

EUROP ASSISTANCE whose head office is located at 2 rue Pillet-Will, 75009 Paris, France, registered in the Paris commerce and companies register under the number 451 366 405, and authorised and regulated by the French Supervision Authority (ACPR - 4 place de Budapest, CS 92459, 75436 Paris Cedex 09, France), under the number 4021295. This Collective Insurance Policy is subscribed with the Irish subsidiary EUROP ASSISTANCE SA IRISH BRANCH, whose head office is located on the Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland, and which is registered with the Irish Companies Registration Office under the number 907089. Europ Assistance SA is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Statement that the complete information on the product is provided in the pre-contractual and contractual documents.

What is this type of insurance?

This Insurance policy covers the financial loss you incurred due to the Covid-19 cancellation, travel assistance, medical transfer, Covid-19 medical expenses, indemnity cover from hospitalisation in quarantine, travel quota reimbursement and indemnity cover for hospitalisation.



What is insured?

- ✓ Covid-19 Cancellation cover: we will cover the expenses incurred directly due to the cancellation of the covered travel in case one of the following insured events occurs before the travel starts: a) you need to cancel the travel booked upon testing positive to Covid-19; b) If you, a member of your household, a cohabiting family member or a travel companion test positive for Covid-19 in a procedure performed by a health facility, and you cannot travel because the health facility has scheduled you, your family member or travel companion for additional diagnostics tests (swab).
- ✓ Travel Assistance cover: in the event of Covid-19 epidemics/pandemics, we will provide cover the cost of the return ticket to your home for you, one of your family members travelling with you or a travel companion.
- ✓ Medical transfer cover: if you and your family, registered in the same travel file and a potential travel companion should be transferred to the "Covid-19 structure" made available by MSC CRUISES S.A., by the local authorities or at your place of residence by us, we will refund the costs of transfer.
- ✓ Covid-19 medical expenses cover: we will pay or refund you for any urgent medical/pharmaceutical/hospital expenses that cannot be deferred, incurred at the place of the claim, as follows: a) during the period for which your travel extends in the event of sudden illness or injury not connected with a Covid-19 epidemic/pandemic or b) during travel in the event of illness relating to Covid-19 epidemic/pandemic, ascertained by positive testing.
- ✓ Indemnity cover from hospitalisation in quarantine: if you are hospitalised in a "Covid-19 Structure" made available by MSC CRUISES S.A. insofar as you are found positive at the triage performed by MSC CRUISES S.A. before embarking, we will pay you an indemnity.
- ✓ Travel quota reimbursement cover: we will pay you the cost of the of days left to completion of the cruise (pro-rata temporis) if you, your family member travelling with you or your travel companion registered simultaneously, are forced to interrupt travel in the event of: a) hospitalization for Covid-19 epidemic/pandemic; b) forced quarantine due to Covid-19; c) rules/orders issued by the supervisory bodies of Your country of origin that force You to return to Your place of residence early.
- ✓ Indemnity cover for hospitalization: if, within 15 days of returning from travel you were hospitalised for at least 7 consecutive days for Covid-19, we will pay you an Indemnity.

The liability of the Insurer is limited to the amount stated in the Schedule of Benefits.



What is not insured?

- * With reference to Covid-19 Cancellation cover: theft, robbery, loss of identification and/or travel documents; bankruptcy of the carrier or tour operator/travel agency/MSC CRUISES S.A.; cancellation by the tour operator/travel agency/MSC CRUISES S.A.; deposits and/or advances that are not justified by penalty tax documents; failure to send the communication before the travel/stay start date, except for cases of cancellation caused by death or hospitalisation of at least 24 consecutive hours (excluding day hospital and accident & emergency) of a family member or if you has been tested positive at the MSC CRUISES S.A. triage and you are therefore prevented access to the cruise ship; epidemics and pandemics except for that due to Covid-19; airport taxes, port taxes, insurance premium, service fees and booked activities during the travel.
- * With reference to Travel Assistance cover, Medical transfer cover, Indemnity cover from hospitalisation in quarantine, Travel quota reimbursement cover, Indemnity cover for hospitalization: bankruptcy of the carrier or tour operator/travel agency/MSC CRUISES S.A.; cancellation by the tour operator/travel agency/MSC CRUISES S.A.; epidemics and pandemics except for that due to Covid-19; failure to comply with orders/rules issued by the supervisory bodies/host countries or home country; events for which MSC CRUISES S.A. has to intervene directly in compliance with obligations deriving from that established in the Tourism Code.
- * With reference to Covid-19 medical expenses cover: all the expenses incurred by you if no declaration has been made to the insurer, directly or through third parties, of the hospitalisation or emergency treatment; expenses to treat or eliminate physical defects or congenital malformations, aesthetic applications, nursing care, physical therapy, spa or weight-loss treatments; dental care expenses following sudden illness; costs for the purchase and repair of spectacles and contact lenses; orthopaedic and/or prosthetic device expenses following sudden illness.



Are there any restrictions on cover?

General restrictions

- ! Fraud;
- ! Events intentionally caused by an insured, a family member or a travel companion;
- ! Illnesses or accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 gram per litre of blood or 0.25 milligrams per litre of air expired, in case of a vehicle incident) by the insured or the travel companion;
- ! Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
- ! Suicide, attempted suicide or self-harm on the part of an insured, a family member or travel companion;
- ! Epidemics or infectious diseases which appear suddenly and spread rapidly through the population except for that due to Covid-19, as well as those caused by pollution and/or contamination of the atmosphere;
- ! Lack or impossibility of vaccination or to follow the necessary medical treatment in order to travel to certain countries;
- ! The consequences of irreversible progressive diseases diagnosed before booking the travel. In any case, the insurance covers any consequence arising from unpredictable relapses of non-progressive and non-chronic pathologies diseases existing before booking the travel;
- ! The consequences of an accident occurring before the policy was entered into;
- ! The consequences of psychosis, neurosis, disorder of the personality, psychosomatic disorder or depressive state of the insured;
- ! The participation of the insured in bets, challenges or fighting;
- ! The practice of sports competition or motorised competitions (racing or rally);
- ! The practice of one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ulm or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing;
- ! Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
- ! The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;
- ! The consequences resulting from the use or possession of explosives or firearms;
- ! The consequences of alcoholic cirrhosis;
- ! The cover also excludes Cover/Services of all types, consequent to laws and/or Decree Laws issued for Covid-19.



