



## **General Conditions of Insurance**

The policy is only for people resident in Italy.

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### **DEFINITIONS**

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<b>Insured:</b>	the person whose interests are protected by the insurance, who has bought a flight on the web site <a href="http://www.easyjet.com">www.easyjet.com</a> and who has requested the policy.
<b>Golf sports equipment:</b>	all the sports equipment used for playing golf i.e., the golf bag for the clubs, the irons, woods, balls and 'tees' owned by the Insured.
<b>Baggage:</b>	all the items of clothing and photo-cine-optical equipment owned by the Insured which are worn by him/her or taken with him/her during the trip.
<b>Air ticket:</b>	the transport document, including government and airport taxes, issued by the airline and named 'Confirmation sheet' containing a summary of the flight data and the booking code.
<b>Operational centre:</b>	the Mondial Service S.r.l. structure operational 24 hours a day, 365 days a year, which arranges telephone contact with the Insured, organises and supplies the assistance set out in the policy.
<b>Contracting Party:</b>	the person who signs the insurance.
<b>Personal money:</b>	cash, banknotes, cheques, traveller's cheques, credit cards, valid stamps, vouchers with a monetary value and travel tickets held for personal, non-professional use.
<b>Elvia:</b>	the registered commercial brand of Mondial Assistance Italia S.p.A. which identifies the company with the easyJet customer.
<b>Overseas:</b>	all the countries in the world, excluding those which fall within the definition of Italy.
<b>Europe:</b>	the countries of geographical Europe and the Mediterranean basin, Algeria, The Canary Islands, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, Syria, Tunisia and Turkey.
<b>Event:</b>	the occurrence which has directly or indirectly generated one or more claims.
<b>Relative:</b>	the spouse, children, father, mother, brothers, sisters, grandparents, parents-in-law, sons-and daughters-in-law of the Insured, as well as any others living with him/her as long as indicated on regular certification.
<b>Excess:</b>	the part of the damages which the Insured is responsible for, calculated as a fixed or percentage amount.
<b>Green Fees</b>	the cost of the ticket to gain access to a golf course.
<b>Accident:</b>	event due to a chance, violent and external cause which produces bodily injury which can be objectively recognised, resulting in the death, permanent invalidity or temporary inability.
<b>Italy:</b>	area of the Republic of Italy, the Vatican City and the Republic of San Marino.
<b>Illness:</b>	alteration of the state of health recognised by a competent medical authority not resulting from an accident.
<b>Mondial Assistance Italia S.p.A.:</b>	The insurance company which handles and reimburses all the claims affecting insured people resident in Italy on behalf of ELVIA TRAVEL INSURANCE INTERNATIONAL N.V.
<b>Claim:</b>	the occurrence of the damaging event for which the insurance is given.
<b>Third Parties:</b>	any person not falling within the definition of 'relative'.
<b>Trip:</b>	the return flight booked through easyJet, and also the stay in the country of destination between the outward and return flights, limited to destinations in Italy and Europe. If only an outward flight is booked, the stay in the destination country, up to a maximum of 31 days, is included in the definition of 'trip'.

## REGULATIONS COMMON TO ALL POLICIES

### 1. Operativity and effective date

The services and insurance cover are:

a) valid for:

- trips in Italy and Europe;
- trips made for tourism, study and business reasons;
- up to the amount of the capital set out in the specific covers:

b) are effective and operative for:

- **Cancellation of the trip – Reimbursement of the air ticket penalty/ Costs of reinsurance of the trip**
  - from the time of booking and expire with check-in for the outward flight. The cover is operative for a single request for reimbursement irrespective of the outcome and at which time it ceases;
- **Golf Insurance (Art. 5.1)**
  - from the time of booking up to the end of the trip. The cover is operative for a single request for reimbursement irrespective of the outcome and at which time it ceases; if only the outward flight is booked, the covers are also valid for the stay in the destination country up to a maximum of 31 consecutive days from the day of check-in;
- **Assistance while travelling and medical expenses, Baggage, Golf Insurance (Art. 5.2), Aircraft Delay Insurance, Civil Liability**
  - from the time of check-in for the outward flight and up to the end of the return flight with a maximum of 31 consecutive days. If just an outward flight is booked, the cover is also valid during the stay in the destination country, up to a maximum of 31 consecutive days from the day of check-in;

### 2. People who can be insured

Elvia will insure people:

- a) living or resident in Italy;
- b) resident abroad but living temporarily in Italy and travelling overseas. In this case, the assistance services to residence will be supplied to the address in Italy;
- c) with legal capacity at the time the policy was signed.

### 3. Adhesion criteria, Signature, Validity

The policy must be signed:

- to cover a flight sold by easyJet;
- adhering to the insurance package offered on the web site [www.easyJet.com](http://www.easyJet.com) at the same time as the ticket is bought.

