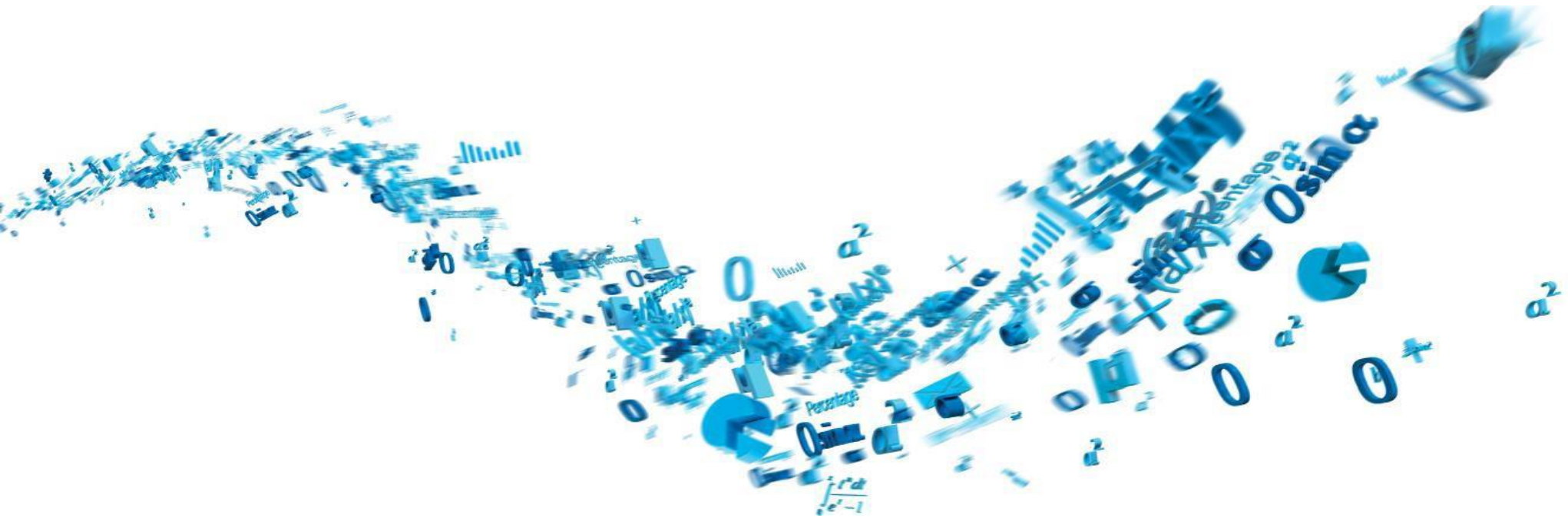




UNIVERSITÀ  
CATTOLICA  
del Sacro Cuore



**Assistance insurance plan**  
**Policy AXA Partners Italia\* n.100578196**  
**Insurance policy – Incoming**  
**Insured: \_\_\_\_\_**

\*La polizza assicurativa è stipulata con Inter Partner Assistance S.A., Compagnia di Assicurazioni e Riassicurazioni, Rappresentanza Generale per l'Italia, Gruppo AXA Partners



## Assistance policy AXA Partners Italia n.100578196 – main conditions

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### **Assistance - A. TRAVEL ASSISTANCE (coverage is always provided)**

- A) MEDICAL CONSULTATION BY TELEPHONE
- B) PROVIDE THE NAME OF A SPECIALIST DOCTOR
- C) SENDING A DOCTOR OR AN AMBULANCE IN THE EVENT OF AN EMERGENCY (cover valid in Italy)
- D) PATIENT TRANSFER
- E) MEDICAL REPATRIATION
- F) SENDING URGENT MEDICINES and INDICATION OF CORRESPONDING MEDICINES AVAILABLE IN A FOREIGN COUNTRY
- G) RECOVERY AND TRANSPORT OF THE MOTOR VEHICLE OF THE INSURED
- H) PROVISION OF AN INTERPRETER
- I) TRANSLATION OF MEDICAL RECORDS
- J) TRAVEL OF A FAMILY MEMBER IN THE EVENT OF HOSPITALISATION OR DEATH OF THE INSURED
- K) EXTENSION OF STAY
- l) REPATRIATION OF THE CONVALESCENT INSURED
- m) RETURN OF FAMILY MEMBERS OR TRAVEL COMPANION IN THE EVENT THE INSURED IS REPATRIATED
- n) NURSE OR SOCIAL WORKER ASSISTANCE AFTER RETURN
- o) RETURN OF REMAINS
- p) REPATRIATION OF THE INSURED IN THE EVENT OF AN ACT OF TERRORISM OR SABOTAGE OR ATTACK
- q) EARLY RETURN OF THE INSURED FOLLOWING THE DEATH OR HOSPITALISATION OF A FAMILY MEMBER