Where am I covered?

- ✓ The insurance provides a cover in the countries included in the travel booked with the travel organizer except the following countries and territories: Afghanistan, Belarus, Burma/Myanmar, Crimea and the Donetsk and Luhansk regions, Iran, North Korea, Russia, Syria, and Venezuela.



What are my obligations?

- To pay the insurance premium
- To provide the documents needed when you make a claim.



When and how do I pay?

The premium is disclosed to the policyholder prior to the policy being purchased and is set out in the insurance certificate. It includes taxes and fees. It is paid to the insurer at the date of purchase of the policy.



When does the cover start and end?

In respect of Covid-19 Travel Cancellation cover, you are covered from the departure date until the end date. from 24:00 on the day on which the travel is booked until the date on which it starts.

In respect of hospitalisation indemnity, you are covered from the date on which you return and ends 15 days later. The maximum cover duration in the period of validity of the insurance is 60 consecutive days.

Solely for World Cruises (including individual portions) the policy's validity is extended to the entire duration of the cruise.



How do I cancel the contract?

The policyholder is entitled to withdraw from the policy if the covered period is at least one month by notifying the insurer within 14 days of the policy start date. In this case, you can withdraw within a period of 14 days from the policy start date contacting MSC CRUISES SA.



General Conditions

EXTRA COVER COVID-19



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Contact information

FOR MEDICAL ASSISTANCE

In case of emergency, You can contact Us by phone at the following number:

+35 315 410384

FOR A CLAIM

If You wish to submit a claim to Us, You can go to Our easy to use website:
claimsmc@roleurop.com

This is the quickest way to contact Us!

You can also write Us at the following address:



**Europ Assistance Service Indemnisations GCC
P.O. Box 36347 - 28020 Madrid – SPAIN**

In case You are a United States person and You were travelling to Cuba, You will have to provide evidence that You travelled to Cuba in compliance with United States laws for Us to be able to provide a service or a payment.

FOR A COMPLAINT

We strive to offer You the highest level of service. However, in case of dissatisfaction You must first send your complaint by mail to the following address:



**INTERNATIONAL COMPLAINTS
P. O. BOX 36009 - 28020 Madrid, Spain**
Or by e-mail : complaints_eaib_ie@roleurop.com

If You are not satisfied with the way Your complaint was handled, You can send a written notification to:



**Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2, D02 VH29
Ireland
Phone: +353 1 567 7000
Email: info@fspo.ie
Website: www.fspo.ie**

In case of direct marketing the English language will be used.

FOR ANY QUESTIONS ABOUT YOUR INSURANCE POLICY

If You have any questions about Your Policy, You can contact Us by phone at the following number:

+35 315 410384

Or by email : infocruise-insurance@roleurop.com

FOR A CANCELLATION

The Policyholder is entitled to withdraw from the Policy if the Policy has been taken out remotely, with immediate effect from the notification of withdrawal. In this case, you can withdraw within a period of 14 days from the start date of the contacting MSC CRUISES SA at the website
<https://www.msccruises.ie/>

You can use the following template:
"I hereby, (Mr./Mrs., name, full name, address) notify my withdraw from the Policy to which I adhered on

(date), proven by Insurance Certificate no. XXXXX.
Date and Signature.”

FOR ANY QUESTIONS CONCERNING YOUR PERSONAL DATA

If You have any questions concerning the processing of Your Personal Data or if You want to exercise a right in respect to Your Personal Data, please contact the DPO at the following contact details:



**Europ Assistance S.A Irish branch,
Ground Floor, Central Quay, Block B, Riverside
IV, SJRQ,
Dublin 2, DO2 RR77, Ireland**

Or by e-mail: [EAGlobalDPO@europ-
assistance.com](mailto:EAGlobalDPO@europ-assistance.com)

Dear Policyholder,

Thank You for Your trust!

We are grateful for the faith You have placed in Europ Assistance S.A.

Please read it carefully and make sure it does. In case of any doubt or for any clarification please call or write to Us and we shall be pleased to assist You.

Introduction

The following terms and conditions apply to the whole of Your Policy.

This insurance contract is a collective Insurance Contract concluded by MSC CRUISES S.A. for the benefit of its customers who has purchased a Travel through an internet website, by email, by telephone or at the premises of a distributor (including the Travel Organizer) and having chosen to become Members of the Collective Insurance Contract.

This insurance contract is not mandatory.

The insurance contract is composed of the present General Terms and Conditions completed by the Particular Terms and Conditions and Your Membership Certificate. In case of contradiction, Particular Terms and Conditions supersede General Terms and Conditions, and the Membership Certificate supersedes both General Terms and Conditions and the Particular Terms and Conditions.

Definitions

ABROAD:

Any country other than Your Home Country and the Sanctioned Countries specified below.

ACCIDENT:

A sudden and unforeseen external event which causes non-intentional bodily injury to any natural person.

CIVIL PARTNER:

The live-in partner of the Insured living under the same roof and having with the Insured a relationship recognised by the law of the Home Country.

COVID-19:

Acronym for CoronaVirus Disease 19.

COVID-19 STRUCTURE:

Hospitalisation or Quarantine structure identified by MSC CRUISES S.A., by the local health authorities and/or by the claims handler appointed by the Insurer.

DEPARTURE DATE:

The start date of the Travel specified in the invoice issued to the Policyholder by the Travel Organizer or by an authorised distributor.

END DATE:

The end date of the Travel specified in the invoice issued to the Policyholder by the Travel Organizer or by an authorised distributor.

EPIDEMICS

An Epidemic shall be understood to be any sudden and unexpected large-scale manifestation of an infectious disease in a country that spreads rapidly and violently through said country, provided that the World Health Organisation (WHO) has recommended cancelling any international trips that are not essential from or to the affected area and, in cases of influenza viruses, provided that the WHO declares at least a Stage 5 Pandemic Alert, according to its World Plan for Pandemic Influenza. The Quarantine for the affected persons must be declared by the relevant department of health or the competent authorities of the affected country.

The Policyholder and the person(s) travelling with the Policyholder and for whom a premium has been paid and who is named in the Insurance Certificate.

EXCESS:

Amount that will remain at Your expense .

