

**COSTA CROCIERE S.p.A.**, in collaboration with **Mondial Assistance**, company specialised in Travel Insurance, has agreed to offer all those taking part in its "International Countries" cruises a specific insurance policy at particularly favourable terms and conditions. **Cover is valid if individual premium has been paid and is indicated in the booking documents.**

**Important Before Departing!** Print this Insurance Certificate and take it with you on the cruise

**Policy No 172.061 - IC**  
**Multi-risk Without Cancellation – International Countries**

## REGULATIONS GOVERNING INSURANCE COVER

### DEFINITIONS – Valid for all types of cover

The terms used in this text mean the following:

**Insured:** the subject whose interests are protected by this insurance and that is, any person booked on the cruise organised by Costa Crociere S.p.A. and regularly communicated to the Company.

**Baggage:** all those personal effects worn or carried by the Insured on the cruise, including clothing, sports equipment and toiletries, photo and video cameras, medical equipment for the disabled, children's buggies and prams, cases and any transport cases.

**Contractor:** **Costa Crociere S.p.A.**, Piazza Piccapietra 48, 16121 Genoa, Italy hereinafter referred to as Costa Crociere

**Assistance Service:** the Mondial Service Italia S.c.a.r.l. structure which, in conformity with ISVAP Regulation 12 dated 9 January 2008, provides telephone contact with the Insured 24 hours a day, 365 days a year, and arranges and provides the assistance services set out in the policy.

**Domicile:** place where the Insured has set up their main business premises.

**Europe:** Italy, European countries, Mediterranean countries, Algeria, Cyprus, Egypt, the Canary Islands, Israel, Lebanon, Libya, Madeira, Morocco, Syria, Tunisia and Turkey.

**Close Relative:** the Insured's spouse, children, father, mother, brothers, sisters, half brothers and sisters, grandparents, in-laws, sons and daughters in-law, brothers and sisters in-law, uncles and aunts, as well as anyone else co-habiting with the Insured, provided that resulting from appropriate certificate.

**Excess:** that part of the damage at the Insured's expense calculated as a fixed amount or percentage.

**Breakdown:** vehicle fault that prevents the Insured from using it in normal conditions.

**Crash:** any sudden and unforeseeable event on the road that causes such damage to the vehicle as to:

- render it non-roadworthy;
- roadworthy but with the risk of making the damage worse;
- a hazard to the Insured or causing the Insured a great deal of inconvenience.

**Compensation:** the sum Mondial Assistance owes the Insured in the event of an accident.

**Accident:** event due to fortuitous, violent and external cause that results in objectively ascertainable bodily injuries, resulting in death, permanent disability or temporary invalidity.

**Medical centre:** public or private medical structure authorised in accordance with the law to provide hospital care. The following are not considered Medical Centres: thermal baths, elderly care homes, rest homes and dietary, physiotherapy and rehabilitation centres.

**Italy:** territory of the Italian Republic, the Vatican City and the Republic of San Marino.

**Mondial Assistance:** the commercial brand of AGA International S.A. – Italian Branch identifying the company.

**World:** Italy, Europe and all those countries not included in said definitions.

**Residence:** place in which the Insured usually resides.

**Loss:** damage for which insurance cover is required.

**Hospitalization:** stay in a medical centre of at least one night (excluding day hospital and accident and emergency).

**Company:** AGA International S.A. - General Agent for Italy, hereinafter also named with its brand Mondial Assistance.

**Third parties:** any person that does not fall within the definition of "Close Relative".

**Trip:** the cruise including arrangements on board, flights, transfers, excursions booked in Italy, sold by Costa Crociere S.p.A. and resulting from relative policy schedule or travel document.

**Vehicle:** motor vehicle, approved for a maximum of 9 seats, belonging to the Insured, registered in Italy for under 10 years.

### GENERAL TERMS AND CONDITIONS

#### 1. Start date – Expiry date - Validity

Insurance cover and services commence and apply:

##### For all covers

- to those Insured resident abroad that have purchased a Costa Crociere cruise.
- if individual premium has been paid and recorded in booking documents.