***For details, see the full policy conditions***



## Assistance policy AXA Partners Italia n.100578196 – main conditions

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- r) EARLY RETURN OF THE INSURED IN THE EVENT OF THE PREMATURE DELIVERY OF A CHILD OF THE INSURED
- s) SENDING A COLLEAGUE IN PLACE OF THE INSURED
- t) RETURN OF THE INSURED TO THE LOCATION OF THE TRIP
- u) ADVANCE PAYMENT OF ESSENTIAL EXPENSES FOLLOWING THEFT, MUGGING, ROBBERY OR LOSS OF MEANS OF PAYMENT
- v) ADVANCE PAYMENT OF LEGAL ASSISTANCE
- z) ADVANCE PAYMENT OF BAIL
- aa) TELEPHONE CONNECTION WITH THE HEALTHCARE FACILITY
- bb) EARLY RETURN OF THE INSURED IN CASE OF SEVERE DAMAGE TO HIS OR HER HOME
- cc) EARLY RETURN OF A DIRECTOR
- dd) SHIPMENT OF PERSONAL PROPERTY IN CASE OF THE DEATH/REPATRIATION OF THE INSURED
- ee) PSYCHOLOGICAL SUPPORT
- ff) VACCINATION INFORMATION
- gg) VISA INFORMATION
- hh) INFORMATION REGARDING TRAVEL DOCUMENTS
  - HOUSEHOLD ASSISTANCE AND ASSISTANCE TO FAMILY MEMBERS REMAINING AT HOME (benefits available in Italy) - ASSISTANCE TO FAMILY MEMBERS FOR THE DURATION OF THE JOURNEY
  - ASSISTANCE TO THE MINOR CHILD OF THE INSURED
  - SENDING AN ELECTRICIAN
  - SENDING A LOCKSMITH/JOINER

***For details, see the full policy conditions***



## Assistance policy AXA Partners Italia n.100578196 – main conditions

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- SENDING A PLUMBER

### **ROADSIDE ASSISTANCE TO THE PLACE OF DEPARTURE (service available in Europe)**

- BREAK DOWN ASSISTANCE
- SENDING A TAXI
- CONTINUATION OF TRIP AFTER MISSING A FLIGHT



## Assistance policy AXA Partners Italia n.100578196 – main conditions

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### **Medical expenses reimbursement**

- Medical / pharmaceutical/ hospital expenses given up to the amount € 50.000 in Italy
- Included pandemic diseases

### **Third party liability**

- Holds the Insured Party for damage involuntarily caused to third parties in the form of death, personal injury and damage to property and animals as a result of an unintentional event occurring during the trip in relation to acts involving their private lives, with the exclusion of any liability relating to their professional activity
- Limit of liability Euro 250,000

### **Reimbursement of expenses in the event of crisis situations**

- The Company shall reimburse any additional, strictly necessary and reasonable costs of transport and hotel accommodation incurred by the Insured or Policyholder for returning to the country of residence or to continue the trip if they do not return to the Country of Residence in addition to costs related to the protection of the Insured Parties
- Maximum Amount of € 50,000 per event



# Main Exclusions Travel Assistance

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## **Travel assistance**

- if the insured (or his/her representative) ignores the indications of the Operational Centre, and asks to be discharged from the facility where admitted, against the advice of the doctors or refuses transportation or repatriation.
- a travel made for the purpose of undergoing medical / surgical treatment;
- if the destination is to be or is declared to be under quarantine. This exclusion does not apply if the Insured Party or a travel companion contracts an illness for quarantine has been declared.
- extreme journeys in remote areas accessible only with the use of special means of rescue.
- morbidity due to pregnancy beyond the 26th week of pregnancy and after giving birth; childbirth or voluntary termination of pregnancy.
- damage caused by faults in taps and pipes connected or not connected to any equipment (e.g. washing machines);
- damage due to the negligence of the Insured and/or another person living with the Insured;
- breakage of the external pipes of the building;
- overflow from sewer backflow;
- clogging of sanitary water pipes;
- short circuits resulting from faulty contacts caused by the Insured and/or by another person living with the Insured;
- suspension of power by electricity provider;
- faults in the power supply cable of the rooms of the dwelling upstream of the meter.

***For details, see the full policy conditions***



# Main Exclusions Medical Expenses

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## **Medical Expenses**

- if the insured (or his/her representative) ignores the indications of the Operations Centre, and asks to be discharged from the facility where admitted, against the advice of the doctors or refuses transportation or repatriation. In this last case, the Company will immediately suspend coverage of additional medical expenses accrued from the day following the refusal of transport / repatriation to Italy;
- a travel made for the purpose of undergoing medical / surgical treatment;
- if the destination is to be or is declared to be under quarantine. This exclusion does not apply if the Insured Party or a travel companion contracts an illness for quarantine has been declared;
- extreme journeys in remote areas accessible only with the use of special means of rescue;
- morbidity due to pregnancy beyond the 26th week of pregnancy and after giving birth; childbirth or voluntary termination of pregnancy;
- the expenses for treatment or removal of physical defects or congenital malformations, for aesthetic applications, nursing care, physiotherapy, for spa or slimming treatments, for dental treatment (except as indicated in the guarantee);
- hospitalisation in private structures in Italy;
- practice of air sports and the aerial activities in general, extreme sports if not practised with sports organizations and without the required safety criteria;
- any sport carried out professionally or which, nonetheless, leads to direct or indirect remuneration;
- injuries that existed prior to the beginning of the trip;
- medical and hospital expenses that can be delayed until the insured person returns to his/her place of residence.

***For details, see the full policy conditions***



## What to do in case of Assistance Claim – How to request assistance

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### How to contact AXA Partners

In the event of a claim, the Insured Person, or anyone acting on his/her behalf, should contact the Operations Centre at the following number:

**+39 06. 42 115 794**

**The Operations Centre is operative 24 hours a day, 365 days a year to respond to any requests**

The person making the claim must also identify themselves as “Insured Travel 4 Business” and provide:

- surname and name;
- policy number;
- requested service;
- telephone number where to be reached;

## What to do in case of a Reimbursement Claim

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The Insured Party may submit a claim through:

- the website [www.axapartners.it](http://www.axapartners.it), by going to "Submit a claim" and following the "Instructions for submitting a claim".
- the Insured may download the "Claim Form" from [www.axapartners.it](http://www.axapartners.it) and send it together with the relevant documentation to:

Inter Partner Assistance S.A. - Travel - Claims Office Casella Postale 20175 Via Eroi di Cefalonia