FAMILY MEMBER:

Husband/wife, live-in companion, civil union partner, children, parents, siblings, sons/daughters-in-law, grandparents, grandchildren, nieces/nephews, mothers/fathers-in-law, aunts/uncles, brothers/sisters-in-law, first cousins and all others living with You as long as such is proven by a valid personal data certificate.

HOME:

Your respective legal place of residence in Your Home Country where the Policy has been entered into.

HOME COUNTRY:

The country where Your Home is.

HOSPITALISATION:

An overnight stay in a Healthcare Institute.

INDEMNITY/COMPENSATION:

The amount paid to You by the Insurer in the event of a claim.

INJURY:

The event caused by pure bad, external luck resulting in bodily injury that can objectively be noted and with the consequence of death, permanent invalidity or temporary incapacity.

HEALTHCARE INSTITUTE:

The public hospital, clinic or care home, whether in an agreement with the National Health Service or private ones, duly authorised to provide medical surgical assistance. Thermal spa facilities, convalescence and residential care facilities and dietary and beauty clinics are excluded.

ILLNESS:

Any alteration of the health conditions, for reasons other than a bodily injury.

INSURANCE CERTIFICATE:

Written confirmation or electronic document provided to the Policyholder in order to confirm the Policy.

INSURED / YOU / YOUR:

INSURER / WE / US / OUR:

EUROP ASSISTANCE S.A., a French limited company governed by the French Insurance Code, headquartered at 2 rue Pillet-Will, 75009 Paris, France, with a share capital of EUR 48 123 637 registered at the register of trade and companies of Paris under the number 451 366 405, underwriting this Policy through its Irish branch **EUROP ASSISTANCE S.A. IRISH BRANCH**, whose principal place of business is Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland and registered with the Irish Companies Registration Office under number 907089.

Europ Assistance S.A. is authorised and regulated by the French supervision authority (ACPR), 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France (<https://acpr.banque-france.fr/autoriser/registre-des-organismes-dassurance>). The Irish branch operates in accordance with the Code of Conduct for Insurance Undertakings (code of ethics for insurance companies) released by the Central Bank of Ireland, it is Registered in the Republic of Ireland under number 907089. Europ Assistance SA is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

MEDICAL/PHARMACEUTICAL/HOSPITAL EXPENSES:

These are the expenses of surgery (fees of the surgeon, aide, assistance, anaesthetist, operating theatre fees and surgical materials) and healthcare expenses (hospitalisation fees, specialised medical consultancies, medicinal products, examinations and diagnostic tests).

MAXIMUM COVER/AMOUNT INSURED:

The maximum amount, established in the Policy, for which the Insurer undertakes to provide the Cover and/or Assistance in Your favour, for one or more Claims made during Travel.

OUR MEDICAL OFFICER:

The doctor or physician appointed by the Insurer in order to ascertain health conditions of the Insured.

POLICY:

This insurance contract. The insurance contract is composed of the present General Terms and Conditions completed by the Particular Terms and Conditions and Your Insurance Certificate. In case of contradiction, Particular Terms and Conditions supersede General Terms and Conditions, and the Insurance Certificate supersedes both General Terms and Conditions and the Particular Terms and Conditions.

POLICYHOLDER:

The individual who entered into the Policy.

POLICY START DATE:

Has the meaning given in Article 2

PRE-EXISTING MEDICAL CONDITION:

An Illness that had been diagnosed to the Insured before the Policyholder entered into the Policy.

PROFESSIONAL PREMISES:

Property owned or rented by the Insured or a company owned by the Insured for the purposes of his/her professional activity.

PROFESSIONAL SUBSTITUTE:

The person that replaces the Insured at work, during the Travel.

QUARANTINE

Temporary isolation of people to prevent an infectious disease from spreading.

SERIOUS DAMAGE:

Material damage that exceeds an amount above £5,000 if it affects Your Home or Your secondary residency or that affects the normal conduct of Your business, if it affects Your Professional Premises.

SERIOUS ILLNESS:

Illness diagnosed by a licensed doctor and, more specifically:
(a) when a Serious Illness relates to an Insured, it is necessary that a licensed doctor states that You cannot attend the Travel;
(b) **with regard to persons other than an Insured, it is necessary that a licensed doctor states that a hospital treatment is necessary for more than 48 consecutive hours.**



General Terms and Conditions - EXTRA COVER COVID-19

INTERNATIONAL SANCTIONS

The Insurer will not provide cover nor pay a claim nor provide any benefit or a service described in the policy if this would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, France, United Kingdom and United States of America. For further details please visit: <https://www.europ-assistance.com/who-we-are-international-regulatory-information/>

POINT OF ATTENTION

You will be covered under this Policy only if You have respected the official recommendations regarding travel issued by a governmental authority of Your Home Country at the Departure Date. Recommendations include the “advice against travel or all but essential travel”.

1. CONCLUSION OF THE CONTRACT

Consent of the Policyholder to adhere to the Policy may be given either electronically (through an internet website or e-mail), or orally in the case of distance sales via telephone, or in writing in case of purchase at the premises of a distributor.

In order to be eligible for the Policy, each of the following conditions must be met:

- a. the Policyholder must have purchased a Travel from the Travel Organizer or a distributor authorized by the same;

The Policy is subject to the payment of the premium by the Policyholder.

2. DURATION

Duration of the Policy

Subject to the payment of the premium by the Policyholder, the Policy start date is:

- a. in case of sale at the premises of a distributor (including the Travel Organizer): the date on which the Policyholder enters into the Policy;
- b. in case of sale by telephone: the date on which the Policyholder enters into the Policy, over the phone;

in case of sale by website or email: the date on which the Policyholder [receives] confirmation by email that the Policy has been entered into.

The Policy ends at the date mentioned in the Insurance Certificate or by default the day of the end of the cover as explained below. This Policy is not tacitly renewable

Duration of the covers

In respect of COVID-19 Travel Cancellation cover, You are covered from the Departure date until the End Date from 24:00 on the day on which the Travel is booked until the date on which it starts.

Start of Travel means: the time of check-in at the airport and in any case until the MSC CRUISES S.A. triage at first embarkation on the ship.

In respect of hospitalisation indemnity, You are covered from the date on which You return and ends 15 days later.

The maximum cover duration in the period of validity of the insurance is 60 consecutive days.

Solely for World Cruises (including individual portions) the policy's validity is extended to the entire duration of the cruise.

