

**EMERGENCY ASSISTANCE AND MULTIRISK MEDICAL TRANSFER
INSURANCE POLICY EXTRACT MISSION NO. 40236Q (formerly 11888)
EUROP ASSISTANCE – SISCOS AGREEMENT**

(This information note is for simplification purposes; the contractual text of the policy, of which SISCOS Association is the contracting party, is authoritative.)

Who can be insured: Cooperants/Volunteers/Operators working on solidarity and cooperation projects for Associations and Entities, both private and public, recognized by SISCOS. **Coverage can be extended to dependents and accompanying individuals.**

Who cannot be insured: Individuals with acquired immunodeficiency syndrome, alcoholism, drug addiction, and mental illnesses.

Age limits of the insured: Individuals up to 75 years are covered, including pre-existing or chronic conditions. **Beyond 75 years, coverage for pre-existing or chronic conditions is excluded.**

Where the guarantees apply: Worldwide, also valid in Italy, subject to limitations.

If you are registered with A.I.R.E. or a foreign citizen, coverage is also valid in Italy, subject to limitations.

EXEMPTION FROM INTERNATIONAL SANCTIONS, OBLIGATION TO COMPLETE OFAC QUESTIONNAIRE

CLARIFICATION: Europ Assistance Italia S.p.A. is not obliged to provide any insurance coverage, settle claims, or offer benefits or services as described in the Insurance Conditions if doing so exposes it to any sanction, prohibition, or restriction under the resolutions of the United Nations or commercial or economic sanctions, laws, or regulations of the European Union, the United States of America, the United Kingdom, or applicable national jurisdictions governing these Insurance Conditions. This clause shall prevail over any conflicting clause possibly contained in these Insurance Conditions.

For further details, you can visit:

<https://www.europassistance.it/contenuti-utili/international-regulatory-information-links>

The Policy is not operative in the following countries: Syria, North Korea, Iran, Venezuela, Belarus, Regions of Crimea, Donetsk and Lugansk, Russia, Burma (Myanmar), and Afghanistan.

Except in cases where the reason for the trip to such countries is certified for humanitarian purposes, humanitarian purposes being understood as participation in non-military or paramilitary operations that demonstrate control, organization, coordination, or formal approval by the United Nations, the USA, or the UK, the European Union, or its member states, or their respective Associations and Governmental Organizations.

Derogation is applicable upon completion of the OFAC questionnaire.

What is insured:

- Assistance through the Operations Center
- Medical expenses reimbursement
- Search and rescue expenses/crises
- Baggage insurance
- Legal protection insurance

What is not insured: Intervention is not guaranteed in countries where there are declared and undeclared wars, where only military and humanitarian forces can intervene;

For other exclusions, refer to the policy text and General Insurance Conditions.

Important: With reference to the policy exclusions, it is specified as follows: "**Limited to what is provided in points a), b), and d), and the forfeiture of the right to benefits in cases of declared or de facto belligerence, Europ Assistance, if, in its sole discretion, technical and practical conditions allow for its intervention, will make every effort to provide the necessary assistance.**"

MODULE A) – BASIC COVERAGE

1. Assistance through the Operations Center

The Operations Center, operating 24 hours a day, is available to insured persons with specialized staff ready to intervene or indicate the most suitable procedures to solve any type of problem in case of injury or illness, including pre-existing or chronic.

List of services activatable through the Operations Center:

- Intervention in case of Terrorism
- Medical consultation
- Referral to a specialist abroad*
- Information and reporting of corresponding medicines abroad
- Information about hospitalization
- Interpreter available abroad
- Legal assistance available abroad
- Advance for essential expenses
- Advance for bail
- Medical repatriation
- Transfer to an equipped hospital centre
- Repatriation of the convalescent insured
- Light integrated home care (valid only for insured persons with residence/domicile in Italy)
- Sending a colleague as a replacement
- Travel by a family member
- Extension of stay on a mission, **including expenses for room and breakfast in case of mandatory isolation due to COVID-19 positivity preventing return to residence/domicile**
- Early return of the CEO and HR Director
- Early return
- Body transport (maximum €20,500.00)
- **MyClinic:** <https://mycl.myclinic.europassistance.it/#/landing?bpcoderedeem=activate>
 - Symptom assessment
 - Medical consultation
 - Health record
 - Health Passport
- Psychological phone caring (maximum 3 sessions)
- Sending substitute luggage
- Administrative stop
- Phone caring (service for family members staying at the residence in Italy)