**Baggage – Personal Assistance – Medical Expenses – Traveller Public Liability – Legal Assistance – Cruise Abandonment due to Delayed Flight – Assistance to Close Relative at home**

- from the moment first service set out in travel schedule commences and end once last formality set out therein has been completed;

- in the case of cruises for leisure, study and business purposes however not lasting more than 60 days as of the cruise start date;

- in the case of "Delayed Flights" in particular, cover commences from last time officially communicated by Costa Crociere S.p.A. **Subsequent flight changes due to operational reasons concur to define delay only if communicated by the Insured less than 12 hours before the previous time.**

- up to the capital amount indicated in each cover and summarised in the "Services and Capital Insured Table".

##### Bodily Injuries "trips and tours"

- from the moment the Insured goes ashore and for the period necessary to avail of the services purchased (trips and tours) and end when embarkation operations commence.

#### 2. Communications

All the Insured's communications must be in writing except for calls to the Assistance Service.

#### 3. Taxes

Insurance package related taxes are at the Insured's expense.

#### 4. Contractual Office and reference to the Law

This contract was signed by the parties in Italy. Italian law applies for all that not provided for herein.

#### 5. General Exclusions (apply to all types of cover)

All compensation, services, consequences and events resulting, directly or indirectly, from the following are excluded:

- strikes (save that set out in Delayed Flight cover), revolts and popular uprisings;
- curfew, closed frontiers, retaliation, sabotage;
- terrorism, war, insurrection;
- confiscation, nationalisation, seizure, restrictive provisions, detention, appropriation, requisition for its own use or use by or on the order of any government (whether civil, military or 'de facto') or other national or local authority;
- pollution of any kind, infiltrations, contamination of the air, water, soil and subsoil or and environmental damage;
- nuclear explosions, even only partially, ionising radiation or radioactive contamination arising from nuclear fuels, waste or armaments, or from phenomena of transmutation of the nucleus of the atom or radioactive, toxic and explosive properties or other dangerous features of nuclear equipment or its components;
- bankruptcy of the airline or any other supplier;

- errors or omissions during booking or the impossibility of obtaining a visa or passport;
- directly or indirectly, Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) and sexually transmitted diseases;
- fraud or gross negligence on the part of the insured;
- alcohol abuse;
- non-therapeutic use of drugs and antidepressants;
- mental illness, schizophrenia, manic depression, psychosis, acute depression;
- suicide or attempted suicide;
- nuclear explosion, tornado, hurricane, earthquake, volcanic eruption, floods and other natural disasters;
- quarantine;
- trip to a territory where there a prohibition or limitation (even temporary) has been put in place by a competent public Authority;
- driving vehicles for which a higher category licence (over B) is necessary and motor crafts not for private use;
- epidemic of a pandemic nature (declared by OMS), so serious and virulent to result in a number of deaths and require measures to reduce the risk of transmission to the civil population. By way of example closing schools and public areas and limiting public transport in cities and air transport.

#### 6. Fraudulently exaggerating Damage

Insured Parties shall lose their right to compensation if they fraudulently exaggerate the damage suffered.

#### 7. Right of Subrogation

Mondial Assistance has the right to take over, up to the sum paid, any rights in the defence or settlement of any claim and to take proceedings in the Insured's name to its benefit against any party liable for the damages.

The Insured undertakes to provide, penalty expiration, all documents and information necessary to enable Mondial to exercise the right to recourse and take all necessary measures to protect the aforesaid.

#### 8. Reduction of the Sums Insured following a Claim

Following a claim the sums insured with individual policies and relative liability limits shall be reduced with immediate effect and until the end of the period of insurance by an amount equal to that of the damage respectively indemnifiable net of any excesses or outstanding amounts without corresponding reimbursement of the premium.

## COVER

### 1. BAGGAGE

#### 1.1 Subject

■ **Baggage** - Mondial Assistance shall repay the Insured, up to a maximum of **€ 2,600** per person, any material and direct damage suffered as a result of theft, bag-snatching, robbery, baggage being soaked or glued with liquids and failure on the part of the carrier to return the baggage. Damage caused by a carrier is covered up to a maximum sum of **€ 150** per person.

