

VIAGGI TOUR OPERATOR INSURANCE CONDITIONS MODULE 13159

Assistance – Refund of medical expenses – Luggage – Expenses for cancellation of accommodation

The operability of the present terms is conditional on the Policy's subsisting validity.

INFORMATION TO THE CLIENT ON THE PROCESSING OF PERSONAL DATA

Pursuant to the provisions of article 13 – Legislative Decree No. 196 of 30 June 2003, which regulates the protection of personal data (Privacy Code), we hereby inform you that:

1. Your personal data (the "Data") shall be processed by Europ Assistance Italia S.p.A. by recourse to paper, electronic and/or computerized means, for the sake of actualizing one of the following objectives:

a. to manage and give effect to the obligations set out in the insurance Policy;
b. to comply with obligations imposed by EC laws, rules or regulations (as in the instance of measures against money laundering) and/or provisions enacted by public bodies;

2. Processing of the Data is:

a. necessary to give effect to and manage the insurance Policy (1.a);

b. compulsory by virtue of an EC law, rule or regulation and/or provisions enacted by public bodies (1.b);

3. The Data might be communicated to the under-mentioned subjects in their capacity as independent Holders thereof:

a. specified subjects tasked by Europ Assistance Italia S.p.A. with the duty to supply services which are instrumental to or necessary for the execution of the obligations set out in the insurance Policy, in Italy or abroad, such as – by way of mere illustration – subjects that have been tasked with managing the archives and elaborating the data, banks, experts and forensic doctors;

b. associations (Ania = National Association between Insurance Businesses) and consortiums which are specific to the insurance sector, IVASS (Institute for the Monitoring of Insurance Policies), judicial authorities, as well as all the other subjects to which such communication is owed for the sake of accomplishing the objectives referred to in point 1.b hereof;

c. suppliers of support services, subsidiaries or associate companies of Europ Assistance Italia S.p.A., companies vested by it, in Italy or abroad, with the task of accomplishing the objectives referred to in points 1.a e 1.b hereof, other insurance companies and/or service companies dealing with risk distribution;

d. the Contracting Party, namely, **CASA CHIA S.r.l.**, and any possible insurance brokers;

Your Data might be additionally known by employees and assistants in their capacity as Mandated or Responsible Officers. The Data are not susceptible of divulgation.

4. The Holder of the data-processing is Europ Assistance Italia S.p.A. You shall be entitled to request the list of the Officers in charge of data-processing, exercise the rights referred to in article 7 of the Privacy Code, and in particular obtain from the Holder confirmation of the existence of the data which concern your person, their communication, and the indication of the reason and objectives behind their processing, deletion, updating or blocking. You shall likewise be entitled to oppose their processing on legitimate grounds, by writing to:

Europ Assistance Italia S.p.A. – 8 Piazza Trento – Milan, 20135
Ufficio Protezione Dati (Data Protection Office)
UfficioProtezioneDati@europassistance.it

GENERAL DEFINITIONS

Insured: He is the subject whose insurable interest is protected by the Insurance.

Insurance: The contract of insurance.

Contracting Party: **CASA CHIA S.r.l.**, having its registered office in Domus De Maria, Via Belvedere, 09010, Hotel Spartivento – Tax Code: 02524310923, which underwrites the Policy on behalf of a third party.

Europ Assistance: The insurance company, Europ Assistance Italia S.p.A. – A company authorized to provide insurance services by virtue of decree no. 19569 issued by the Ministry of Industry, Commerce and Handicraft on 2 June 1993 (Government Gazette No. 152 of 1 July 1993) – Registered in section 1 of the Registry of insurance and reinsurance Companies under reference number 1.00108 – Company belonging to the Generali Group, which is registered in the Registry of insurance Groups – Company under the direction and coordination of Assicurazioni Generali S.p.A.

Exemption base: The fixed predetermined sum, which the Insured is in any event liable for in respect of any accident.

Warranty: The insurance, falling outside the scope of assistance insurance, in respect of which Europ Assistance provides acknowledgment for the indemnity due in the event of an accident.

Indemnity: The sum disbursed by Europ Assistance in the event of an accident.

Maximum/Insured Sum: The maximum disbursement envisaged by Europ Assistance in the event of an accident.

Policy: The document, viewed as a whole, which establishes proof of the insurance and which regulates the relationships between Europ Assistance, the Contracting Party and the Insured.

Performance: The assistance to be rendered in kind, i.e. the help which must be provided by Europ Assistance to the Insured, at the time of need, through the Organizational Structure.

Risk: The possible occurrence of the accident.

Uncovered damage: That part of the total amount of a damage, expressed as percentage, which is obligatorily borne by the Insured, the minimum whereof is expressed in absolute terms.

Accident: The occurrence of the harmful event for which the insurance warranty is provided.

Organizational Structure: The structure of Europ Assistance Service S.p.A. – 8 Piazza Trento – Milan, 20135, consisting in responsible officers, staff (doctors, technicians, operators), equipment and hospitals (both centralized and otherwise) which operate 24 hours a day every day of the year or within other limits specified by the contract, and which, pursuant to a specific agreement concluded with Europ Assistance Italia S.p.A., attends to the tasks of establishing telephonic contact with the Insured and arranging or actually rendering the assistance performances stipulated by the Policy at Europ Assistance Italia S.p.A.'s own cost.

Journey: The period of stay at the Contracting Party's hotel structure, from the time of actual check-in to the time of actual check-out. As regards the Luggage and Personal Effects Insurance, journey is understood to mean the itinerary from the Insured's place of residence to the Contracting Party's hotel structure and his stay therein from the time of actual check-in to the time of actual check-out.

SPECIAL NORMS GENERALLY REGULATING THE INSURANCE

Art. 1. ADDITIONAL CO-EXISTING INSURANCES
Pursuant to the provisions of article 1910 of the Civil Code, **the Insured who benefits from performances/warranties which are identical to the ones provided by the present insurance, by virtue of contracts concluded with another insurance company, shall be bound to nevertheless give notice of the accident to every insurance company involved, and to Europ Assistance Italia S.p.A. specifically.**

Art. 2. LEGAL SYSTEM REGULATING THE INSURANCE AND COMPETENT JURISDICTION

The Policy shall be regulated by Italian law. As regards any matter not expressly regulated therein, and as regards jurisdiction and/or competence on the part of the judicial officer seized with a matter relating thereto, the applicable legal provisions shall be given effect to.