2. Reimbursement of medical expenses (direct payment or reimbursement) – including Covid - 19

- **Maximum Medical Expenses:** for illness and injury UNLIMITED maximum per claim and the duration of the mission, with a sub-limit of €200,000.00 for pre-existing and chronic illnesses.
 - a) If the incident occurs in Italy and you are a resident of Italy, the maximum is limited to €5,000.00.
 - b) If you are an A.I.R.E. member, the maximum in Italy is increased to a maximum of €30,000.00.
 - c) If the incident occurs in Italy and you are a foreign citizen, the maximum is limited to €30,000.00.
 - d) If the incident occurs in your country of residence - excluding A.I.R.E. - the maximum is limited to €5,000.00.
- **Guaranteed Coverage:** reimbursement of medical/pharmaceutical/hospitalization expenses for urgent and non-deferrable treatments or interventions, including epidemics and pandemics (e.g., COVID-19), received on-site during the validity of the coverage. In case of hospitalization in a medical institution or a place equipped for first aid, Europ Assistance will bear the medical and pharmaceutical expenses, with direct payment on-site by the Operations Center or as a reimbursement, up to the maximum limit provided.
- Included, with an excess of €50.00:
 - Medical expenses with a maximum of €2,500 per claim and for the duration of the mission without hospitalization
 - Urgent dental care expenses, only due to injury, up to €1,000.00 per insured;
 - Expenses for repairing prosthetics, only due to injury, up to €500.00 per insured
 - Transportation expenses abroad for first aid from the event location to the medical institution. Transportation can be done by any means of medical rescue deemed useful for the purpose, up to a maximum of €7,500.00

The deductible applies only to expenses incurred without hospitalization and coverage.

3. SEARCH AND RESCUE EXPENSES

If, during a trip, an emergency team needs to intervene for illness and/or injury to search for you or save you, Europ Assistance will reimburse you for search and rescue expenses

incurred by local authorities, **up to a maximum of €50,000.00** per incident and for the duration of the trip.

4. REIMBURSEMENT FOR CRISIS SITUATIONS

In the event of a sudden and unforeseeable Crisis Situation during a Business Trip in the host country, endangering the lives of the insured, additional costs strictly necessary and reasonable for securing individuals are reimbursed.

Reimbursed costs include:

- Transportation and hotel accommodation expenses incurred by the Insured/Policyholder for returning to the Country of Residence (or to Italy for those registered with A.I.R.E.) or transferring to the location indicated by the Policyholder/Insured.
- Securing the insured individuals

Costs are reimbursed to the Policyholder up to **a total maximum amount of €50,000.00 per event**, even in the case of multiple insured individuals and for the policy duration

GARDAWORLD APP

Europ Assistance, to keep you informed and updated on potential crisis situations at your destination, provides you with free access to the Gardaworld app, a company specialized in delivering security services worldwide and a partner of Europ Assistance.

By downloading the app, you have the opportunity to:

- Consult informational sheets for all countries worldwide
- Access practical information regarding safety, health, and recommended behaviors during travel
- Monitor the security status of different countries and view information on potential risk situations
- Input your trips and receive alerts on risk situations specific to your destinations

To register, all you need is your policy number.

Gardaworld also offers security services in emergencies. In the event of an emergency, the Policyholder through its representative or the insured traveler can contact the number **+33 1 77 35 04 52** to request support

5. LUGGAGE INSURANCE

Material and direct damages caused by:

- Theft, snatching, robbery, extortion.
- Theft of luggage left in the vehicle's trunk if the vehicle is left in a guarded garage or if total theft of the vehicle is reported.
- Only in the case of delivery to an air carrier: loss and damage, delayed luggage delivery.
- Loss, theft, or destruction of samples, demonstration materials, or prototypes necessary for the mission of Personal and/or Company Assets up to a total maximum of €8,000.00 per insured person during the round trip for the Mission – damages in the location where the mission takes place are excluded.

This maximum is divided as follows:

- € 3,000.00 for Personal Assets
- € 5,000.00 for Company Assets

6. LEGAL PROTECTION

Legal assistance and related expenses required to protect the interests of the insured and their family members resulting from the family status certificate are covered, both extrajudicially and judicially.