The policy will not be valid if the criteria indicated above are not respected.

The insurance cover is free for infants (children under two years old).

### 4. Underwriting Limits

More than one Mondial Assistance Italia S.p.A. policy guaranteeing the same risk cannot be signed with the aim of:

- raising the capital insured by the specific covers of the products;
- extending the period of cover beyond the 31 continuous days for the same trip.

### 5. Forms of Communication

All the communications of the Insured, except the advance call to the Operational Centre, must be made in writing.

### 6. Tax fees

The tax fees relating to the insurance package are the responsibility of the Insured.

### 7. Reduction of the amounts insured if there is a claim

If there is an accident, the amounts insured with the individual covers of the policy and the relative indemnity limits are understood to be reduced, with immediate effect and until the end of the insurance period in progress, by an amount equal to that of the damage which can be respectively indemnified, net of any excess without the corresponding return of the premium. This provision does not apply to the cover 'Cancellation of trip, reimbursement of air ticket penalty' as this is understood to operate for a single damaging event and the resulting request for damages, on which it ceases, irrespective of the outcome of the request and the value of any indemnity.

### 8. If there is an incident

The Insured, or the person acting for him/her, must:

- advise Elvia as set out in the individual covers. Failure to comply with this duty may lead to the total or partial loss of the right to indemnity (Art. 1915 of the Italian Civil Code);

- advise all of any other insurance companies, if more than one policy covering the same risk has been signed, indicating the name of each to the others (Art. 1910 of the Italian Civil Code);
  - make all the documentation useful for the inquiries and checks necessary available to Elvia.
- Elvia will pay reimbursements in Euro. Expenses sustained in countries which are not in the Euro area will be converted at the official exchange rate of the day on which they occurred.

## 9. Reference to legal provisions

The provisions of Italian law apply for anything not expressly regulated by this contract.

### TRAVEL INSURANCE

**Viaggio Sicuro - assistance while travelling and medical expenses/Cancellation of the trip/Expenses for the re-insurance of the trip/Baggage Insurance/Golf Insurance/Aircraft Delay Insurance/Third party Civil Liability**

## 1. VIAGGIO SICURO - ASSISTANCE WHILE TRAVELLING AND MEDICAL EXPENSES

### 1.1 Scope

#### 1.1.1 Assistance while travelling

Elvia will organise and provide the following services through the Operational centre, 24 hours a day, if the Insured becomes ill or is injured while travelling:

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE	WORLD
<p><b>a) transport - return for health reasons</b></p> <ul style="list-style-type: none"> <li>• from the first aid medical centre or centre of first admission to a better equipped medical centre;</li> <li>• from the medical centre to the Insured's home.</li> </ul> <p>Elvia will carry out the Return for Health Reasons transport, subject to agreement with the doctors responsible, accepting responsibility for the expenses, using the means considered most suitable and, if necessary, with the use of a:</p> <ul style="list-style-type: none"> <li>- 'health aeroplane' in Europe and for local movements;</li> <li>- 'specially equipped scheduled flights' for all other cases.</li> </ul> <p>Elvia will not arrange for Return for Health Reasons transport for infirmity or injuries which can be cured locally or during the trip or which, however, do not prevent its continuation;</p>	YES	YES	NO
<p><b>b) return of insured relatives and travelling companions</b> following a Return for Health Reasons transport of the Insured to his/her home organised by Elvia. The company will organise the return directly and accept responsibility for the expenses:</p> <ul style="list-style-type: none"> <li>• of relatives;</li> <li>• of travelling companions.</li> </ul> <p>The service is given on condition that the relatives and/or travelling companions are insured;</p>	YES	YES	NO
<p><b>c) journey of a relative</b> to join the Insured in hospital when the expected stay is more than 7 days in Europe/World and 5 days in Italy or 48 hours if a minor or handicapped person.</p> <p>Elvia will make a return ticket available to the relative and reimburse the costs of the stay;</p>	YES	YES	NO
	NO	YES, up to € 100.00 a day for max 5 days	NO
<p><b>d) expenses of an extended stay</b> if the Insured is not able to return because of illness or accident, or following theft or loss (as long as regularly reported to the local authorities) of the documents necessary to return on the established date.</p> <p>Elvia will reimburse the cost of staying in a hotel sustained by the Insured and his relatives or a travelling companion (as long as they are insured);</p>	NO	YES	NO
	NO	YES, € 100.00 per person and € 1,000.00 per event	NO
<p><b>e) return of the convalescent Insured</b> to his/her address on the date and with a different means of transport from that initially planned. Elvia will organise and bear the costs of the return;</p>	YES	YES	NO
<p><b>f) return of the body</b> to the place of burial in Italy. Elvia will be responsible for the transport costs, excluding the funeral and burial expenses.</p> <p>Elvia will also reimburse the cost of the return travel ticket for a relative to go to the place where the event occurred.</p>	YES	YES	NO
	NO	YES, up to €750.00	NO

