

## **EUROP ASSISTANCE – NO STOP ITALY N. 11887**

Notice prepared pursuant to art. 123 of legislative decree 17 March 1995 n. 175 and in conformity with provisions of ISVAP circular n. 303 of 2 June 1997 and of ISVAP circular n. 51 8/d of 21 November 2003.

### **COMPANY INFORMATION**

The contract is concluded with europ assistance italia s.p.a. having its registered office in italy at piazza trento n. 8, 20135 milan.

Europ assistance italia s.p.a. was authorised to provide insurance by ministerial decree 2 june 1993 (official gazette of 1 july 1993 n. 152).

### **CONTRACT INFORMATION**

#### **APPLICABLE LAW**

Pursuant to art. 122 of LEG. DEC. N. 175/95, the parties may agree to subject the contract to legislation other than Italian, without prejudice to the limits deriving from application of mandatory national regulations and without prejudice to the priority of specific provisions relating to compulsory insurance set by Italian legislation.

EUROP ASSISTANCE ITALIA S.p.A. proposes to apply Italian law to the contract that will be stipulated.

#### **COMPLAINTS RELATING TO THE CONTRACT**

Any complaints regarding the contractual relationship or the handling of losses must be forwarded in writing to Europ Assistance Italia S.p.A. – Customer Service - Piazza Trento, 8 - 20135 Milan – fax n. 02.58.38.46.48 - e.[mail: Gestione.reclami@europassistance.it](mailto:Gestione.reclami@europassistance.it)

Should the Parties have decided to apply Italian legislation to the contract, and the applicant is unsatisfied with the outcome of the complaint, or in the event of absence of response within the maximum deadline of forty-five days, applicant may contact the I.S.V.A.P., User Protection Service, Via del Quirinale 21, 00187, Rome, accompanying his petition with documentation relating to the claim handled by the Company. In relation to disputes regarding the quantification of damages and the attribution of responsibility, it is noted that the judiciary remains exclusively competent and is authorised to make use of conciliation systems when available.

In the event that the parties have chosen legislation other than Italian, any complaints regarding the contract must be directed to the Oversight Authority of the country whose legislation was chosen. In this case the I.S.V.A.P. will facilitate communications between the competent authority and the Contracting Party.

#### **LAPSE OF RIGHTS DERIVING FROM THE CONTRACT**

The rights deriving from the Insurance Contract lapse within one year from the day on which the event on which the right is based occurred, pursuant to art. 2952 c.c.. In liability insurance, the one-year term begins on the day on which the third party requested compensation from the Insured or brought suit against the latter.

The contracting party's attention is drawn to the need to read the contract carefully before signing it.

#### **NOTICE TO CLIENT REGARDING TREATMENT OF PERSONAL DATA**

Pursuant to article 13, Legislative Decree 30 June 2003, n. 196, regarding protection of personal data (Privacy Code), we inform you that:

1. your personal data, both common and sensitive will be treated by Europ Assistance Italia S.p.A. with the help of hardcopy, electronic and/or automatic means, for purposes involving:
  - a. the handling and execution of the obligations set forth in the insurance policy,
  - b. complying with legal requirements, regulations or Community legislation (e.g., for anti-money-laundering efforts) and/or orders from government bodies;
  - c. any commercial information and promotion of the services of the Europ Assistance Group and service quality satisfaction surveys;
2. treatment of the data is:
  - a. necessary for executing and managing the insurance policy (1 .a);
  - b. mandatory based on law, regulation or Community legislation and/or provisions of public bodies (1 .b);
  - c. optional for purposes of conducting activities involving commercial information and promotion of services and service quality satisfaction surveys (1 .c);
3. the data may be communicated to the following subjects as autonomous principals:
  - a. specific subjects charged by Europ Assistance Italia S.p.A. with providing key services necessary for execution of the obligations set forth in the insurance policy in Italy or abroad, such as — by way of example — subjects charged with managing files and processing data, credit institutions, experts, medical examiners;
  - b. associations (ANIA) and cooperatives in the insurance sector, ISVAP, and the judiciary, as well as all other subjects to which communication must be given in order to achieve the purposes of point 1 .b;
  - d. assistance providers, companies controlled by or associated with Europ Assistance Italia S.p.A. or assigned by it in Italy or abroad to achieve the purposes of points 1 .a, 1 .b and 1 .c, other insurance companies and/or companies offering risk distribution services;

in addition, your data may become known by employees and collaborators acting as representatives or directors.

