

Europ Assistance Italia S.P.A.



(Of followed For brevity – Europe (Assistance) And Property Manager the which data I am reported on the Simple Mod.TAD378/1 (Of followed For brevity – Contractor from the Convention) TO THE WARRANTIES DESCRIBED IN THE CONDITIONS FROM INSURANCE YOU CAN JOIN VOLUNTARILY IF YOU SIGN THE MEMBERSHIP FORM.

Edition 01.03.2025

Card n° RETER+ NUMBER PRACTICE

CONDITIONS FROM INSURANCE MOD. TAD378/2

CONDITIONS GENERAL FROM INSURANCE FOR THE INSURED

Art. 1. - OTHER INSURANCE

For the same Risk you can to be insured with different companies Of insurance. If Yes verify a Left, you Insured you have to inform all the companies Of insurance with which you are insured on the same Risk and, among these, Europe Assistance, of existence from the other companies Of insurance That cover the same Risk. In this case, art. 1910 of the Code applies Civil.

L'art. 1910 del Codice Civile vuole evitare il caso in cui l'Assicurato, che ha più assicurazioni per lo stesso Rischio con diverse compagnie di assicurazione, riceva complessivamente una somma superiore al danno che ha subito. Per questo motivo l'Assicurato, in caso di sinistro, deve informare ogni compagnia di assicurazione di tutte le assicurazioni sottoscritte con le altre, per lo stesso Rischio.

Art. 2. - LAW REGULATOR AND JURISDICTION

There Policy And regulated from the law Italian.

For All that That Not And expected from the Policy And For all the rules Of jurisdiction and/or competence of the judge, Italian law applies.

Art. 3. - TERMS OF PRESCRIPTION

Everything is fine right of the Insured in the comparisons Of Europe Assistance Yes prescribes within two years from the date of the accident. For there Warranty EASY RENT in case Of opening of the left the Insured has the obligation to interrupt the limitation periods in writing.

- Es: se l'Assicurato denuncia un Sinistro oltre il termine massimo di due
- anni stabiliti dal Codice Civile, non avrà diritto all'indennizzo.

Art. 4. - CURRENCY FROM PAYMENT

Europe Assistance corresponds the Compensation Always in Euro. If ask the Compensation of expenses incurred in countries that are not part of the European Union or belonging to the European Union, but which do not have the Euro as their currency, Europ Assistance calculate the Compensation by converting the amount of expenses you have had into Euros.

Europe Assistance calculate the Compensation in base to the value of the Euro in relationship at the currency of the country in which you incurred the expenses on the day of issue of the invoice.

Art. 5. - PRIZE

The award That you have to pay at the Contractor from the Convention And determined in based on the maximum amount indicated in the Membership Form as in the table below follows :

VALUE MAXIMUM	PRIZE (R9)	TAXES
until to Euro 1.500,00	Euro 59.00	Euro 10.34
until to Euro 3.000,00	Euro 79.00	Euro 13.84
until to Euro 5.000,00	Euro 99.00	Euro 17.35

Art. 6. - CHARGES TAXES

The award comprehends Also the taxes That Not they depend from Europe Assistance and that you, the Policyholder, are required to pay by law.

Art. 7. - RIGHT FROM RETHINKING

If the Policy was placed entirely through a call center or website, **you can** withdraw within 14 days of the conclusion of the contract. You must send the communication written to Europe Assistance Italy SpA through letter recommended with acknowledgement of receipt or certified email to the following addresses:

- Europe Assistance Italy SpA, Go of the Mill n. 4 20057 Assago (ME);
- <u>EuropAssistanceltaliaSpA@pec.europassistance.it</u>

TO followed from the communication Of rethinking, there Policy Yes consider deprived Of any effect end from the origin, Always That In the In the meantime Not Yes is

verified a Accident for which you have requested one of the Guarantees provided by the Policy. In the latter case, the right of reconsideration is excluded.

Art. 8. - TREATMENT OF THE DATA PERSONAL

Europ Assistance when providing the Guarantees could come to knowledge and use the data of other people. By joining the Policy you Contractor you engagements to to do know to these people the information on the data processing for insurance purposes by Europ Assistance.