Art. 3. EXCLUSION OF ALTERNATIVE COMPENSATIONS

In the event that the Insured does not make actual use of one or more of the performances/warranties, Europ Assistance shall not be bound to provide any alternative performances/indemnities whatsoever by way of compensation.

Art. 4. PRESCRIPTION TERMS

Every right resulting from the insurance contract shall prescribe after the expiry of 2 (two) years from the date on which the cause of action arose, pursuant to the provisions of article 2952 of the Civil Code. In respect of the Civil Liability Insurance, the said two-year period shall run from the date on which a third party has claimed compensation from the Insured or has instituted legal action against him.

Art. 5. CURRENCY FOR PAYMENT PURPOSES

The indemnities, the advance payments and the refunds shall be disbursed in Italy in Euros. In the event of expenses which have been incurred in other than member Countries of the European Union, or member Countries thereof which have not adopted Euro as their currency, the refund shall be calculated at the exchange rate indicated by the Central European Bank for the day on which the Insured has incurred the expenses.

SECTION I – ASSISTANCE INSURANCE

DEFINITIONS SPECIFIC TO THIS SECTION

Accident: The event occasioned by an accidental, violent and external cause which directly and exclusively results in objectively verifiable physical injuries that bring about death, permanent disability or temporary disability.

Health Care Institution: The public hospital, clinic or nursing home, whether private or affiliated to the National Health Care Service, which is duly authorized to provide hospital assistance. The said term is understood as excluding spas, convalescent centres and rehabilitation centres, as well as clinics run for dietetic or aesthetic purposes.

Illness: Any alteration of the health condition which is not due to an injury.

Sudden illness: A disease of sudden onset which the Insured was unaware of and which in any event does not consist in a

manifestation, however sudden, of a pre-existing pathology that was known to the Insured.

Pre-existing illness: A disease which is the direct expression or consequence of chronic pathological conditions or conditions predating the effective date of the warranty.

CONTRACTUAL TERMS SPECIFIC TO THIS SECTION

Art. 6. INSURED SUBJECTS

The subject insured is:

➤ the physical person who has booked a stay at the Contracting Party's hotel structure called "Hotel Spartivento".

Art. 7. OBJECT AND OPERABILITY OF THE INSURANCE

The assistance performances listed in the paragraph headed Performances here under, which Europ Assistance binds itself to render through the Organizational Structure in the event that the Insured experiences difficulty as a result of the occurrence of the accident, shall be rendered once only for every type through the duration of the trip.

Performances

7.1. MEDICAL CONSULTANCY

In the event that the Insured, due to illness or injury, requires an assessment of his own health condition, he shall be entitled to contact the Organizational Structure doctors and request a telephonic consultation.

The Insured shall have to notify the Organizational Structure of the reason for his request together with the telephone number he can be contacted at.

It is hereby specifically noted that the said consultation, given the applicable method of rendering the services, does not count as a clinical diagnosis and is only provided on the strength of the information obtained from the Insured.

7.2. DISPATCH OF A DOCTOR OR AN AMBULANCE IN ITALY

In the event that, subsequently to the Medical Consultancy session, the need arises for the travelling Insured to undergo a medical examination, the Organizational Structure shall attend, at Europ Assistance's expense, to the task of sending to the relevant scene one of the doctors affiliated to Europ Assistance. In the event of impossibility on the part of an affiliated doctor to intervene in person, the Organizational Structure shall arrange the transfer by ambulance of the Insured to the nearest suitable medical centre.

The performance shall be rendered from 20h00 to 8h00 Monday to Friday, and 24 hours a day on Saturday, Sunday and public holidays.

7.3. INDICATION OF A SPECIALIST DOCTOR

In the event that, subsequently to a Medical Consultancy session, the need arises for the travelling Insured to undergo examination by a specialist, the Organizational Structure shall indicate, consonantly with local availability, the name of a specialist doctor in the nearest locality to the one where the Insured is situated.

7.4. RETURN ON MEDICAL GROUNDS

In the event that, due to injury or sudden illness, the travelling Insured requires, in the opinion of the Organizational Structure doctors and subject to consent by the treating physician in loco, transfer to a duly equipped Health Care Institution, the Organizational Structure shall attend, at Europ Assistance's expense, to the task of arranging his return by resorting to the means and time frames which are deemed best suited by the Organizational Structure doctors after consulting with the treating physician in loco.

The aforesaid means might consist in the following:

Air ambulance;

Air flight in economic class, if need be on a stretcher;

First class train journey, and, if need be, a sleeper on that train;

Ambulance (without restriction on mileage).

The Organizational Structure shall resort to an air ambulance solely in respect of the Insured subjects residing in European or Mediterranean Countries.

The transport shall be entirely arranged by the Organizational Structure, and shall include medical or nursing assistance during the journey wherever the Organizational Structure doctors deem it necessary.

Europ Assistance shall be entitled to claim any ticket which might not have been used for the Insured's return journey.

In the event that the Insured requires a transfer up to the nearest locality equipped with an Emergency Department or the nearest Health Care Institution, or he requires transfer to a Health Care Institution suitably capable of treating the relevant pathology, in those instances where the Insured is admitted to a local health care structure lacking adequate know-how to treat such pathology, the Organizational Structure shall arrange his transfer by resorting to the means and time frames which are deemed best suited by the Organizational Structure doctors after consulting with the treating physician in loco.

In the said instance, Europ Assistance shall bear the relevant costs up to a maximum of 7.500,00 Euros.

In the event of the Insured's death, the Organizational Structure shall arrange and carry out the actual transport of his remains up to the place of burial in his Country of residence.

Europ Assistance shall bear the expenses relating to the **transport of the Insured's remains up to a maximum of 5,000,00 Euros per single insured**; in the event that such performance entails the disbursement of a sum in excess of the aforesaid maximum, Europ Assistance shall intervene immediately after it has received suitable guarantees in Italy for payment of any such excess amount.

The following are excluded from the scope of the performance:

- Ailments or injuries which, in the opinion of the Organizational Structure doctors, are capable of being treated on-site or which do not preclude the Insured from continuing the journey;
- Contagious diseases, in those instances where transport of the patient would be in breach of national or international health care laws;
- The expenses relating to the burial ceremony, and those incurred for the sake of tracing individuals and/or a possible retrieval of the deceased's remains;
- All those instances where the Insured or his family members voluntarily consent to his discharge contrary to the opinion of the doctors attached to the health care structure in which the Insured is admitted.

