

## **HOLIDAY CANCELLATION POLICY OPTIONAL**

**At the moment of the booking, the client can ask for the issue of an individual policy concerning the optional Cancellation Guarantee, whose cost is calculated imposing the 4,5% on the total sum of the holiday ( 21,25% taxed)**

### **HOLIDAY CANCELLATION COSTS INSURANCE**

Should the holiday organization or the airline company debit the policy Holder with a penalty, Europ Assistance will reimburse the amount of that cancellation or change penalty (membership fee excepted), just in case the policy Holder has changed or cancelled the booked holiday or lease before its beginning, as a consequence of one of the following causes, provided that they are involuntary or unforeseeable at the moment of the booking.

**The guarantee is provided just in case the cancellation or change is due to:**

- a) illness, accident (providing it is clinically proved that he is unable to participate to the holiday), death of:
  - the Policy Holder
  - the spouse/common-law husband or wife, the daughter/son, one parent or father/mother-in-law, one son/daughter-in-law, the grandparents, the uncles and aunts, one nephew or niece of third degree of kinship, the brothers-in-law, the partner/co-owner of the firm or associated office, or the immediate superior of the Policy Holder. If these people aren't enrolled on the holiday together with the Policy Holder and at the same time, in case of illness or accident, the Policy Owner will have to demonstrate that his presence is necessary;
  - one single fellow traveller, provided that he is insured and enrolled on the holiday together with and at the same time of the Policy Holder. If there are more than one Policy Holders enrolled on the holiday together and at the same time, the Policy Holder will indicate one single person as 'fellow traveller' (in the absence of other people from the same family of the Policy Holder). In case of illness or accident of one of the mentioned people, the Europ Assistance doctors can carry out a medical examination;
- b) the Policy Holder to be unable to take his planned holidays as a consequence of an engagement or a dismissal by the employer;
- c) damages to property striking the house, the office or the business of the Policy Holder or of the 'fellow traveller', because of whom the presence of the Policy Holder is necessary and irreplaceable;
- d) the Policy Holder is unable to reach, because of a natural disaster, the point of departure of the package tour, or the hired good;
- e) process or summons in Court before the Penal Magistrate, or summoning as a Jury Member after the booking of the holiday;
- f) accident to the Holder's means of transport (proved by the Agreed Statement and/or the Minutes of the traffic police) preventing the Policy Holder or his 'fellow traveller' from reaching the departure point;
- g) breakdown to the Holder's means of transport (proved by the activation, by the Operation Centre, of the road service) preventing the Policy Holder or his 'fellow traveller' from reaching the departure point;

- h) theft, loss, robbery of the identity papers (ID card, passport) of the Policy Holder or his 'fellow traveller' necessary for a foreign travel (when it is proved that it is physically impossible to do them again;
- i) other certified and proved reasons, of exceptional and unpredictable remark, preventing the holiday attendance.

### **Beginning of the guarantee and operativeness:**

The guarantee starts from the date of acceptance of the booking and lasts until the holiday/lease start date (the starting of the holiday is considered as the moment when the Policy Holder should reach the departure point).

The present guarantee is operative only if the Policy is signed peremptorily the day of the acceptance of the booking, or of the confirmation by the Organization/Travel Agency, or of purchase/booking of the airline ticket office.

### **Maximum rate:**

The penalty debited to the Policy Holder is entirely reimbursed (membership fee excepted) to the extent of the maximum rate written on the Policy form, which must never be over 5000.00 € per each Policy Holder. For what concerns point a), in case of renunciation of more than one Policy Holder enrolled together and at the same time on the same holiday, the reimbursement will be paid to the extent of a sum equal to the addition of the maximum rates guaranteed for each Policy Holder, but with a maximum overall of 15,000.00 per each accident.

It is understood that the computation of the reimbursement will be equivalent to the compensation of the withdrawal estimated the day of the onset of the illness or of the reason that has caused the cancellation. The possible higher compensation of withdrawal, debited by the Tour Operator as a consequence of a Policy Holder's delay in the report of the cancellation, will be charged to the Policy Holder himself.

### **Overdraft:**

In case of changing and/or forced renunciation caused by a hospitalization or death, the penalty will be reimbursed without any application of overdraft.

In case of changing and/or forced renunciation caused by illness and/or accident that do not cause a hospitalization, the Policy holder will have to do a notification phone call at number **02/58.28.68.28**, which is active 24h/24, within the 00.00 of the day following the day in which the illness has appeared.

Europ Assistance could send, with the Policy holder assent, a trustee doctor in order to check that the Policy holder is in such condition that it is impossible for him to participate to the holiday. In that case, the penalty will be reimbursed with the application of a 10% overdraft. If the Policy holder does not give his assent to the sending of a Europ Assistance doctor, and exclusively presents a certification written by his personal doctor, the following overdrafts will be applied:

- 20% if the penalty is less than 75% of the holiday cost;
- 25% if the penalty is more or equal to the 75% of the holiday cost.

In any case, in the presence of holidays whose regulations forecast a penalty equal to the 100%, as from the 30th day preceding the date of the departure, the penalty will be reimbursed with the application of a 25% overdraft.

If the Policy holder does not do his notification phone call within the 00.00 of the day following the day in which the illness and/or accident has appeared, but he does his notification within the time-limit agreed by the exclusions of the policy (before the departure and within 5 days from

the appearing of the cause determining the renunciation of the holiday), the penalty will be reimbursed with a 25% overdraft.

In case of renunciation which is not determined by a illness, accident, hospitalization or death, the penalty will be reimbursed with an overdraft which is equal to the 10% of the amount of the penalty.

**Cases excluded from the guarantee:**

1) the cases of renunciation caused by:

- accident, illness or death of persons at the age of 80 or more, that are not parents or parents-in-law of the Policy holder or of the Policy holder fellow traveller;
- accident occurred before the moment of the booking and/or the moment of enrolment to the holiday and/or the moment of signature of the policy;
- state of pregnancy or pathological situations caused by pregnancy, only in the cases in which the conception has occurred before the date of enrolment to the trip;
- missed communication of the address where the people at point a) can be found;
- nervous, mental, neuropsychiatry and psychosomatic illnesses;
- work reasons different from the guaranteed reasons;
- theft, robbery, loss of the holiday documents;
- as a partial dispensation of art. n° 1.4 (exclusions), the cases of renunciation caused by illness that were already in act at the moment of the holiday booking and/or signature of the policy are excluded.

2) the cases in which the Policy holder has not communicated to the holiday organization or agency, or even directly to Europ Assistance, his formal renunciation to the booked holiday/rental, within 5 days from the appearance of the cause of the renunciation.

3) the cases in which the Policy holder has not sent his communication within the date of the beginning of the holiday/rental, if the 5 days time-limit (see point 2) is after the date of the beginning of the holiday/rental.