■ **Purchase of bare necessities:** Mondial Assistance shall repay the Insured, in excess of the capital insured and up to a maximum of **€ 400** per insurance period, those documented expenses sustained for bare necessities if the Carrier fails to return baggage within 8 hours of the official arrival time at one of the outbound flight destinations. This cover commences from initial check-in and ends before the last check-in.

#### 1.2 Exclusions (in addition to General Exclusions)

Insurance does not cover damage:

- resulting or attributable to normal wear, own defect, bad/insufficient or inappropriate packaging, atmospheric events, scratches and abrasions;
- of which a true copy of the report approved by the competent Authorities of the location where the event took place has not been produced.

The following goods are not covered:

- any type of cash;
- any type of security, documents, cheques, traveller's cheques and credit cards;
- coins, stamps, works of art, collections, samples, catalogues, goods and tickets;
- audio and audiovisual equipment and accessories entrusted to third parties (hoteliers, carriers etc.);
- professional instruments, personal computers, mobile phones and PDAs, weapons, crash helmets and car radios.

#### 1.3 Compensation Criteria and Limits

a) This insurance covers the "first absolute risk" and therefore the proportional rule set out in art. 1907 Civil Code does not apply;

b) Compensation shall be paid:

**b.1** according to the following **limits per object**:

- luggage and transport cases, clothing and personal effects the Insured takes on the cruise: **€ 300** per object
- jewellery, valuables, watches and fur coats: **€ 400** per object and cumulatively **€ 800**
- photo and video equipment (considered as a single object): **€ 500** per object
- sports equipment: **€ 600** per object
- medical equipment for the disabled: per object and cumulatively equal to capital of **€ 2,600**

- children's Buggies and prams etc: **€ 400** per object

Valuations shall be assessed considering the commercial value of the property at the time of the incident; objects purchased less than three months before shall be reimbursed at their full purchase price provided that appropriate documents are provided;

**b.2** without bearing in mind either expected profits or non-enjoyment or use or any other prejudices;

**b.3** following that of the Carrier or Hotelier responsible for the event, up to the capital insured, net of that already paid and only if said compensation does not cover the entire amount of the damage. This provision does not apply if claiming for carrier baggage "damage".

#### 1.4 Baggage Damage Excess

Compensation shall be paid applying an excess of **€ 50** per claim. However, if damage is over **€ 50** compensation shall be paid, up to a maximum of **€ 150**, without deducting any excess.

## 2. MEDICAL ASSISTANCE AND EXPENSES

### 2.1 Subject Medical Assistance cover

Insured Parties, finding themselves in difficulty during the cruise, may contact Mondial Assistance's Assistance Service that, even in collaboration with doctors on site and on board, shall provide the most appropriate services and cover to manage the case, that is:

**Telephone medical advice**, even to ascertain Insured's state of health.

**Referral to a specialist.** This service is available aboard compatibly with availability of location in which need occurs.

**Transport – Medical repatriation**

- from first aid centre or accident and emergency to a better equipped medical centre;
- from medical centre to Insured's home.

Mondial Assistance provides Transport – Medical Repatriation, prior the doctors' agreement, at its sole expense, using the most appropriate means and, if necessary "air ambulance" throughout the world and for local movements.

Mondial Assistance does not provide Transport – Medical Repatriation for:

- illnesses or injuries that, in the doctor's opinion, can be treated on site or during the trip or, however, do not prevent continuation;
- contagious diseases where transport would mean breaching national or international health regulations.

**Return of all close relatives and one travelling companion**, provided that insured, following medical repatriation of the Insured or death.

**Accompanied return of an insured minor**. The minor shall return accompanied by a person designated by the Assistance Service if the Insured is unable to deal with it personally due to injury or illness.

**Early return of the Insured, all close relatives and a travelling companion** on the same cruise and insured, that must cut short their trip and return home with other means and ticket than that contractually provided for due to the death or hospitalisation or imminent death of a close relative at home.

**Return ticket for a close relative** to assist the Insured that, travelling on his/her own, is admitted to hospital for a period of more than 10 days. Moreover, Mondial Assistance shall pay accommodation (bed and breakfast) up to the sum of € 100 a day and for a maximum of 10 days.

**Payment of extended stay** in a hotel (bed and breakfast) up to the sum of € 100 a day and for a maximum of 10 days, if the Insured's state of health is such, although not justifying hospitalisation or organised medical repatriation, to prevent return on the fixed date.

