

Injuries and Death Policy n. 764063712 (ex 415278)

Generali Italia – SISCOS AGREEMENT

Who can be insured: Aid Workers / Volunteers / Operators who operate in solidarity and cooperation projects for both private and public Associations and organizations recognized by SISCOS. This can be extended to family members dependent and staying with the Insured.

Age limits for insured persons: 85 years, except for permanent disability due to guaranteed general disease up to 75 years and permanent disability due to tropical disease up to 65 years.

Where the guarantees apply: all over the world, for professional and non-professional risks. The coverage is valid from the day the mission begins until the day it ends.

Guarantees – only those referred to in the **Text of the Special Policy Conditions are active**, the Temporary Disability guarantee is not included.

GUARANTEES:

- A benefit for death following an accident or a tropical illness.
- A benefit for permanent disability because of an accident
- A benefit for permanent disability because of a tropical illness (if disability is more than 15%)
- A benefit for permanent disability because of a generic illness (if disability is more than 20%), if the insured is younger than 65

NEW

A benefit for permanent disability because of a generic illness (if disability is more than 33% only for options A and B), if the insured is older than 65 but younger than 75.

- A benefit for repatriation of the insured body in the event of death
- A benefit for reimbursement of medical expenses in the event of an injury and/or tropical illness occurred during service abroad.
- Daily allowance for hospitalization and for convalescence due to injury
- Daily allowance for hospitalization and for convalescence due to illness (optional)
- Daily allowance for plaster cast

NEW

Flat rate amount of €5,000: In the event of an injury resulting from sociopolitical events, violence, aggression, kidnapping and acts of terrorism, the insured is entitled to a lump sum amount in addition to the Permanent Disability that may be due.

NEW

It is agreed between the Parties that, **in case of doubt in the interpretation of even one of the policy conditions**, it must be understood that the same must be interpreted by the sense in which such conditions can be considered legitimate and not contrary to the provisions of the law; **in any case, the widest and most favourable interpretation will be given to the Insured on what is contemplated by all the policy conditions**

GUARANTEES	Option A	Option B	Option C	Option D	Option E
Death because of an injury or a tropical illness	€ 80,000.00	€ 180,000.00	€ 250,000.00	€ 350,000.00	€ 520,000.00
Permanent Disability because of an injury	€ 130,000.00	€ 210,000.00	€ 250,000.00	€ 415,000.00	€ 520,000.00
Permanent Disability due to a tropical illness (relative deductible 15%) and a generic illness (if the level of permanent disability is higher than 20%) if the insured is younger than 65	€ 130,000.00	€ 210,000.00	€ 250,000.00	€ 275,000.00	€ 300,000.00
Permanent Disability due to a generic illness (if the level of permanent disability is higher than 33% only for options A and B), if the insured is older than 65 and younger than 75 and coverage duration > 1 month	€ 130,000.00	€ 210,000.00	€ 210,000.00	€ 210,000.00	€ 210,000.00
Transportation of the insured body	€ 25,000.00	€ 25,000.00	€ 25,000.00	€ 25,000.00	€ 25,000.00
Reimbursement of medical expenses	€ 2,500.00	€ 2,500.00	€ 2,500.00	€ 2,500.00	€ 2,500.00

NEW

GUARANTEES	Option A	Option B	Option C	Option D	Option E
Daily allowance for hospitalization due to injury	€ 75,00	€ 75,00	€ 75,00	€ 75,00	€ 75,00
Daily allowance for convalescence following an accident	€ 50,00	€ 50,00	€ 50,00	€ 50,00	€ 50,00
Daily allowance for plaster cast	€ 50,00	€ 50,00	€ 50,00	€ 50,00	€ 50,00
Flat rate amount of €5,000: In the event of an injury resulting from sociopolitical events, violence, aggression, kidnapping and acts of terrorism	€ 5000,00	€ 5000,00	€ 5000,00	€ 5000,00	€ 5000,00
Hospital Daily Cash due to Illness 60gg	75,00 €	75,00 €	75,00 €	75,00 €	75,00 €
Hospital Daily Cash due to Convalescence 60gg	50,00 €	50,00 €	50,00 €	50,00 €	50,00 €



The guarantees are valid all over the world, 24 hours a day; war and flight risks are included.

For exclusions and limitations see the Policy

HOSPITAL DAILY CASH DUE TO ILLNESS AND CONVALESCENCE

DAILY HOSPITALITY ALLOWANCE

In the event of hospitalization in a healthcare institution made necessary by illness, childbirth, therapeutic, spontaneous or post-traumatic abortion, the following will be paid for a maximum duration of 60 days:

- a daily allowance for each day of hospitalization of €75.00. The day of discharge is not compensable.
- an indemnity equal to 50% of that indicated above, in the case of day hospital. This indemnity is due exclusively for day hospital of at least two days, provided that the documentation of the healthcare institution shows that the day hospital, except for holidays, took place without interruption.
- this indemnity is also paid in the event of hospitalization of the Insured for surgical operations made necessary for organ donation.

Delimitation of insurance

The guarantee does not apply in case of hospitalizations due to:

- mental illnesses;
- interventions for the elimination or correction of physical defects or malformations existing prior to the stipulation of the contract;
- applications of an aesthetic nature (except for stomatological and reconstructive plastic surgery operations made necessary by injury), dental and parodontal treatments, dental prostheses.

Payment of the amount due will be made to those entitled upon presentation of the medical records.

WHAT TO DO IN CASE OF NEED

Death:

It is necessary to inform as soon as possible the NGO that will inform Siscos or the insurance company, indicating: Name and Surname of the insured, number of Policy n° 764063712 (ex 415278), date, place, causes and dynamic of the accident.

Injury / Illness:

To ask for reimbursement of medical expenses and / or to ask for benefit for permanent disability, send Siscos as soon as possible a written statement indicating: Name and Surname, date, place, causes and dynamic of the accident, with a medical certificate. Download the Injury Report Form, and send it to SISCOS:

SISCOS SERVIZI S.R.L Società Benefit
Via Fabio Filzi, 2 – 20124 Milan – Italy
E – mail : claims@siscosservizi.com

SISCOS SERVIZI will give you all the information to follow the file.

IMPORTANT NOTICE: *the right to compensation will lapse in two years from the day of the injury, therefore send Siscos a written request to toll the statute of limitations, while waiting for the final definition of the claim.*

This note is for information only. Conditions and Guarantees as Text of Policy.