

Travel Insurance

Information Document on the insurance product

Company: ERGO Reiseversicherung AG, Secondary office and General Representation for Italy, Register of Insurance Companies at IVASS n°1.00071

Product: BLUSERENA SPA MBA

This information document only provides a brief overview of the insurance product. Full information is available in the contractual documents. We therefore invite you to read all the documents carefully to make sure you are fully informed on the individual aspects connected to the coverage (Maximums, Deductibles, Exclusions, Obligations).

If there are optional services, they only operate if specifically stipulated.

What type of insurance is it?

This product is travel insurance offered by BLUSERENA SPA which aims to provide you with protection against medical expenses, the need for travel assistance, problems connected with luggage, interruption or cancellation of the trip.



What is insured?

Medical or welfare expenses in case of:

- ✓ Unpredictable disease that requires a therapy that cannot be postponed.
- ✓ Injury.

Limits: Resident in Italy: € 1.000; Resident in the EEA: € 2.500 (up to maximum of 30 days from the occurrence of the event).
Deductible applied € 50,00.

Travel Assistance

- ✓ Telephone medical advice
- ✓ Arranging a visit to a specialist
- ✓ Transport/Medical Repatriation (with no spending limit)
- ✓ Repatriation of the recovering
- ✓ Early return: Limit € 250,00
- ✓ Repatriation of travelling companion: Limit € 250,00.
- ✓ Extension of stay
Limit: up to € 100/day – max 14/days
- ✓ Additional return costs
Limit: € 500,00 in Italy
- ✓ Family reunion (with no spending limit)
- ✓ Repatriation of the body (with no spending limit)
- ✓ Legal Expenses: Limit € 1.500,00

Luggage

- ✓ Theft, mugging and robbery
- ✓ Damage/Loss due to the Carrier
- ✓ Delay in delivery

Limit: € 500,00

Other limits indicated in the policy.

Trip Cancellation for the below listed events:

- ✓ Illness, injury or death
- ✓ Material damage, extraordinary and unforeseeable, of home or office, requiring the presence of the person in question
- ✓ Job loss following sudden dismissal due to employer difficulties
- ✓ Employment if the policy holder was looking for a job when the trip was already booked
- ✓ Summoning or called to appear in court as juror or witness
- ✓ Summoning for the adoption practices of a minor
- ✓ Home isolation of the insured person for quarantine, order of the Government or a Public Authority

Limit: € 3.000,00

Deductible 15% (excluded death and admission to hospital of more than 3 days).



What is not insured?

Common exclusion:

- ✗ Reason or causes that have already arisen on stipulating the policy or that were reasonably foreseeable.
- ✗ Causes and events that are not appropriately documented.
- ✗ Unlawful or fraudulent behaviour (committed or attempted) or due to carelessness or gross negligence, suicide or attempted suicide.
- ✗ Pre-existing and chronic illness.
- ✗ Mental illness, anxiety, stress and depression, mental disorders in general and neuroses, as well as AIDS; psychological reaction from fear.
- ✗ Eliminating or correcting physical defects or deformities present before stipulating the policy.
- ✗ Intoxication, illness and injuries resulting and arising from the abuse of alcohol and psychiatric drugs.
- ✗ Illness resulting from pregnancy, beyond 26 weeks of gestation and the puerperium. Risk of miscarriage due to the policyholder's carelessness or malice.
- ✗ Illness or Injuries resulting from hazardous sporting activities practiced at a professional level.
- ✗ Work assignments involving mainly manual and/or manufacturing activities and/or with the help of mechanical or industrial equipment and machines.
- ✗ Assignments involving the transport and/or supply of weapons, vehicles, materials, instruments, equipment or any other goods having as recipient subjects taking part in any type of military operations.
- ✗ Hunting; possessing weapons and munition, even if they have the appropriate licences and authorisations.
- ✗ Trips undertaken to undergo medical, surgical, cosmetic or rehabilitative treatments.
- ✗ Trips undertaken to Countries subject to embargos or International sanctions or to areas discouraged by the Ministry of Foreign Affairs; extreme trips to remote locations that can only be reached with special vehicles or areas where there is armed conflict, hostilities, war, civil war, rebellion, revolution, uprising and riots, martial law and usurpation of power.
- ✗ Acts of sabotage, vandalism or terrorism in general, including the use of any type of nuclear or chemical device.
- ✗ Events resulting from the transmutation of the atom, ionising radiations or radioactive contamination or chemical, biological or bacterial contamination, air, water, soil and sub-soil pollution or any environmental damage.

