

GENERAL TERMS OF INSURANCE

DEFINITIONS

Allianz Global Assistance:	a trademark of AGA International S.A. – General Agent for Italy - which identifies the Company itself.
Insured:	the person whose interests are protected by the insurance.
Baggage:	the set of personal objects that the Insured wears or carries with him/her during the trip/stay.
Assistance Platform:	the organisational structure of AGA Service Italia S.c.a.r.l. which, in accordance with ISVAP Regulation no. 12 dated 9 January 2008, provides telephone contact 24 hours a day, 365 days a year with the Insured, organises and provides the assistance services set out in the policy.
Policyholder:	The individual or legal entity which enters into the insurance contract.
Domicile:	the location in which the Insured has established the main base of his/her business and interests.
Europe:	the countries of geographical Europe (excluding the Russian Federation) and the Mediterranean basin, Algeria, the Canary Islands, Cyprus, Egypt, Israel, Lebanon, Libya, Madeira, Morocco, Syria, Tunisia and Turkey.
Family Member:	the spouse or cohabiting partner, children, parents, siblings, parents-in-law, sons-in-law, daughters-in-law of the Insured.
Fixed Excess/ Percentage Excess:	the share of damages covered by the Insured, calculated as a fixed amount or a percentage.
Compensation:	the sum due from the Company to the Insured in the event of a claim.
Accident or Injury:	the event due to an accidental, violent and external cause that produces objectively ascertainable bodily injuries, which have as a consequence death or permanent invalidity or temporary incapacity.
Italy:	the territory of the Italian Republic, the Vatican City, the Republic of San Marino.
Care Institute:	public health facility or private nursing home duly authorised in accordance with the law to provide hospital care. The following are not usually considered to be Care Institutes: spas, facilities for the elderly, nursing homes for long-term care or convalescence, facilities predominantly for dietary, physiotherapy and rehabilitation purposes.
World:	the Russian Federation, the countries not included in the definitions of Italy and Europe.
Premium:	the sum (including taxes) due from the Insured to the Company.
Residence:	the location in which the Insured has his/her habitual residence.
Trip:	the trip, stay or rental shown by the respective contract or travel document.
Claim:	the occurrence of the damaging event for which the insurance is provided
Company:	AGA International S.A. – General Agent for Italy, P.le Lodi 3 - 20137 Milan, known hereafter also by its brand Allianz Global Assistance.

WARRANTIE

INTERASSISTANCE 24 HOURS A DAY

Art. 1 - The Insured, whilst travelling, where necessary, is entitled to the following services:
1.1 - Medical Advice - where the Insured requires information and/or medical advice. That service does not provide diagnoses and is based upon information provided at a distance by the Insured. Based upon the information acquired and the diagnoses of the treating doctors, the Assistance Platform will assess the provision of the assistance services provided by the contract;

1.2 - Patient Transfer

1.2.1 - Transportation to medical centre - In the event of illness or accident, when the conditions of the Insured require his/her admittance to hospital, the Assistance Platform organises the transportation to casualty and from there to a better-equipped medical centre, bearing the cost of the service. The use of medical aircraft is limited to local transfers.

1.2.2 - Patient Transfer - When the conditions of the Insured, admitted to hospital as a result of illness or injury, require his/her transportation to a better-equipped medical centre or to his/her domicile in Italy, the Assistance Platform, in agreement with the treating doctor in situ, organises entirely at its own expense the transportation of the patient by means of transport deemed most appropriate; the cost of the service is borne entirely by Allianz Global Assistance. The Insured, if necessary, will be accompanied by medical or nursing staff and the transportation may occur only if organised by the Assistance Platform and with the means of transport provided at Art. 3 - **Choice of means of transport Inter-assistance 24 hours a day.**

The patient transfer from non-European countries, excluding those of the Mediterranean basin, is performed exclusively by chartered airline and in economy class.

1.2.3 - Exclusions (in addition to the Exclusions and Limitations Common to all Warranties, set out in Art.1) - All illnesses or injuries that can be treated in situ and that do not prevent the Insured from continuing his/her trip or stay are excluded from the insurance.

1.3 - Return of Body - In the event of death of the Insured during the trip, Allianz Global Assistance organises the transportation of the body to the burial place in Italy, bearing the transportation costs.

Funeral and burial costs are always excluded.

