

INSURANCE POLICY

FOR FOREIGN NATIONALS
SOJOURNING IN ITALY
EXCLUSIVELY FOR STUDY REASONS

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EXPLANATION

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| INSURED | Foreign nationals regularly sojourning in Italy, with entry uniform Schengen visa (VSU) or national visa (VN) issued exclusively for study reasons by the Italian Authorities in the origin country and with successive residency permit, issued for the same reasons and duration of the visa, to the members of WELCOME ASSOCIATION ITALY (W.A.I.). |
| INSURANCE | Insurance Policy. |
| CONTRACTOR | WELCOME ASSOCIATION ITALY (W.A.I.) – Registered Office: Viale Dell’Università, 25 00185 – Rome, F.C. 97877350583, company that draws up the Insurance policy for their Members. |
| ORGANIZATIONAL STRUCTURE | EUROP ASSISTANCE ITALIA S.p.A. registered office in Milan, Piazza Trento 8 – Fiscal Code 80039790151, VAT n. 00776030157 registered at the Registry of Businesses of Milan REA n. 754519 and Section I of the Register of insurance companies at n. 1.00108, company belonging to Gruppo Generali, registered at the register of Insurance Groups, constituted by managers, staff (physicians, technicians, operators), equipment and hospital units (centralized or not) working 24h, every day of the year, and due to the specific agreement, on behalf of the Company, it provides the contact with the Insured, the organization and the assistance service provided by the Assistance Section within the various limits of the contract and costs at the expense of the Company. |
| ACCIDENT | Occurrence by pure chance, violent or external, that cause injuries objectively verifiable, which consequence is death, permanent or temporary disability. |
| UNEXPECTED ILLNESS | Severe illness that affects the insured must not be a symptom, even if unexpected, of a disease arisen |

| | |
|---------------------------|--|
| | before the insurance policy. |
| INSURANCE POLICY | Document that proves the Insurance Policy |
| HOSPITAL ADMISSION | The hospital stay is the stay in a public hospital regularly authorized for the admission of sick people according to law and competent Authorities. |
| COMPANY | Generali Italia S.p.A. |

RULES THAT REGULATE THE INSURANCE IN GENERAL

Art. 1 Insurance for the Contractor's Members

The Contractor and Generali Italia S.p.A. acknowledge each other that this Insurance is stipulated in the interest of the Insured whose relation with Generali Italia S.p.A. is exclusively regulated by the Insurance Policy; therefore, for each potential claim and/or request that the Insured might submit in relation to the services/guarantees rendered by Generali Italia S.p.A., pursuant to this Insurance, the company will respond, except for the obligations at the expense of the Contractor according to art. "Contractor's Obligations".

Art. 2 Effective date and duration of the Insurance

The coverage starts from midnight the day after the payment of the membership fee only if the foreign student has obtained the residency permit.

The Insurance policy will expire together with the residency permit and, in any case, after six months or one year from the Insurance policy starting date without right of withdrawal.

Art. 3 Exceptions

The Insurance will not be effective in these cases:

- a) Urgent Care services that are the direct manifestation or consequence of previous diseases arisen before the insurance policy, as well as previous or relapsed diseases;
- b) Mental diseases or mental disturbances in general, as well as neurotic behaviours;
- c) Therapies and operations for defects and malformations elimination or correction pre-existing before the insurance policy;
- d) Dental care and parodontopathies;
- e) Consequences of wars, insurrections, telluric movements or volcanic eruptions;
- f) Injuries caused by crimes of the Insured (included, instead, injuries caused by high crimes);
- g) Injuries, sudden illness and poisoning consequent to alcohol abuse, or experienced under the effect of hallucinogenic, psychopharmacological and psychotropic drugs, alcohol abuse and/or psychotropic substances;
- h) Injuries caused by air sport in general or any sport professionally practiced;
- i) Injuries caused by the participation to unregular races, car competitions, motorcycle and aeronautic races and their trials and training;
- j) Surgical operations with the aim to correct the nasal septum deviation and the nasal pyramid, except all the operations necessary because of an injury occurred when the Insurance policy is in force, duly

and exclusively documented by a certification issued by the emergency room and radiography showing the fracture of the nasal bones.

Art. 4 Territorial extension

The Insurance policy is valid for the above-mentioned events occurred exclusively in Italy included the Vatican City and the Republic of San Marino and in the Schengen area. No services will be offered in those countries in effective or declared belligerent status.

No services will be offered in those countries in effective or declared belligerent status, here's the list of the Countries that are considered as above-mentioned in the case they have a risk rate equal or superior to 4.0
<http://watch.exclusive-analysis.com/lists/cargo>

The Countries that are considered in effective or declared belligerent status are those which situation has been publicly known.

Furthermore, the services will not be offered in those countries in which there are riots at the moment of the request.

Moreover, it is not possible to offer Assistance in the countries in which the local or international authorities do not permit the direct assistance to individuals independently from the fact that there may be a war risk.

Art.5 Declarations related to the risk circumstances

Incorrect declarations or reticence of the Contractor and/or Insured related to a circumstance that influences the risk evaluation, may implicate the total or partial loss of the indemnity, as well as the suspension of the Insurance policy (art. 1892, 1893 and 1894 C.C.).

Art. 6 Not insurable people and risk increasing

People who suffer or suffered from alcoholism, drug addiction or HIV are not insurable, independently from their health evaluation.