Likewise, Elvia will arrange to book a stay in the nearest hotel to the place of the event on behalf of the relative, bearing the costs of the first night;	NO	YES	NO
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### 1.1.2 Medical Expenses

SERVICE	FOR TRIPS TO:		
	ITALY	EUROPE	WORLD
<i>If contacted before, Elvia will arrange for:</i>			
<b>1)</b> direct payment of hospital, surgical medical and pharmaceutical expenses (as long as supported by medical prescription), outpatients' treatment and/or initial admission (including day hospital). If Elvia cannot make direct payment, the costs will be reimbursed, as long as authorised by the Operational centre contacted beforehand or, however, not later than the release of the Insured. An indemnity for each day of admission will be paid to the Insured, without prejudice to the overall upper limit indicated, equal to: No reimbursement can be expected without prior contact with the Operational centre.	up to € 1,500.00	up to € 150,000.00	NO
	NO	€ 40 a day (max 30 days)	NO
<b>2)</b> reimbursement of the transport from the place of the event to the first aid medical centre or point of first admission;	up to € 500.00	up to € 5,000.00	NO
<b>3)</b> reimbursement of the costs for urgent dental care	NO	up to € 200.00	NO

## 1.2 Exclusions

### 1.2.1 – Transport - return for health reasons

The following are excluded from the insurance:

- infirmities or lesions which can be cured locally and do not prevent the Insured from continuing his/her trip or stay;
- chronic, neuro-psychiatric, nervous, mental or psychosomatic illness;
- infirmities deriving from existing pathological situations at the departure of the Insured;
- accidents or illnesses deriving from the abuse of alcohol, non-therapeutic use of narcotic drugs or hallucinogens, voluntary interruption of pregnancy, malicious crimes committed or attempted by the Insured, suicide or attempted suicide;
- infectious diseases, if their transport breaches international health regulations.

### 1.2.2 Medical expenses

The following are excluded from reimbursement:

- medical expenses due to infirmities deriving from existing pathological situations at the departure of the Insured;
- chronic, neuro-psychiatric, nervous, mental or psychosomatic illness;
- accidents or illnesses deriving from the abuse of alcohol, non-therapeutic use of narcotic drugs or hallucinogens, voluntary interruption of pregnancy, malicious crimes committed or attempted by the Insured, suicide or attempted suicide;
- the purchase, maintenance and repair of glasses, contact lenses, orthopaedic and physiotherapeutic apparatus in general and all types of prosthesis;
- operations or applications of a cosmetic nature;
- check-ups following return home for situations arising from illnesses or accidents which started while travelling.

### 1.2.3 Exclusions common to all services

All the services will not be supplied:

- in cases in which the Insured ignores the indications of the Operational centre or if he/she leaves hospital voluntarily against the advice of the doctors in the structure where s/he is admitted;
- for pregnancy after the 180th day;
- for newborn babies, if the pregnancy terminated during the trip, and also in the case of premature birth;
- for epidemics with the features of a pandemic, of such seriousness and virulence that there is a high mortality rate or restrictive measures are required to reduce the risk of transmission to the local civilian population;
- for a trip undertaken to an area where there is a ban or limitation (also temporary) issued by a competent public authority;
- for a trip undertaken against medical advice or, however, with pathologies at an acute stage or for the purposes of medical-surgical treatment;
- failure to contact the Operational centre or, however, without its prior authorisation;

- h. for voluntary interruption of pregnancy;
- i. for rehabilitation;
- j. for expenses relating to vaccinations or preventive medicine;
- k. for the purchase, application, maintenance and repair of prostheses and therapeutic equipment;
- l. for nursing, physiotherapy, slimming or spa services, and for the elimination of physical defects of a cosmetic nature or congenital malformations;
- m. for cures or treatments whose therapeutic nature is not recognised in the country of residence of the Insured;
- n. for non-urgent medical treatment or check-ups after return home following illness which started while travelling;
- o. for expenses arising from the removal and/or transplant of organs;
- p. for participation in sports competitions and the relative trials, unless they are of a recreational nature;
- q. for carrying out aircraft sports and those of the air in general, extreme sports if done outside of sports organisations and without the expected safety criteria, acts of daring and any sport done professionally or which, however, leads to direct or indirect payment;
- r. for war, including civil war, which involves the Insured after the tenth day from the start of hostilities or because s/he was taken by surprise while travelling in a country at peace before his/her departure;
- s. nuclear explosions and radioactive contamination, natural catastrophes, terrorism or sabotage and popular uprising unless the Insured can prove that the incident had no relationship with such events;
- t. trips to remote areas which can only be reached by special means of rescue;
- u. quarantine.