7.5. RETURN ALONGSIDE AN INSURED FAMILY MEMBER

In the event that, while arranging the Return on Medical Grounds performance, the Organizational Structure doctors do not deem it necessary to provide health care assistance to the Insured during the journey, and an insured family member wishes to accompany him until the place of admission or his place of residence, the Organizational Structure shall attend to the return of the family member, too, with the same means resorted to on the Insured's behalf. Europ Assistance shall be entitled to claim any ticket which might not have been used for the return journey of the insured family member.

The following are excluded from the scope of the performance:

- Expenses incurred for the family member's stay.

7.6. RETURN BY THE OTHER INSURED SUBJECTS

In the event that, subsequently to rendering the Return on Medical Grounds performance, the insured persons who were travelling with the Insured are objectively incapable of returning to their own residence with the means initially envisaged and/or utilized, the Organizational Structure shall attend to the task of supplying them with a first class train ticket or an economic class air ticket. Europ Assistance shall be entitled to claim from them any possibly unused return tickets.

Europ Assistance shall be liable for the cost of the tickets up to a maximum amount of € 200.00 per insured person.

7.7. JOURNEY BY A FAMILY MEMBER

In the event that the Insured is admitted to a Health Care Institution for a period in excess of 7 (seven) days, the Organizational Structure shall supply, at Europ Assistance's expense, a first class return train ticket or an economic class return air ticket, in order to enable a family member living together with him to join the kinsman thus admitted.

The following are excluded from the scope of the performance:

- Expenses incurred for the family member's stay.

7.8. ACCOMPANYING MINORS

In the event that, as a result of injury, illness or *force majeure*, the travelling Insured is incapacitated from taking care of the insured subjects under the age of 15 who were travelling with him, the Organizational Structure shall supply, at Europ Assistance's expense, a first class return train ticket or an economic class return air ticket, in order to enable a family member to join the minors, taking care of them, and bringing them back to their residence.

The following are excluded from the scope of the performance:

- Expenses incurred for the accompanying family member's stay.

7.9. RETURN BY THE CONVALESCENT INSURED

In the event that, due to admission to a Health Care Institution, the Insured is unable to return to his residence with the means initially envisaged, the Organizational Structure shall supply him, at Europ Assistance's expense, with a first class train ticket or an economic class air ticket.

7.10. EXTENSION OF THE STAY

In the event that the Insured's health conditions, as certified by written medical prescription, incapacitate him from undertaking the return ticket to his own residence on the scheduled date, the Organizational Structure shall attend to any hotel booking which might be required.

Europ Assistance shall be liable for the hotel expenses (bed and breakfast) for no more than 3 (three) days after the date scheduled for the Insured's return, up to a maximum overall amount of € 40,00 daily per sick or injured Insured.

The following are excluded from the scope of the performance:

- The hotel expenses which are additional to bed and breakfast.

7.11. INTERPRETER AVAILABLE

In the event that the Insured is admitted to a Health Care Institution and finds it difficult to communicate with the doctors due to his lack of knowledge of the local language, the Organizational Structure shall attend to the task of sending an interpreter to the site.

Maximum:

The costs of the interpreter shall be borne by Europ Assistance up to a maximum of 8 (eight) working hours.

7.12. PREMATURE RETURN

In the event that the Insured, while on a journey, has to return to his own residence prior to the date he had anticipated and with a different means of transport than the one initially envisaged, due to the supervening death (as evinced by the date on the death certificate issued by the registry office) or the hospital admission characterized by an imminent threat of death of one of the following family members: spouse/partner with whom he lives together as if in marriage, son/daughter, brother, sister, parent, father/mother-in-

law, son-in-law or daughter in law, the Organizational Structure shall attend to the task of providing him, at Europ Assistance's expense, with a first class train ticket or an economic class air ticket in order for the Insured to reach the place where the burial ceremony is going to be conducted or where such family member is admitted.

In the event that the Insured is travelling with a minor, so long as the latter, too, is Insured, the Organizational Structure shall attend to the task of arranging the return of both of them. Where the Insured is incapacitated from using his own vehicle for the sake of a premature return, the Organizational Structure shall avail him of an additional ticket in order to betake himself to the site at a later stage and recover the vehicle itself.

The following are excluded from the scope of the performance:

- The instances where the Insured is unable to supply the Organizational Structure with adequate information on the reasons which give rise to the request of premature return.

Insured's obligations:

The Insured shall have to provide, within 15 (fifteen) days from date of occurrence of the accident, the original documentation attesting the reason for the return.

7.13. INDICATION OF A LEGAL PRACTITIONER

In the event that the Insured is arrested or is threatened with arrest, and accordingly needs legal assistance, the Organizational Structure shall indicate the name of the nearest possible lawyer to the place where the Insured is situated, consonantly with local availability.

The following are excluded from the scope of the performance:

- All the costs resulting from the lawyer's intervention shall be fully borne by the Insured.

7.14. DISPATCH OF URGENT MESSAGES

In the event that the Insured, due to illness or injury, is incapacitated from causing urgent messages to reach persons who reside in Italy, the Organizational Structure shall attend to the task of notifying the intended addressee of any such message.

The Organizational Structure disclaims liability for the messages thus communicated.

Art. 8. TERRITORIAL EXTENSION

The Assistance Insurance is valid in Italy.

Art. 9. EXCLUSIONS

The accidents caused by or resulting from the following are excluded:

- Car, motorcycle and powerboat races, as well as related tests and training sessions;
- Torrential rains, floods, seismic movements, volcanic eruptions, atmospheric phenomena with the characteristics of natural calamities, phenomena relating to the transformation of the atomic nucleus, and radiations provoked by the artificial acceleration of atomic particles;
- Wars, strikes, revolutions, mass riots or uprisings, insurrections, acts of looting, terrorism and vandalism;
- The Insured's wilful misconduct or gross negligence;
- Mental diseases and psychological disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid states, manic depressive states and related consequences/complications;
- Diseases resulting from a pregnancy beyond the 26th week or from puerperium;
- Diseases which are the direct expression or consequence of chronic pathological conditions or pathological conditions that predated the commencement of the journey;
- Organ explant and/or transplant;
- Abuse of alcohol or psychotic drugs;
- Use of drugs and hallucinating substances;
- Suicide or attempted suicide;
- Air sports in general, the driving and use of hang gliders and other types of ultra-light planes, ski jumping, paragliding and kindred activities, sledding, bobsleigh, acrobatic skiing, ski or water ski jumping from trampolines, mountaineering which involves climbing rocks or accessing glaciers, free climbing, kite-surfing, scuba diving, sports involving the use of motor vehicles or motor boats, boxing, wrestling in its various forms, martial arts in general, heavy athletics, rugby, American football, speleology, acts of temerity, and injuries sustained as a result of sports carried out on a professional basis or in any event on other than an amateur basis (including competitions, tests and training sessions);
- Whatever is not expressly set out under the single performances.