1.4 - Return of an Insured Family Member or Travelling Companion - Following the patient transfer of the Insured, Allianz Global Assistance organises and bears all costs of return for another family member or travelling companion, provided that they are insured, by the means of transport deemed most appropriate. In addition, in the case of patient transfer of the Insured, Allianz Global Assistance organises and contributes to the costs of return of the other Insured persons up to the amount of **€155** per person (maximum 2 people).

1.5 - Travel Costs of Family Member - In the event of hospitalisation of the Insured for a period exceeding 7 days, the Assistance Platform provides to a family member a return ticket (aircraft in economy class or first class train) to reach the ill or injured Insured.

1.6 - Return of Children under 15 years old - When, as a result of injury, illness or another cause of force majeure, the Insured cannot take care of children aged under 15 years travelling with him/her, the Assistance Platform provides to a family member or another person designated by the Insured, or possibly by the spouse, a return ticket by first class train or economy class aircraft, to reach the minors and to take them to the domicile in Italy.

1.7 - Treatment Costs

1.7.1 Subject - Allianz Global Assistance, **subject to authorisation from the Assistance Platform,** proceeds:

- with the refund or direct payment of costs for medical examinations and/or for the purchase of drugs (provided that they are incurred as a result of a medical prescription)
- with the direct payment of hospital and surgical costs charged to the Insured during the trip as a result of illness or injury, within the limits provided by destination in the Insured Capital Table.

The refund will be made only subject to submission of documents supporting the expenditure (invoices or receipts) **in original.**

1.7.2 - Limitations - Hospital fees will be paid directly up to **€104** for trips abroad and **€52** for trips in Italy per day per person, subject to the maximum ceiling within the limits provided for the destination by the Insured Capital Table. Urgent dental costs that cannot be delayed will be refunded up to **€104** for trips abroad and up to **€52** for trips in Italy, subject to the capital within the limits provided for the destination by the Insured Capital Table. Medical costs incurred after the return to the domicile as a result of an event that occurred whilst travelling will only be refunded in the case of injury up to **€104** for trips abroad and up to **€52** for trips in Italy, subject to the maximum ceiling within the limits provided for the destination by the Insured Capital Table and the sub-limits indicated above, provided that they are incurred within **60 days** after the event. A fixed excess of **€25** will be applied to each refund, to be borne by the Insured. In the case of costs incurred abroad, the refund will be calculated at the official exchange rate in force in Italy on the day of the service for which the refund is claimed.

In the case of a policy signed for a **group**, where the claim invoices a number of Insured persons at the same time, the warranty is understood to be provided overall up to the maximum of a sum amounting to 10 (ten) times the insured sum per person. If the aforementioned maximum limit is insufficient to cover the total compensation payable under the terms of the policy as a result of that claim, Allianz Global Assistance will liquidate each Insured based upon the proportion existing between the aforementioned limit and the total compensation that would be payable under the terms of the policy.

1.7.3 - The costs of first aid, rescue and recovery are included only as a result of injury and up to the sum of **€1,292** for trips abroad and up to **€517** for trips in Italy, on the condition that the searches are completed by an official organisation. All services referred to in this article are also not due where the Insured voluntarily discharges him or herself from hospital against the opinion of the medics at the facility at which he/she was hospitalised.

1.8 - Supplementary Costs of Stay - Where the Insured is forced to prolong the stay as a result of illness or injury, Allianz Global Assistance refunds the supplementary hotel costs (only overnight stay) for the Insured up to the amount of **€104**. All costs incurred by any companions are excluded.

1.9 - Return to Domicile - If the physical conditions of the Insured, convalescing as a result of illness or injury, prevent him/her from returning to his/her domicile at the date and by the means initially planned, Allianz Global Assistance organises and bears the cost of the return of the Insured to his/her residence by the most appropriate means (excluding medical aircraft). That warranty is valid only for the Insured referred to above and not for any persons accompanying him/her.

1.10 - Early Return - If the Insured is forced to interrupt the trip early due to the death of one of his/her family members, Allianz Global Assistance organises the **return journey** and bears the costs up to the amount of **€775** for trips abroad and **€259** for trips in Italy. The return may be made by: charter aircraft in economy class, train, ferry or rental car (without driver) up to a maximum of 48 hours.

1.11 - Sending of Urgent Drugs (only for trips abroad) - Assistance proceeds to send the necessary drugs (provided that they are marketed in Italy) for the health of the Insured which cannot be procured in situ, subject to the Assistance Platform, in agreement with the treating doctor, ascertaining that the local medicines are not equivalent. The sending of drugs is subject to local rules that regulate the transportation and import of the required drugs.