### 1.3 Provisions and limitations

#### 1.3.1 Assistance while travelling

- a) the services of assistance are supplied for events within the limit of the capital insured and any sub-limits;
- b) the services of assistance are made using the means and structures which Elvia and the Operational centre, in their unquestionable judgement, consider most appropriate for the state of health of the Insured and the state of need, respecting the specific conditions of operativity;
- c) a ticket made available is understood to be with:
  - a scheduled flight (economy class);
  - first class train;
  - ferry.
 On their return, Elvia has the right to ask people for whom it has made arrangements for the unused tickets, also as a preventive measure;
- d) Elvia cannot be held responsible for:
  - delays or obstacles to carrying out the services agreed because of Acts of God or the provisions of local authorities;
  - errors due to inexact information received from the Insured;
  - damage arising from the block on credit instruments;
- e) Elvia not required to pay indemnities in replacement for the assistance cover due;
- f) the Insured releases doctors treating him/her and the people involved in the policy conditions from professional secrecy, only for events which are the subject of this insurance and only with regard to Elvia and/or any investigating magistrates invested with the examination.

#### 1.3.2 Medical expenses

Elvia will sustain 'medical expenses' directly or reimburse them:

- a) more than once during the trip;
- b) up to the exhaustion of the capital insured per person and per period of insurance.

## 2. CANCELLATION OF A TRIP

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### 2.1 Scope

Elvia will reimburse the penalty for the cancellation of the trip applied contractually by easyJet, excluding the administration costs and the airport taxes, **within the limit of € 1,250.00 per person** following cancellations due to:

- a) sudden severe illness (or unexpected relapse) certified by a doctor;
- b) pathologies of pregnancy, if ascertained following booking;
- c) intolerance of vaccinations;
- d) accident or death, occurring after booking,

of the Insured, a family member or a travelling companion indicated in the policy;

- e) material damage to the dwelling following a natural disaster or theft which require the Insured's presence;
- f) dismissal or suspension from work (redundancy, etc.) of the Insured.

Elvia will reimburse the penalty, excluding the airport taxes, or the modification expenses applied by easyJet:

- for the Insured;
- for all his/her family members;
- for a travelling companion (only on condition that the Insured must travel alone following cancellation, as long as they are insured and registered in the same file.

## **2.2 Effective date and operativity**

The covers will be effective from the date of booking or documented confirmation of the services and will be operative until use of the first service set out contractually.

## **2.3 Exclusions**

Elvia will not reimburse the penalty relating to cancellations determined by:

- a) existing injuries or illnesses of an evolutionary nature and their complications or, if at the time of booking the conditions or events which could cause cancellation already existed;
- b) chronic, neuro-psychiatric, nervous, mental and psychosomatic diseases; pathologies due to the abuse of alcohol and psychotropic drugs, non-therapeutic use of narcotic drugs or hallucinogens, suicide or attempted suicide;
- c) pathologies of a pregnancy which had already started and was known of before booking;
- d) professional reasons, except for the provisions of Art. 2.1/f above;
- e) strikes, uprisings, popular movements, frontier closures, sabotage, terrorism, wars or insurrections, negation of consular visas.

## **2.4 Liquidation criteria and excess**

Elvia will reimburse the cancellation penalty:

- a) with an upper limit of € 1,250.00 per person (€ 10,000 per event);
- b) in the existing percentage at the date on which the event occurred (Art. 1914 Italian Civil Code). Therefore, if the Insured cancels the trip following the event, any greater penalty will remain his/her responsibility;
- c) reserving the right to reduce the indemnity by an amount equal to the amount recovered by the Insured. Elvia has the right to take over possession of the unused tickets;
- d) with an excess of € 25.00 per person and per event. The said excess will not be applied following cancellation for death or admission to hospital.

The Elvia doctors have the right to make a medical check in the case of illness or injury.

## **2.5 Validity**

2.5.1 The cover is only valid if the policy was stipulated on the date of booking the easyJet air ticket.

2.5.2 The cover is operative for a single request for reimbursement, irrespective of the outcome and ceases when this occurs.

# **3. COSTS OF RE-INSURING A TRIP**

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## **3.1 Scope**

Elvia will reimburse any greater costs sustained in buying new tickets (air or rail tickets), **up to the limit of € 400 per person**, to replace those not used because of the late arrival of the Insured at the departure point of the outward flight following effectively documented unexpected circumstances:

- a) an accident or breakdown of the means of transport during the journey to the departure airport;
- b) delay in the means of public transport used to reach the departure airport.