The data are not subject to release.

4. The principal for treatment of the data is Europ Assistance Italia S.p.A. You may request the list of those responsible for treatment, exercise the rights described at article 7 of the Privacy Code, and in particular obtain from the principal a confirmation of the existence of data regarding you, their communication, and an indication of the reason and purpose for the treatment, and their cancellation, updating or blocking, and object to the treatment on legitimate grounds — and always in the event of commercial purposes — by writing to:

Europ Assistance Italia S.p.A. - Piazza Trento, 8 - 20135 Milan – Data Protection office.

## **GENERAL TERMS AND CONDITIONS OF THE POLICY**

In the event that the Contractor and the Insured are not the same person, this document shall be considered an extract of the Policy subscribed by the Contractor in favour of the Insured. It is issued by the Contractor to inform the Insured of the conditions agreed upon with Europ Assistance. The implementation of these terms and conditions is subject to the validity of the policy.

### DEFINITIONS

**The Insured:** The natural person indicated in the Policy Form who is domiciled but not resident in Italy.

**Operational Center:** The organization of Europ Assistance Service S.p.A., Piazza Trento 8, 20135 Milan, Italy, comprising: doctors, technicians and operators, operating 24 hours a day, 365 days a year. The organization shall keep telephonic contact with the Insured and shall arrange and provide the assistance services as required by the Policy.

**Contractor:** The natural person of Italian or foreign citizenship, holder of an Italian social security number, or corporate entity with registered offices in Italy and indicated in the Policy which signs the Insurance Policy Form in its own or in the favour of third parties and assumes the relative obligations.

**Effective Starting Date and Duration:** The starting date of the Policy and the duration is the period of validity of said Policy, as per the Policy Form.

**Domicile:** The Italian commune where the Insured is domiciled, as indicated in the Policy Form.

**Territorial Range:** The territorial range signifies the countries where the casualty has occurred and where assistance is provided, as per the following list: Republic of San Marino, Vatican City and countries joining Schengen Treaty, Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Italy, Greece, Luxemburg, The Netherlands, Norway, Portugal, Spain and Sweden.

**Europ Assistance:** Europ Assistance Italia S.p.A. - Piazza Trento 8, 20135 Milan, Italy - an insurance company authorized by the Ministry of Industry and Commerce with decree no. 19569, dated June 2, 1993 (Official Gazette no. 152 dated July 1, 1993).

**Franchise:** The amount established in the Policy that is subtracted from the amount of the damages and borne by the Insured/Contractor.

**Indemnity:** Insurance that does not come under assistance insurance and for which, in case of casualty, Europ Assistance shall reimburse the damages suffered by the Insured or compensate the damage caused by the Insured to third parties and for which the relative premium has been paid.

**Accident:** Casualty due to a violent and external fortuitous event, that causes objectively ascertainable body injury with the consequence of: death, permanent disability or temporary disability.

**Medical Institute:** A public hospital, clinic or nursing home, under the national welfare program or private, legally authorized to provide medical and surgical assistance. Spas, convalescent homes and health resorts are excluded.

**Illness:** An alteration in the state of health not due to an accident.

**Sudden Illness:** Illness of acute onset that affects the Insured and which is not a symptom, albeit sudden, of a pathology that had begun prior to the signing of the Policy.

**Preexisting Illness:** An illness which is a direct consequence of chronic pathological conditions or existing conditions at the time of signature of the Policy.

**Maximum Sum Insurable:** The maximum sum insurable, as established in the Policy, which Europ Assistance shall commit to indemnify and/or the assistance provided.

**Policy Form:** The document signed by the Contractor and Europ Assistance that identifies Europ Assistance, the Contractor and the Insured. It includes the assistance services and indemnity selected and the data relative to the Policy and constitutes an integral part thereof.

**Policy:** The contractual document that includes the text relative to Personal Data Protection, the terms and conditions herein the attached Insurance Policy Form that forms an integral part thereof, signed by Europ Assistance and the Contractor.

**Premium:** The amount due from the Contractor against payment of which Europ Assistance shall supply the indemnity and the assistance services.

**Assistance Services:** Assistance in kind, i.e. the aid that Europ Assistance shall provide to the Insured at the time of need via the Operational Center and for which the relative premium has been paid.