SECTION THE - DESCRIPTION FROM THE WARRANTIES

That What And insured?



Art. 9. - OBJECT OF INSURANCE EASY

If during the rent of the property, you in quality Of Contractor, you provoke a harm accidental damage to the property of the same during the period of your stay, Europ Assistance reimburses the costs that the owner incurs for the replacement or repair of damaged goods.

The compensation it will happen until to the value maximum indicated In the Module Of Adhesion and with the deductibles provided for in the Limitation section.

Attention!

Before leaving the property, it is necessary that you, as the Contractor, make arrangements with the owner or his representative to verify that the state of the property is unchanged respect to How much verified to the moment of the check in And to subscribe a declaration indicating the possible harm That you did.

Where are worth the Guarantees?



There Warranty And valid in Italy Republic Of Saint Marine And City of the Vatican.



Art. 11. - EFFECTIVE DATE AND DURATION

There Warranty runs from the date start stay indicated on the Module Of Membership And ends on the end of stay date indicated on the same. The stay cannot exceed 60 consecutive days.

SECTION II – RISKS EXCLUDED AND LIMITATIONS FROM THE WARRANTIES



That What Not And insured? Art. 12. - EXCLUSIONS

I am excluded the sinister provoked or dependent on:

a) fraud;

- b) missed respect from the rules indicate In the contract Of lease signed with the Contracting Party of the Convention;
- rain, hail, wind, floods, inundations, volcanic eruptions, earthquakes, tidal waves, floods provoked from events different from those guaranteed, penetration of sea water, landslides and slips;
- d) war, invasion, military occupation, insurrection, revolution, confiscation or requisition, strikes, riots or movements popular, looting, acts of terrorism and vandalism;
- e) transmutation of the nucleus of the atom, radiation provoked from the artificial acceleration of atomic particles;



Europe Assistance Italy SpA with site in Go of the Mill n. 4 - 20057 Assago (ME) -

Company authorised to provide insurance, by decree of the Ministry of Industry of the Trade And of Craftsmanship n. 19569 of the 2 June 1993 (Gazzetta Official dated 1 July 1993 n. 152) – Registered in section I of the Register of Companies of insurance and reinsurance at no. 1.00108 – Company belonging to the Group

Generals, subscribed to the register of the Groups insurance – Society one-man show subject at the management and coordination of Assicurazioni Generali SpA



- frost, humidity, drip, missed or insufficient maintenance, fire, f) explosion and burst;
- g) theft;
- wear and tear h)
- break or damage Of collections And collections and works of art in i)
- type; defects For the which must answer For law or For contract The builder or j) The supplier;
- loss or damage of the furniture Not belonging to the owner.
- I am Furthermore Excluded:
- The rentals Not to scope tourist; I)
- m)
- the Expenses of cleaning; the sinister That Yes they verify in local used to office, to exercise commercial and industrial activities. n)

There I am limits Of coverage?

Art. 13. - EFFECT FROM THE SANCTIONS INTERNATIONAL ON THE **COVERAGE INSURANCE**

- Europe Assistance Italy SpA Not And estate to:
- supply there cover insurance,

pay the sinister

if This there exposes to any sanction, prohibition or restriction That come from "INTERNATIONAL SANCTIONS".

Le "SANZIONI INTERNAZIONALI" sono misure restrittive, ossia limitazioni o

- divieti imposti delle disposizioni nazionali e/o internazionali. Sono applicabili
- a individui, gruppi o entità.
- A titolo esemplificativo e non esaustivo le sanzioni internazionali possono
- essere adottate da ONU, Unione Europea, Stati Uniti d'America, Regno
- Unito, singole Nazioni.

This item will prevail on any other item possibly content in these Insurance Conditions.

In any case, check the updated list of sanctioned countries at the link: https://www.europassistance.it/useful-contents/international-regulatory-information-

If six a " United States Person " And six to Cuba or in Venezuela, For benefit of the insurance coverage you must demonstrate to Europ Assistance Italia SpA that be in Cuba or Venezuela in compliance with US laws.

Without the authorization to the your stay to Cuba or in Venezuela, Europe Assistance Italia SpA cannot provide insurance coverage.

