENCES

☑ For any event relating to the assistance services, contact immediately:

OPERATIONS CENTRE
 open 24 hours a day, 365 days a year
 Tel. + 39 02 26609862
 Viale Brenta 32 – 20139 MILAN
 Fax +39 02 26624035

For all information relating to any claims,
 please consult the website
www.ilmiosinistro.it

Any claims must be reported to Globy® by one of the following **three methods**:

- **by telephone** (to number **02-26609.690** active every day, 24 hours a day)
- **by the internet** (on the website www.ilmiosinistro.it "www.ilmiosinistro.it)
- **by post** (to the address indicated below)

The documents requested must be sent in original copy to:

AWP P&C S.A.
GENERAL AGENCY FOR ITALY
 Globy® Damages Liquidation Service
 PO Box 299
 Via Cordusio 4
 20123 MILAN

GLOBY® QUICK
 Globy® guarantees the management and **closure of the case within 20 days** from receiving the original full documentation. The calculation of days excludes the technical timescales required by banks for the payment flow.
 Otherwise, Globy® undertakes to reimburse a sum equal to the cost of the policy.

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);

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**.