

EMERGENCY ASSISTANCE AND MEDICAL TRANSFER
EUROP ASSISTANCE
RESIDENT NO PROBLEM N. 11888

Conditions:

1. **Emergency Assistance through the Organizational Structure operating 24 hours a day**
2. **Reimbursement of medical expenses**
3. **Baggage**
4. **Legal protection**

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

Where do the guarantees are valid: all over the world, **excluding Italy.**

Notice: for exclusions and limitations of guarantees, please see the **Policy.**

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, even if pre-existing:
 - Medical consultation
 - Referral to a specialist physician abroad*
 - Information on hospitalization
 - Sending of a medical team abroad*
 - Medical transfer/repatriation
 - Repatriation of the insured
 - Return of a convalescent patient
 - Transport of body in the event of death (up to € 20,658.28)
 - Early repatriation because of the death of a family member (includes return in the country of service within 15 days from the event)
 - Extension of the stay abroad (up to € 516,46)
 - Travel of a family member
 - Information and notification of corresponding foreign drugs
 - Interpreter available abroad*
 - Attorney available abroad (up to € 516,46)*
 - Advance on emergency expenses (up to € 516,46)*
 - Advance of bail money abroad (up to € 5.164,57)*

The benefits signed with an (*) will not be provided in the following countries: Antarctic, Cocos, Eritrea, South Georgia, Heard and McDonald, Bouvet Island, Christmas Island, Pitcairn Island, Falkland Islands, Marshall Islands, Minor Islands, Solomon Islands, Wallis e Futuna, Kiribati, Libya, Micronesia, Nauru, Niue, Palau, Western Sahara, Samoa, Saint Helena, Somalia French Southern Lands, West Timor, East Timor, Tokelau, Tonga, Tuvalu, Vanuatu.

2. Insurance for Medical expenses abroad for urgent treatments that can not be postponed:

- € 40,000.00 as direct payment or reimbursement
- **Excess:** for expenses incurred not as a result of hospitalization, reimbursement is made for each individual claim by applying a 20% excess with a minimum of Euro 51.65
- Expenses for pre-existing diseases are **excluded**.

3. Baggage insurance: compensation for damaged baggage up to € 800.00 per claim and per insurance year.

4. Legal protection: provides legal assistance in or out of court and the relative costs that may be necessary to protect the interests of the insured and the member of her/his immediate family shown on the family status certificate; up to € 5,000.00 per claim, with no limits per insurance year.

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):

EUROP ASSISTANCE ORGANIZATIONAL STRUCTURE
TELEPHONE: (+39) 02 58.28.60.02 direct line Switchboard: (+39) 02 58.24.1
FAX: (+39) 02 58.47.72.01
E-mail: sanitario@europassistance.it

and give the operator the following information:

- Full Name, telephone number
- Policy number: Siscos n. 11888, saying it is a collective Policy
- Type of intervention requested

2. 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 Europ Assistance with direct payment made by the Organizational Structure and/or as reimbursement of the amount.

It is necessary to 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 EUROP ASSISTANCE, Claims Liquidation Office, Medical Expense Reimbursement
Piazza Trento, 8 – 20135 Milano – Italy.

By fax: (+39) 02 58.47.70.19

In case of problems with fax, you can send the report by **e-mail** to Siscos: assistenza.assicurati@siscos.org; Siscos will forward it to Europ Assistance.

Subsequently – **within no more than 60 days from the event** - send the reimbursement claim to:
Europ Assistance, Claims Liquidation Office, Medical Expenses Reimbursement – Piazza Trento, 8 – 20135 Milano – Italy

giving:

- Full Name, address, and telephone number.
- N° of Policy: SISCOS 11888, explaining 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.

3. In case of Baggage damage (theft, loss, mismanagement...): send as soon as possible - **within no more than 10 days from the event – a written report** using one of the following options:

By mail: to EUROP ASSISTANCE, Claims Liquidation Office, Baggage claim – Piazza Trento, 8
20135 Milano, Italy.

By fax: (+39) 02 58.47.70.19

giving:

- Full Name, address, and telephone number.
- N° of Policy: SISCOS 11888, explaining it is a collective Policy.

Subsequently – **within no more than 60 days from the event** - send **the reimbursement claim** to: Europ Assistance, Claims Liquidation Office, Baggage Claim – Piazza Trento, 8 – 20135 Milano - Italy, attaining to what the Policy itself prescribes, regarding the documents to attach.

4. Legal protection: see text of Policy.

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