**Hotel costs for the stay on dry land** of family members or a travelling companion of the Insured, with him on the cruise and who have to interrupt it to help him following his admission to hospital. Mondial Assistance will be responsible for the hotel expenses (overnight stay and breakfast) up to a maximum amount of € 100 a day for a maximum of 10 days and, however, with a limit of € 1,000.00 per event.

**Return of convalescent Insured**, in those cases where the Insured's state of health is such to prevent return with the means foreseen. This cover is also extended to close relatives and a travelling companion within the overall limit of € 1,000.

**Sending urgent medicines** not available on site, but regularly registered in Italy. Shipment shall be in accordance with local regulations governing the shipment of medicines. Mondial Assistance shall inform the Insured of similar drugs if this is not possible. The cost of said medicines remains at the Insured's expense.

**Interpreter available** to facilitate contact between doctors in charge on site and Insured in hospital. Mondial Assistance organises the service paying for 8 hours' work overall.

**Sending urgent messages** to persons resident in Italy the Insured is unable to contact.

**Reimbursing Documented Telephone Charges** sustained by Insured to contact Assistance Service up to a limit of € 100 per insurance period.

**Repatriating Body** - in the event of the Insured's death during the cruise, Mondial Assistance organises for the body to be repatriated to place of burial in Italy, paying for transport. Insurance does not cover costs to look for and recover body and funeral and burial costs.

This insurance also covers a Return ticket for a close relative of up to € 800 (economy class flight or first class train ticket) to reach place where event took place. Insurance does not cover accommodation for a close relative or any other expense except for those indicated above.

**Cash advance** of up to € 8,000 for bare necessities. Advance shall be paid against appropriate bank guarantee in cases of real need (eg. Theft, robbery) and shall be refunded to Mondial Assistance within thirty days of the advance.

## 2.2 Subject Medical Expenses Cover

Once contacted, Mondial Assistance shall see to the following within the limits set for each event and period:

**2.2.1. Direct payment up to €50,000** for hospital and surgical costs

**2.2.2. Direct payment up to €5,000** for medical expenses sustained to stay in a hospital structure onboard

Covers are provided until Insured is discharged or deemed, in the irrevocable opinion of Mondial Assistance's doctors, ready to return home. In the event that the Assistance Service is unable to pay directly, costs shall be repaid provided that approved by the Assistance Service beforehand, or at least by the time Insured leaves hospital. No reimbursement shall be provided if the Assistance Service is not contacted.

**Mondial Assistance shall see to the following, even without prior authorisation:**

**2.2.3. Repaying up to €2,000** for:  
- transport from location of the event to accident and emergency or hospital  
- sea search and rescue

**2.2.4. Repaying up to €1,000** for:  
- medical checks  
- medical assistance on board  
- medicines, provided that taken following medical prescription  
- outpatient treatment  
- treatment, including costs for physiotherapy, undergone within 60 days of return as a direct result of an injury sustained during the trip

**2.2.5. Repaying up to €200** for urgent dental care.

**Payments shall be made applying a fixed excess of €60 per claim.**

## 2.3 Exclusions (in addition to general exclusions)

Cover does not apply to events and/or costs resulting from:

### Travel Assistance

- trips undertaken to undergo medical/surgical treatment;
- failure to contact Assistance Service or, however without its prior authorisation.

### Medical expenses

**Mondial Assistance shall not pay for expenses resulting from:**

- failure to contact Assistance Service only in the case of Hospitalisation, including Day Hospital. In this case Mondial Assistance shall not repay those costs sustained by the Insured if not contacted during hospitalisation;
- trip undertaken to undergo medical/surgical treatment;
- rehabilitative treatment and physiotherapy other than those indicated in the "Medical Expenses" section referred to in art. 2.2.4;
- check-ups after returning home as a result of illnesses that started whilst on the trip;
- purchasing, applying, maintaining and repairing prostheses and therapeutic equipment;
- diets or thermal treatments or those to eliminate physical defects of an aesthetic nature;
- voluntary termination of a pregnancy;
- partaking in aerial sports in general, extreme sports if outside sports organisations and without the safety criteria provided for, any sport pursued professionally or however involves direct or indirect payment.