**Robbery:** The crime, as provided for in Article 628 of the Penal Code, committed by anyone who comes into possession of the personal property of another through the infliction of violence or threats, depriving the owner of the possession and appropriating it to his own or others' unjust profit.

**Residence:** The municipality in the foreign country where the natural person has his/her permanent abode as shown in the certificate of residence or equivalent international document, as indicated in the Policy Form.

**Deductible Percentage:** That part of the amount of damage, expressed in percentage, that is borne by the Insured, with the minimum amount expressed as an absolute value.

**Casualty:** A harmful and uncertain future event that determines the Insured's request for assistance, reimbursement or compensation.

#### Art. 1. POLICY IMPLEMENTATION

The assistance services provided for in this Policy shall be due upon the occurrence of accident or illness and shall be provided for a maximum total of three times for each type of accident or illness during the period of duration of the Policy.

The indemnities of this Policy may be requested for each type without any limit to the number thereof during the period of duration of the Policy subject to the fact that the total compensation paid shall not exceed the maximum sums insurable.

#### Art. 2. DURATION AND EXTENSION OF THE POLICY

The duration of the Policy is that selected by the Contractor / Insured and indicated in the Policy Form.

#### Art. 3. THE INSURED'S OBLIGATIONS IN THE EVENT OF CASUALTY

In the event of casualty, the Insured must immediately contact the Operational Center, except in the case of objective and proven incapacity. In this case, the Insured shall contact the Operational Center as soon as he/she possibly can and in any case before taking any personal initiatives. The non-fulfillment of this obligation implies the loss of the right to assistance. With reference to the right of indemnity, the provisions of Article 1915 of the Civil Code shall apply.

#### Art. 4. EXCEPTIONS

Europ Assistance is not obliged to supply assistance or pay indemnity for casualties caused by or due to:

- a) War, earthquakes, atmospheric phenomena causing natural calamities, phenomena due to the transformation of the atom nucleus, radiation caused by the artificial acceleration of atomic particles.
- b) Strikes, revolutions, revolts or insurrections, looting, acts of terrorism and vandalism.
- c) Criminal intent of the Insured.
- d) Suicide or attempted suicide.
- e) Use of boats for any sports activity (whether amateur, recreational or professional) with the exception of water-skiing (excluding jumps) and fishing.

- f) Nervous or mental illnesses, illnesses due to pregnancy beyond the 26th. week and puerperium.
- g) Illnesses which are a manifestation or direct consequence of chronic pathological conditions or preexistent to the signing of the Policy.
- h) Accidents due to the performance of the following activities: mountaineering with ascent of a rock face or glacier, jumps from ski-jumps with skis or water-skis, piloting and use of bobsleighs; aerial sports in general, reckless acts, car races and competitions, motorboating, and motorcycling and relative trials and training, and all accidents suffered due to sports activities performed on a professional basis.
- i) Illnesses and accidents consequent to and due to the abuse of alcohol or psychotropic drugs and the use of narcotics and hallucinogens.
- j) The explant and/or transplant of organs.

#### Art. 5. PRIVILEGED COMMUNICATIONS

The Insured releases the doctors who examined him/her before and after the casualty from the bond of secrecy before Europ Assistance and/or the appointed court.

#### Art. 6. LIMITED LIABILITY

Europ Assistance does not assume liability for damages caused by the intervention of the Authorities of the country in which assistance is provided.

#### Art. 7. ADDITIONAL INFORMATION TO THE REPORT OF THE CASUALTY

The Insured acknowledges and expressly authorizes Europ Assistance to request additional information with respect to the assistance and/or indemnity in order to facilitate the payment of the damages, and hereby pledges to ensure its timely delivery.

#### Art. 8. EXCLUSION OF ALTERNATIVE COMPENSATION

If the Insured does not take advantage of one or more assistance services, Europ Assistance is not bound to provide alternative compensation or assistance of any kind as compensation.

#### Art. 9. DECLARATIONS RELATIVE TO THE CIRCUMSTANCES OF THE RISK

Imprecise declarations or reticence of the Insured relative to circumstances that have an influence on the evaluation of the risk may incur the total or partial loss of the right to assistance and the termination of the insurance, in accordance with Articles 1892, 1893 and 1894 of the Civil Code.

#### Art. 10. STIPULATION AND/OR COEXISTENCE OF OTHER POLICIES

The Insured shall communicate in writing to Europ Assistance of the existence and/or successive stipulation of other policies signed by him with insurers other than Europ Assistance Italia S.p.A. and having the same characteristics as the present one.