1.12 - Sending of Urgent Messages - Where the Insured, where necessary, is unable to send urgent messages to persons resident in Italy, Allianz Global Assistance proceeds, at its own expense, to send those messages.

1.13 - Refund of Telephone Costs (only for trips abroad) - Documented telephone costs incurred by the Insured for contacting the Assistance Platform are refunded up to the maximum limit of **€104**

1.14 - Interpreter Service - Where the Insured is hospitalised as a result of injury or illness and requires an interpreter to facilitate contact between the Insured and the treating doctors or the local authorities,

Mr.

Date of travel

Destination

Sig.

Date viaggio

Destinazione

CERTIFICATO DI ASSICURAZIONE AZ NCA
Polizza n. 201052

Treatment costs

Interassistance 24 hours a day

Allianz 

Global Assistance

How can we help?

Allianz Global Assistance identifies that interpreter and sends him/her to the Hospital, bearing the cost up to the amount of **€517**.

1.15 - Bail Advance (only for trips abroad) - In the event of an intentional event that occurs abroad, Allianz Global Assistance will constitute in the name and on behalf of the Insured the bail money that is required to allow for his/her release. Allianz Global Assistance will also pay, where requested, any civil bond, by way of guarantee of payment for the civil liability of the Insured in producing the incident. The maximum amount covered by Allianz Global Assistance, subject to bank guarantees or those of another nature indicated by Allianz Global Assistance itself, is **€2,600** per bond deposit, a sum that the Insured must in any case return within 15 days from the constitution of that bail money.

1.16 - Cash Advance - Where the Insured must incur unforeseen and urgently required costs and he/she is unable to proceed directly and immediately, he/she may request from Allianz Global Assistance, by way of loan, a sum up to a maximum of **€2,600**. In order to benefit from that loan, which must be returned within 30 days, the Insured must first submit to Allianz Global Assistance bank guarantees or those of another nature deemed adequate. The service set out in this article will not be provided if the Insured is unable to give to Allianz Global Assistance the repayment guarantees deemed adequate by the latter or where the transfer of currency abroad breaches the provisions of law in force in Italy or in the Country in which the Insured is located.

Art. 2 – Exclusions (in addition to the Exclusions and Limitations Common to all Warranties, set out in Art.1)

The refund of medical costs excluded costs due to

- infirmity deriving from pathological situations pre-existing the departure of the Insured; chronic illnesses; state of pregnancy beyond the 180th day;
- trip undertaken against medical advice, with pathologies in the acute stage or for the purpose of undergoing treatments or medical or surgical assessments; explant and/or transplant of organs;
- driving of vehicles not for private use, and any vehicle or motor boat, if the Insured does not have the required licence;
- motor car, motorbike or motorboat testing, training and competitions, caving, mountain climbing up to the 3rd degree performed alone, mountain climbing over the 3rd degree however performed, free climbing, rafting, bungee jumping, ski jumping or water-ski jumping, freestyle skiing, ski mountaineering, parachuting, hang-gliding, paragliding, practice of aerial sports in general and any other dangerous sporting activity.
- participation in competitive competitions, except where they are recreational in nature.
- incidents occurring during the exercise of professional activity, unless this is of commercial nature.
- rehabilitation, nursing, physiotherapy, weight-loss or spa treatment and treatment for the removal of physical defects or congenital malformations; voluntary interruption of pregnancy;
- purchase, maintenance and repair of spectacles, contact lenses, orthopaedic and physiotherapy equipment in general and any type of prosthesis;
- interventions or applications of aesthetic nature;
- check-up examinations performed after the return to the domicile, for situations consequent to illnesses that began whilst travelling;

All services are also not due:

- to new babies, where the pregnancy came to an end during the trip, even in the case of premature birth.

All costs incurred by the Insured without the prior authorisation of the Assistance Platform are also excluded from the refund.

If the Insured does not make use of one or more services, Allianz Global is not required to pay indemnities or to provide alternative services of any nature by way of compensation.

Where Allianz Global Assistance proceeds directly with the return of the Insured, the same undertakes to return unused travel tickets.

Art. 3 - Choice of Means of Transport - Where it becomes necessary to perform a patient transfer, only requirements of a medical nature will be taken into consideration in the choice of means of transport, which may be:

- medical aircraft with medical team - charter aircraft in economy class with possible stretcher - train and if necessary sleeping car - ambulance - any other means of transport deemed suitable by the Assistance Platform.