The performances are likewise not rendered in those Countries which might happen to be in a declared or factual state of belligerency. The aforesaid description shall be deemed to include the Countries reported on the website <http://www.exclusive-analysis.com/iccwatchlist.html> as displaying a degree of risk which is equal to or higher than 4.0".

The countries in respect of which public news has been given of a state of belligerency shall additionally be deemed to be in a declared or factual such state.

The performances are likewise not rendered in those countries where popular uprisings are underway as at the time of the accident report and/or request for assistance.

It is likewise not possible to render performances in kind (including assistance) wherever the local or international authorities do not allow private subjects to carry out activities of direct assistance, regardless of whether the risk of war might be present therein.

Art. 10. NON-INSURABLE PERSONS

Having stated in the premises that if Europ Assistance had been aware of the fact that the Insured was affected by alcoholism, drug addiction or AIDS, it would not have consented to providing insurance cover, it is hereby agreed that in the event of one or more of the abovementioned diseases or ailments arising during the subsistence of the contract, effect shall be given to what is stipulated by article 1898 of the Civil Code, regardless of the concrete appraisal of the Insured's state of health. In the event of inaccurate or

reticent declarations, effect shall be given to what is stipulated by articles 1892, 1893, 1894 of the Civil Code.

Art. 11. INSURED'S OBLIGATIONS IN THE EVENT OF ACCIDENT

In the event of an accident covered by the assistance insurance, the Accused shall have to establish immediate contact with the Organizational Structure. **Non-compliance with the said obligation might entail cessation of the right to the assistance performances, in conformity with the provisions of article 1915 of the Civil Code.**

Art. 12. PROFESSIONAL SECRET

The Insured hereby releases from the duty of professional secret vis-à-vis Europ Assistance the doctors who might be vested with the task of examining the accident and who conducted medical examinations on him before or even after the accident itself.

Art. 13. LIMITATION OF LIABILITY

Europ Assistance shall not be liable for damages that are caused by the intervention of the Authorities of the country where the assistance is provided or which result from any other fortuitous and unforeseeable circumstance.

Art. 14. EFFECTIVE DATE AND DURATION OF THE INSURANCE

Insurance in respect of any single Insured shall be effective from the time of actual check-in at the Contracting Party's hotel structure until the time of actual check-out from the same up to a maximum of 30 consecutive days.

SECTION II – MEDICAL EXPENSES REFUND INSURANCE

DEFINITIONS SPECIFIC TO THIS SECTION

Accident: The event occasioned by an accidental, violent and external cause which directly and exclusively results in objectively verifiable physical injuries that bring about death, permanent disability or temporary disability.

Health Care Institution: The public hospital, clinic or nursing home, whether private or affiliated to the National Health Care Service, which is duly authorized to provide hospital assistance. The said term is understood as excluding spas, convalescent centres and rehabilitation centres, and clinics run for dietetic or aesthetic purposes.

Illness: Any alteration of the health condition which is not due to an injury.

Sudden illness: A disease of sudden onset which the Insured was unaware of and which in any event does not consist in a manifestation, however sudden, of a pre-existing pathology that was known to the Insured.

Pre-existing illness: A disease which is not the direct expression or consequence of chronic pathological conditions or conditions predating the effective date of the warranty.

CONTRACTUAL TERMS SPECIFIC TO THIS SECTION

Art. 15. INSURED SUBJECTS

The subject insured is:

> the physical person who has booked a stay at the Contracting Party's hotel structure called "Hotel Spartivento".

Art. 16. OBJECT OF THE INSURANCE

In the event that the Insured, as a result of sudden illness or injury, is forced to incur medical/pharmaceutical/hospital expenses relating to urgent and undeferrable treatments or surgeries, which are received or undergone on-site in the course of the journey during the period of validity of the warranty, Europ Assistance shall refund such expenses on the basis of the maximum laid down in the Article hereof headed "DETERMINATION OF THE MAXIMUM". It is only in the event of injury that the warranty shall extend to the additional expenses incurred by the Insured for the treatments received upon the return to his place of residence, provided the same are received by him within 45 (forty-five) days following the date of the accident itself.

Maximum:

As regards the medical and pharmaceutical expenses, including the instances of admission to a Health Care Institution or a place equipped with an Emergency Department, Europ Assistance shall be liable for such costs by direct payment on-site on the part of the Organizational Structure and/or by way of refund, up to the maximum amount set out in the Article hereof headed "DETERMINATION OF THE MAXIMUM".

The refunds shall be subject to a fixed and absolute exemption base of € 35.00 per accident and per Insured subject.

The said maximums shall include:

The hospital fees charged by the Health Care Institution prescribed by the doctor up to a daily amount of € 200.00 per Insured subject; The expenses incurred for urgent dental treatments, only where they result from an accident, up to an amount of € 100.00 per Insured subject;

The expenses incurred for repairs to prostheses, only where they result from an accident, up to an amount of € 100.00 per Insured subject.

Art. 17. TERRITORIAL EXTENSION

The Medical Expenses Refund Insurance is valid in Italy.