As partial waiver of the provisions of Article 1910 of the Civil Code, the Insured who has the benefit of assistance services contracts similar to this one from other insurance companies, even if they only cover compensation, shall inform each insurance company of the casualty, and especially Europ Assistance, within three days, failure of which the Policy will be rendered null and void. With reference to the assistance services, if the Insured requests the intervention of another insurance company, the assistance provided for by the Policy shall be valid exclusively with regard to the reimbursement to the Insured for the higher costs charged to him/her by the insurance company that had directly provided the service.

#### Art. 11. CHANGES TO THE INSURANCE

Any changes to the Policy must be made in writing.

#### Art. 12. INCREASE OF THE RISK

The Contractor / Insured shall inform Europ Assistance Italia S.p.A. in writing of any increase in the risk.

Risk increases that have not been reported to and not accepted by Europ Assistance Italia S.p.A. may incur the total or partial loss of the right to assistance services and the termination of indemnities of the Policy, in accordance with Article 1898 of the Civil Code.

#### Art. 13. DECREASE OF THE RISK

In the case of decrease of the risk, Europ Assistance Italia S.p.A. shall reduce the premium or the premium installments following the communication received from the Insured, in accordance with Article 1897 of the Civil Code and waives the right to withdraw.

#### Art. 14. TAXES

Taxes relative to the Policy shall be paid by the Contractor / Insured.

#### Art. 15. EXPIRY PERIOD

All rights vis-à-vis Europ Assistance Italia S.p.A. shall expire within one year from the date of the casualty which had given rise the assistance service and/or indemnity, in accordance with Article 2952 of the Civil Code.

#### Art. 16. LAW REGULATING THE POLICY AND JURISDICTION

Unless otherwise indicated on the Policy Form by the Contractor, the Policy is regulated by Italian law. All disputes relative to the Policy shall be subject to Italian Law.

#### Art. 17. APPLICATION OF THE LAW

The provisions of the law shall be applied for all those aspects not specifically covered herein.

#### Art. 18. PAYMENT CURRENCY

Indemnity payments and reimbursement will be paid in Euros in Italy. In the event of expense sustained in Countries not belonging to the European Union or belonging to it but which have not adopted the Euro as currency, the payment will be calculated at the exchange rate set by the European Central Bank on the day in which the Insured Party sustained the expense.

#### Art. 19. NON INSURABLE PERSONS

Independently from the tangible evaluation of the state of health, persons affected by acquired immune deficiency syndrome, alcoholism, drug addiction or the following mental disabilities: cerebral organic syndromes, schizophrenia, manic depression or paranoid states may not be insured. Consequently, insurance shall cease if the symptoms of such disorders appear.

## **SPECIAL CONDITIONS OF THE POLICY**

### *ASSISTANCE – SERVICES INSURANCE*

#### 1. MEDICAL CONSULTATION

If the Insured should require an assessment of his/her state of health, he/she can contact the doctors at the Operational Center and request a consultation by phone.

#### 2. CALL FOR A DOCTOR OR AMBULANCE IN ITALY

If following a Medical Consultation (See Assistance Service 1) the Insured needs to be examined by a doctor, the Operational Center shall send one of the Europ Assistance Italia S.p.A. listed doctors to the Insured's place of domicile at the expense of Europ Assistance. If one of the listed doctors cannot intervene personally, the Operational Center shall arrange for the transfer of the Insured to the nearest appropriate medical center in an ambulance.

The assistance is provided from 8 p.m. to 8 a.m. from Monday to Friday and 24 hours a day on Saturdays, Sundays and holidays.

### 3. RECOMMENDATION OF A SPECIALIST DOCTOR

If, following a Medical Consultation (See Assistance Service 1) the Insured should require a visit to a Specialist, the Operational Center shall supply the name of a Specialist doctor at the location closest to him/her.

### 4. THE INSURED'S RETURN HOME

If the doctors of the Operational Center together with the local doctor deem it necessary to provide the Insured with transportation to a Medical Center in Italy or deem it necessary for him/her to return to his place of domicile in Italy or to his/her residence abroad as indicated in the Policy Form, the Operational Center shall, with the costs borne by Europ Assistance Italia, arrange for his/her reentry via the means and within the times as deemed most appropriate by the doctors of the Operational Center after consultation with the local doctor.

These means may constitute:

Economic class on an airliner, if necessary on a stretcher.