## **3.2 Provisions and limitations**

Elvia will reimburse the costs sustained as long as the tickets purchased are used to take advantage of the services previously booked. A fixed excess of € 30, to be borne by the Insured will be applied to each reimbursement.

## **4. BAGGAGE INSURANCE**

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### **4.1 Scope**

Elvia will indemnify the Insured for direct and material damage to him/her arising from theft, fire, robbery, bag snatch, damage or the lack of return of personal baggage by the airline company within the limit of the insured capital of **€ 1,250.00** per person and for the period of validity of the cover. The cover is also extended to travel bags and suitcases used as containers.

Elvia will also reimburse the purchase of 'essential items' made following a delay of more than 12 hours (with respect to the expected time of arrival at one of the destinations) in the return of checked baggage, within the limit of the capital insured and with the maximum of € 150.00 per person and per insurance period. Elvia will not reimburse purchases made in the area of the return.

If the passport or other personal document essential for leaving the country is stolen or lost, Elvia will reimburse the documented costs sustained by the Insured for obtaining a provisional replacement document in addition to the capital insured and with a maximum of € 280 per person.

### **4.2 Exclusions**

Elvia will not indemnify the damages:

- a) facilitated by the malice or negligence of the Insured or people for whom s/he is responsible;
- b) occurring during a stay on a camping site;
- c) if an authentic copy of the report stamped by the authorities in the place where the event occurred is not produced.

The following are also excluded from the insurance:

- a) money in any form (bank notes, cheques, traveller's cheques, credit cards, etc.) and tickets, except for the indications of Clause 4.3 (para. b.4) below. Likewise, documents, bonds and collections of any kind, objects of art, firearms in general, keys, goods, professional equipment, mobile phones, personal computers, samples, photo-cinematographic films, magnetic tapes and compact discs, musical instruments, camping equipment, diving and sports equipment in general (with the exclusion of golfing equipment covered by insurance limited to the indications of point 5.1.2 below) and helmets are also excluded;
- b) damage directly or indirectly caused by provisions of the authorities, war-related events, civil or military disorder, uprisings, strikes, mines, ransacking and earthquakes unless the Insured can prove that the claim had no relationship with those events;
- c) damage arising from normal wear and tear, an inherent vice, leakage of liquids, moths and beetles, grubs, bad/insufficient or inadequate packing and bad weather;
- d) damage from breakages, unless these are due to an accident occurring to the means of transport, Acts of God, burglary, robbery, armed assault and fire or fire extinguishing;
- e) damage caused by forgetting, losing or mislaying an item and real pearls or precious stones falling from their setting;
- f) theft or damage of goods covered by other insurances;
- g) theft from luggage left in a vehicle, motor vehicle, motor cycle or bicycle;
- h) luggage sent separately by carrier;
- i) car radios and speaker systems as well as fixed and service accessories of any vehicle.

### **4.3 Provisions and limitations**

**4.3.1** - Elvia will pay the indemnity:

- a) within the limit of the capital insured per person and per insurance period of € 1,250.00. The insurance is given as 'first absolute risk';
- b) with the maximum limit of:
  - b.1 per object of € 150.00;
  - b.2 for glasses and contact lenses of € 250.00;
  - b.3 for objects purchased during the trip (as long as this is proven by proper purchase receipts) of € 300 without prejudice, however, to the overall upper limit insured;
  - b.4 for the theft of personal money of € 250 following withdrawal from the bank (within the 72 hours immediately preceding the start of the trip) or during the trip. Only the theft of money carried by the Insured and put into a safety box or locked container in the accommodation is covered by the insurance. The reimbursement will not exceed the upper limit of € 250 overall, independent of the number of insured people involved in the event, for cash taken by the Insured. A fixed excess of € 50, to be borne by the Insured, will be applied to each reimbursement. Possession of money must be documented by a bank receipt effectively proving withdrawal by the Insured.
- c) considering all photo-cine-optical material as a single item;
- d) on the basis of the commercial value which the items lost had at the time the incident occurred;

- e) after that of the airline company or hotelier responsible for the event, up to the level of the capital insured, net of what has already been paid and only if compensation does not cover the whole amount of the damages.

**4.3.2** – The following are covered cumulatively up to € 420.00 (without prejudice to the overall upper limit insured):

- a) jewellery, pearls, precious stones, clocks, watches and objects in gold, platinum or silver, furs and other precious items. Such objects are covered by insurance only if carried personally or worn;
- b) photo-cine-optical equipment, radio equipment, televisions, recorders, electronic apparatus. These items are not covered by insurance if included in the baggage passed to a transport company or entrusted to third parties (hoteliers, restaurateurs, etc.).