Art. 14. -LIMITATIONS

LIMITATIONS FROM VOYAGE

- As a Policyholder, you are not covered if you travel to a country, a region or area geographic For there Which the authority government competent in your country of residence or in the destination or host country has it is not recommended to travel or reside there, even temporarily. LIMITS FROM SUBSCRIPTION
- In quality Of Contractor:
 - you can purchase only one policy for the rented property and you can acquire there policy to the moment from the reservation or to the maximum 24 hours before the start date of your stay at the property same;
 - Not you can buy this policy, When The your stay And Already started:
 - Not you can to subscribe more Modules Of Membership For increase the maximum amounts of the guarantee provided for in the policy.
- LIMIT FROM COMPENSATION
- Within The maximum expected In the Module Of Membership, For the damage from defacement the compensation will be a maximum of Euro 1,000.00.
- FRANCHISES

Europe Assistance will proceed to the compensation applying a franchise relating to Euro 100.00.

Esempio di franchigia:

se la franchigia pattuit	a è pari a somma di Euro 100,00:		
le spese inferiori a Euro 100,00 non verranno indennizzate/risarcite			
le spese superiori a Euro100,00 verranno risarcite interamente.			
Danno subito	Euro 500,00		
Franchigia	Euro 100,00		
Indennizzo	Euro 500 00		

SECTION III - OBLIGATIONS OF THE INSURED AND FROM EUROPE ASSISTANCE

That obligations you have And That obligations has the company?



Art. 15. -**OBLIGATIONS OF THE INSURED IN CASE FROM LEFT** In case Of left, must present a complaint within five days since the Contractor left the property:

- sending a complaint to Europe Assistance Italy SpA Go of the Mill n.4 - 20057 Assago (ME) - On the envelope you write "Claims Management"; or
- by accessing the portal https://sinistrionline.europassistance.it or the website www.europassistance.it at the section CLAIMS-Damage House And follow the instructions.

At the complaint must attach:

- e-mail And contact telephone of the Contractor;
- declaration of the Contractor of the harm caused
- copy of the contract Of rent And from the he confirms from the reservation;
- detailed description of the damaged item (for example for the goods electric and electronic: typology, brand And model) And related photographs;
- copy of the preventive released For there repair/replacement of the Well damaged;
- possible copy from the invoice/receipt That demonstrate there repair/replacement of the damaged property.

Europe Assistance, For to be able to proceed at the definition of the Left, will be able to request further documentation, which must be sent.

Europe Assistance will be able to contact The Contractor For have major details regarding the dynamics of the accident.

If the obligations relating to reporting the accident are not respected, he comes lost The right total or partial to the Compensation. In This case Yes apply art. 1915 of the Civil Code.

Art. 1915 Codice Civile italiano: l'articolo spiega cosa succede all'Assicurato se non denuncia il sinistro al suo assicuratore nei tempi in cui lo ha richiesto. L'assicuratore è tenuto a indennizzare l'Assicurato di una somma pari al danno che l'Assicurato ha subito.

Se l'Assicurato si comporta volutamente in modo da causare o aggravare il danno, l'assicuratore può non pagarlo.

Se l'Assicurato causa o aggrava involontariamente il danno, l'assicuratore può pagarlo di meno.

Art. 16. -CRITERIA FOR THERE ASSESSMENT AND LIQUIDATION OF THE HARM

PROCEDURE FOR THERE ASSESSMENT OF THE HARM

The amount of the harm And esteemed from Europe Assistance. In case Of disagreement between the parties, the parties may each appoint and pay one expert .

THE two experts must appoint a third expert if not I am agree Between them or Also Before if a Of They the asks. The third expert intervenes only in case of disagreement and decisions on controversial points are taken by majority vote . The costs of the third expert are split equally between Europ Assistance.

Each one expert can to make oneself assist And help from other people. These people They can intervene in the expert operations, but they do not have any vote deliberative.

If the parts they don't name The own expert or if the experts no yes agree on the appointment of the third, these nominations, Also on request Of a Alone Of you, I am delegated to the President of the Court in whose jurisdiction the accident is happened.