First class on a train and, if necessary, a sleeper.

Ambulance (without limits of mileage).

The transportation shall be arranged entirely by the Operational Center and include, should the Operational Center doctors deem it necessary, medical or nursing assistance during the journey.

In the event that the return to the place of residence in the country indicated in the Policy Form via the above means of transportation is not compatible with the clinical conditions of the Insured, the service shall be provided to the location nearest to his/her residence, whether it be a medical center, hotel or home of friends/family members where the patient can be cared for. Europ Assistance shall have the right to ask the Insured for his unused return ticket.

In the case of death of the Insured, the Operational Center shall arrange and provide for the transportation of the body to the place of burial in Italy or in the country indicated in the Policy Form. The transportation of the body to the country indicated in the Policy Form shall be provided to the international airport nearest to the place of burial.

Maximum Sum Insurable:

Europ Assistance shall bear the costs of the transportation of the body up to a maximum amount of 5000 per Insured. In the event of higher costs, Europ Assistance Italia shall intervene soon after having received the appropriate guarantees.

The following are not included in the assistance services:

Illnesses or injuries that, in the opinion of the Operational Center doctors may be cured in Italy.

Infectious diseases if transportation implies violation of the national or international health laws.

Expenses relative to the funeral service and costs for the search for persons and/or recovery of the body.

All cases in which the Insured or his family has voluntarily signed the discharge from the hospital against the opinion of the doctors where the Insured was hospitalized.

### 5. RETURN WITH A FAMILY MEMBER

If, upon the assistance provided for the return home (See point 4) the Operational Center doctors do not deem medical assistance to the Insured necessary during the journey and a family member wishes to accompany him/her to location of hospitalization in Italy or to his/her place of domicile in Italy or residence in the country indicated in the Policy Form, the Operational Center shall provide for the return of the family member via the same transportation means as the Insured. Europ Assistance Italia shall have the right to request the unused return ticket of that family member.

Maximum Sum Insurable:

Europ Assistance shall bear the following costs:  
Up to a maximum limit of 200 for journeys within Italy.  
Up to a maximum limit of 500 for journeys to another country.

The following are not included in the assistance services:  
Living expenses for the family member.

#### 6. JOURNEY OF A FAMILY MEMBER

If the Insured is alone in Countries joining Schengen Treaty and is hospitalized for a period exceeding 10 days, the Operational Center shall supply, with costs borne by Europ Assistance, a first class train ticket or an economy class return air ticket to enable a family member to reach the hospitalized Insured.

Maximum Sum Insurable:  
Europ Assistance shall bear the cost of the tickets up to a maximum total of 1000.

The following are not included in the assistance services:  
Living expenses for the family member.

#### 7. ACCOMPANYING MINORS

If following an accident, illness or force majeure the Insured in Countries joining Schengen Treaty finds him/herself unable to care for children of under the age of 15 years accompanying him/her, the Operational Center shall provide, with costs borne by Europ Assistance Italia, a return first class train ticket or return economy class air ticket to enable a family member to reach the minors and take care of them.

Maximum Sum Insurable:  
Europ Assistance Italia shall bear the cost of the tickets up to a maximum total of 1000 .

The following are not included in the assistance services:  
Living expenses for the family companion.

#### 8. REENTRY OF A CONVALESCENT PATIENT

If, due to his/her hospitalization in a Medical Center in Countries joining Schengen Treaty, the Insured is not capable of returning to his/her place of domicile in Italy or to his/her residence in the country indicated in the Policy Form with the transportation means previously arranged, the Operational Center shall provide, with expenses borne by Europ Assistance Italia, a first class train ticket or economy air ticket.

#### 9. EXTENSION OF THE STAY

If the Insured's state of health, certified by a written medical certificate, prevent him/her from making the return journey to his/her place of residence in the country indicated in the Policy Form at the established date, the Operational Center shall provide for the hotel booking and Europ Assistance Italia shall bear the relative costs (room and breakfast).

Maximum Sum Insurable:  
The assistance service shall be provided for a maximum of three days from the established date of return for up to a maximum total daily amount of 40 for the sick / injured Insured.

The following are not included in the assistance services:  
Hotel expenses other than room and breakfast.