3. GEOGRAPHICAL SCOPE

The insurance provides a cover in the countries included in the Travel booked except the following countries and territories: Afghanistan, Belarus, Burma/Myanmar, Crimea and the Donetsk and Luhansk regions, Iran, North Korea, Russia, Syria, and Venezuela.

4. PREMIUM

The premium is disclosed to the Policyholder prior to the Policy be entered and it includes taxes and fees

5. SETTLEMENT OF CLAIM

The amount of loss for which we may be liable shall be payable within 30 days after suitable proof of loss is received, or a settlement agreement on the claim has been agreed by Us.

The payment of any indemnity owed to the Insured shall be made in the same currency used by the Policyholder to pay the premium.

6. MISREPRESENTATION OR NON-DISCLOSURE

False or incorrect statements or failure by the Insured party to provide information may totally or partially prejudice the right to be covered for the claim, including as a consequence of the voidance of the Policy to the extent provided by the applicable law.

7. INCREASE OR REDUCTION OF THE RISK

The Policyholder shall notify in writing to the Insurer any increase or reduction of the risk covered by Policy, where and to the extent required to do so under the applicable law.

8. SALVATION OBLIGATION

The Insured shall do everything in his/her power to avoid or minimize the harm caused by a covered event.

9. SUBROGATION

After incurring costs, the Insurer shall take over all rights and claims that the Insured may have against any Third Parties liable for the incident to the Insured.

Our right of recovery is limited to the total cost incurred by Us in performance of this Policy.

You will reasonably cooperate with Us for the exercise of Our subrogation rights.

10. OTHER INSURANCE

The Policyholder shall notify in writing to the Insurer whether she/he has entered into another insurance contract which cover the same risk(s). In case of claim the Insured shall notify the claim to all insurers, indicating to each the name of the others.

Each Insurer is liable for the payment of the indemnity only in portion to his respective share of risk.

11. APPLICABLE LAW AND JURISDICTION

Unless You and We agree otherwise, the Policy, its interpretation, or any issue relating to its construction, validity or operation and performance shall be subject to the laws of Ireland.

Any dispute or claim arising out of or in connection with the Policy, or its subject matter or formation (including non-contractual disputes or claims) shall be subject to the exclusive jurisdiction of the Irish courts.

All communications and documentation in relation to the Policy will be in the English language.

12. STAMP DUTY

The Insurer has paid or will pay the appropriate stamp duty in accordance with the provisions of Section 5 of the Stamp Duty Consolidation Act 1999.

ALL THE MONIES WHICH MAY BECOME DUE OR PAYABLE BY US UNDER THE POLICY SHALL BE PAYABLE IN IRELAND IN ACCORDANCE WITH SECTION 93 OF THE INSURANCE ACT 1936.

13. ASSIGNMENT

You may not assign the Policy without Our prior written consent.



Particular terms and conditions

GENERAL EXCLUSION FOR ALL COVER

You are only covered in relation to the insured events enlisted in the section "What You are covered for" and to the extent therein described. In addition, You are not covered for the consequences of any of the following events, which are excluded from this Policy:

1. Fraud;
2. Those intentionally caused by an Insured, a Family Member or a Travel Companion;
3. Illnesses or Accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 gram per litre of blood or 0.25 milligrams per litre of air expired, in case of a vehicle incident) by the Insured or the Travel Companion;
4. Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
5. Suicide, attempted suicide or self-harm on the part of an Insured, a Family Member or Travel Companion;
6. Epidemics or infectious diseases which appear suddenly and spread rapidly through the population except for that due to COVID-19, as well as those caused by pollution and/or contamination of the atmosphere;
7. Lack or impossibility of vaccination or to follow the necessary medical treatment in order to travel to certain countries;
8. The consequences of irreversible progressive diseases diagnosed before booking the Travel. In any case, the insurance covers any consequence arising from unpredictable relapses of non-progressive and non-chronic pathologies diseases existing before booking the Travel ;
9. The consequences of an Accident occurring before the Policy was entered into;
10. The consequences of psychosis, neurosis, disorder of the personality, psychosomatic disorder or depressive state of the Insured;
11. The participation of the Insured in bets, challenges or fighting;
12. The practice of sports competition or motorised competitions (racing or rally);
13. The practice of one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing;
14. Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
15. The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;
16. The consequences resulting from the use or possession of explosives or firearms;
17. The consequences of alcoholic cirrhosis;
18. The cover also excludes Cover/Services of all types, consequent to laws and/or Decree Laws issued for COVID

A - CANCELLATION COVER

What You are covered for:

The object of the cover is to guarantee You against the expenses You incur directly due to the cancellation of the covered Travel in case one of the following insured events occurs before the Travel starts, subject to the application of an exclusion and the limits mentioned in the Table of Guarantees.

a) You need to cancel Travel booked upon testing positive to COVID-19, ascertained by positive tests for

- You and/or Your live-in Family Members directly;
- Your Travel Companion directly.

You can request this cover even if, before the first embarking, You test positive at the MSC CRUISES S.A. triage and You are therefore prevented access to the cruise ship.

The Insurer will indemnify the penalty, applied contractually by the tour operator:

- to You

and, if they are insured and registered in the same file as You:

- to Your Family Members;
- to one of Your Travel Companions.

If several insured parties are registered to travel together at the same time, in the absence of any other persons of the same nuclear family, You shall specify only one person as "Travel Companion".

Even if bookings are made separately, they will still be considered as part of the same file if the penalty document states "Travels with".

b) If You, a member of Your household, a cohabiting Family Member or a Travel Companion test positive for Covid-19 in a procedure performed by a health facility, and You cannot travel because the health facility has scheduled You, Your Family Member or Travel Companion for additional diagnostics tests (swab).

PERCENTAGE EXCESS CHARGES

The cover includes a 10% excess charge of the amount of the penalty, in the event of renunciation and/or change of Travel for any reason other than hospitalisation or death.

If the penalty exceeds the limit to liability indicated in the Policy, the percentage excess charge is calculated on the latter.