MANDATE OF THE EXPERTS

THE Experts must:

- investigate on circumstances, nature, cause And mode of the Left; a.
- to check the accuracy from the descriptions And from the statements That they result from the documents and report whether they existed b. at the time of the accident circumstances which had aggravated the risk and had not been communicated, as well as verify that you have fulfilled the obligations in case of accident;
- verify the existence, quality and quantity of the damaged goods, c. determining The value That The same they had to the moment of the Left:

proceed at the esteem and at the liquidation of the harm in d. conformity to the provisions contractual.

THE results of the expert operations must to be collected in a specific report (with attached the estimates detailed) from to draft oneself in double exemplary, a For each of the parts.

THE results from the ratings Of which to the points c. And d. I am mandatory is For you that for Europ Assistance. Except in the case of fraud, error, violence or violation of the contractual agreements be it you what a Europe Assistance waived



from now on to any challenge, without prejudice in any case whatever action and inherent exception to the compensability of damages. There expertise collegiate And valid Also if a expert Yes refuse Of sign it; such refusal must be certified by the other experts in the final expert report. THE Experts I am dispensed from observance Of Everything is fine formality

VALUE FROM THE THINGS INSURED AND DETERMINATION OF THE HARM

- If The damaged property is not repairable, and is replaced with a 1. other, equal or similar in value, use, quality and purpose, Europ Assistance you indemnifies the amount from the invoice Where And indicated there expense incurred to replace it . Relatively to the goods electrical/electronic will come recognized The value of the invoice indicating the expense incurred for the replacement only if no more than two years have passed since date of purchase of the goods damaged. If Not present there invoice original Of purchase of the Well damaged, will come rated The harm of the same in base to the commercial value of the property at the time of the accident.
- 2. If The Well damaged he comes repaired , Europe Assistance compensates the value indicated in the repair invoice If there repair of the Well has a value more high of the Well same to the at the time of the accident, Europ Assistance compensates the value commercial value of the property at the time of the accident.
- 3. If the damaged item is not repurchased or repaired , Europ Assistance indemnifies The value of the Well based on on the preventive of repair/replacement and on the expert's evaluation .

Compensation is always granted up to the maximum amount you have choice And That And indicated In the Module Of Membership. From sums That Europe Assistance compensation must be deducted from any deductibles or excesses, if expected.

EXAGGERATION DEFENSIVE OF THE HARM If, Yes exaggerate maliciously the amount of the harm , they come declared destroyed or lost things that did not exist at the time of the accident, hidden, stolen or tampered with saved things, used to justification by false or fraudulent means or documents, altered fraudulently the traces, material evidence and residues of the accident 0

made easier The progress Of This, he comes lost The right to compensation PAYMENT OF THE COMPENSATION

Europe Assistance, after having received the documentation necessary, after have verified the operation from the Warranty And After have Done The investigations of the case, establishes the Compensation. Europe Assistance will pay the compensation due exclusively to the Insured within 30 days of when he/she the accident was defined.

RECLAMI

Eventuali reclami riguardanti il rapporto contrattuale o la gestione dei sinistri devono essere inoltrati per iscritto, includendo una descrizione dettagliata degli eventi, il numero della polizza o del sinistro in questione e qualsiasi informazione che possa aiutare a identificare il contraente o l'assicurato (come codice fiscale, nome, cognome, contatti, ecc.) a: Europ Assistance Italia S.p.A. – Ufficio Reclami – Via del Mulino, 4 – 20057 Assago (MI); fax: 02.58.47.71.28 – pec: <u>reclami@pec.europassistance.it</u> (abilitata a ricevere messaggi solo da caselle di Posta Elettronica Certificata - PEC) - e-mail: ufficio.reclami@europassistance.it. Se non sei soddisfatto dell'esito del reclamo o se non ricevi riscontro nel termine massimo di

quarantacinque giorni, potrai rivolgerti all'IVASS (Istituto per la vigilanza sulle assicurazioni) -Servizio Tutela del Consumatore - via del Quirinale, 21 - 00187 Roma, fax: 06.42.13.32.06, pec: ivass @pec.ivass.it, corredando l'esposto della documentazione relativa al reclamo trattato da Europ Assistance. In questi casi e per i reclami che riguardano l'osservanza della normativa di settore da presentarsi direttamente all'IVASS, nel reclamo devi indicare: • nome, cognome e domicilio del reclamante, con eventuale recapito tel

