

## Brief Guide for Insured Operators with SISCOS Policies

# TRAVEL AND MISSIONS ABROAD

SISCOS provides policies with different characteristics. It is essential that each operator checks which insurance coverages he/she benefits from.

### Emergency Assistant and Medical Repatriation

**MULTI-RISK ON MISSION No. 40236Q:** valid in all countries, including Italy, see limitations.

The policy covers five types of guarantees:

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

This coverage operates through reporting to the Operations Center, functioning 24 hours a day, every day of the year. It arranges and provides assistance in case of illness and injury, bearing the costs, including any medical transfer/repatriation.

Upon contact with the Operations Center, medical and hospital expenses are taken care of, including epidemics and pandemics (e.g., Covid-19). It also includes guarantees for legal protection, baggage insurance, and search and rescue expenses.

The policy is divided into 3 modules:

- **Module A)**, also known as the Base Module, for Assistance through the Operations Center, Medical expense reimbursement, search and rescue expenses/crisis situations, baggage insurance, and legal protection insurance;

- **Module B)**, containing the guarantees of Module A) and adding the following guarantees:

- Purchase of braces, artificial limbs, Schantz collar, expenses for the rental of orthopedic 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 homeopathic doctors - € 500,00
- Specialized medical visit expenses without hospitalization - € 5.000,00
- Dental expenses, including prosthetics and orthodontic appliances - € 500,00
- Pregnancy check-ups € 1.500,00
- Expenses for natural childbirth - € 5.000,00
- Expenses for home childbirth - € 600,00
- Physiotherapy expenses - € 700,00 per insurance year; with a limit of 10 sessions per claim and a maximum of €350.00 per insurance year if not related to rehabilitation following hospitalization

- Expenses after returning to the home country - € 2.000,00

**Module B)** also adds an **extension of coverage to the operator's country of residence/origin** at the end of the service, for a duration equal to the mission and in any case for a minimum period of 30 days and a maximum of 60 days from the end of the mission, provided that medical expenses are necessary to continue treatment resulting from illnesses contracted and/or injuries sustained on the mission/trip that have led to hospitalization or emergency room admission. For these benefits, the maximum coverage is €30,000.00, with sub-limits of €500.00 for pharmaceutical expenses and €800.00 for physiotherapy.

- **Module C)**, containing the guarantees of Modules A) and B), with the addition of a €150.00 reimbursement for the purchase of lenses due to worsening eyesight and a reimbursement for psychological visits (€1,000.00 per insurance year and per person, with a limit of 10 sessions per claim and a maximum of €350.00 per insurance year, if not related to sociopolitical, socio-natural events, violence, acts of terrorism, war). Additionally, the maximum coverage provided for the extension to the operator's country of residence/origin is increased from €30,000.00 in Module B) to €50,000.00."

#### What to do in case of a claim:

- **In case of need for assistance:** before taking any personal initiatives, contact the Operations Center using the following contacts

#### CONTACTS OF THE OPERATIONAL CENTER H24

**MOBILE APP:** <https://siscos.quickassistance.it/SISCOS/>

**E-mail:** [sanitario@europassistance.it](mailto:sanitario@europassistance.it) and for information to [claims@sicrosservizi.com](mailto:claims@sicrosservizi.com)

**Telephone (+39) 02 58.28.60.02 direct number**

**communicating:**

**Surname and Name – Policy number – Type of intervention requested – address and telephone number.**

- **Hospitalization:** for direct payment or reimbursement of hospitalization expenses, **it is necessary to immediately contact the Operations Center.**
- **Reimbursement of Medical Expenses:** submit the **claim as soon as possible** (always indicating Name, Surname, address, telephone number, policy number, bank details for any bank transfer) using one of the following methods:
  - **MobileApp:** <https://siscos.quickassistance.it/SISCOS/>
  - **E-Mail:** [sanitario@europassistance.it](mailto:sanitario@europassistance.it)
  - In case of difficulty, the report can be sent by **e-mail to SISCOS ([claims@sicrosservizi.com](mailto:claims@sicrosservizi.com))**, which will forward it to Europ Assistance.

Subsequently - **within 60 days from the occurrence of the claim at the latest** - send the reimbursement request to:

Europ Assistance – Ufficio Liquidazione Sinistri – Rimborso Spese Mediche, Via del Mulino 4 – 20090 Assago, MI, Italia

- **Baggage Damage:** submit the claim within 10 days of the incident (always indicating Name, Surname, address, telephone number, policy number, bank details for any bank transfer) using one of the following methods:
  - **MobileApp:** <https://siscos.quickassistance.it/SISCOS/>
  - **E-Mail:** [sanitario@europassistance.it](mailto:sanitario@europassistance.it)

Subsequently - **within 60 days from the occurrence of the claim at the latest** - send the reimbursement request to:

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

Follow the instructions provided in the information note for the documentation to be attached."