Example of percentage excess:

- estimated amount of damage: £ 100.00

-10% excess £ 10.00

-indemnifiable/reimbursable damages within the limits to liability: £90.00 (£ 100.00 - £ 10.00)

What You are not covered for:

You are not insured if cancellation depends on or is caused by:

- a) **theft, robbery, loss of identification and/or travel documents;**
- b) **bankruptcy of the carrier or tour operator/travel agency/MSA CRUISES S.A.;**
- c) **cancellation by the tour operator/travel agency/MSA CRUISES S.A.;**
- d) **deposits and/or advances that are not justified by penalty tax documents;**
- e) **failure to send the communication before the Travel/stay start date, except for cases of cancellation caused by death or hospitalisation of at least 24 consecutive hours (excluding day hospital and accident & emergency) of a Family Member or if You has been tested positive at the MSC CRUISES S.A. triage and You are therefore prevented access to the cruise ship;**
- f) **Epidemics and pandemics except for that due to COVID-19;**
- g) **all else not indicated under the Art. entitled "What You are covered for;**
- h) **airport taxes, port taxes, insurance premium, service fees and booked activities during the Travel.**

Documents and information required for making a claim

In the event of compulsory renunciation of the Travel, You must open a claim, specifying:

1. Copy of confirmation email and/or receipts for the Travel that was purchased.
2. Copy of documents of the costs caused by cancelling the Travel, issued by the Travel Organiser and which gives a breakdown of the amounts and items involved, as well as a copy of the general conditions of the sale.

B - TRAVEL ASSISTANCE COVER

3. Copy of document that confirms cancellation of the Travel, issued by the Travel Organiser or other distributor, showing the expenses suffered as a consequence of the cancellation of the Travel.

4. If the cancellation is due to one of the above insured event involving a Family Member or a Third Degree Family Member, a document that evidences the relationship between the Insured and the Family Member or Third Degree Family Member must be presented (for example a certificate of birth/family affiliation for each of the parties involved), if such documents exist in the country in which the Insured booked the Travel.

It is necessary to provide also the following documents to allow the management of a claim:

1. Documents that evidence the facts constituting an insured event under this coverage

- a. results of the positive COVID-19 tests (swab and blood test);
- b. certificate of the hospital at which You were hospitalised for COVID-19;
- c. travel registration card or similar document;

2. Form provided by Us to be completed by the registered medical practitioner attending the Insured or other person receiving medical treatment related to the cancellation. This document shall only be necessary in cases where insufficient information on the person's medical condition has been provided.

If You have any difficulty in providing the above documentation, You can always provide another document having the same legal value (e.g. self-certification) and including the relevant information.

We commit to respect confidentiality of information provided in the course of the insurance or a claim. All medical information should be sent in an envelope marked "confidential / medical secrecy" in order that the document is to be read only by Our Medical Officer

Limit to liability

The Insurer will not compensate damages:

- caused by the intervention of the authorities of the country in which assistance is given,
- consequent to any other random and unforeseeable circumstances.

It is also specified that the application of the services is in any case subject to the limits and provisions imposed by the local, medical and government authorities.

What You are covered for:

The Insurer will provide the following services in the event of COVID-19 Epidemics/pandemics, striking:

- You
- one of Your Family Members travelling with You, as long as insured and registered on the same Travel file
- a Travel Companion, as long as insured

or if the consequences are experienced at the place in which You find Yourself during Your Travel.

The assistance services are supplied up to once per Insured, per type within the period of Policy duration.

RETURN TO THE RESIDENCE

If You, Your Family Members registered on the same Travel file and a potential Travel Companion do not manage to return to the place of residence using the vehicles You had booked at the start of Travel, call Us.

We will help You book the tickets necessary for Your return Home (if it is technically-practically feasible to proceed).

Air tickets will always be economy class.

The Insurer will pay the cost of the return ticket up to a maximum of 1,000.00 € per insured person and 2,000.00 € per claim

Solely for World Cruises (including individual portions) The Insurer will refund the cost of transfer up to a maximum of 5,000.00 € per person and per claim

The Insurer may ask for the tickets You were unable to use to return Home, to be returned to it.

The decision of the mean of transport, the choice of hospital, the time of the transfer and its conditions are exclusively the decision of Our Medical Officer. The decision is made by Our

Medical Officer based on the information that was provided by You or the claimant.

If You refuse to be transferred at the time and under the conditions specified by Our Medical Officer, all the benefits and assistance resulting from such decision shall be automatically suspended.

What You are not covered for:

- a) bankruptcy of the carrier or tour perator/travel agency/MSC CRUISES S.A.;
- b) cancellation by the tour operator/travel agency/MSC CRUISES S.A.;
- c) Epidemics and pandemics except for that due to COVID-19;
- d) all else not indicated under the Art. entitled "Subject of the Insurance".

THE FOLLOWING CASES ARE ALSO EXCLUDED

failure to comply with orders/rules issued by the supervisory bodies/host countries or Home Country;
 - events for which MSC CRUISES S.A. has to intervene directly in compliance with obligations deriving from that established in the Tourism Code.

Documents and information required for making a claim

**Always contact Us by phone at the following number:
 +35 315 410384**

We operate 365 days a year, 24 hours a day.

Do not do anything until You have contacted Us.

In case of an emergency, the Insurer cannot be a substitute for the local public services. In some circumstances, the use of the local public services is mandatory under local and/or international regulations.

All the guarantees are provided under the condition that the intervention of the Insurer is authorised by local emergency services or the laws and regulations applicable in the country where You require assistance. Moreover, You are reminded that the Insurer and its agents are subject to the restrictions to circulation of people and goods issued by World Health Organisation or the relevant State. Finally, the carriers of passengers (in particular airlines) may impose special terms

in the case of passengers with certain conditions, which may be varied without notice (thus airlines may require medical examinations, a medical certificate etc.). As a result, all the covers under this section are subject to the acceptance by and availability of the carriers of passengers.

The liability of the Insurer is limited to the amounts stated in the Table of Guarantee.

For the claims management

The Insurer may ask you for other documents if necessary to assessing the claim.

You are obliged to provide them.

If You fail to fulfil Your obligations in the event of a claim, the Insurer may decide not to reimburse You.

C- MEDICAL TRANSFER COVER

What You are covered for:

If You and Your Family, registered in the same Travel file and a potential Travel Companion should be transferred to the "COVID-19 Structure" made available by MSC CRUISES S.A., by the local authorities or at Your place of residence by Us.

The Insurer will refund the cost of transfer up to a maximum of 2,000.00 € per claim (short-haul) and up to a maximum of 3,000.00 € per claim (medium/long haul/world cruises).