Art. 18. EXCLUSIONS

The following are excluded from the scope of the warranty:

- All the expenses incurred by the Insured in those instances where he has not reported to Europ Assistance, either directly or through third parties, the event of his admission or the treatment of his person in the Emergency Department;
- The expenses incurred for the treatment or elimination of physical defects or congenital malformations, for aesthetic applications, for nursing care, for physiotherapies, for spa-related and weight-loss treatments, and for dental treatments (except for the abovementioned ones resulting from accidents);
- The expenses incurred for purchasing and repairing glasses and contact lenses, and those incurred in respect of orthopaedic and/or prosthetic apparatuses (except for the abovementioned ones resulting from accidents);
- The follow up examinations conducted in Italy in respect of conditions arising from illnesses which began during the journey;

e) The expenses incurred for transport and/or transfer to the Health Care Institution and/or the Insured's place of residence. The warranty is likewise not due with regard to accidents caused by or resulting from the following:

f) Mental diseases and psychological disorders in general, including organic brain syndromes, schizophrenic disorders, paranoid states, manic depressive states and related consequences/complications;

g) Diseases resulting from a pregnancy beyond the 26th week or from puerperium;

h) Diseases which are the direct expression or consequence of chronic pathological conditions or pathological conditions that predated the commencement of the journey;

i) Injuries which result from carrying out one of the following activities: mountaineering which involves climbing rocks or accessing glaciers, ski or water ski jumping from trampolines, the driving and use of sleds, air sports in general, the driving and use of hang gliders and other types of ultra-light planes, paragliding and kindred activities, kite-surfing, acts of temerity, as well as all injuries sustained as a result of sports carried out on a professional basis or in any event on other than an amateur basis (including competitions, tests and training sessions);

j) Organ explant and/or transplant;

k) Car, motorcycle and powerboat races, as well as related tests and training sessions;

l) Torrential rains, floods, seismic movements, volcanic eruptions, atmospheric phenomena with the characteristics of natural calamities, phenomena relating to the transformation of the atomic nucleus, and radiations provoked by the artificial acceleration of atomic particles;

m) Wars, strikes, revolutions, mass riots or uprisings, insurrections, acts of looting, terrorism and vandalism;

n) The Insured's wilful misconduct;

o) Abuse of alcohol or psychotic drugs, as well as the use of drugs and hallucinating substances;

p) Suicide or attempted suicide.

Art. 19. NON-INSURABLE PERSONS

Having stated in the premises that if Europ Assistance had been aware of the fact that the Insured was affected by alcoholism, drug addiction or AIDS, it would not have consented to providing insurance cover, it is hereby agreed that in the event of one or more of the abovementioned diseases or ailments arising during the subsistence of the contract, effect shall be given to what is stipulated by article 1898 of the Civil Code, regardless of the concrete appraisal of the Insured's state of health. In the event of inaccurate or reticent declarations, effect shall be given to what is stipulated by articles 1892, 1893, 1894 of the Civil Code.

Art. 20. INSURED'S OBLIGATIONS IN THE EVENT OF ACCIDENT

In the event of an accident, the Insured shall have to contact the Organizational Structure and shall have to make a report, within and no later than 60 (sixty) days from date of occurrence of the accident, - by accessing the Internet portal <https://sinistronline.europassistance.it> pursuant to the relevant prompts (alternatively, by directly accessing the accident section of the www.europassistance.it website) alternatively

by giving written notice of it to Europ Assistance Italia S.p.A. – 8 Piazza Trento – Milan, 20135, by highlighting on the envelope the words "Accident Liquidation Office – Medical Expenses Refund Insurance" and by mailing the following information:

- Name, surname, address and phone number;
- Number of Europ Assistance's policy card or copy of the same in the event that it is in the Insured's possession;
- The circumstances surrounding the occurrence;
- Authorization to the processing of the personal data, by inserting in the report the following declaration, to be signed by the Insured: "I hereby authorize Europ Assistance Italia S.p.A. to process my personal data, including sensitive data, for the sake of evaluating the liquidation of the accident";
- Certificate by the Emergency Department drawn up at the place of the accident and specifying the type of injury sustained and the way in which it took place;
- In the event of admission, an exact copy of the original clinical file;
- Original invoices, slips or tax receipts for the expenses incurred, accompanied by the fiscal details (VAT Number or Tax Code IVA) of both the issuers and the receivers of such receipts;
- Medical prescription for the possible purchase of medicines, accompanied by the original receipts for any medicines thus purchased.

Europ Assistance shall be entitled to subsequently request, in order to discharge the task of defining the accident, additional documentation which the Insured shall be bound to convey.

Non-compliance with the said obligation might entail, wholly or partly, loss of the right to indemnity in conformity with the provisions of article 1915 of the Civil Code.

Art. 21. CRITERIA FOR THE LIQUIDATION OF THE DAMAGE

Pursuant to the appraisal of the documentation which has been received, Europ Assistance shall attend to the liquidation of the damage and the resultant payment, net of the stipulated exemption bases.

Art. 22. PROFESSIONAL SECRET

The Insured hereby releases from the duty of professional secret vis-à-vis Europ Assistance the doctors who might be vested with the task of examining the accident and who conducted medical examinations on him before or even after the accident itself.

Art. 23. EFFECTIVE DATE AND DURATION OF THE INSURANCE

Insurance in respect of any single Insured shall be effective from the time of actual check-in at the Contracting Party's hotel structure until the time of actual check-out from the same up to a maximum of 30 consecutive days.

Art. 24. DETERMINATION OF THE MAXIMUM

As regards the "Medical Expense Refund" warranty, the maximum per Insured is a sum of € 500.00 for residents in Italy and € 3,000.00 for residents abroad.

SECTION III – LUGGAGE AND PERSONAL EFFECTS INSURANCE

DEFINITIONS SPECIFIC TO THIS SECTION

Luggage: the suitcase, the trunk and the objects for personal use inside it which the Insured carries with him on the journey.

CONTRACTUAL TERMS SPECIFIC TO THIS SECTION

Art. 25. INSURED SUBJECTS

The subject insured is:

> the physical person who has booked a stay at the Contracting Party's hotel structure called "Hotel Spartivento".

Art. 26. OBJECT OF THE INSURANCE

26.1. LUGGAGE AND PERSONAL EFFECTS

In the event that the Insured suffers material and direct damages as a result of theft, robbery, bag-snatching, loss, fault in his own luggage and/or his own personal effects, including the clothes he was wearing at the beginning of the journey, Europ Assistance shall attend to their return, based on their values, within the maximum stipulated in the article hereof headed "DETERMINATION OF THE MAXIMUM".

Without derogating from the previously mentioned maximum, the highest indemnity per single object, including handbags, bags and backpacks, shall not exceed the sum of € 150.00 Euros.

The photo and video kits (camera, video camera, binoculars, flash, lenses, batteries, bags etc) shall be treated as a single object.

In the event of theft, robbery, bag-snatching or loss of Identity Cards, Passport and Driving License, a refund shall be given, in addition to the maximum, for the expenses incurred in the process of replacing the said documents, as attested by receipts for such expenses, up to an overall maximum amount of € 50,00 Euros.