- individuazione del soggetto o dei soggetti di cui si lamenta l'operato; breve ed esaustiva descrizione del motivo di lamentela;

copia del reclamo presentato ad Europ Assistance Italia e dell'eventuale riscontro fornito dalla

ogni documento utile per descrivere più compiutamente le relative circostanze. Il modulo per la presentazione del reclamo ad IVASS può essere scaricato dal sito <u>www.ivass</u> Prima di interessare l'Autorità giudiziaria, puoi rivolgerti a sistemi alternativi per la risoluzione delle controversie previsti a livello normativo o convenzionale.

Mediazione: interpellando un Organismo di Mediazione tra quelli presenti nell'elenco del

- Ministero della Giustizia, consultabile sul sito <u>www.giustizia.it</u> (Legge 9/8/2013 n. 98); Negoziazione assistita: tramite richiesta del proprio avvocato ad Europ Assistance Italia
- Controversie in materia assicurativa sulla determinazione e stima dei danni nell'ambito

delle polizze contro il rischio di danno (ove previsto dalle Condizioni di Assicurazione). In caso di controversie relative alla determinazione e stima dei danni, è necessario ricorrere alla perizia contrattuale ove prevista dalle Condizioni di Assicurazione per la risoluzione di tale tipologia di controversie. La domanda di attivazione della perizia contrattuale o di arbitrato dovrà ressere indirizzata a: Ufficio Liquidazione Sinistri – Via del Mulino n.4 – 20057 Assago (MI), a mezzo Raccomandata A.R. oppure pec: all'indirizzo <u>sinistri @pec.europassistance.it</u>. Se si tratta di controversie nell'ambito di polizze contro il rischio di danno nelle quali sia già stata espletata la perizia contrattuale oppure non attinenti alla determinazione e stima dei danni, la legge prevede la mediazione obbligatoria, che costituisce condizione di procedibilità, con facoltà di ricorrere preventivamente alla negoziazione assistita.

Controversie in materia assicurativa su questioni mediche (ove previsto dalle Condizioni di Assicurazione).

In caso di controversie relative a questioni mediche relative a polizze infortuni o malattie, è necessario ricorrere all'arbitrato ove previsto dalle Condizioni di Assicurazione per la risoluzione di tale tipologia di controversie. La domanda di attivazione della perizia contrattuale o di arbitrato tale upologia di controversie. La domanda di attivazione della perizia contrattuato di arbitrato dovrà essere indirizzata a: Ufficio Liquidazione Sinistri – Via del Mulino n.4 – 20057 Assago (MI), a mezzo Raccomandata A.R. oppure pec: all'indirizzo <u>sinistri @pec.europassistance.it</u>. L'arbitrato si svolgerà presso la sede dell'Istituto di medicina legale più vicino al tuo luogo di residenza. Se si tratta di controversie nell'ambito di polizze contro gli infortuni o malattie nelle quelli sia già stato per lotto di provinzio di polizzo contro gli infortuni o malattie nelle quelli sia già stato. espletato l'arbitrato oppure non attinenti a questioni mediche, la legge prevede la mediazione obbligatoria, che costituisce condizione di procedibilità, con facoltà di ricorrere preventivamente alla negoziazione assistita.

Resta salva la facoltà di adire l'Autorità Giudiziaria. Per la risoluzione delle liti transfrontaliere puoi presentare reclamo all'IVASS o attivare il sistema estero competente tramite la procedura FIN-NET (accedendo al sito internet http://ec.europa.eu/internal market/finnet/index en.htm).



INFORMATION PRIVACY

WHAT I AM THE DATA PERSONAL AND AS THEY COME USED FROM EUROPE ASSISTANCE ITALY SPA Information on the treatment of the data For purpose insurance

(to the senses of the art. 13 And 14 of the Regulation European on the protection of the data personal)

THE **Data personal** I am the information that they concern a person And That allow Of recognize it Between other people. I am Personal data, to example, The name and surname, identity card or passport number, information relating to health status, such as illness or injury, information relating to criminal offences and convictions.