The decision of the mean of transport, the choice of hospital, the time of the transfer and its conditions are exclusively the decision of Our Medical Officer. The decision is made by Our Medical Officer based on the information that was provided by You or the claimant.

If You refuse to be transferred at the time and under the conditions specified by Our Medical Officer, all the benefits and assistance resulting from such decision shall be automatically suspended..

What You are not covered for:

You are not insured in case of:

- a) **bankruptcy of the carrier or tour operator/travel agency/MSA CRUISES S.A.;**
- b) **cancellation by the tour operator/travel agency/MSA CRUISES S.A.;**
- c) **Epidemics and pandemics except for that due to COVID-19;**
- d) **all else not indicated under the Art. entitled "Subject of the Insurance".**

The following cases are also excluded:

- **failure to comply with orders/rules issued by the supervisory bodies/host countries or Home Country;**
- **events for which MSA CRUISES S.A. has to intervene directly in compliance with obligations deriving from that established in the Tourism Code**

In case of request of reimbursement, You must open the claim and send the following data/documents:

- original copies of invoices, receipts or tax receipts for the expenses incurred, complete with tax data (VAT no. or tax code) of the issuers and parties to whom the receipts are made out;
- results of the positive COVID-19 tests (swab and blood test);
- certificate of the hospital at which You were hospitalised for COVID-19;

For the claims management

The Insurer may ask you for other documents if necessary to assessing the claim.

You are obliged to provide them.

If You fail to fulfil Your obligations in the event of a claim, the Insurer may decide not to reimburse You.

Documents and information required for making a claim

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+35 315 410384**

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D - COVID-19 MEDICAL

**Always contact Us by phone at the following number:
+35 315 410384**

We operate 365 days a year, 24 hours a day.

Do not do anything until You have contacted Us

In case of an emergency, the Insurer cannot be a substitute for the local public services. In some circumstances, the use of the local public services is mandatory under local and/or international regulations.

All the guarantees are provided under the condition that the intervention of the Insurer is authorised by local emergency services or the laws and regulations applicable in the country where You require assistance. Moreover, You are reminded that the Insurer and its agents are subject to the restrictions to circulation of people and goods issued by World Health Organisation or the relevant State. Finally, the carriers of passengers (in particular airlines) may impose special terms in the case of passengers with certain conditions, which may be varied without notice (thus airlines may require medical examinations, a medical certificate etc.). As a result, all the covers under this section are subject to the acceptance by and availability of the carriers of passengers.

The guarantees mentioned in this section are organised by the Insurer and the support is limited to benefits it has organised or, under specific circumstances, authorised. You are covered from the Departure Date until the End Date.

In case of an emergency, the Insurer cannot be a substitute for the local public services. In some circumstances, the use of the local public services is mandatory under local and/or international regulations.

All the guarantees are provided under the condition that the intervention of the Insurer is authorised by local emergency services or the laws and regulations applicable in the country where You require assistance. Moreover, You are reminded that the Insurer and its agents are subject to the restrictions to circulation of people and goods issued by World Health Organisation or the relevant State. Finally, the carriers of

passengers (in particular airlines) may impose special terms in the case of passengers with certain conditions, which may be varied without notice (thus airlines may require medical examinations, a medical certificate etc.). As a result, all the covers under this section are subject to the acceptance by and availability of the carriers of passengers.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee

What You are covered for:

The insurer will pay (if it is technically-practically feasible to proceed) or refund You for any urgent Medical/Pharmaceutical/Hospital Expenses that cannot be deferred, incurred at the place of the claim, as follows:

CASE A) during the period for which Your Travel extends in the event of sudden Illness or injury not connected with a COVID-19 Epidemic/pandemic. The limit to liability is 5,000.00 €.

CASE B) during Travel in the event of Illness relating to COVID-19 Epidemic/pandemic, ascertained by positive testing. The limit to liability is 5,000.00 €

Limits of liability are per Insured and per period of cover duration.

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain Abroad, Our liability to pay any further costs under this Section of the Policy after that date will be limited to what We would have paid if Your repatriation had taken place when advised by Our Medical Officer.

What You are not covered for:

Claims depending on the following are also excluded:

- a) mental diseases and psychological disturbances in general, including cerebral organic syndromes, schizophrenia, paranoia, manic-depressive forms and related consequences/complications;
- b) voluntary termination of pregnancy, non-premature delivery, assisted reproduction and their complications;
- c) illnesses that are the expression or direct consequence of chronic pathological situations or situations in place at the time the Travel began, except for

unexpected worsening of pre-existing illnesses at the time of departure;

- d) injuries deriving from the following activities: practice of air sports and activities in the air in general, extreme sports if practised outside sports organisations and without the envisaged safety criteria, acts of bravado and all injuries suffered as a consequence of professional sports or in any case sports activities not on an amateur level (including races, trials and training);
- e) removal and/or transplant of organs;
- f) automotive, motorcycle or motor boat races and related tests and training;
- g) abuse of alcohol or psychological drugs;
- h) use of mind-altering and hallucinogenic substances;
- i) attempted suicide or suicide;
- j) all else not indicated under the Art. entitled "Subject of the Insurance".

The following cases are also excluded:

- failure to comply with orders/rules issued by the supervisory bodies/host countries or Home Country;
- events for which MSC CRUISES S.A. has to intervene directly in compliance with obligations deriving from that established in the Tourism Code.

The Insurer will also not pay You for:

- all the expenses incurred by You if no declaration has been made to the Insurer, directly or through third parties, of the hospitalisation or emergency treatment;
- expenses to treat or eliminate physical defects or congenital malformations, aesthetic applications, nursing care, physical therapy, spa or weight-loss treatments;
- dental care expenses following sudden Illness;
- costs for the purchase and repair of spectacles and contact lenses;
- orthopaedic and/or prosthetic device expenses following sudden Illness;
- check-ups at home for situations consequent to Illnesses that began during Travel;
- transport and/or transfer expenses to the Healthcare Institute and/or the place of Your

accommodation, unless otherwise provided for individual guaranteees

250,00 € per day for up to 15 days (medium/long haul/world cruises)

Limits of liability are per Insured, per claim and per period of cover duration.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee

Documents and information required for making a claim

In case of request of reimbursement, you must open the claim and send the following data/documents:

- the emergency certificate written on the place of the claim indicating the pathology suffered or medical diagnosis certifying the type of injury suffered and how it took place;
- a true copy of the original medical record, if hospitalised;
- original copies of invoices, receipts or tax receipts for the expenses incurred, complete with tax data (VAT no. or tax code) of the issuers and parties to whom the receipts are made out;
- medical prescription for purchase of medicinal products with original receipts of the medicinal products purchased.
- results of the positive COVID-19 tests (swab and blood test).

