

Third-Party Liability Policy

UnipolSai n. 758/65/37870281

Who can be insured:

- All the **operators** of organizations, institutions, and associations, such as collaborators, managers, employees, consultants, and volunteers who do not have a registered contract with the Ministry of Foreign Affairs, etc.
- the **volunteers and cooperants with a contract registered by the Ministry of Foreign Affairs** are insured by SISCOS for the entire period of service, as long as the organizations have promptly notified their departure with the appropriate Data Collection form.

Age limits of policyholders: none

Where the guarantees apply: all over the world.

What is insured: The insurance holds the organization harmless from any claim for damages involuntarily caused to third parties by the organization itself and/or its representatives - volunteers, employees, and operators in general - both in Italy and abroad.

What is not insured:

- dangerous activities, such as deminers, health personnel (doctors, nurses, etc ...), and the management of hospitals in Italy and abroad, which can be listed separately at the request of the interested parties;
- criminal liability, which by law is personal and not insured;
- the insurance is not operative in countries that are in a state of declared war.
- professional RC is excluded;

CEILINGS AND GUARANTEES

Guarantees		Ceiling
RCT	€	3.000.000,00/ 3.000.000,00 / 3.000.000,00
RCO	€	3.000.000,00/ 2.000.000,00

The insurance holds the organization harmless from any claim for damages involuntarily caused to third parties by the organization itself and/or its representatives - volunteers, employees, and operators in general - both in Italy and abroad, for:

- **The civil liability deriving to the insured from the exercise of the institutional activities of the individual bodies, such as:**
 - implementation of cooperation projects and interventions
 - organization and participation in seminars, conferences, courses
 - management of schools
 - organization of exhibitions, shows, trips, and stays
 - or any other activity connected with the purposes of the organization.

- **The civil liability deriving from the qualification of "Head of the protection and prevention service" according to Legislative Decree 626 of 19.9.94 and the D.L. 494/96.**
 - Civil liability deriving from after-work activities.
 - The R.C.O. (civil liability of employees) bears the organization for any physical damage suffered by the policyholders and about which Inail / Inps recourse is received according to the law.

Guarantee extension:

- Individual insured persons are covered for damage unintentionally caused to third parties; the policyholders are considered to be third parties among themselves.
- Exclusion of the right of recourse - The company renounces to exercise the right of recourse against the policyholders for any damages paid.
- Ownership and operation of buildings - The warranty is extended to those properties and/or buildings where the activity takes place.

WHAT TO DO IN THE EVENT OF A CLAIM

In case of damage caused to third parties, send a detailed written communication to:

SISCOS – Servizi per la Cooperazione Internazionale

Via Fabio Filzi, 2 – 20124 Milano

E-mail: assistenza.assicurati@siscos.org

Citing: UNIPOL ASSICURAZIONI policy No. 758/65/37870281 RCT / O.

specifying: the name of the injured party, the date, place, and cause of the accident, the name and address of any witnesses, and a description of the damage.

For any fatal or particularly serious claims, a report must be sent promptly.

If the organization is called to answer for the damage, it must send any requests for compensation to the Insurer, refraining, towards the applicants, from recognizing any responsibility, as the Company may not be liable for damages, having suffered an injury in the setting of the claim.

The Insurance Company, through its damage settlement office, having verified the validity of the requests, will agree on the right compensation directly with the injured party.

If the requests are unfounded or excessive, the liquidator can reject them, triggering in most cases a dispute with the counterparty; if the injured party acts in court (for example by notifying a writ of summons), the Company must be immediately notified by attaching a copy of the document received and asking for instructions on handling the dispute. If the Company takes over the management of the dispute, a power of attorney must be issued to the lawyer designated by it. It is also possible to be assisted by a trusted lawyer, but the cost of the latter will be borne by the Organization.

As compensation for damage suffered and/or caused abroad, the insured must provide the relevant documentation endorsed by the Embassy or Consulate of Italy or, failing that, by local authorities.

Prescription of the right to insurance benefits and compensation for damage.

In the "Third Party Liability" sector, there are different statutes of limitations depending on whether it is the right to insurance benefits on the part of the insured or the right of compensation on the part of the injured party:

- **the Insured** must inform the Insurance Company within 2 years from the moment he receives a compensation claim. Otherwise, the right to the insurance benefit expires and the economic burdens will remain at your expense. The insured must, among other things, provide for any legal, judicial, or extra-judicial costs.
- **The Damaged**, on the other hand, has 5 years to assert his right to compensation for damage.

** This information note is for simplification purposes, the text of the policy prevails on a contractual level.*