## Forms:

[Informative Note](#)

[Card](#)

## Accident Insurance

It guarantees capital to the beneficiaries in the event of **death by accident** (not natural causes) of the insured, or capital to the insured as a percentage according to the injuries sustained, in the event of **permanent disability**. It applies to occupational and non-occupational accidents.

- **Generali Italia Accident and Death Policy no. 764063712 (ex 415278).** Specific for developing countries. It ensures death and permanent disability from injury, including war, tropical disease and permanent disability from general illness. It also provides coverage for the repatriation of the deceased and medical expenses for treatment resulting from injury and tropical disease, including dental treatment. Provides daily allowances after hospitalization due to injury, convalescence following injury and plaster cast. Optional daily guarantee for hospitalization from illness and convalescence with a premium increase.

### What to do in the event of a claim

#### In case of Death:

1) Send report by telegram to:

**Generali Italia – Ispettorato Sinistri – Viale della Liberazione, 16 – 20124 Milano**

2) Indicating:

- Name and Surname of the insured
- Policy no. 764063712 – Policyholder SISCOS
- Date, Place and causes of the event.

3) Send a copy to SISCOS SERVIZI and Janua Broker S.p.A.

Subsequently, SISCOS SERVIZI will provide information on the procedure for further compliance.

**In case of Accident / Illness:**

For a possible request for **reimbursement of medical expenses for injury, tropical disease and/or compensation for permanent disability**, send SISCOS a written report of the event (specifying the date, place, causes and methods of the same), accompanied by a certificate emergency room doctor.

Subsequently, SISCOS will provide information on the procedure for further compliance.

**Forms:**

[Informative Note](#)

[Claim Form](#)

**Health Insurance / Medical Expense Reimbursement**

**Generali Italia Policy no. 764063711 (ex 415277): Maximum admission € 30.000,00;** guarantees the reimbursement of medical expenses incurred in foreign countries of service in the event of illness and/or injury. An extension of the guarantee upon return from the mission is envisaged, for a variable period, for serious illnesses and/or accidents occurring in service. Check warranties and conditions on [www.siscosservizi.com](http://www.siscosservizi.com)

**Polizza Generali Italia n. 360145970: Maximum Admission € 70.000,00;** guarantees the reimbursement of medical expenses incurred in foreign countries of service in the event of illness and/or injury and in any other countries where the operator goes for work/holidays, including the country of residence/origin, except for Italy. An extension of the guarantee upon return from the mission is envisaged, for a variable period, for serious illnesses and/or accidents occurring in service. Check warranties and conditions on [www.siscosservizi.com](http://www.siscosservizi.com)

**IMPORTANT:** if you are also insured with Europ Assistance Resident Policy no. 11888 and you believe that your state of health requires emergency assistance, contact the Organizational Structure.

**For the refund:**

- Fill in the **Refund Application Form** and send it to **SISCOS** by e-mail to the address [claims@siscosservizi.com](mailto:claims@siscosservizi.com) together with all the necessary documentation (see list on the site). The refund request must be received as soon as possible and, in any case, always no later than 6 months after the event. In the event of pregnancy or pathological situations that last for a long time, send the **First Report Form**, by e-mail or fax, accompanied by a medical certificate, for the opening of the claim. The forms can be found on the website [www.siscosservizi.com](http://www.siscosservizi.com).

**Forms:**

[Informative Note](#)

[Claim form](#)

[Application for reimbursement for healthcare services](#)

## Civil Liability Insurance

**Unipol no. 758/65/37870281 RCT:** protects individual operators from any claims made by third parties for damages unintentionally caused in the exercise of contractual activities.

### What to do in the event of a claim:

- Send a written and detailed report to **SISCOS\***.

#### Forms:

[Informative note](#)

## Life insurance – Temporary Death Insurance

**Generali Italy no. 103566:** ensures the beneficiaries a lump sum in the event of the death of the insured for any cause.

### In the event of a claim:

- Send a telegram to: **Agenzia Generale – Gestione Rami Vita / Ufficio Collettive – Via della Liberazione 16/18 – 20124 Milano**, indicating the surname and name of the policyholder, policy number, specifying that it is in agreement with SISCOS\*, place, day and causes of the event. Send a copy of the telegram to SISCOS\* and Janua Broker S.p.A.\*\*.

#### Forms:

[Informative note](#)

[Simplified membership form](#)

[Annex III – Declaration on the state of health and health questionnaire](#)

\*SISCOS – Via Fabio Filzi, 2 – 20124 Milano, Tel: +39 02 800.12.108 / e-mail: [claims@siscosservizi.com](mailto:claims@siscosservizi.com)

\*\*JANUA Broker S.p.A. – Via Fabio Filzi, 2 – 20124 Milano – Fax: +39 02 39.21.46.32

## TRAVEL AND MISSIONS IN ITALY AND SCHENGEN

SISCOS provides policies with different characteristics. It is essential that each operator checks which insurance coverages he/she benefits from.