- Maximum limit of €30,000.00 per insured event, with no annual limit.

MODULE B) GARANTEES – MEDIUM

MODULE B) INCLUDES ALL GUARANTEES FROM MODULE A PLUS THE FOLLOWING GUARANTEES.

Note: This module is only usable in conjunction with the General Accidents and Deaths Insurance Policy in Italy No. 764063712.

I. Medical Expenses Reimbursement

Guarantee	Maximum
Purchase of braces, prostheses, Schantz collar, rental of orthopaedic wheelchairs, as well as shipping expenses	€ 600,00
Pharmaceutical expenses, including homeopathic medicines	€ 600,00
Alternative/homeopathic medical care expenses	€ 2.000,00
Expenses for homoeopathic doctors	€ 500,00
Specialist visits without hospitalization	€ 5.000,00
Dental expenses, including prosthetics and orthodontic devices	€ 500,00
Pregnancy check-ups	€ 1.500,00
Natural childbirth expenses	€ 5.000,00
Home childbirth expenses	€ 600,00
Physiotherapy expenses	€ 700,00 per insurance year; with a limit of 10 sessions per incident and a maximum of €350.00 per insurance year if not related to post-hospitalization rehabilitation

Expenses after returning to the country of origin	€ 2.000,00
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Extension of coverage to the operator's country of residence/origin:

After the service, for a duration equal to that of the mission and in any case for a minimum period of 30 days and a maximum of 60 days from the date of the mission's end, are provided the medical expenses that are necessary to continue treatment for illnesses contracted and/or injuries incurred during the mission/travel that led to hospitalization or an emergency room visit.

For these benefits, coverage is provided with a total maximum limit of €30,000.00;

With the following sub-limits:

€ 500,00 for pharmaceutical expenses

€ 800,00 for physiotherapy treatments, with the above sub-limits

Newborns: within the maximum of €40,000.00, treatment, for any cause, practised during hospitalization of newborns in the first 30 days of life, provided that the mother is insured at the time of childbirth. It is advisable to insure newborns from birth.

Exclusions:

- Vaccinations, prophylaxis, and preventive medicine in general.
- Reimbursement of expenses for the purchase of glasses and contact lenses.
- Intoxications resulting from the abuse of alcoholic beverages or psychotropic drugs or the use of narcotics or hallucinogens.
- Aesthetic applications.

2. Assistance through the Operations Center

The following services – except for PSYCHOLOGICAL SUPPORT (option No. 4), which operates abroad as well – **are only available in Italy and valid only for residents/domiciled in Italy:**

1. Sending a maid to the home
2. Sending a nurse to the home
3. Sending a doctor or an ambulance to the home in Italy
4. Psychological support, up to a maximum of 3 sessions with a limit of €50.00 per session and an overall limit of €150.00 per incident and insurance year. When it is not possible, due to the Organizational Structure, to arrange a meeting with the

psychologist, you can arrange it independently; in this case, expenses incurred will be reimbursed within the limits of the above maximums.

5. Transfer to an equipped hospital centre

6. Return from the hospital centre in Italy (only if following the "TRANSFER TO A HOSPITAL CENTER IN ITALY" service)

MODULE C) GUARANTEES – COMPLETE

MODULE C) INCLUDES ALL GUARANTEES FROM MODULE A) PLUS THOSE FROM MODULE B), TO WHICH THE FOLLOWING GUARANTEES ARE ADDED.

Limitations: This module is only usable in conjunction with the General Accidents and Deaths Insurance Policy in Italy No. 764063712.

1. Medical Expenses Reimbursement

Guarantee	Maximum
Reimbursement of expenses for the purchase of lenses due to worsening vision	€ 150,00
Reimbursement of psychological visits	€ 1.000,00 per insurance year and per person, with a limit of 10 sessions per incident and a maximum of €350.00 per insurance year, if not resulting from sociopolitical, natural, violent events, acts of terrorism, or war.

The maximum provided for the extension of coverage to the operator's country of residence/origin is increased from €30,000.00 provided in Module B to €50,000.00. The rest remains unchanged.

