

EMERGENCY ASSISTANCE AND MEDICAL TRANSFER **MEDICO NO STOP (Italy / Schengen Area) N. 11887** **REDION (ex Europ Assistance) – SISCOS AGREEMENT**

Conditions:

- 1. Assistance, through the Organizational Structure, operating 24 hours a day**
- 2. Reimbursement of medical / pharmaceutical / hospitalization expenses**

What it is not insured: events caused by chronic or pre-existing illnesses.

Who cannot be insured: people affected by alcohol or drug addiction, nervous and mental illnesses, and HIV Syndrome.

Territorial Range of the guarantees: Italy and the countries joining the Schengen Treaty.

Notice: for exclusions and limitations of guarantees, please see Policy page 11.

SERVICES AND GUARANTEES

1. Assistance through the Organizational Structure (ex Operations Centre) operating 24 hours a day every day of the year, of specialized personnel who will arrange the assistance services or will help resolving any problem related to an accident or an illness:

- Medical consultation (also for pre-existing illnesses)
- Call of a doctor or of an ambulance in Italy (also for pre-existing illnesses)
- Recommendation of a specialist doctor (also for pre-existing illnesses)
- Medical repatriation
- Transport of the insured body in the event of death (up to Euro 5,000.00)
- Return home with a family member (up to Euro 1,000.00)
- Journey of a family member (up to Euro 1,000.00)
- Accompanying minors (up to Euro 1,000.00)
- Repatriation of the convalescent patient
- Extension of the stay
- Early return because of the death of a family member (up to Euro 1,000.00)

2. Insurance for Medical expenses for urgent treatments or surgical operations that cannot be postponed:

- **Up to Euro 30,000.00** as direct payment or reimbursement
- **Deductible amount:** reimbursement shall be made by applying a provision to the effect that the Insured will be responsible for the first 20% of the claim, with a minimum amount of Euro 52.00 and maximum of Euro 2,600.00
- Expenses for pre-existing diseases are **excluded**.

WHAT TO DO IN CASE OF NEED

- 1. IF YOU NEED ASSISTANCE:** wherever you are, at any time, call the **Organizational Structure** at the following numbers, before taking any personal initiative (otherwise you may lose the right to be assisted):

REDION ORGANIZATIONAL STRUCTURE
TELEPHONE: (+39) 02 58.28.60.02 direct line

And give the operator the following information:

- Full Name, telephone number
- Policy number: Siscos n. 11887, saying it is a collective Policy.
- Type of intervention requested.

- 2. TO ASK FOR REIMBURSEMENT OF MEDICAL EXPENSES:**

2a) Expenses for hospitalization

In case of hospitalization in a hospital, clinic or first-aid station, the medical and drugs costs incurred by the Insured shall be borne by Redion with direct payment made by the Organizational Structure and/or as reimbursement of the amount.

Call the Organizational Structure as soon as possible for direct payment or reimbursement, using direction written above.

To have reimbursement, after calling the Organizational Structure, follow instruction below (2b).

2b) Medical and drugs expenses without hospitalization

Send as soon as possible a written report using one of the following options:

By mail: to Redion, Claims Liquidation Office, Medical Expense Reimbursement
Via del Mulino 4, Assago – 20090 Milano – Italy.

By fax: (+39) 02 58.47.70.19

Subsequently – **within no more than 60 days from the event** – send the reimbursement claim to: Redion, Claims Liquidation Office, Medical Expenses Reimbursement – Via del Mulino 4, Assago – 20090 Milano

Giving:

- Full Name, address, and telephone number.
- N° of Policy: SISCOS 11887, saying it is a collective Policy.

- Bank details for the possible bank transfer.

And attaching:

- First aid medical certificate prepared at the site of the event, showing the pathology suffered; in case of accident, medical diagnosis certifying the type and conditions of the accident suffered.
- In the event of hospitalization, a copy of the clinical report.
- Original receipts for expenses incurred.
- Medical prescriptions for any purchase of medicines with the original receipts for the medicines purchased.

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