## **5. GOLF INSURANCE**

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### **5.1 Scope**

#### **5.1.1 Reimbursement of green fees**

Elvia will reimburse documented green fees already paid by the Insured, on condition that they cannot be otherwise recovered if the Insured:

- a) has to cancel the trip for one of the reasons indicated in Clause 2.1 above;
- b) has to interrupt the trip in advance following the return for health reasons or a death in the family, authorised and organised by Elvia on the basis of the provisions of Clause 1 above, *Viaggio sicuro*, Assistance while travelling and medical expenses;
- c) cannot play golf, following illness or injury, and s/he has advised the Elvia Operational centre beforehand.

#### **5.1.2 Theft or damage to equipment**

Elvia will indemnify the Insured, within the limit of the capital insured of **€ 1,400.00** per person and for the period of validity of the cover, for material and direct damage to him/her arising from theft, fire, robbery, bag-snatch, damage or the failure to redeliver the golfing equipment by the airline. Further, if there is a delay of more than 12 hours (with respect to the expected time of arrival at the airport of destination of the outward flight) in the return of the golf equipment registered, Elvia will reimburse the documented expenses sustained by the Insured for the rental of replacement golf equipment, within the limit of € 350 per person and without prejudice to the overall capital insured.

### **5.2 Exclusions**

**5.2.1** – All the exclusions indicated at point 2.3 (Cancellation of Trip/Exclusions) above are operative for the cover in point 5.1.1 above.

**5.2.2** – Elvia will not reimburse damage for the cover in point 5.1.2 above:

- a) facilitated by malicious damage or negligence by the Insured or people for whom he is responsible;
- b) for which an authentic copy of the report stamped by the airline company (for delay or the failure to return items by them) or the authorities in the place where the event occurred, is not produced.

Likewise, the following are also excluded from the insurance:

- a) damage directly or indirectly caused by provisions of the authorities, war-related events, civil or military disorder, uprisings, strikes, mines, ransacking and earthquakes unless the Insured can prove that the claim had no relationship with those events;
- b) damage arising from normal wear and tear, an inherent vice, leakage of liquids, moths and beetles, grubs, bad/insufficient or inadequate packing and bad weather;
- c) damage from breakages, unless these are due to an accident occurring to the means of transport, Acts of God, burglary, robbery, armed assault and fire or fire extinguishing;
- d) damage caused by forgetting, losing or mislaying an item;
- e) theft or damage of goods covered by other insurances;
- f) theft from luggage left in a vehicle, motor vehicle, motor cycle or bicycle;
- g) luggage sent separately by carrier.

### **5.3 Provisions and limitations**

**5.3.1** - Elvia will pay indemnity for the cover as per point 5.1.1 above:

- a) within the limit of the capital insured per person and per insurance period of € 420.00;
- b) with the application of a fixed excess of € 70 payable by the Insured on each reimbursement;
- c) on presentation of the original receipts for expenses and written declaration proving that the amounts paid cannot be recovered otherwise.

**5.3.2** - Elvia will pay indemnity for the cover as per point 5.1.2 above:

- d) within the limit of the capital insured per person and per insurance period of € 1,400.00. The insurance is given as 'first absolute risk';
- e) with the maximum limit per object of € 280.00;
- f) on the basis of the commercial value which the items lost had at the time the incident occurred;
- g) after that of the airline company or hotelier responsible for the event, up to the level of the capital insured, net of what has already been paid and only if compensation does not cover the whole amount of the damages.

## **6. AIRCRAFT DELAY INSURANCE**

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### **6.1 Scope**

Elvia will supply one of the following services if the outward flight is delayed, calculated on the basis of the last flight plan given to the traveller, due to adverse atmospheric conditions, mechanical breakdown or faults in the aircraft:

#### **a) Compensation for Delayed Departure**

Compensation to the Insured of € 30 for the first complete 12 hours of documented delay of the outward flight and a further € 30 for the second successive complete 12 hours of delay.

*or*

#### **b) Reimbursement of the trip for delay in departure of more than 24 hours**

Reimbursement of the Insured of the total cost of the trip, up to a maximum of € 1,500 (net of airport taxes), if s/he decides not to start the trip following a documented delay in the outward flight of at least 24 hours.

### **6.2 Provisions and limitations**

The claim will be paid on condition that the Insured completed check-in in accordance with the indications given by the airline company and within the time set out by the said company, and that s/he has obtained a written declaration from the airline company certifying the delay occurring and that it caused the activation of the conditions of the insurance cover.

### **6.3 Exclusions**

All events arising directly or indirectly from war, invasion, hostile acts by enemies (whether war is declared or not), civil war, revolution, insurrection, military coup d'état, strikes, unrest, acts of vandalism and terrorism are excluded from the insurance.