Uncovered damage:

Damages to the following items are cumulatively covered up to 50% of the insured sum: photo and video equipment and photosensitive material; radios, TV sets, recorders, any other electronic equipment; musical instruments; weapons of personal defence and/or hunting weapons; diving equipment; reading glasses or sunglasses.

Damages are cumulatively covered up to 30% of the insured sum when they relate to cosmetics, medicines, health products; jewels, precious stones, pearls, watches, gold, silver and platinum objects, fur coats and other valuable objects.

The warranty shall operate only in the event that the goods are worn or handed in for safekeeping at the hotel.

The stipulated sum shall be additionally reduced by 50% in respect of the damages resulting from:

- Forgetfulness, negligence or loss on the part of the Insured;
- Burglary of the luggage kept inside the duly locked boot of the vehicle where the locking key is not visible from the outside;
- Theft of the entire vehicle.

26.2. DELAYED DELIVERY OF THE LUGGAGE

In the event that the Insured, as a result of a delivery of the luggage which is more than 12 (twelve) hours later than the times of duly confirmed scheduled flights and charter flights, is forced to incur unforeseen expenses for the purpose of purchasing toilet items and/or necessary items of clothing, Europ Assistance shall attend to their refund up to the maximum amount laid down in the Article hereof headed "DETERMINATION OF THE MAXIMUM".

Art. 27. TERRITORIAL EXTENSION

The Luggage and Personal Effects Insurance is valid in Italy.

Art. 28. EXCLUSIONS

The following are excluded from the scope of the "Luggage and personal effects" warranty:

- a) Money, cheques, postal stamps, tickets and travel documents, souvenirs, coins, works of art, collections, samples, catalogues, goods, helmet, professional equipment, and documents other than Identity Card, Passport and Driving License;
 - b) All the accidents occurring in the course of motor vehicle trips, regardless of their cylinder capacity;
 - c) The damages resulting from the Insured's wilful misconduct or gross negligence, as well as those occasioned by sports equipment during their use;
 - d) Goods other than items of clothing, such as watches, reading glasses and sunglasses, which have been delivered, even together with the clothes, to the relevant transport company, air carrier included;
 - e) The instance of theft of the luggage kept inside the boot of the vehicle which has not been duly locked with a key;
 - f) The instance of theft of the luggage kept inside the vehicle where it is visible from the outside;
 - g) The instance of theft of luggage on board the vehicle which has not been parked at a garage guarded between 20h00 and 7h00;
 - h) The fixed accessories and service accessories of the vehicle itself (including extractable car radio or reproducer).
- The following are excluded from the scope of the "Expenses caused by delayed delivery of the luggage" warranty:
- i) The instance of late delivery of the luggage which occurred at the airport of the city of departure at the beginning of the journey;
 - j) All the expenses incurred by the Insured after receipt of the luggage.
- The "Luggage and personal effects" and "Expenses caused by delayed delivery of the luggage" warranties are likewise not due in respect of accidents caused by or resulting from:
- k) War, earthquakes, atmospheric phenomena with the characteristics of natural calamities, phenomena relating to the transformation of the atomic nucleus, and radiations provoked by the artificial acceleration of atomic particles;
 - l) Strikes, revolutions, riots or mass uprisings, acts of looting, terrorism and vandalism;
 - m) Wilful misconduct by the Insured.

Art. 29. INSURED'S OBLIGATIONS IN THE EVENT OF ACCIDENT

As regards the "Luggage and personal effects" warranty, upon the occurrence of an accident the Insured shall have to make a report, within and no later than 60 (sixty) days from date of occurrence of the accident – by accessing the Internet portal <https://sinistronline.europassistance.it> pursuant to the relevant prompts (alternatively, by directly accessing the accident section of the www.europassistance.it website) alternatively

he shall have to send a written report to: Europ Assistance Italia S.p.A. – 8 Piazza Trento – Milan, 20135, by highlighting on the envelope the words "Accident Liquidation Office – Luggage Files" and by submitting, even on a subsequent date and in any event within 60 (sixty) days from date of occurrence of the accident:

- Name, surname, address and phone number;
- Number of Europ Assistance's policy card or copy of the same in the event that it is in the Insured's possession;
- The residential details;
- Authenticated copy of the accident report bearing the stamp of the Police Authority in the place where the fact has occurred;
- The circumstances surrounding the occurrence;
- Authorization to the processing of the personal data, by inserting in the report the following declaration, to be signed by the Insured: "I hereby authorize Europ Assistance Italia S.p.A. to process my personal data, including sensitive data, for the sake of evaluating the liquidation of the accident";
- The list of the objects which have been lost or stolen, their value and dates of purchase;
- The names of the Insured subjects who have suffered the damage;
- Copy of the accident report letter as submitted to the hotel keeper or carrier that might be liable in law;
- Invoices attesting the expenses for the replacement of documents, if actually incurred;
- Original invoices, slips or tax receipts, accompanied by the fiscal details (VAT Number or Tax Code) of both the issuers and the receivers of such receipts, which attest the values of the damaged or removed goods as well as their dates of purchase;
- Invoice for repairs, alternatively a declaration of irreparability of the damaged or removed goods, which declaration shall be drawn up on the letterheads of a concessionary or a sector specialist. Only in the event of non-delivery and/or damage to the whole or part of the luggage handed to the responsible carrier, it shall be necessary to attach the following to the application for refund:
- Copy of the report made at once at the Office specifically set aside for complaints relating to lost luggage;
- Copy of the letter of complaint sent to the responsible carrier and containing an application for refund, together with the carrier's own written reply.

Non-compliance with the said obligations might entail, wholly or partly, loss of the right to indemnity in conformity with the provisions of article 1915 of the Civil Code.