In all other cases where transportation of the Insured is required, the following means of transport may be used:

- chartered aircraft in economy class - first class train and/or sleeping car - rental car, with or without driver, up to a maximum of 48 hours - any other means deemed appropriate by the Assistance Platform.

Art. 4 - Double Insurance - Where the Insured benefits, by way of other Insurance Companies, from services or cover similar to those provided under the terms of Art. 1 of the Insurance Certificate, the Insured must expressly decide from which Assistance Platform to request the intervention.

WARNING: In the event of a claim, the Insured must comply with the provisions indicated in Articles 1 and 4 Obligations of the Insured and Final Provisions of the General Terms of Insurance.

EXCLUSIONS AND LIMITATIONS COMMON TO ALL WARRANTIES

Art. 1 - Exclusions - Any indemnity, performance, consequence and/or event deriving directly or indirectly from the following is excluded from the insurance:

- damages caused by, occurring through or as a consequence of wars, incidents due to weapons of war, invasions, acts by foreign enemies, hostilities (whether in the case of declared war or otherwise), civil war, situations of armed conflict, rebellions, revolutions, insurrections, mutiny,

- marital law, military or usurped power or attempt at usurpation of power;
- strikes, riots, civil commotion;
- curfew, sealing of borders, embargo, reprisals, sabotage;
- confiscation, nationalisation, seizure, restrictive provisions, detention, appropriation, requisition for own title or use by or on the order of any Government (whether civil, military or "de facto") or other national or local authority;
- acts of terrorism, whereby act of terrorism means 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 who act 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 to public opinion and/or in the community or part of it;
- trips undertaken to a territory where a prohibition or limitation is in operation (even temporarily) issued by a public authority, extreme trips to remote areas, accessible only with the use of special emergency vehicles;
- tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, deluges and other natural disasters;
- nuclear explosions and, even only partially, ionising radiation or radioactive contamination developed from nuclear fuels or nuclear waste or from nuclear armaments or deriving from phenomena of transmutation of the nucleus of the atom or from radioactive, toxic, explosive properties or from other hazardous characteristics of nuclear equipment or its components;
- biological and/or chemical materials, substances, compounds, used for the purpose of causing damage to human life or spreading panic;
- pollution of any nature, leaks, contamination of air, water, soil, subsoil or any environmental damage;
- bankruptcy of the Carrier or any supplier;
- intent or gross negligence of the Insured or persons for whom he/she is liable;
- unlawful acts implemented by the Insured or his/her infringement of rules or prohibitions of any government;
- errors or omissions in the booking process or impossibility of obtaining a visa or passport;
- abuse of alcohol or drugs, non-therapeutic use of drugs or hallucinogens;
- mental illness, schizophrenia, manic-depressive forms, psychosis, severe depression in the acute phase;
- suicide or attempted suicide;
- Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) and sexually-transmitted diseases;
- driving of vehicles for which a driving licence above category B is required and driving of motor boats for non-private use;
- outbreaks that are pandemic in nature (declared by the WHO), of such severity and virulence as to involve a high rate of mortality or to require restrictive measures in order to reduce the risk of transmission to the civil population. Merely by way of example and without limitation: closure of schools and public areas, limitation of public transport in cities, limitation on air transport;
- quarantines.

Art. 2 - Liability – Subject to the exclusions set out in Art. 1, Allianz Global Assistance declines any liability for delays or impediments that might arise during implementation of the services in the case of:

- earthquakes, floods and volcanic eruptions and any other natural or atmospheric phenomenon;
- transmutation of the nucleus of the atom or radiation caused artificially by the acceleration of atomic particles or by exposure to ionising radiation;
- strikes, riots, popular movements, curfew, block of borders, retaliation, sabotage, terrorism, war and insurrections;
- provisions by local authorities that prohibit the scheduled assistance intervention.

Art. 3 - Restrictive Measures

a. Allianz Global Assistance is not required to provide the cover and to provide the consequent benefit or to pay any claim in those countries that, albeit falling within the scope of validity of the policy, at the time of departure for the trip are subject to embargo (total or partial) or to sanctions by the UN and/or EU. The list of those countries is available at the website www.allianz-global-assistance.it/corporate/Prodotti/avvertenze/;

b. The insurance cover is not effective in cases where the warranties contractually provided must be performed in conditions that violate any law that might involve sanctions in accordance with the rules and regulations issued by the United Nations, the European Union or by any another applicable regulation.