They exist rules ¹ That they protect the Data personal for protect them from uses Not correct. Europe Assistance Italy, Which Holder of the Treatment, respect these rules and, also for this reason, wishes to inform you about what it does with your Personal Data.

If How much And described in this Information Not And sufficient or desires to do to be worth a right expected from the regulations, you can write to **the** Manager from the data protection at Europ Assistance Italia - Data Protection Office – Via del Mulino, 4 – 20057 Assago (MI) or by email to UfficioProtezioneDati@europassistance.it

Why Europe Assistance Italy uses the yours Data personal And What happens if you Not there provides

Europe Assistance Italy uses the yours Data personal For the following purpose insurance :

- carry out the activity that is provided for by the policy or to provide the SERVICES and GUARANTEES; carry out the insurance activity or to example propose And manage there policy, gather the awards, to reinsure, Do activity of control And statistics: the yours Data common, That they could may also be related to your location, are processed for contractual fulfillment; in the process of estimating and purchasing online some policies and in some management processes of SERVICES and GUARANTEES, automated decision-making processes are used?
- carry out the activity insurance, prevent And individuate the fraud, to undertake actions legal and communicate to the Authority possible crimes, recover the credits, carry out intra-group communications, protect the safety of buildings and IT tools, develop IT solutions, processes and products: your Data is processed for the legitimate interest of the company and third parties; carry out the activity That And expected from the law, as to example there conservation of the documents Of policy And Of left; answer to the
- carry out the activity That And expected from the law, as to example there conservation of the documents Of policy And Of left; answer to the
 requests authorities, such as the Carabinieri, the Institute for Insurance Supervision (IVASS): your Data is processed for compliance with
 laws or regulations.

Se tu non fornisci i tuoi Dati personali, Europ Assistance Italia non potrà svolgere l'attività per le finalità assicurative e quindi non potrà neppure fornire le GARANZIE e le PRESTAZIONI.

As Europe Assistance Italy uses the yours Data personal And to Who communicates them

Europ Assistance Italia, through its employees, collaborators and also external subjects/companies, ³ uses the Personal Data it has obtained from you or from other people (as, to example, from the contractor of policy, from a his relative or from the doctor That he has you cured, from a company Of voyage or from a supplier) be on paper with either computer or app.

For *insurance* and *commercial purposes*, Europ Assistance Italia may communicate your Personal Data, if necessary, to private and public entities that they operate in the sector insurance and other subjects That I am involved in the management of the relationships with tea in to be or That they carry out nature tasks technique, organizational, operational⁴.

Europe Assistance Italy, based on activity which must be carried out, will be able to use your Personal data in Italy and abroad and also communicate them to entities with registered office in States that Yes they find to the day out of the Union European And That they could Not guarantee a level Of protection adequate second there Commission European. In these cases, The transfer of the yours Personal data towards subjects to the outside the Union European it will happen with the appropriate and adequate ones guarantees based on at the applicable law. You have the right to obtain information and, where appropriate, a copy of the safeguards adopted to transfer your Personal Data out of the European Union by contacting the Data Protection Office. Europe Assistance Italy Not will make accessible to the public the yours Data personal.

For How much time Europe Assistance Italy preserve the yours Data personal

Europe Assistance Italy preserve the Your Data personal For All The time necessary at the management from the purpose above indicate second How much expected from the regulations or, if missing, based on the times reported below.

- THE Data personal contents in the contracts Of insurance, Treaties Of insurance And contracts Of co-insurance, files Of left And litigation, are kept for 10 years from the last registration pursuant to the provisions of the Civil Code or for a further 5 years pursuant to the insurance regulatory provisions.
- Common personal data collected on any occasion (for example, taking out a policy, requesting a quote) accompanied by consent/refusal of
 the consent For the promotions commercial And there profiling they come preserved without expiration, Like this as the evidence from the
 relevant changes made by you over time to the consent/refusal. Your right to object to such changes at any time remains unchanged.