**Moreover, service is not provided** if the insured disregards the Assistance Service's instructions, that is:

- the Insured discharges himself/herself from hospital against the doctor's wishes;
- the insured or a representative voluntarily refuses transport/medical repatriation. In this case Mondial Assistance shall suspend assistance immediately, guaranteeing additional hospital and surgical expenses up to the cost of the transport/medical repatriation refused;
- to the newborn, if the Insured gives birth during the trip, even in the event of a premature birth.

## 2.4 Provisions and limitations

The Insured Party releases the examining doctors and those involved by the terms and conditions hereof from professional secrecy, solely for those events referred to herein and in relation to Mondial Assistance and/or those judges investigating the event.

### Moreover:

#### 2.4.1 Travel Assistance

- Assistance is provided per event within the limits of the capital insured and any sub limits.

- Assistance is provided, in accordance with the specific terms and conditions set out the policy schedule, bearing in mind the insured person's state of health and need, using those means and structures Mondial Assistance deems most appropriate for the purpose.

c) Tickets provided are for:

- airline (economy class);
- first class train;
- ferry.

Mondial Assistance has the right to request to see the unused tickets of those for which it has paid their return.

Mondial Assistance shall not be held responsible for:

- delays or failure to provide those services agreed on due to circumstances beyond its control or local Authority provisions;
  - errors due to incorrect communications received by the Insured;
- d) Mondial Assistance is not obliged to pay compensation instead of the assistance guarantees due.

## 2.4.2 Medical Expenses

Mondial Assistance pays "Medical expenses" either directly or by means of a refund even more than once during the course of a trip however only up to capital insured per person or per insurance period.

## 3. LEGAL ASSISTANCE

Once contacted, Mondial Assistance sees to:

**Setting up criminal bail** of up to € 25,000 as a result of negligence on the part of the Insured abroad. The sum advanced, against appropriate bank guarantee, shall be repaid to Mondial Assistance within thirty days of the advance.

**Providing legal assistance abroad**, necessary to promptly manage the civil dispute involving the Insured on site - Mondial Assistance shall sustain the necessary costs up to € 5,000.

This cover does not include:

- payment of fines, penalties and sanctions in general;
- taxes (stamping documents, costs to register sentences and documents in general);
- expenses resulting from crimes committed by the Insured;
- costs resulting from disputes relating to the circulation of vehicles, subject to compulsory insurance, belonging or driven by the Insured.

## 4. INTERRUPTION OF THE CRUISE

### 4.1 Subject

If one of the following services is provided by Mondial Assistance:

- medical transport – repatriation** as planned by art. 2.1;
- early return** due to death or hospitalization of a close relative at home, as planned by art. 2.1;
- transport of the body** as set out by the cover in Art. 4.1;

Mondial Assistance will reimburse the Insured, close relatives or travelling companion with proportion of the cruise not enjoyed, with a maximum limit of € 5,200, with effect from the date of disembarking, on condition that boarding once more cannot subsequently be made.

### 4.2 Provisions and Limitations

Refunds will be limited to the amount specified in the policy schedule of € 5,200, calculating only the individual share divided by the number of days holiday and multiplied by the days left to complete the cruise (*pro-rata temporis*) excluding the day of disembarkation.

## 5. DELAYED FLIGHT

### 5.1 Subject

**5.1.1 Compensation** – Mondial Assistance shall pay the Insured € 150 for a delay in the first outbound and/or inbound flight of over 8 hours calculated according to the official time communicated to the traveller/Insured with the travel document or Costa Crociere fax or through a representative, due to any reason attributable to the airline or circumstances beyond its control such as strikes, airport congestion, bad weather or other.

**5.1.2 Refund 75 % Cruise** – Alternatively to that set out in point 5.1.1 Mondial Assistance shall refund the Insured 75% of the total cost of the cruise (net of management costs, insurance premiums, airport/embarcation /disembarkation and visa costs) should the first outbound flight be delayed over 8 complete hours thus preventing the Insured to go aboard.

### 5.2 Exclusions

"By delay" we mean any variation in the flight departure time (of at least 8 complete hours) communicated in the 12 hours before that indicated in Costa Crociere's or its representative's last communication.

