



HANDBOOK FOR SISCOS POLICYHOLDERS

Check out which policies are you insured with and read carefully some basic information

EMERGENCY ASSISTANCE AND MEDICAL TRANSFER: it guarantees the intervention of specialized personnel who will arrange the assistance services or will help resolving any problem related to an accident or an illness through the **24-hour-a-day Organizational Structure (O.S.)**. In case of disease or injury, the payment or the reimbursement of medical expenses is guaranteed up to the insured limit of the chosen option. There are two different policies:

- A) Resident No Problem n. 11888:** it is valid in every country, except Italy. The policyholder is insured for emergency assistance through the Organizational Structure, medical expenses reimbursement, legal protection and baggage insurance.
- B) Medico No Stop n. 11887:** only for foreigners temporarily in Italy. It is valid for their journeys in the Schengen Area too. It guarantees assistance through the Organizational Structure and medical expenses reimbursement.

What to do in case of accident / illness:

- **In case of need for assistance (11888 and 11887):** contact immediately the Organizational Structure, before taking any personal initiatives, and give your personal details: Full Name, Policy number (specifying that it is a collective policy), what kind of assistance is needed and a telephone number.
- **In case of hospitalization (11888 e 11887):** **it is necessary to call immediately the Organizational Structure** for direct payment or reimbursement.
- **Medical Expenses Reimbursement (11888 e 11887):** inform the Organizational Structure, **as soon as possible** by fax (+39) 02 58.47.70.19 or postal address Europ Assistance, Claims Liquidation Office, Medical Expenses Reimbursement, Piazza Trento, 8 – 20135 Milano, Italy or, in case of problems with fax, by e-mail to Siscos assistenza.assicurati@siscos.org that will forward it to Europ Assistance. Afterwards – **within no more than 60 days from the event** – send the reimbursement claim to the postal address below (check in our website <http://www.siscos.org/index.php/english.html> which documents to attach).
- **Baggage damages (11888):** send as soon as possible – **within no more than 10 days from the event** – a written report giving your personal details (see above) at the abovementioned mail address or fax. Then send the reimbursement claim within 60 days (check in our website <http://www.siscos.org/index.php/english.html> which documents to attach).

24 HOURS A DAY OPERATIONS CENTER TELEPHONE NUMBERS:

for Policies **11888** and **11887**

Telephone: (+39) 02 58.28.60.02 direct line

Switchboard: (+39) 02.58.24.1

Fax: (+39) 02 58.47.72.01

Email: sanitario@europassistance.it

INSURANCE AGAINST ACCIDENT: it guarantees the insured amount to the beneficiaries in case of **death** of the Policyholder **caused by accident** (not by natural causes) or a percentage of the insured amount to the policyholder for a **permanent disability**. This insurance covers professional and extraprofessional accidents. There are two different policies:

- A) Injuries and Death Generali Italia n. 764063712 (ex 415278):** it is specific for developing countries. It guarantees a benefit in case of death or permanent disability caused by accident, including war and tropical disease; and an amount of money in case of permanent disability caused by a general disease. It guarantees a benefit to cover repatriation of the insured body in the event of death and medical expenses for medical care needed because of accidents or tropical diseases, including dental care.

What to do in case of accident:

- **In case of death:** it is necessary to inform, as soon as possible, Siscos* or the Insurance Company (**Generali Italia – Ispettorato Sinistri – Viale della Liberazione 16, 20124 Milano**), indicating: Full Name of the Insured, number of policy, date, place, causes and dynamic of the accident.



- **In case of injury or 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: Full Name, date, place, causes and dynamic of the accident, with a medical certificate.

B) Injuries and death AIG (ex Chartis) n. IAH0002085: it is valid in the European Union and Schengen Area countries. It insures death and permanent disability caused by accident. It guarantees a benefit to cover medical expenses for medical care needed following an accident.

What to do in case of accident:

- It is necessary to inform, as soon as possible, Siscos* and the Insurance Company (**AIG Europe Limited - Rappresentanza Generale per l'Italia - Via della Chiusa 2, 20123 Milano**), also send copy to Siscos*, indicating: Full Name of the Insured, number of policy, date, place, causes and dynamic of the accident.

HEALTH INSURANCE / REFUND OF MEDICAL EXPENSES

A) Generali Italia n. 764063711 (ex 415277): Hospitalization up to € 30,000.00; reimbursement, up to the maximum rate per annum provided, of medical expenses sustained after illness or injury. The Policy is valid as temporary insurance coverage in the **foreign countries** where the expatriate works. The insurance is also valid after the return in the country of origin / residence, during a variable period, for severe diseases contracted or accidents occurred during the foreign mission.

B) Generali Italia n. 360145970: Hospitalization up to € 70,000.00; reimbursement, up to the maximum rate per annum provided, of medical expenses sustained after illness or injury. The Policy is valid as temporary insurance coverage in the **foreign countries** where the expatriate works, and, if needed, in the countries where the expatriate travels for work or on leave, including the country of residence, with exclusion of Italy. The insurance is also valid after the return in the country of origin / residence, during a variable period, for severe diseases contracted or accidents occurred during the foreign mission.

IMPORTANT: If you are insured with Policy Europ Assistance Resident n. 11888 too, and you think you need emergency assistance, call the Organizational Structure!

To ask for reimbursement:

- Fill in the **Medical Expenses Reimbursement Form**, and send it to the NGO you work for or to Siscos*, with all the documents required attached (see on-line a complete list). The request for reimbursement must arrive within 6 months from the event. In case of pregnancy or long lasting diseases send a **Illness Report Form** by email or fax, with a medical certificate attached; Siscos will open a file for you. Please follow the same procedure also if you can not send all the documents required in time. Please download all *Forms* from our website: <http://www.siscos.org/index.php/english.html>.

CIVIL LIABILITY INSURANCE POLICY

Unipol n. 758/65/37870281 RCT: it covers every policyholder against claims that may occur as the result of any professional activities, made against the Insured by a third person while the policy was in force.

What to do in case of accident:

- Send a detailed written report to **SISCOS*** specifying Full Name and Policy number.

TEMPORARILY LIFE INSURANCE

Generali Italia n. 9.017.951: it guarantees a certain benefit to beneficiaries in case of death (for any cause) of the Policy Holder.

What to do in case of death:

- Inform, as soon as possible Siscos* and the Insurance Company, indicating: Full Name of the Insured, number of Policy, date, place, causes and dynamic of the accident.

*SISCOS, Via G. Parini 7 - 20121 Milan, Italy - e-mail assistenza.assicurati@siscos.org

To have more information on guaranties and policies, please read the English section of the website
<http://www.siscos.org/index.php/english.html>