You are not insured in case of:

- a) **bankruptcy of the carrier or tour operator/travel agency/MSA CRUISES S.A.;**
- b) **cancellation by the tour operator/travel agency/MSA CRUISES S.A.;**
- c) **Epidemics and pandemics except for that due to COVID-19;**
- d) **all else not indicated under the Art. entitled "Subject of the Insurance".**

The following cases are also excluded:

- **failure to comply with orders/rules issued by the supervisory bodies/host countries or Home Country;**
- **events for which MSA CRUISES S.A. has to intervene directly in compliance with obligations deriving from that established in the Tourism Code.**

For the claims management

The Insurer may ask you for other documents if necessary to assessing the claim.

You are obliged to provide them.

If You fail to fulfil Your obligations in the event of a claim, the Insurer may decide not to reimburse You.

Documents and information required for making a claim

You must open the claim and send the following documentation:

- results of the positive COVID-19 tests (swab and blood test);
- certificate of start and end of time spent in the "COVID-19 Structure"
- original copies of invoices, receipts or tax receipts for the expenses incurred, complete with tax data (VAT no. or Tax Code) of the issuers and parties to whom the receipts are made out.

E - INDEMNITY COVER FROM HOSPITALISATION IN QUARANTINE

What You are covered for:

If You are hospitalised in a "COVID-19 Structure" made available by MSA CRUISES S.A. insofar as You are found positive at the triage performed by MSA CRUISES S.A. before embarking, the Insurer will pay You an indemnity of up to 150,00 € per day for up to 15 days (short-haul) and up to

For the claims management

The Insurer may ask you for other documents if necessary to assessing the claim.

You are obliged to provide them.

If You fail to fulfil Your obligations in the event of a claim, the Insurer may decide not to reimburse You.



F - TRAVEL QUOTA REIMBURSEMENT COVER

What You are covered for:

If You, your family member travelling with You or Your Travel Companion, registered simultaneously, are forced to interrupt travel in the event of:

- hospitalisation for COVID-19 Epidemic/pandemic;
- forced Quarantine due to COVID-19;
- rules/orders issued by the supervisory bodies of Your country of origin that force You to return to Your place of residence early;

The Insurer will pay You the cost of the of days left to completion of the cruise (pro-rata temporis), dividing the total cost declared/paid for the cruise, by the days of Travel duration, starting from the day on which Travel was interrupted and excluding the day of leaving the ship.

In the event of the simultaneous registration of a pre-established group of participants, the definition of "Travel Companion" may refer to just one person.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee

What You are not covered for:

You are not insured in case of:

- a) bankruptcy of the carrier or tour operator/travel agency/MSA CRUISES S.A.;
- b) cancellation by the tour operator/travel agency/MSA CRUISES S.A.;
- c) Epidemics and pandemics except for that due to COVID-19;
- d) all else not indicated under the Art. entitled "Subject of the Insurance".

The following cases are also excluded:

- failure to comply with orders/rules issued by the supervisory bodies/host countries or Home Country;
- events for which MSA CRUISES S.A. has to intervene directly in compliance with obligations deriving from that established in the Tourism Code.

Documents and information required for making a claim

You must open the claim and send the following documentation:

- statement of registration;
- hospitalisation certificate;
- medical certificate attesting to the mandatory nature of the Quarantine;
- documentation certifying the obligation to return to the country of origin;

For the claims management

The Insurer may ask you for other documents if necessary to assessing the claim.

You are obliged to provide them.

If You fail to fulfil Your obligations in the event of a claim, the Insurer may decide not to reimburse You.

G - INDEMNITY COVER FOR HOSPITALISATION

What You are covered for:

If, within 15 days of returning from Travel You were hospitalised for at least 7 consecutive days for COVID-19, the Insurer will pay You an Indemnity of 1,000,00 € per Insured, per claim and per period of duration of Cover.

What You are not covered for:

You are not insured in case of:

- bankruptcy of the carrier or tour operator/travel agency/MSA CRUISES S.A.;
- cancellation by the tour operator/travel agency/MSA CRUISES S.A.;
- Epidemics and pandemics except for that due to COVID-19;
- all else not indicated under the Art. entitled "Subject of the Insurance".

The following cases are also excluded:

THE FOLLOWING CASES ARE ALSO EXCLUDED:

- failure to comply with orders/rules issued by the supervisory bodies/host countries or Home Country;
- events for which MSA CRUISES S.A. has to intervene directly in compliance with obligations deriving from that established in the Tourism Code.

Documents and information required for making a claim

You must open the claim and send the following documentation:

- statement of registration;
- hospitalisation certificate;
- medical certificate attesting the reason of the hospital admission

In the event of death, before the Insurer has paid the indemnity Your heirs will be entitled to receive the payment that would have been due to You, merely by showing their entitlement to indemnity/per diem by providing the Insurer with the documentation required under the Art. documents and information required for making a claim.

For the claims management

The Insurer may ask you for other documents if necessary to assessing the claim.

You are obliged to provide them.

If You fail to fulfil Your obligations in the event of a claim, the Insurer may decide not to reimburse You.

Table of Guarantees

The amounts given below are subject to the application of any exclusion and to the conditions described in the General and Particular Conditions.

Table of Guarantees

The amounts given below are subject to the application of any exclusion and to the conditions described in the General and Particular Conditions.