Note: For exclusions and limitations of individual guarantees, see the policy text for which the SISCOS Association is the policyholder

WHAT TO DO IN THE EVENT OF A CLAIM

1. IN CASE OF NEED FOR ASSISTANCE

As soon as possible, before taking any personal initiative, contact the Operations Center (failure to comply with this obligation results in forfeiture of the right to benefits):

EUROP ASSISTANCE OPERATIONS CENTER
MOBILE APP: https://siscos.quickassistance.it/SISCOS/ 
E-mail: sanitario@europassistance.it and for information to sinistri@siscosservizi.com
Phone: +39 02.58.28.60.02 direct number

Communicating:

- Name and Surname
- Policy number: SISCOS 40236Q, **specifying that it is a group policy**
- Type of intervention requested
- Contact phone number

MEDICAL EXPENSES FOR HOSPITALIZATION

In the event of hospitalization in a medical facility or a location equipped for the Emergency Room, Europ Assistance may cover medical and pharmaceutical expenses, with on-site direct payment by the Operations Center or as a reimbursement. For the operation of the guarantee in any of the provided modalities (direct payment or reimbursement), it is essential to contact the Operations Center as soon as possible (see above, point 1).

For reimbursement, after contacting the Operations Center for the initial report, follow the instructions in the next point.

REIMBURSEMENT OF MEDICAL AND PHARMACEUTICAL EXPENSES INCURRED WITHOUT HOSPITALIZATION

- 1) **Submit the initial report as soon as possible – within 60 days from the occurrence of the event** – (always indicating Name, Surname, and policy number: SISCOS 40236Q – **specifying that it is a group policy**) **by sending an email to SISCOS sinistri@siscosservizi.com, which will forward it to Europ Assistance.**
- 2) Subsequently, send the reimbursement request to the address sinistri@siscosservizi.com.

The scan must include the [“Medical Expenses Application Form”](#) duly completed and accompanied by expense receipts, addressed to the insured, dated and receipted, and the following mandatory supporting documentation for the reimbursement:

- o Medical diagnosis certificate: **Without this certificate, which must certify the contracted, suspected, or established pathology, the insurance claim cannot proceed.**
- o Medical prescriptions for laboratory tests, examinations, therapies, etc.
- o Medical prescriptions for medicines (if the receipts do not show the names of the medicines, have the prescriptions stamped by the pharmacy to confirm correspondence with the expense document).
- o Clinical record for hospitalizations.
- o For **dental care**, a medical-dental certificate attesting to the pathology, dental chart with a detailed description of the treatments, and indication of the costs of each performed service.

Please adhere to the following instructions for the correct submission of documents:

- All documents must be contained in a single **PDF** file with numbered pages.
- Documents must not overlap and must be clear and legible.
- Documents must be scanned and saved in PDF format; **photographs will not be accepted.**
- It is recommended, in particular, to sign and date the privacy-related page.

It is always necessary:

- **Translate medical certificates**, clinical records, etc., into Italian (at least the part identifying the pathology). Unless specific requests are made by the insurer, the translation can be done by the insured.
- Indicate the **equivalence** of local currencies with the Euro.

Upon receiving the loss report / reimbursement request, SISCOS responds to the email and confirms receipt. SISCOS verifies the correspondence of the supporting documentation and spending limits with what is established by the policy conditions. If necessary, additional documentation may be requested. In addition, it reserves the right to deduct non-reimbursable expenses from the claims and to accept partial refunds on behalf of the insured compared to what is requested, in accordance with the policy conditions. The reimbursement is made directly, exclusively to a European bank account.

The **reimbursement** is made directly, exclusively to a **European bank account**.

FOR BAGGAGE DAMAGE (theft, loss, damage...)

1) Report the claim as soon as possible, no later than 10 days from the occurrence of the event, using one of the following methods:

- **MobileApp:** <https://siscos.quickassistance.it/SISCOS/>
- **E-mail:** turismo@europassistance.it

2) Providing:

- Name and Surname
- Address and contact phone number
- Policy number: SISCOS 40236Q, **specifying that it is a group policy**

3) Subsequently – within 60 days from the occurrence of the event – send the reimbursement request to:

Europ Assistance - Claims Settlement Office - Baggage Claims, Via del Mulino 4 - 20090
Assago, MI, Italy

Adhering to the documentation to be attached as indicated in the policy.

FOR JUDICIAL PROTECTION

Send an email to SISCOS at the address **sinistri@siscosservizi.com**



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