All variations communicated to the Insured by Costa Crociere or a representative more than twelve hours before shall be considered "flight changes" and therefore not considered "delays".

## 6. THIRD PARTY PUBLIC LIABILITY (PL)

### 6.1 Subject

Mondial Assistance shall pay all sums owed by the Insured as compensation (capital, interest and expenses) as a result of public liability for damages involuntary caused to third parties resulting in death, personal injuries and damage to property as a result of an accidental fact that took place in the period of cover. This excludes any liability for professional activities.

Moreover, this cover includes damages resulting from:

- pet ownership;
- ownership and use of velocipedes, motor vehicles and crafts not more than 6.5 m long and golf cars;
- use of horses and other saddled animals with the owner's consent;
- partaking in any sports, including races, not at a professional level, leisure activities in general.

### 6.2 Liability Limits

Per event and period of insurance

- € 25,000 for damage to property and animals;
- € 100,000 for bodily injuries.

### 6.3 Exclusions (in addition to general exclusions)

This insurance does not cover damages resulting from:

- criminal acts committed or attempted by the Insured;
- professional activities;
- hunting activities;
- theft;
- driving on public roads or equivalent areas as well as navigating motor boats or using planes;
- taking part in sporting events and relatives trials, with or without using motor vehicles, unless of a recreational nature;
- owning weapons and relative ammunition and use thereof;
- or damage to third party property the Insured has in storage or on consignment for whatever reason.

### 6.4 Claims management – Defence Costs

Mondial Assistance shall handle both civil and criminal disputes in and out of court on behalf of the Insured until in its interest appointing, if necessary, lawyers or engineers and availing of all the Insured's rights and powers. The Insured shall provide all the assistance necessary to manage the aforementioned disputes and, if necessary appear in court in person. Mondial Assistance has the right to claim back any losses from the Insured if suffers as a result of non-fulfilment of the aforesaid obligations. Mondial Assistance shall pay expenses sustained to defend any action taken against the Insured

up to a sum equal to a quarter of the liability limit. Any damages exceeding said limit shall be shared between Mondial Assistance and the Insured proportionate to their respective shares. Mondial Assistance shall neither pay those costs sustained by the Insured for lawyers or engineers not appointed by the aforesaid nor fines or penalties or criminal legal fees.

#### 6.5 Excess

In the case of damage to property and animals this cover is provided applying a **10 %** excess with a **minimum sum of €250** per claim.

#### 6.6 Provisions and Limitations

This cover is second to any other civil liability policy covering the same risk.

#### 6.7 Territorial extension

This insurance is valid for the whole world however excluding action taken against the Insured in the USA and Canada.

#### 6.8 Legislative Sources

This insurance is regulated specifically by Italian laws. Therefore, Mondial Assistance shall not be responsible for any action taken in accordance with foreign laws and other legislative sources not applicable to this insurance policy.

### 7. ACCIDENTS

#### 7.1 Subject

Mondial Assistance insurance covers all accidents (not plane) suffered by the Insured during onshore trips and tours that result in death or permanent invalidity within a year of their taking place. Mondial Assistance also provides cover for those accidents suffered when unwell or unconsciousness resulting from inexperience, imprudence or even serious negligence.

Mondial Assistance also considers the following as accidents:

- asphyxia not of a morbid nature;
- acute poisoning from swallowing or absorbing substances;
- drowning;
- freezing to death;
- heat or sun stroke.

Mondial Assistance does not consider the following as accidents:

- hernias, except for abdominal hernias due to exertion;
- any type of heart attack.

#### 7.2 Start date and validity

Cover commences from the moment the Insured goes ashore and for the period necessary to avail of the services purchased (trips and tours) and ends when embarkation operations to return aboard begin.

#### 7.3 Capital insured

- €25,000 in the event of death;
- €25,000 in the event of permanent invalidity.

### 10. IN THE EVENT OF AN ACCIDENT

#### In case of need during the cruise

- **Medical Assistance / Hospitalisation**
- **Legal Assistance**
- **Assistance for Close Relatives at Home**
- **Vehicle Assistance – Safe Transfer**

#### The Insured (or a representative) must:

**Contact the Assistance Service**  
Available 24 hrs a day 365 days a year  
Telephone +39 02 266.09.140

#### Always indicate:

- Policy number **172.061**.
- Circumstances and location of event.
- Name and surname.
- Insured contact number.