#### 10. ADVANCED RETURN



Should the Insured return to his/her place of residence in the country indicated in the Policy Form before the planned date and with a transportation means other than the one originally foreseen, due to the death as per the date on the death certificate issued by the Registry Office of one of the following members of his family: spouse / more uxorio cohabitant, son / daughter, brother, sister, parent, father-in-law / mother-in-law, son-in-law / daughter-in-law, the Operational Center shall supply him/her, with costs borne by Europ Assistance, a first class train ticket or an economy class air ticket, to enable him/her to reach the location where the family member died or where he/she will be buried.

Maximum Sum Insurable:

Europ Assistance Italia shall bear the cost of the tickets up to a maximum total of 1000 .

The following are not included in the assistance services:

Cases where the Insured is not able to provide the Operational Center with adequate information on the reasons for his request of advanced return.

Obligations of the Insured:

The Insured shall provide the original documentation relative to the information requested within 15 days of the casualty.

## **MEDICAL EXPENSES REIMBURSEMENT INSURANCE**

If, during the period of validity of the warranty and following a sudden illness or accident the Insured needs to incur medical/drugs/hospital costs for urgent treatment or operations which cannot be delayed, Europ Assistance shall provide for their reimbursement on the basis of the maximum sum insurable.

Maximum Sum Insurable: 30.000

The medical and drugs costs incurred by the Insured, including those relative costs in the case of hospitalization in a hospital, clinic or first-aid station, shall be borne by Europ Assistance with direct payment made by the Operational Center and/or as reimbursement of the amount, up to a maximum total as provided for in the Policy, per Insured and for the period of validity of said Policy.

The following are included in the maximum amount:

Stay in hospital per Insured as prescribed by the doctor for maximum total of 100 per day. Urgent dental treatment, only if consequent to accident, for a maximum total of 100 per Insured. Expenses for repair to prostheses, only if consequent to accident, for a maximum total of 100 per Insured.

The above sub-maximum sums insurable may be increased to 200 per Insured and per event when the maximum sum insurable in the Policy Form exceeds 10.000.

Deductible amount:

Reimbursement shall be made, per single casualty, by applying a provision to the effect that the Insured will be responsible for the first 20% of the claim with a minimum amount of 52 and a maximum amount of 2600.

The following are not included:

All costs incurred for pre-existing illnesses.

All costs borne by the Insured when the latter has not reported to Europ Assistance, directly or via a third party, the hospitalization or treatment obtained from first-aid stations.

Costs for treatment or removal of physical defects or congenital malformations, for aesthetic applications, for nursing, physiotherapy, thermal and slimming treatment and for dental treatment (except those specified above consequent to an accident).

Costs for the purchase and repair of eye-glasses, optical lenses, costs for orthopedic and/or prosthesis apparatus.

**Obligations of the Insured:**

In case of casualty and after immediate contact with the Operational Center, the Insured shall send, within and no later than sixty days from the casualty, a written report addressed to:

Europ Assistance - Piazza Trento, 8 - 20135 Milan - Italy, writing the name of the relevant department on the envelope (Ufficio Liquidazione Sinistri - Rimborsi Spese Mediche) (damages payment office - medical expenses reimbursement), specifying the following:

Name, surname, address, telephone number;

Policy number;

First-aid station certificate filled in at the time of the casualty and describing the pathology suffered or the medical diagnosis that certifies the type and conditions of the accident;

In case of hospitalization, copy of the record-chart;

Original receipts for the expenses incurred;

Medical prescriptions for the purchase of medicines and original receipts of the medicines purchased.

**Criteria for Payment of Damages:**

Following the evaluation of the documentation received, the Damages Payment Office of Europ Assistance shall provide for payment of the damages, net of the relative deductible amount.

EUROP ASSISTANCE ITALIA S.p.A.

**HOW TO CONTACT EUROP ASSISTANCE**

In case of need, from any place and at any time, Europe Assistance's Operational Center is in operation 24 hours a day.

The specialized personnel at Europe Assistance's Operational Center is at the full disposal of the caller, ready to intervene or to indicate the most appropriate procedures for solving any type of problem in the best possible way and to authorize expenses.

**IMPORTANT:**

**do not take any personal initiatives without having first telephoned to the Operational Center at the following number:**

**800 111800**

**+39 02.58.28.63.45**

The following information must be given immediately to the operator: -

The type of intervention requested.

- Name and surname.

- Policy number.

- Telephone number.

Fax 02.583 84234

**ATTENTION:**

For information regarding the Policy, the following toll-free number may be called from Italy: 800-013529 from 8 a.m. to 8 p.m., Monday to Saturday excluding holidays.