OBLIGATIONS OF THE INSURED AND FINAL PROVISIONS (valid for all Warranties)

Art. 1 - Upon the occurrence of the incident the Insured must:

- for requests for assistance, immediately contact by telephone the Assistance Platform, operating 24 hours a day,
- for all other warranties, write within **5 days to AGA International S.A.** - General Agent for Italy – P.le Lodi, 3 - 20137 Milan (PO Box 1717), specifying in any case his/her personal details, tax code, address; the nature, extent and circumstances of the incident. He/she must comply with the provisions of Art. 4 below, also providing to Allianz Global Assistance all information requested and providing all supporting evidence required. In addition, by entering into the Insurance, the Insured frees from professional secrecy the doctors who examined and treated the Insured and the persons involved by the policy terms, consenting to Allianz Global Assistance using the requested information only for contractual purposes. Any non-fulfilment of those obligations may involve the total or partial loss of the right to compensation in accordance with Art. 1915 of the Italian Civil Code.

Art. 2 - The Insured is required to transfer to Allianz Global Assistance, up to the amount of the indemnity paid by the latter, its rights of recourse against liable third parties, putting Allianz Global Assistance in the condition to exercise those rights.

Art. 3 - For anything not expressly regulated by this contract, the rules of Italian Law shall apply.

Art. 4 - Obligations in the event of a Claim

INTERASSISTANCE 24 HOURS A DAY

For any request for Assistance, please contact the Assistance Platform at the telephone number shown on the Certificate of Insurance, which will be provided, together with the other travel documents, prior to departure.

Essential Data for Intervention

It is absolutely essential to communicate the necessary data for the intervention and, more precisely:

- personal details, tax code and address
- type of assistance required
- Certificate of Insurance number
- exact indication of the location from which the request is made
- telephone number (and name of contact person) to be called.

Medical Advice/Medical Transfer

Communicate the name and telephone details of the doctor who should be contacted by the Assistance Platform.

In the case of admission, provide the details relating to the hospital or clinic in which the sick or injured person is located.

Treatment Costs

Retain and send within **5 days to AGA International S.A.**- General Agent for Italy – P.le Lodi, 3 - 20137 Milan (PO Box 1717) the original receipts of the costs incurred, the diagnoses, prescriptions and in the case of admission, the clinical file. Use, where possible, the subsidised welfare services provided by the National Health Service.

INSURED CAPITAL TABLE - Amounts expressed in Euros

Trip destination	ITALY	EUROPE/ WORLD
Treatment costs (Art. 1.7.1)	€ 260,00	€ 2.066,00

For all information relating to any claims, please consult the website

www.ilmiosinistro.it

For claims for reimbursement, please send communications and documentation, exclusively by post to:

AGA International S.A.
General Agent for Italy
PO Box 1717
P.le Lodi, 3 - 20137 Milan

- For more prompt and secure settlement of the claim, it is essential to provide precise bank details and the Tax Code of the Insured so that we may arrange payment of the compensation by bank transfer.
- It is essential that you follow the instructions set out on the Certificate of Insurance for the correct and rapid settlement of damages.

For any request for Assistance, please contact the Assistance Platform at the telephone number shown on the Certificate of Insurance

DURATION OF INSURANCE

The insurance is valid exclusively for the trip booked for which this certificate was issued, up to a maximum of 60 days.

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

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

1) Information on the Company

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

The Insurance Company is **AGA International S.A.**

Registered Office

37, Rue Taitbout, 75009 Paris - France
French Company and Business Registration Office no. 519490080
Subscribed Share Capital €17,287,285

Authorisation to provide insurance

Authorised to provide insurance by the Autorité de Contrôle Prudentiel (ACP) on 1 February 2010

General Agent for Italy

Piazzale Lodi 3, Postcode 20137, Milan ITALY
Tax Code, VAT number and registration at the Companies Register of Milan no. 07235560963
- Economic & Administrative Index no. 1945496

Telephone Number - Internet Website - E-mail address

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

Authorisation to provide insurance

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

2) Information on the Contract

Legislation applicable to the contract

The legislation applicable to the contract is that of Italy; the Parties have, however, the right, prior to the conclusion of the contract itself, to choose different legislation.

The Company suggests choosing Italian legislation.

This is without prejudice to the application of the mandatory rules of Italian law.