As regards the "Expenses caused by delayed delivery of the luggage" warranty, upon the occurrence of an accident the Insured shall have to make a report, within and no later than 60 (sixty) days from date of occurrence of the accident – by accessing the Internet portal <https://sinistronline.europassistance.it> pursuant to the relevant prompts (alternatively, by directly accessing the accident section of the www.europassistance.it website) alternatively

he shall have to send a written report to: Europ Assistance Italia S.p.A. – 8 Piazza Trento – Milan, 20135, by highlighting on the envelope the words "Accident Liquidation Office – Luggage Files", and by submitting the following information:

- Name, surname, address and phone number;
- Number of Europ Assistance's policy card or copy of the same in the event that it is in the Insured's possession;
- Authorization to the processing of the personal data, by inserting in the report the following declaration, to be signed by the Insured: "I hereby authorize Europ Assistance Italia S.p.A. to process my personal data, including sensitive data, for the sake of evaluating the liquidation of the accident";
- A declaration by the airport management Company or the relevant air carrier which attests the event of the delayed delivery of the luggage in excess of 12 (twelve) hours and the hour of its eventual delivery;
- Copies of invoices, slips or tax receipts, accompanied by the fiscal details (VAT Number or Tax Code) of both the issuers and the receivers of such receipts, which attest the values of the purchased goods;
- Copy of the letter of complaint sent to the responsible carrier and containing an application for refund, together with the carrier's own written reply.

Non-compliance with the said obligation might entail, wholly or partly, loss of the right to indemnity in conformity with the provisions of article 1915 of the Civil Code.

Art. 30. CRITERIA FOR THE LIQUIDATION OF THE DAMAGE

As regards the "Luggage and personal effects" warranty, the damage is liquidated, as a way of supplementing the sum refunded by the responsible carrier or the responsible hotel keeper and up to the full amount of the insured sum, on the basis of the commercial value which the insured goods had at the time of the accident, in conformity with what is evinced by the documentation supplied to Europ Assistance.

In the event of goods which were purchased not earlier than 3 (three) months prior to the occurrence of the accident, the refund shall be made on the basis of their purchase value where the same is attested by the relevant documentation.

In the event of fault, the repair cost shall be refunded upon the submission of the relevant invoice.

Under no circumstances shall so-called sentimental values be taken into account.

Art. 31. EFFECTIVE DATE AND DURATION OF THE INSURANCE

Insurance in respect of any single Insured shall be effective from the time of actual check-in at the Contracting Party's

hotel structure until the time of actual check-out from the same up to a maximum of 30 consecutive days.

Art. 32. DETERMINATION OF THE MAXIMUM

As regards the "Luggage and personal effects" warranty, the maximum per Insured and throughout the duration of the journey is the sum of € 500.00.

As regards the "Delayed delivery of the luggage" warranty, the maximum per accident and throughout the duration of the journey is the sum of € 150.00.

SECTION IV - CANCELLATION OF STAY EXPENSES INSURANCE

DEFINITIONS SPECIFIC TO THIS SECTION

Accident: The event occasioned by an accidental, violent and external cause which directly and exclusively results in objectively verifiable physical injuries that bring about death, permanent disability or temporary disability.

Illness: Any alteration of the health condition which is not due to an injury.

Chronic illness: The illness which predates the booking/confirmation of the stay and which, over the last 12 (twelve) months, has necessitated diagnostic examinations, hospital admissions or treatments/therapies.

Pre-existing illness: A disease which is not the direct expression or consequence of chronic pathological conditions or conditions predating the effective date of the warranty.

Admission: A stay in a Health Care Institution which entails at least an overnight stay.

CONTRACTUAL TERMS SPECIFIC TO THIS SECTION

Art. 33. INSURED SUBJECTS

The subject insured is:

- the physical person who has booked a stay at the Contracting Party's hotel structure called "Hotel Spartivento".

Art. 34. OBJECT OF THE INSURANCE

In the event that the Insured, as a result of the cancellation of the booked stay prior to the commencement of the same, was charged by the Contracting Party a penalty up to a maximum percentage of 50% of the booked stay, Europ Assistance shall refund the said penalty in full with the exception of the costs of managing the relevant file.

The warranty shall only be provided in the event of cancellation due to causes or events capable of being objectively documented and unforeseeable as at the time of booking, which affect the following persons:

- The Insured himself and/or his family members in a direct manner;
- The co-owner of the company/professional partnership in a direct manner.

Europ Assistance shall refund the penalty which is contractually imposed by the Contracting Party upon:

- The Insured;

and also, provided they are insured and registered under the same file:

- The family members living with him under the same roof;
- One of his travel companions.

Art. 35. EXCLUSIONS

The instances of cancellation caused by one of the following are excluded from the scope of the warranty:

1. The Insured's wilful misconduct;

2. Causes of non-medical character, foreseeable and/or known to the Insured as at the time of the booking;

3. Injuries which predated the booking and chronic illnesses;

4. War, strikes, riots, mass upheavals, acts of terrorism, earthquakes, atmospheric phenomena with the characteristics of natural calamities, phenomena relating to the transformation of the atomic nucleus, and radiations provoked by the artificial acceleration of atomic particles;

5. Epidemics with the characteristics of pandemics, of such a degree of gravity or virulence as to entail a high mortality rate, alternatively, as to require the adoption of restrictive measures, such as quarantines, with a view to reducing the risk of transmission to the civilian population;

6. Causes or events which are incapable of being objectively documented.

Art. 36. INSURED'S OBLIGATIONS IN THE EVENT OF ACCIDENT

In the event of cancellation of the booked stay, the Insured shall have to make a report, within and no later than 5 (five) calendar days from the date on which the reason occasioning the cancellation arose, and in any event within and no later than the commencement day of the journey where the 5 (five) day period expires subsequently to the commencement day of the journey, either by accessing the Internet portal <https://sinistronline.europassistance.it> pursuant to the relevant prompts (alternatively, by directly accessing the accident section of the www.europassistance.it website) or by sending a fax to the no. 02/58.47.70.19

alternatively

by writing to Europ Assistance Italia S.p.A. – Damage Liquidation Office (Cancellation of Trip) – 8 Piazza Trento – Milan, 20135, and by supplying the following information:

- Name, surname, address and phone number;

- Number of Europ Assistance's policy card;
- The reason for the cancellation;
- The place where the Insured or the persons who occasioned the cancellation (family member, co-owner of the company/professional partnership) might be got hold of;
- The original documentation which objectively proves the reason for the cancellation;
- Documentation corroborating the connection between the Insured and a possible other subject who has brought about the cancellation.

Where the cancellation of the stay is due to illness or injury, the said report shall have to indicate:

- The type of pathology;
 - The beginning and end of the pathology.
- Within 15 (fifteen) days from the date of the aforesaid report, the Insured shall have to additionally submit to Europ Assistance the following documents:
- The number of Europ Assistance's policy card;
 - Personal data, fiscal code and addresses;
 - Original documentation which objectively proves the reason for the cancellation;
 - In the event of illness or injury, a medical certificate attesting the date of the injury or the date of onset of the illness, the specific diagnosis, and the period of prognosis;
 - In the event of admission, a full copy of the clinical file;
 - Cost quote for the hotel stay;
 - Documentary confirmation of the booking issued by the Contracting Party;
 - Copy of the tax invoice for the penalty as issued by the Contracting Party.