#### 7.4 Exclusions (in addition to general exclusions)

Mondial Assistance does not pay compensation for accidents as a direct or indirect result of:

- carrying out professional activities or paid work wherever it may be;
- use, even as a passenger, of planes (including hang gliders and ultra-lights);
- surgery, medical check-ups or treatments not as a result of an accident;
- taking part, even as a passenger, in sporting events and relative trials with or without using motor vehicles, unless of a recreational nature;
- recklessness and practicing aerial sports in general, potholing, jumping from trampolines with skis or water skis, acrobatic skiing, off-piste skiing, mountain climbing, free climbing, rafting, bungee jumping as well as any sport pursued professionally or involves either direct or indirect payments.

Moreover, the following are excluded from the insurance:

- accidents aboard ship (cruise) and however any craft;
- consequences of an accident that results in AIDS.

#### 7.5 Settlement criteria

Mondial Assistance pays:

- a) compensation for death or permanent invalidity even if they occur following expiry hereof, but within one year of the accident;
- b) compensation solely for the direct consequences of an accident that are independent of any pre-existing physical or pathological conditions;
- c) the amount of the damage agreeing it directly with the Contracting party or person appointed by the aforesaid. In the event of disagreement each of the Parties may propose that the issue be resolved by one or more arbiters, to be appointed with appropriate act;
- d) in the event of death, the sum insured to the beneficiaries.
- e) Compensation is not cumulative with that for permanent invalidity. Therefore, Mondial Assistance shall pay the beneficiaries solely the difference between compensation for death, if more, and that already paid for permanent invalidity should the Insured die as a result of the same accident;
- f) In the case of total invalidity the sum insured;
- g) In the case of partial invalidity, compensation calculated on the sum insured proportionate to the degree of permanent invalidity that should be ascertained according to those criteria and percentages set out in the INAIL Table, P.D. No 1124 of 30 June 1965 and subsequent amendments.

#### 7.6 Excess

No excess shall be paid for permanent invalidity if this is equal to or less than **5%** of the total whereas, if higher than said percentage compensation shall only be paid for the part in excess.

#### 7.7 Beneficiaries

Legitimate and/or testamentary heirs.

#### Request for reimbursement of:

- **Baggage**
- **Medical Expenses directly sustained [not resulting from hospitalisation]**
- **Cancelling Tours**
- **Cruise abandonment**
- **Delayed flight**
- **Public Liability**
- **Accidents**

#### Once home the Insured must:

**Report claim to Mondial Assistance as follows:**

- **Internet** - [www.ilmiosinistro.it](http://www.ilmiosinistro.it)
- **By Post** - P.O.Box 13312, Via Bonghi 3/7  
20141 Milano

#### Always indicate:

- Policy number **172.061**.
- Circumstances and location of event.
- Name and surname.
- Tax Code and address;
- Name of current account holder and IBAN code

#### Transmit also the following documents indicated for each cover

#### DOCUMENTS TO BE SUBMITTED

##### REFUND MEDICAL EXPENSES:

- medical certificate or documents confirming event;
- original of expenses already sustained.

##### BAGGAGE

In the event of Carrier failure or delay in returning baggage or tampering with the contents thereof:

- Property Irregularity Report made at appropriate airport office (Lost and Found);
- copy of plane and baggage tickets;
- copy of complaint letter sent to Airline;
- the Airline's definitive response, confirming the date and time of delayed baggage return and/or tampering with the contents thereof or loss, as well as the sum settled;
- detailed list of the property taken and not returned, purchased in emergency;
- original receipt for personal effects purchased in emergency.

In the event of damage:

- *on the part of the Airline:* original Property Damage Report made at appropriate airport office (Lost and Found).
- *On the part of other Carrier:* original document confirming damage issued by the competent Costa Crociere structure.
- Repair bills or declaration that damaged baggage is irreparable drawn up on headed paper by a sector agent or specialist.