Limitation of rights resulting from the contract

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

Complaints in relation to the contract

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

Quality Service

AGA INTERNATIONAL S.A. – GENERAL AGENT FOR ITALY

P.le Lodi 3 - 20137 MILAN (Italy)

fax: +39 02 26 624 008

e-mail: Quality@allianz-assistance.it

Where the complainant is not satisfied by the outcome of the complaint or in the absence of a response within the maximum term of forty-five days, he/she may contact IVASS, User Protection Service, Via del Quirinale, 21 - 00187 Rome (RM), accompanying the complaint with the documentation relating to the complaint handled by the Company.

To submit complaints to IVASS the form found at the website www.ivass.it, in the section "For the Consumer - How to submit a complaint" must be used.

For disputes relating to the quantification of the performances and the attribution of liability, the Judicial Authority has exclusive jurisdiction. Before bringing action before the Judicial Authority it is, however, possible, in some cases, to seek to reach an amicable settlement by way of alternative dispute resolution systems, such as:

- Mediation (Italian Law 9/8/2013, no.98): it can be launched by making an application to a Mediation Body from those found in the list of the Ministry of Justice, which can be consulted on the website www.giustizia.it.

- Assisted negotiation (Italian Law 10/11/2014, no.162): it can be launched by a request of your lawyer to the Company.

For the resolution of cross-border disputes, the complainant with domicile in Italy may submit the complaint to IVASS or directly to the foreign system with jurisdiction for activating the FIN-NET procedure, by accessing the following internet website: <http://ec.europa.eu/finance/fin-net/>

3) Information during the contract

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

Privacy Policy on Distance Communication Techniques (pursuant to Italian Legislative Decree no. 196 dated 30/6/03)

In order to comply with the law on privacy, we hereby inform you of the use of your personal data and on your rights.

Our company must acquire some data relating to you, also by collecting the data from other entities, for the purposes of providing services relating to the insurance products purchased by you or of which you are the beneficiary. The data provided by you or by other entities will be processed in order to manage the insurance data also with the aim of combating fraud, by AGA International S.A. - General Agent for Italy, the processing controller, by companies and by third parties to which it will be communicated in order to provide you with the information requested by you also by use of fax, telephone, including mobile telephones, e-mail and other distance communication techniques.

Your personal data will be used only by the methods and procedures strictly necessary to provide you with the services and information that may be requested by you.

In the absence of your data, we may not be able to provide you with the service, in whole or in part.

Our company will use the distance communication techniques referred to above also when we communicate, for the purposes provided by the policy, some of that data to other companies in our industry, in Italy and abroad and to other companies in our Group, in Italy and abroad.

In order to provide some services, we use entities trusted by us which perform on our behalf tasks of a technical and organisational nature. Some of these entities operate abroad.

Some of these entities are our direct collaborators and perform the function of our data processing manager, or they operate in complete autonomy as external providers and are separate data processing controllers.

These are, more particularly, entities forming part of the Allianz S.E. group: service companies to which the management, settlement and payment of claims is entrusted; IT and electronic service companies or archiving companies; postal services companies identified on the parcel.

The list of all these entities is constantly updated and can be easily obtained, free of charge, by contacting AGA International S.A. – General Agent for Italy - Privacy Service – P.le Lodi 3, 20137 Milan or on fax number 02 26624019, e-mail: privacy@allianz-assistance.it where the list of existing Managers can also be obtained.

You are entitled to know, at any time, of your data and how it is used.

You also have the right to have it updated, supplemented, rectified or deleted, to ask for it to be blocked or to object to its processing.

In order to exercise your rights, please contact AGA International S.A. – General Agent for Italy, Privacy Service, P.le Lodi 3, 20137 Milan, or at fax no. 02 02 26624019, e-mail: privacy@allianz-assistance.it.

AGA International S.A.

Sede Legale - 37, Rue Taitbout, - 75009 Paris - France - Capitale Sociale € 17.287.285

Autorizzata all'esercizio delle assicurazioni dall'Autorité de Contrôle Prudentiel (ACP)

Il 1 febbraio 2010 - Registro delle Imprese e delle Società Francesi n. 519490080

Sede Secondaria e Rappresentanza Generale per l'Italia: 20137 Milano (Italia) - P.le Lodi, 3

Codice Fiscale, Partita IVA e Iscrizione al Registro delle Imprese di Milano n. 07235560963 - Rea 1945496

E-mail: info@allianz-assistance.it - www.allianz-global-assistance.it

Società abilitata all'esercizio dell'attività Assicurativa in Italia in regime di stabilimento, iscritta

in data 3 novembre 2010, al n. I.00090 dell'appendice all'albo Imprese Assicuratrici, Elenco I