

Travel Insurance

Pre-contractual information relating to insurance product

Company: Inter Partner Assistance SA, International Insurance and Reinsurance Company, based in Belgium, 1050 Brussels, Avenue Louise, 166, share capital € 31,702,613 100% AXA Partners Holding SA, operates in Italy under freedom of services. The contract is stipulated by the General Representation for Italy with headquarters and General Directorate in Italy, Via Carlo Pesenti 121 - 00156 Rome, tel. 06 42118.1.

Product: FIT 2 TRIP



The complete contractual and pre-contractual information relating to this product is contained in other separate documents.

What kind of insurance is this?

Questa polizza presenta una serie di garanzie per la tutela di coloro che viaggiano.



What is covered?

Cover may be purchased for **single journeys** or as an **annual multi trip policy**.

Cover may also be purchased for Winter Sports, Golf and Business Travel by way of an additional premium.

Cover applies to the following sections:

- ✓ EMERGENCY MEDICAL EXPENSES AND REPATRIATION SERVICES
- ✓ HOSPITAL TREATMENT
- ✓ DELAYED DEPARTURE
- ✓ DELAYED BAGGAGE
- ✓ BAGGAGE, PERSONAL MONEY AND TRAVEL DOCUMENTS
- ✓ MISSED DEPARTURE/MISSED CONNECTION
- ✓ PERSONAL INJURY
- ✓ CIVIL LIABILITY
- ✓ LEGAL COSTS ABROAD
- ✓ HIJACK AND ASSAULT FOR THE PURPOSE OF ROBBERY
- ✓ UNFIT ACCOMMODATION
- ✓ PET CARE
- ✓ TRIP CANCELLATION (OPTIONAL COVER)
- ✓ WINTER SPORTS - SKI EQUIPMENT AND HIRE OF SKI EQUIPMENT (OPTIONAL COVER)
- ✓ WINTER SPORTS - SKI PACKAGE (OPTIONAL COVER)
- ✓ WINTER SPORTS - PISTE CLOSURE (OPTIONAL COVER)
- ✓ WINTER SPORTS - PISTE CLOSURE DUE TO AVALANCHE OR LANDSLIDE (OPTIONAL COVER)
- ✓ GOLF INSURANCE - GOLF EQUIPMENT (OPTIONAL COVER)
- ✓ GOLF INSURANCE - COURSE FEES (OPTIONAL COVER)
- ✓ GOLF INSURANCE - HOLE-IN-ONE (OPTIONAL COVER)
- ✓ BUSINESS TRAVEL (OPTIONAL COVER)
- ✓ BUSINESS TRAVEL - REPATRIATION IN THE EVENT OF EMERGENCY
- ✓ BUSINESS TRAVEL - PERSONAL INJURY
- ✓ BUSINESS TRAVEL - BUSINESS EQUIPMENT
- ✓ BUSINESS TRAVEL - BUSINESS MONEY



What is not covered by the insurance?

A list of some of the main exclusions that apply to all sections may be found below:

- ✗ any loss which does not arise as a result of the circumstances described in the policy;
- ✗ Sports and activities practised in a competitive or professional manner and not on a regular basis. Under no circumstances shall cover be provided for activities which are not included in the "Sports and Activities" table, irrespective of whether such activities have been undertaken as part of an excursion or an organised event. Category 3 sports and activities, (as listed in the table appended to this policy) are only covered if the relevant additional premium has been paid and they are indicated as covered on the Certificate of Travel Insurance;
- ✗ unlawful acts committed by the insured person, legal procedures pending against the insured person, or loss or damage intentionally brought about or caused by the insured person;



What are the limits of the cover?

Details of the excesses, deductibles and relevant limits set out by the contract for the individual cover options are found in the policy and General Conditions of Insurance. Some of the main limits are as follows:

! for the Cancellation or Curtailment (Single Trip) Section	
Cancellation.	Basic Cover limit: €1,000.00 Standard Cover limit: €3,000.00 Premium Cover limit: €7,500.00
Curtailment.	Basic Cover limit: €1,000.00 Standard Cover limit: €3,000.00 Premium Cover limit: €7,500.00
! For the Emergency Medical Expenses (Annual Multi-Trip) Section	
In Italy:	Limit € 50.000,00
Rest of the world:	Limit € 3.000.000,00



Where is the cover valid?

Europe: this cover applies to travel throughout the continent of Europe, including countries west of the Ural Mountains and countries bordering the Mediterranean sea, including: Algeria, Egypt, Israel, Lebanon, Morocco, Tunisia and Turkey as well as Mediterranean islands, the Canary Islands, Madeira, the Azores and Iceland;

Worldwide with the exclusion of Canada, the Caribbean, China, Hong Kong, Mexico, Singapore and the USA: this cover applies to worldwide travel excluding Canada, the Caribbean, China, Hong Kong, Mexico, Singapore and the USA;

Worldwide: this cover applies to travel in all countries.

NOTE: The cover does not apply to travel to countries for which a governmental body of the Republic of Italy or the World Health Organization has advised against visiting. The policy does NOT cover travel to the following countries: Iran, North Korea, Sudan, South Sudan, Syria, Belarus, the Democratic Republic of the Congo, Somalia and Zimbabwe.



What are my obligations?

The insured person must observe the policy's General Conditions in order to benefit from the full cover provided. If the insured person fails to respect the provisions of the General Conditions, the company may reject a claim for reimbursement or reduce the amount of compensation payable to the insured person.



When and how do I pay?

The premium must be paid in full upon signing the contract. The premium may be paid through one of the electronic payment instruments provided by the company or by the intermediary acting as a distributor of the insurance product. Failure to pay the premium or the first installment of the premium established by the contract entails the suspension of the insurance up to twenty-four hours on the day on which the policy holder pays the amount due, as established by art. 1901 c.c.



When does the cover start and finish?

For the Single Travel policy, the trip cancellation cover begins at the time of booking the trip or paying the premium, depending on which occurs last, and ends at midnight on the day of departure.

For the Multi trip Annual policy, the trip cancellation cover enters into force on the date the policy begins or at the time of booking the trip, depending on which occurs last.

For all other policies, cover begins when the insured person departs their home in the country of residence to begin the trip (in any case not earlier than 24 hours before the scheduled departure time) or from the first day of the insurance period, as indicated in the insurance certificate, depending on which occurs last.

For all policies:

- the policy terminates at the moment when the insured person returns to their Habitual Residence in their country of residence (and in no event more than 24 hours after the insured person returns to their country of residence) or at the end of the insurance period as indicated by the Insurance Certificate, whichever occurs sooner.
- all trips must begin and end in the country of residence, and both outbound and return tickets must be purchased before the start of the trip. **Any trip with a destination in the country of residence is only covered if the insured person has booked and paid for accommodation for at least two nights. If the trip extends beyond the period of insurance, the company shall only cover the portion of the trip up to and not beyond that period.**

Winter Sports cover has a maximum duration of 17 days per insurance period.



How do I cancel the policy?

The policy holder may exercise the right of cancellation and terminate this policy within 14 days of receiving the policy documents by sending written notice to the intermediary at the following e-mail address: customerservices@fit2trip.com or by calling the telephone number: (+39) 069 450 0065.