POLICY BENEFIT	LIMITS	EXCESS
COVID-19 CANCELLATION COVER	3,000€/ person and £10,000€/ event	10% of the amount of the damage
TRAVEL ASSISTANCE COVER - return of the insured to residence	Up to a maximum of 1,000,00€ per insured person and 2,000.00€ per claim World Cruises Up to a maximum of 5,000.00€ per insured person/claim	none
MEDICAL TRANSFER COVER	Up to a maximum of 2,000.00€ per claim (short-haul) and up to a maximum of £ 3,000.00€ per claim (medium/long haul/World cruises)	none
COVID-19 MEDICAL EXPENSES COVER - CASE A) during the period for which Your Travel extends in the event of sudden illness or injury not connected with a COVID-19 Epidemic/pandemic. - CASE B) during Travel in the event of illness relating to COVID-19 Epidemic/pandemic, ascertained by positive testing	CASE A) 5,000.00€ per Insured and per period of cover duration CASE B) 5,000.00€ per Insured and per period of cover duration	none
INDEMNITY COVER FROM HOSPITALISATION IN QUARANTINE	Up to 150,00€ per day for up to 15 days (short-haul) and up to 250,00€ per day for up to 15 days (medium/long haul/World cruises) Limits of liability are per Insured, per claim and per period of cover duration.	none
TRAVEL QUOTA REIMBURSEMENT COVER	The cost of the of days left to completion of the cruise (pro-rata temporis), dividing the total cost declared/paid for the cruise, by the days of Travel duration, starting from the day on which Travel was	

	interrupted and excluding the day of leaving the ship	none
INDEMNITY COVER FOR HOSPITALISATION	1,000,00€ per Insured, per claim and duration of cover	none





PREMIUM

<p>PREMIUM PER PERSON</p>	<p>short-haul cruises 25,00 € * medium/long-haul cruises 29,00 € * world cruises 45,00 € *</p>
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**IPT included*



Privacy Notice

The purpose of this privacy notice is to explain how, and for what purposes, We use Your Personal Data. Please read this privacy notice carefully.

Which legal entity will use Your Personal Data ?

The Data Controller is Your Insurer: Europ Assistance S.A Irish branch., whose primary place of business is located on the Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland, the branch being registered with the Irish Companies Registration Office under number 907089. Europ Assistance S.A. is a company regulated under the French Insurance Code whose registered head office is 2 rue Pillet-Will, 75009 Paris, France, a société anonyme registered in the Paris Commercial and Companies Registry under number 451 366 405.

If You have any questions concerning the Processing of Your Personal Data or if You want to exercise a right in respect to Your Personal Data, please contact the DPO at the following contact details:

Europ Assistance S.A Irish branch., Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland
 EAGlobalDPO@europ-assistance.com

How We use Your Personal Data ?

The Insurer will use Your Personal Data to:

- insurance underwriting and risk management;
- policy underwriting and administration;
- claims handling;

Such processing activities are based on Your contract.

Additionally, the Insurer will use Your Personal Data based on its legitimate interest to:

- perform fraud prevention;

- conduct customer satisfaction surveys.

The Insurer is entitled to process Your Personal Data on contractual requirement basis.

Which Personal Data We use ?

Only Personal Data strictly necessary for the above mentioned purposes will be processed. In particular, the Insurer will process:

- Name, address and identification documents;
- Bank details.

With whom We share Your Personal Data ?

We may share such Personal Data with other EA and / or Generali Group subsidiaries and external organisations such as our auditors, reinsurers, co-insurers, claims handlers, agents, distributors that from time to time will need to provide the service covered by Your insurance policy and all other entities that carry out any technical, organizational and operational activity supporting the insurance. Such organizations or entities may ask You a separate consent to process Your Personal Data for their own purposes.

Why the provision of Your Personal Data is required ?

The provision of Your Personal Data is a contractual requirement and is necessary to enter into the Policy. If You do not provide Your Personal Data, it will not be possible for Us to provide the services under the Policy.

Where we transfer Your Personal Data ?

We may transfer such Personal Data to countries, territories, or organisations that are located outside the European Economic Area (EEA) and are not recognised as ensuring an adequate level of protection by the European Commission such as, USA. In such case, the transfer of Your personal data to non-EU entities will take place in compliance with appropriate and suitable safeguards in accordance with the applicable law. You have the right to obtain information and, where relevant, a copy of the safeguards adopted for the transfer of your Personal Data outside EEA by contacting the DPO.

Your rights in respect to Your Personal Data ?

You can exercise the following rights in respect to Your Personal Data:

- Access – You may request access to Your Personal Data;
- Rectify – You may ask the Insurer to correct Personal Data that is inaccurate or incomplete;
- Erase – You may ask the Insurer to erase Personal Data where one of the following grounds applies;
 - a. Where the Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed;
 - b. You withdraw consent on which the processing is based and where there is no other legal ground for the processing;
 - c. You object to automated decision-making and there are no overriding legitimate grounds for the processing, or you object to the processing for direct marketing;
 - d. The Personal Data have been unlawfully processed;
 - e. The Personal Data have to be erased for compliance with legal obligation in Union or Member State law to which the Insurer is subject;
- Restrict – You may ask the Insurer to restrict how it processes Your Personal Data where one of the following applies;

- a. You contest the accuracy of Your Personal Data, for a period enabling the Insurer to verify the accuracy of Your Personal Data; The processing is unlawful and You oppose the erasure of the Personal Data and request the restriction of their use instead;
 - b. The Insurer no longer needs the Personal Data for the purposes of the processing, but they are required by You for the establishment, exercise or defence of legal claims;
 - c. You have objected to processing pursuant to the right to object and automated decision-making, pending the verification whether the legitimate grounds for the Insurer override those of You.
- Portability – You may ask the Insurer to transfer the Personal Data You have provided Us to another organisation or / and ask to receive Your Personal Data in a structured, commonly used and machine readable format.

Your rights, including the right to object, can be exercised by contacting the data protection officer of the Insurer under:

EAGlobalDPO@europ-assistance.com

The request of exercise of rights is free of charge, unless the request is manifestly unfounded or excessive.

Your right to object to the Processing of Your Personal Data

When the Processing of Your Personal Data is based on the legitimate interest, including for direct marketing purposes, You have the right to object to the Processing of Your Personal Data and, thus, request the stop of the Processing operations.

How You can lodge a complaint ?

You have the right to complain to a Supervisory Authority; the contact information for that supervisory authority is provided below:



Irish authority:

Office of the Data Protection Commissioner.
Canal House, Station Road, Portarlington, Co.
Laois, R32 AP23, Ireland.
info@dataprotection.ie

How long We retain Your Personal Data?

We will retain Your Personal Data for as long as is necessary for the purposes set out above, or for as long as is required by law.