### Emergency Assistance and Medical Repatriation

**No Stop Medical Policy no. 11887:** for foreigners temporarily in Italy.

The policy provides for two types of guarantees:

- Assistance through the Operations Center
- Reimbursement of medical expenses

The No Stop Italy Medical policy protects the permanence of foreigners in Italy.

A ceiling of € 30,000 is required by the Authorities for the granting of entry visas.

It operates by reporting to the health Center, operating 24 hours a day every day of the year. It arranges and provides assistance services in the event of illness and injury, bearing the costs, including any medical transfer/repatriation, at its own expense.

Upon telephone contact with the health Center, medical and hospital emergency expenses for hospitalization, treatment and/or urgent interventions that cannot be postponed received, including epidemics, are taken over, up to the maximum limit for accidents and with the maximum indicated in the event of illness and pandemics (ex: Covid-19)

#### What to do in the event of a claim

- **If you need assistance:** before taking any personal initiative, contact the Operations Center through the following contacts.

#### CONTACTS OF THE OPERATIONAL CENTER H24

MOBILE APP: <https://siscos.quickassistance.it/SISCOS/>

E-mail: [sanitario@europassistance.it](mailto:sanitario@europassistance.it)

Telephone (+39) 02 58.28.60.02 direct number

communicating:

**Surname and Name – Policy number – Type of intervention requested – address and telephone number.**

- **Hospitalization:** for direct payment or reimbursement of hospitalization costs, **it is necessary to contact the Operations Center immediately.**

- **Reimbursement of Medical Expenses: make the report as soon as possible** (always indicating Name, Surname, address, telephone number, policy number, and bank details for any bank transfer) in one of the following ways:
  - **E-Mail:** [sanitario@europassistance.it](mailto:sanitario@europassistance.it)
  - In case of difficulty, the report can be sent by **e-mail to SISCOS** [claims@siscosservizi.com](mailto:claims@siscosservizi.com), which will forward it to Europ Assistance.

Subsequently – **no later than 60 days. from the occurrence of the accident** – send the **refund request** to:

Europ Assistance – Ufficio Liquidazione Sinistri – Rimborso Spese Mediche, Via del Mulino 4 – 20090 Assago, MI, Italia

**Forms:**

[Informative note](#)

[Card](#)

## Accident insurance

**AIG Accident and Death Policy (ex Chartis) no. IAH0002085.** Valid in the countries of the Schengen Area and the European Union. It covers death and permanent disability from injury. It also guarantees coverage for medical expenses for treatment resulting from an accident and for the repatriation of the body.

### What to do in the event of a claim

#### Submit a written report in one of the following ways:

- **Registered letter to:** AIG Europe Limited – Rappresentanza Generale per l'Italia – Via della Chiesa 2, 20123 Milano – Italia
- **fax to the number:** +39 02 36.90.222

#### Indicating:

- Name and Surname of the insured
- AIG policy **no. IAH0002085**
- Date and place causes of the event

#### Subsequently

- send a copy of the p.c. to SISCOS (E-mail: [claims@siscosservizi.com](mailto:claims@siscosservizi.com))
- send a copy of the p.c. to Janua Broker (fax +39 02 392.14.632)

For subsequent obligations, contact SISCOS.

**Forms:**

[Informative note](#)

## Civil Liability Insurance

**Unipol no. 758/65/37870281 RCT:** protects individual operators from any claims made by third parties for damages unintentionally caused in the exercise of contractual activities.

### What to do in the event of a claim

- Send a written and detailed report to **SISCOS\***.

#### Forms:

[Informative Note](#)

## #STARTWITHTHERIGHTFOOT

Working in international cooperation or solidarity can be risky, for health, socio-political reasons or linked to natural events. The contexts in which operators, cooperators and volunteers work are constantly evolving. For this reason, the awareness of the behaviours to be followed and the knowledge of adequate information and insurance coverage can have a net impact on personal safety.

### [Check out our health guide](#)

A useful dossier is also available:

### ["Suggestions for the management of risks and the safety of operators of International Cooperation and Solidarity Organizations"](#)

This is a document prepared by the networks of Italian NGOs, in collaboration with the MAECI Crisis Unit, where a set of suggestions to be inspired by, filtering or completing them are reported. It is up to each organization or group of organizations to define its risk management plan and its alert procedures, according to its specific characteristics and the countries of intervention.

## CONTACTS

**General information, for details on the guarantees, consults the Information Notes of the site - [Assistance section Insured](#) with SISCOS policies.**

### **SISCOS SERVIZI S.A.S.**

Via Fabio Filzi, 2 – 20124 MILANO





**Telephone:** + 39 02 800.12.108

**Timetables:** Lun – Ven 09:00 – 18:00

**E-mail:**

for general information: [info@siscosservizi.com](mailto:info@siscosservizi.com)

for claims reports, expense reimbursement requests, etc: [claims@siscosservizi.com](mailto:claims@siscosservizi.com)