Trip Curtailment:

- ✓ Return for health reason or death.
- ✓ Material damage, extraordinary and unforeseeable, of home or office, requiring the presence of the person in question.
- ✓ Employment if the policy holder was looking for a job when the trip was already booked.
- ✓ Reimbursement of services not enjoyed due to quarantine Covid19.

Limit: € 3.000,00
No deductible applied.

We remind you to read all the documents carefully to make sure you are fully informed on the individual aspects connected to the coverage (Maximums, Deductibles, Exclusions, Obligations).

- ✗ Natural catastrophes or upsetting the balance of nature.
- ✗ Any pandemic (declared by the WHO) of such severity and virulence as to lead to high mortality or to require restrictive measures in order to reduce the risk of transmission to the population. It is confirmed, however, that the Pandemia exclusion does not apply to Trip cancellation or Curtailment, Assistance and Medical Expenses benefits related to Covid 19 infection contracted by the Insured and arisen for Cancellation Trip guarantee before the departure and for other guarantees during the trip.

The characteristics of each coverage may provide for the applications of further exclusions: we therefore invite you to carefully consult the contractual documentation for a complete check.



Are there any coverages limits?

- ! Coverage is always subject to eligibility criteria.
- ! You cannot take out the insurance if you are not resident or domiciled in Italy or the EEAA and if you have no legal capacity.
- ! The Insured must be under 90 years of age.
- ! The coverage operates up to a maximum of 30 days per trip.
- ! The Company is not obliged to pay compensation in the event of willful misconduct or gross negligence of the Policyholder or the Insured.
- ! The coverage does not operate in the event of failure to contact the Operations Center for the organization and authorization of the services covered by the Policy.

Coverage limitations apply to each guarantee provided: read all the documents carefully to be sure you are fully informed about the individual aspects associated with each coverage.



Where is the coverage valid?

The guarantees of the policy are valid for the destination and the duration chosen and identified in the travel documents.



What obligations do I have?

You are required to pay the premium, provide truthful and non-reticent statements for risk assessment, inform the Company of changes in risk, contact the Company's Operations Center in the event of an accident, make every reasonable effort to limit any damage that could be source of a claim, provide medical documentation if requested, provide information and documentation if requested, for the assessment of an accident, inform the Company if you have taken out another insurance coverage equivalent to this one, keep the policy documentation.



When and how do I have to pay?

The premium must be paid according to the agreed methods and tools.



When does the coverage start and when does it end?

The services and guarantees start and are valid from the day indicated in the travel document, with an extension of up to a maximum of 5 days in the event of a delayed return for reasons beyond the control of the Insured.
For Cancellation from the moment of booking the trip up to the use of the first contractually agreed service.
For the Travel Interruption guarantee from the moment the first service provided for in the travel contract begins until the last formality provided for in the travel contract itself is completed.



How can I cancel the policy?

If you believe that this Policy does not meet your needs, you have the right to withdraw from this insurance policy by sending the Company a PEC or registered letter with return receipt within 10 days from the date of issue of the policy and/or of the premium payment and in any case not beyond the effective date of the policy.
The Company recognizes the reimbursement of the premium net of insurance taxes and on a pro-rata temporis basis with respect to the risk incurred.