The manifestation of one of the above-mentioned affections or diseases on the Insured during the contract constitutes a risk increasing for the Company that would not have permitted the Insurance policy according to art. 1898 of the Civil Code; consequently the Company may withdraw the contract with immediate effect limited to the Insured suffering from the disease and the injuries occurred after the onset of one of the above-mentioned diseases will not give the right for the supply of the service.

Art. 7 Law References

Law is valid for all that is not regulated here.

Art. 8 Exoneration from responsibility

The Organizational Structure does not take any responsibility for the damages caused by the intervention of authorities in the country in which the assistance is offered or consequent to any fortuitous or unpredictable circumstance.

Art. 9 Age limits

The Insurance policy is valid up until age 65 (sixty-five) for each Insured.

SECTION FOR THE REIMBURSEMENT OF MEDICAL EXPENSES

Art. 1 Insurance Object - Urgent Care services due to unexpected illness or injuries

If the Insured suffered from an injury or unexpected illness to the point that the admission to a public hospital or urgent care services are necessary, the Company will pay directly all the expenses occurred for the services to the Local Health Service and/or the Insured without any limit.

Urgent care services mean all the health services carried out in the hospital, whether after the admission to the hospital or not, consequent to an urgent diagnosis stated by a hospital physician.

If the hospital care services will be offered in member states, excluded Italy, Vatican City and Republic of San Marino, that apply entirely the regulation of the Schengen Agreement, the Insurance will reimburse to the Insured the expenses up to a maximum limit of €30,000.00.

Art. 2 Injury claims – Request procedure for urgent care services

The Local Health Service will have to verify that the Insured has the right to obtain the assistance by verifying the payment of the premium and also verifying that the premium is properly authorized for the stay in Italy by verifying the residency permit.

After the above-mentioned verifications, the Local Health Service, afterwards the hospital stay of the Insured, must ask for the payment of the care service, according to law in force, to Generali Italia S.p.A. Agenzia Generale of Roma Parioli Liegi – at the help desk in Via Cesare Fracassini 13 a/b – 00196 Rome Phone 063611676 – Fax 063613626 – Email: info@insuranceitaly.it, providing the documentary evidence of the residency permit, the duration of the hospital stay and the deposit of the premium.

The Local Health Service must send the documents of the hospital stay, including the medical record of the Insured if requested, and the related cost to the Company that will verify the insurance situation of the Insured and send the payment directly to the Local Health Service that requested it. In case of care services offered out of Italy in hospitals situated in the Schengen area, the Insured will have to ask for the reimbursement of the expenses by sending the original documentary evidences of the care service and expenses and a photocopy of the residency permit together with the receipt showing the payment of the premium.

The Company will pay the reimbursement in Euros to the domicile in Italy indicated by the Insured during the request stage.

SECTION FOR THE ASSISTANCE

Art. 1 Healthcare return

In case the Insured is admitted in a hospital because of an injury or disease for urgent health care out of Italy in the Schengen area, and he is in a condition that does not permit to be cured in a hospital situated in the same territory but he/she needs to return to Italy in the final opinion of the *physicians belonging to the Organizational Structure and the physicians of that place, through its Organizational Structure the Company will provide and organize at its expenses the return with the mean of transport and time considered the most adequate.*

The mean of transport might be:

- Healthcare airplane
- Scheduled flight in economy class, if necessary with a stretcher for the sick person
- Train in first class and, if necessary, sleeping car
- Ambulance (without any limit of kilometers)

The healthcare return towards the extra-EU countries is only permitted through scheduled flights in economy class, if necessary with a stretcher for the sick person.

For the return from and to the EU countries and from and to all the countries of the Mediterranean basin also the healthcare airplane may be used.

The transportation will be completely organized by the Organizational Structure and will include the medical and nursing assistance during the travel, in case the physicians of the Organizational Structure consider it necessary.

Through the Organizational Structure, the Company may request the unused travel ticket for the return of the Insured.

Exclusions:

- *Illness or injuries that may be cured, in the final opinion of the physicians belonging to the Organizational Structure, in that place or do not impede the Insured to continue his/her travel;*
- *Infectious diseases, in case the transport implies the violation of national or international healthcare regulations;*
- *Expenses related to funerals, those related to the research of people and/or the eventual corpse recovery and all the expenses not directly related to the transportation.*
- *All the cases in which the Insured or his/her relatives sign the dismissal from the hospital contrary to the decision of the physicians of the hospital where the Insured stays.*

Art. 2 Request process for the healthcare return

To have the right for the guaranteed services, according to art. 1913, 1914 and 1915 of the Civil Code, the Insured, before taking any initiative without the opinion of the staff, must contact the Organizational Structure, working 24/7, through the following telephone numbers:

- Toll-free number 800 450 130 (in Italy)
- Telephone line: 02 582 867 88 (abroad)

At the moment of the request, the Insured must communicate the reason of the request, a telephone number and the place where he/she is, the number of the Insurance policy and the category.

From the assistance request, the Insured will have to send the personal information consent form in a very short time.

WHAT TO DO IN CASE OF AN ACCIDENT

For the assistance, the Insured will have to phone the Organizational Structure, working 24h, through the following telephone numbers:

- **Toll-free number 800 450 130 (in Italy)**
- **Telephone line: 02 582 867 88 (abroad)**

At the moment of the request, the Insured must communicate:

- a) Kind of assistance or service needed and the name of any possible family doctor;
- b) Name and surname
- c) Insurance policy n. YYYYYYYYYYYY
- d) Category: **GICB**
- e) Address of the place where you are
- f) Telephone number to communicate during the assistance

When the Insured contacts the Organizational Structure, he/she consents to the use of the personal data as specified in the contract.