¹ The Regulation European on the Treatment of the Data personal EU 2016/679 (Of followed Regulation (Privacy Policy) And there regulations Italian primary And secondary

² Automated decision-making process means that management process which does not require the intervention of an operator: this process has shorter management times brief. If you want to request the intervention of an operator in relation to the purchase of policies you can call or write to Customer Service, in relation to the Services can call the Organizational Structure and for Guarantees you can write to the Claims Liquidation at the contacts on the website <u>www.europassistance.it</u> and on the Policy.

³ These subjects, pursuant to the Privacy Regulation, are designated as Managers and/or persons authorised to process data, or operate as independent Data Controllers or Joint owners, and carry out tasks of a technical, organizational, operational nature. They are <u>for example</u>: agents, sub-agents and other agency collaborators, producers, mediators of insurance, banks, SIM and others channels Of acquisition; insurers, co-insurers And reinsurers, funds pension, actuaries, legal And doctors trustees, consultants technicians, roadside assistance, experts, auto repair shops, vehicle demolition centres, healthcare facilities, claims settlement companies and other contracted service providers, company of the Generali Group and other companies that provide services Of management of the contracts and performance, services computer scientists, telematics, financial, administrative, Of archiving, correspondence management, accounting auditing and financial statement certification, as well as companies specializing in market research and surveys on quality of services.

⁴ <u>To the Policyholder</u>, other branches of Europ Assistance, Generali Group companies and other entities such <u>as</u> insurance intermediaries (agents, brokers, subagents, banks); co-insurance or reinsurance companies; lawyers, doctors, consultants and other professionals; suppliers such as body shops, rescuers, demolition companies, healthcare facilities, claims management companies, other companies providing IT, telematics, financial, administrative, archiving, mailing, of profiling and which detect the degree of satisfaction of the clients. The information on the treatment of the data of private individuals and public that they operate In the sector insurance And of the others subjects That they carry out assignments Of nature technique, organizational, operational That they act which Owners of the Treatment Yes they find at The same (e.g. at suppliers) and/or on <u>www.europassistance.it</u>.



INFORMATION PRIVACY

treatments And to to request there cancellation of the yours data where Not conditions exist contractual or regulations That foresee there necessary conservation.

THE Data personal collected to followed of the exercise of the rights of the interested they come preserved For 10 years from the last one registration to the senses from the provisions of the Civil Code

• THE Data personal Of subjects That they have defrauded or attempted Of defraud they come preserved Also beyond The term Of 10 years. In general, For All How much Not expressly specified, it applies The term Of conservation ten-year expected from the article 2220 of the Code Civil or other specific term provided for by the legislation in force.

Which I am the yours rights to protection of the yours Data personal

In relation to the processing of your Personal Data, you have the following rights: access, rectification, erasure, limitation, portability, revocation, opposition that you will be able to to do to be worth with the mode reported In the next paragraph "How you can do For to do to be worth the your rights to protection of the yours data personal". You you have the right to file a complaint with the Data Protection Authority and you can find more information on the website www.garanteprivacy.it.

As you can Do For to do to be worth the yours rights to protection of the yours personal data

- For know which I am the yours Data personal used from Europe Assistance Italy (right Of access);
 For ask Of to rectify (update, modify) or, if possible, cancel, limit and exercise The right Of portability on yours Data personal Treaties at Europ Assistance Italia;
- to object to the processing of your Personal Data based on the legitimate interest of the owner or a third party unless the owner or the third party
 demonstrates the prevalence of sayings interests legitimate respect to yours or such treatment is necessary For the assessment, the exercise or
 there defense of a right in judicial office; to oppose the processing of your Personal Data for direct marketing purposes
- if The treatment That has place in to be The Holder Yes base on the your consent, For to revoke The consent lent, stopped staying That there revoke of the consent previously given does not invalidate the processing carried out before its revocation, at any time

can write to Office Protection Data - Europe Assistance Italy SpA – Go of the Mill, 4 – 20057 Assago (ME), also by email: UfficioProtezioneDati@europassistance.it

Changes And Updates of the Information

Also in consideration of future changes that may affect the applicable privacy legislation, Europ Assistance Italia may integrate and/or update, in All or in part, there present Information. Stay understood That any edit, integration or update will be press release in conformity to the legislation in force also by means of publication on the website <u>www.europassistance.it</u> where you can also find more information on the personal data protection policies adopted by Europ Assistance Italia.