## **7. THIRD PARTY CIVIL LIABILITY**

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### **7.1 Scope**

Elvia will pay the sums the Insured is required to pay as being liable in the terms of the law, as damages (capital, interest and costs) of injury involuntarily caused to third parties arising from death, personal injury and damage to things as a result of an accident occurring in the period of validity of the policy relating to events in his/her private, with the exclusion of all liability relating to the professional activity. Damages arising from the following are likewise included in the cover:

- ownership of domestic animals;
- ownership and use of velocipedes, vehicles and vessels without a motor of not more than 6.5 metres in length, golf-cars;
- the use of horses and other animals that can be ridden with the consent of the owner;
- doing sports, including competitions not at a professional level, free time activities in general and camping.

### **7.2 Upper limit**

The upper limit is

- € 200,000.00 per event and insurance period;
- € 200,000.00 for damages to people;
- € 50,000.00 for damage to things and animals.

### **7.3 Exclusions**

The following damages are excluded from the insurance:

- a) deriving from malicious acts made or attempted by the Insured;
- b) deriving from performance of the professional activity;
- c) deriving from hunting;
- d) deriving from theft;
- e) deriving from circulation on public roads or equivalent areas of motor vehicles and also sailing in motor boats and the use of aircraft;
- f) deriving from keeping firearms and the related ammunition and their use;
- g) all the things belonging to other people which the Insured has in his/her custody/keeping or has for any reason.

### **7.4 Management of disputes on damages**

Elvia will take on management of disputes on behalf of the Insured up to the point in which it is interested both in and out of court and in civil or criminal courts designating, where necessary, lawyers or technical experts and

taking advantage of all the rights and action due to the Insured. This last is required to collaborate to allow management of the aforesaid dispute and personally appear in court where required. Elvia has the right to recover its losses from the Insured for the damage caused to it by failure to comply with these obligations. Elvia will sustain the costs of opposing action moved against the Insured, within the limit of an amount equal to the upper limit insured. If the sum due to the claimant exceeds the said upper limit, the costs will be shared between Elvia and the Insured in proportion to their respective interest. Elvia will not pay the costs met by the Insured for lawyers or technical experts who have not been appointed by it and will not pay fines and penalties nor the costs of criminal justice.

## 7.5 Excess

The insurance is given with the application of an excess of € 250 per claim for damage relating to things and animals.

## 8. IF AN INCIDENT OCCURS

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### 8.1 VIAGGIO SICURO

#### 8.1.1 IF NECESSARY

The Insured, or the person acting for him/her, must contact the Operational Centre, giving personal data and the number of this policy and the type of assistance required, also indicating:

- a) personal data;
- b) number of the easyJet insurance certificate;
- c) temporary address;
- d) information on the hospital (name and telephone number, ward where admitted, name of the doctor responsible for the patient) if admitted;
- e) type of assistance requested;
- f) address of any family members/travelling companions of the Insured.

### IMPORTANT REFERENCES

**Contact the address below immediately for every eventuality concerning the assistance services:**

#### **OPERATIONAL CENTRE**

operational 24 hours a day, all year round

**Tel. + 39 02 26609606**

Via Ampère 30, 20131 MILAN, Italy; Fax +39 02 70630091

#### 8.1.2 IF A REQUEST FOR REIMBURSEMENT IS MADE

The Insured, or the person acting for him/her, must advise Elvia in writing within 5 days of returning, giving:

- a) personal data;
- b) number of the easyJet insurance certificate;
- c) number of the dossier advised by the Operational Centre giving the authorisation;
- d) circumstances of the event;
- e) medical documentation drawn up locally and the originals of the relative medical receipts;
- f) name and address of the bank, IBAN code and SWIFT code for overseas accounts, and the name of the account holder if different from the name on the file;
- g) details of the bank (bank sort code, IBAN, account number, etc.);
- h) tax code of the destinee of the payment, as per Law 248 of 4 August 2006.

Alternatively, the incident can be reported via the web site [www.ilmiosinistro.it](http://www.ilmiosinistro.it) in the section 'Denuncia il tuo sinistro'.

### 8.2 CANCELLATION OF TRIP

After cancelling the flight with easyJet, the Insured, or the person acting for him/her, must advise Elvia in writing within 5 days of the day the event occurred, giving:

- a) number of the easyJet insurance certificate;
- b) personal data and address;
- c) original documentation objectively proving the cause of the cancellation; if for medical reasons, the certificate must show the pathology and the address where the ill or injured person can be found; successively:
- d) documentation showing the connection between the Insured and any other person causing the cancellation;

- e) copy of the confirmation of the easyJet booking;
- f) name and address of the bank, IBAN code and SWIFT code for overseas accounts, and the name of the account holder if different from the name on the file;
- g) tax code of the destinee of the payment, as per Law 248 of 4 August 2006.