Non-compliance with the obligations relating to a report of the accident might entail, wholly or partly, loss of the right to indemnity in conformity with the provisions of article 1915 of the Civil Code.

Art. 37. UNCOVERED DAMAGE AND CRITERIA FOR THE LIQUIDATION OF THE DAMAGE

Europ Assistance shall refund the cancellation penalty:

1. In the event of cancellation of the stay occasioned by hospital admission (except for Day Hospital and admission in the Emergency Department) or death, the penalty shall be refunded subject to no uncovered damage.

2. In the event of cancellation of the stay which is not occasioned by hospital admission or death, the penalty shall be refunded subject to an uncovered damage amounting to 15% of the total sum of the penalty itself, for a minimum of 70,00 Euros per accident;

The foregoing does not detract from the fact that the calculation of the refund shall reflect the relevant percentages of the penalties which were in force as at the date of occurrence of the event (article 1914 of the Civil Code). Accordingly, in the scenario where the Insured cancels the stay subsequently to the event, he shall be liable for any possible excess penalty.

In the event of illness or injury, Europ Assistance shall reserve for itself the possibility of sending a doctor of its choice for the purpose of certifying whether the Insured's conditions are such as to prevent him from setting out for the Contracting Party's hotel structure where he had booked a stay.

Art. 38. PROFESSIONAL SECRET

The Insured hereby releases from the duty of professional secret vis-à-vis Europ Assistance the doctors who might be vested with the task of examining the accident and who conducted medical examinations on him before or even after the accident itself.

Art. 39. EFFECTIVE DATE AND DURATION OF THE INSURANCE

Insurance cover in favour of the Insured shall be effective from 24h00 on the date when the hotel booking is made with the Contracting Party and shall endure until the time of commencement of the journey, which is to be understood as the time when the Insured should have checked-in at the hotel structure itself.

Art. 40. DETERMINATION OF THE MAXIMUM

As regards the "Cancellation of stay Expenses" guarantee, full refund shall be made of the penalty charged to the Insured by the Contracting Party (with the exception of the costs of managing the relevant file) up to the full value of the deposit given, which cannot in any event exceed 500.00 Euros per single stay and 1.500,00 Euros per file.

COMPLAINTS

Any possible complaint against the company relating to the management of the contractual relationship or the management of the accidents shall have to be sent in writing to:

Europ Assistance Italia S.p.A., Complaints Office, 8 Piazza Trento, Milan 20135, fax no. 02.58.47.71.28, e-mail address: ufficio.reclami@europassistance.it

In the event that the complainant is unsatisfied with the outcome of his grievance or when no outcome has been received by him beyond the ultimate deadline of 45 (forty-five days), he will be entitled to address IVASS (Institute for the Monitoring of Insurance Policies) – User Protection Service – 21 Via del Quirinale – Rome, 00187.

The complaints lodged with IVASS shall have to include:

- a) The complainant's name, surname and residential address, as well as any possible phone number he can be contacted at;
- b) The identification of the subject or subjects whose conduct he complains of;
- c) A brief description of the grounds of complaint;
- d) A copy of the complaint lodged with the insurance company and any possible outcome provided by it;
- e) Every document which is useful for the purpose of describing the surrounding circumstances in greater detail.

As regards the determination of disputes across national borders, a complaint might be lodged with Isvap; alternatively, it is possible to activate the competent system abroad via the FIN-NET procedure (by accessing the Internet site: http://ec.europa.eu/internal_market/finances-retail/finnet/index_en.htm).

The foregoing shall not detract from the right to approach the Judicial Authority in that regard.

EUROP ASSISTANCE ITALIA S.p.A.

Europ Assistance Italia S.p.A.
Sede sociale, Direzione e Uffici:
Piazza Trento, 8 - 20135 Milano
Tel. 02.58.38.41 - www.europassistance.it
PEC: EuropAssistanceItaliaSpA@pec.europassistance.it
Capitale Sociale Euro 12.000.000,00 i.v.
Rea 754519 - P.IVA 00776030157
Reg. Imp. Milano e C.F. 80039790151
Impresa autorizzata all'esercizio delle assicurazioni con decreto del Ministero dell'Industria, del Commercio e dell'Artigianato n. 19569 del 2/6/93 (gazzetta ufficiale del 1/7/93 N. 152).



Iscritta alla Sezione 1 dell'Albo delle imprese di assicurazione e riassicurazione al n. 1.00108. Società appartenente al Gruppo Generali, iscritto all'Albo dei Gruppi assicurativi. Società soggetta alla direzione e al coordinamento di Assicurazioni Generali S.p.A.

AZIENDA CON SISTEMA DI GESTIONE PER LA QUALITÀ CERTIFICATO DA UNI = UNI EN ISO 9001:2008 =

HOW TO REQUEST ASSISTANCE

In the event that Assistance services are rendered, **Europ Assistance's Organizational Structure is available to you 24 hours a day** in order to intervene or indicate the aptest procedures for the optimal resolution of any kind of problem, in addition to authorizing possible expenses.

NB: Do not take any initiative prior to having consulted with the Organizational Structure over the phone at the number

02 - 58.28.65.32

The following information will have to be notified to the operator at once:

- The type of requested intervention;
- Name and surname;
- Card category;
- Address at the locality where you are situated;
- Telephone number.

In the event that you are unable to contact the Organizational Structure by phone, you might send: a fax to the number [02.58.47.72.01](tel:02.58.47.72.01) or a telegram to **EUROP ASSISTANCE ITALIA S.p.A. – 8 Piazza Trento – MILAN, 20135.**

In order for Europ Assistance to be able to provide the performances/warranties specified in the policy, it shall process the Insured's data. To that end, Europ Assistance necessitates Your consent in terms of the provisions of Legislative decree 196/03 (Privacy Code). Accordingly, the Insured, by contacting Europ Assistance or ensuring it is contacted, hereby freely consents to the processing of His publicly available and sensitive data consonantly with what is set out in the abovementioned Information on the Processing of data.

You might contact the number 02.583841 for any commercial information