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GLOSSARY

Goods: furniture, fixtures and furniture For dwelling Of property of the Insured And That Yes finds in the property rented.

Insured: the owner of the property site in Italy, Republic of San Marino, City State of the Vatican, the which data they will come press releases, in case of the left, from the Property Manager indicated on the Membership Form.

Conditions Of Insurance: clauses from the Convention That contain: the Conditions General Of Insurance For the Insured, there description from the Guarantees, the excluded risks and the limitations of the Guarantees and the obligations of the Insured and of Europ Assistance.

Contractor: there person physics That signature The contract Of rent And That adheres at the present policy to favor of the Insured.

Contractor from the Convention: The Property Manager, with site legal in Italy, Republic Of Saint Marine, City State of the Vatican the whose data are reported on the Simple Mod. TAD378/1

Contract Of rent: it is The contract through The Which there Contractor from the Convention or the owner of the property, in change from the reception of a convention: the contract Between Europe Assistance And there Contractor from the Convention, stipulated For I count of the his clients And having For object

the Guarantees described in the Insurance Conditions. The Convention is composed of the Rules that regulate the Convention in general, the Insurance Conditions and the Membership Form.

Europe Assistance: there society Of insurance, Meaning what Europe Assistance Italy SpA with site in Go of the Mill n. 4 - 20057 Assago (MI) - Business authorized to the exercise from the insurance, with decree of the Ministry of Industry of Commerce And of Craftsmanship n. 19569 of the 2nd June 1993 (Gazzetta Official of the 1st July 1993 n. 152) – Registered at the section THE of the Register from the Businesses Of insurance And reinsurance at no. 1.00108 - Society belonging to the Group Generals, registered in the Register of Insurance Groups - Single-member company subject to the management and coordination of Assicurazioni Generali SpA

Warranty: there cover insurance described in the Conditions Of Insurance.

Building: The complex from the works builders constituted come on local - occupants a entire immovable or part of it - used to civil dwelling with possible office and/or study professional intercom, Of property and/or duct in lease from the Insured or from person doing part of the nucleus familiar cohabitant. I am including: fixed and foundation or underground works; systems in general, fixed and non-fixed, serving the building (such as, for example; gas, water, hygienic, electric and/or electronic, of heating, of conditioning air), elevators, freight elevators, stairs mobile; all the finishes and embellishments of their own of a building civil destined to dwelling included there painting; fixed installations external in type (which, to title for example: fences, gates and gates, fountains, swimming pools, sports and play fields and equipment), antennas, as well as outbuildings (such as cellars, garages, heating plants and similar) even in the body separate. In the case of insurance of a portion of a property, the respective share of common ownership is understood to be included.

Property: Any residence/dwelling And related site relevance in Italy, Republic Of Saint Marine, City State of the Vatican, owned of the Insured That the same is available for short-term rentals.

Compensation: there sum Of money due from Europe Assistance to the Insured in case Of left.

Maximum: there sum maximum That Europe Assistance pay in case Of left. Module Of Membership: The document That signature the Contractor And That contains the your data anagraphic, the data of the property rented And the amount of the prize from same due.

Rules That they regulate there convention in general: Clauses from the Convention That they regulate The obligations to load from the Contractor from the Convention And Of Europe Assistance.

Policy: The document constituted from Conditions Of Insurance And from the Module Of Membership.

Award: there sum due to Europe Assistance.

Property Manager : there society, Not person physics, That rent to brief term to scope tourist apartments to third parties For I count of the owners of the property. Risk: there chance That Yes check The left.

Simple: document That trial there Convention And That discipline the reports Between Europe Assistance And there Contractor from the Convention. Left: The occur of the event harmful For The Which And lent there Warranty

United States Person: Yes they mean:

the citizens Americans And residents permanent, independently from Where Yes find,

all the people And the society within of the States United of America,

all the society incorporated in the States United of America And the They Branches

everywhere Yes find; which must act in full compliance with United States financial sanctions.

Yes precise That Also the subsidiaries foreign possessed or check from society Americans and the foreigners in possession Of goods of origin Americans in some cases must comply with United States sanctions.