Alternatively, the incident can be reported via the web site [www.ilmiosinistro.it](http://www.ilmiosinistro.it) in the section '**Denuncia il tuo sinistro**'.

### **8.3 COSTS OF RE-INSURING THE TRIP**

The Insured, or the person acting for him/her, must advise Elvia in writing within 5 days of returning, giving:

- a) number of the easyJet insurance certificate;
- b) personal data and address;
- c) original documentation objectively proving the cause of the delay;
- d) originals of the new travel documents purchased to reach the planned destination;
- e) confirmation, issued by easyJet, that the flight booked originally wasn't used;
- f) copy of the confirmation of the easyJet booking;
- g) name and address of the bank, IBAN code and SWIFT code for overseas accounts, and the name of the account holder if different from the name on the file;
- h) tax code of the destinee of the payment, as per Law 248 of 4 August 2006.

### **8.4 BAGGAGE**

The Insured must advise Elvia in writing within 5 days of returning, giving:

- a) personal data and address;
- b) number of the easyJet insurance certificate;
- c) original of the report made to the appropriate authorities in the place where the event occurred with a detailed list of the items stolen or damaged and documentation proving the value;
- d) in the case of theft, the copy of the complaint made to the hotelier or airline to whom the baggage was entrusted;
- e) name and address of the bank, IBAN code and SWIFT code for overseas accounts, and the name of the account holder if different from the name on the file;
- f) tax code of the destinee of the payment, as per Law 248 of 4 August 2006.

Alternatively, the incident can be reported via the web site [www.ilmiosinistro.it](http://www.ilmiosinistro.it) in the section '**Denuncia il tuo sinistro**'.

## **8.5 GOLF INSURANCE**

### **8.5.1 REIMBURSEMENT OF GREEN FEES**

The Insured, or the person acting for him/her, must advise Elvia in writing within 5 days of the day the event occurred, giving:

- a) number of the easyJet insurance certificate;
- b) personal data and address;
- c) original documentation proving the reason why the green previously booked and paid for could not be used; if for medical reasons, the certificate must show the pathology and the address where the ill or injured person can be found;
- d) copy of the confirmation of the easyJet booking;
- e) name and address of the bank, IBAN code and SWIFT code for overseas accounts, and the name of the account holder if different from the name on the file;
- f) tax code of the destinee of the payment, as per Law 248 of 4 August 2006.

### **8.5.2 THEFT OR DAMAGE TO EQUIPMENT**

The Insured must advise Elvia in writing within 5 days of returning, giving:

- a) personal data and address;
- b) number of the easyJet insurance certificate;
- c) original of the report made to the appropriate authorities in the place where the event occurred with a detailed list of the items stolen or damaged and documentation proving the value;
- d) in the case of theft, the copy of the complaint made to the hotelier or airline to whom the baggage was entrusted;
- e) name and address of the bank, IBAN code and SWIFT code for overseas accounts, and the name of the account holder if different from the name on the file;
- f) tax code of the destinee of the payment, as per Law 248 of 4 August 2006.

## 8.6 DELAY OF THE AIRCRAFT

The Insured, or the person acting for him/her, must advise Elvia in writing within 5 days of returning, giving:

- a) number of the easyJet insurance certificate;
- b) personal data and address;
- c) copy of the confirmation of the easyJet booking, proving the last official time for the departure of the flight;
- d) declaration proving the time of the effective departure of the aircraft;
- e) documentation objectively proving the reason for the delay;
- f) name and address of the bank, IBAN code and SWIFT code for overseas accounts, and the name of the account holder if different from the name on the file;
- g) tax code of the destinee of the payment, as per Law 248 of 4 August 2006.

## 8.7 CIVIL LIABILITY

The Insured must advise Elvia in writing within 5 days of when s/he becomes aware of the situation giving:

- a) personal data and address;
- b) number of the insurance certificate;
- c) place, date and time of the event, as well as the circumstances and causes leading to it;
- d) written request of the counterparty with the quantification.

## IMPORTANT REFERENCES

Use the section 'Denuncia il tuo sinistro' in the web site [www.ilmiosinistro.it](http://www.ilmiosinistro.it) or send the original of all communications and documentation only in writing to:

**MONDIAL ASSISTANCE ITALIA S.p.A.**  
Servizio Liquidazione Danni easyJet (*easyJet Damages  
Payment Service*)  
Via Ampère 30, 20131 MILAN, Italy

**Mondial Assistance Italia S.p.A.**  
**Registered and administrative offices: Via Ampère 30, 20131 MILAN, Italy**  
**Commercial offices: Via E. Filiberto 3, 20149 MILAN, Italy**  
**Tax code, VAT and enrolment number in the**  
**Register of Businesses of Milan 10114300154**  
[www.mondial-assistance.it](http://www.mondial-assistance.it)