In the event of theft or robbery:

- copy of the report made to the competent Authorities of the location where the event took place with a detailed list of the property removed and their value;
- only in the event of theft, even a copy of the complaint sent to the person responsible (carrier, hotelier etc.) and his/her response.

##### CRUISE ABANDONMENT

- Booking bill.

##### DELAYED FLIGHT

- official communication confirming the scheduled flight departure time received from Costa Crociere S.p.A. and subsequent changes.

Moreover, only in the case **Refund 75 % Cruise Cover**

- booking bill
- payment receipt.

Costa Crociere S.p.A. shall produce, on behalf of the Insured, written certificate issued by the Airline confirming the reason and actual delay.

##### THIRD PARTY PUBLIC LIABILITY

- the counterparty's written request quantifying the damage;
- formal declaration of pre-existence of other policies covering the same risk.

##### ACCIDENTS

- initial and subsequent medical certificates on state of injuries.
- those entitled and/or the beneficiaries shall inform Mondial Assistance immediately should the accident cause the Insured's death or this occur during the treatment period.

#### Send all documents to:

AGA International S.A.  
Rappresentanza Generale per l'Italia  
Liquidazione Danni Costa Crociere  
Casella postale 13312 Via Bonghi 3/7, 20141 Milan

**Important for all covers:**

- ❖ Send all documents **at the same time** and only when **complete** – partial or incomplete documents shall not result in settlement of the claim as only possible once all documents have been received.

- ❖ **Use only printed form received** from Mondial Assistance to send documents once accident has been reported.
- ❖ **By report we mean notice of the accident** that the insured must report to Mondial Assistance (different from time when documents are sent).
- ❖ Moreover, Mondial Assistance reserves the **right to request any further documents** it deems useful for the relative investigations.

**SUMMARY OF CLAIM**

Cover	Report Methods (notice of accident)	Report terms	How to transmit documents
<ul style="list-style-type: none"> <li>• Baggage</li> <li>• Refund medical expenses</li> <li>• Cruise abandonment</li> <li>• Delayed Flight</li> </ul>	<ul style="list-style-type: none"> <li>✓ internet <a href="http://www.ilmiosinistro.it">www.ilmiosinistro.it</a></li> <li>✓ Post box 13312 – via Bonghi 3/7 20141 Milano</li> </ul>	On returning from cruise	<b>By post to</b> <b>AGA International S.A. – Rappresentanza Generale per l'Italia Ufficio Liquidazione Danni</b> <b>Costa Crociere - Casella Postale 13312, Via Bonghi, 3/7, 20141 Milan</b>
<ul style="list-style-type: none"> <li>• Public Liability Accident</li> </ul>	<ul style="list-style-type: none"> <li>✓ Post box 13312 – via Bonghi 3/7 20141 Milano</li> </ul>	Within 30 days	
<ul style="list-style-type: none"> <li>• Medical Assistance and Hospitalisation</li> <li>• Legal Assistance</li> <li>• Assistance for Close Relatives at Home</li> <li>• Vehicle assistance – Safe transfer</li> </ul> <p style="text-align: center;"><b>Contact Assistance Service open 24hrs a day 365 days a year on +39 02 26609140</b></p>			

**HOW TO TAKE OUT INSURANCE PACKAGE**

Customer/traveller must pay individual insurance premium as indicated in Costa Crociere catalogues on booking cruise

on Fax No. +39 02 23695948, e-mail [privacy@mondial-assistance.it](mailto:privacy@mondial-assistance.it) for the exercise of your rights.

**TABLE SUMMARISING INSURANCE SERVICES AND CAPITALS INSURED**

Cover	Liability Limit/Capital
<b>Medical Assistance</b> [even with air ambulance "whole world"]	see cover details
<b>Medical, hospital and surgical expenses</b> With following sublimits: - hospital paid directly - hospital with hospitalisation aboard and direct payment - transport from location of event to medical centre - other expenses - urgent dental care	<b>Total €58.000</b>  €50,000 € 5,000 € 2,000 € 1,000 € 200
<b>Baggage</b>	Damage €2,600 Bare necessities €400
<b>Accidents "trips and tours"</b>	Death €25,000 P.I. €25,000
<b>Traveller Public Liability</b>	Damage to property/animals €25,000 Personal injuries €100,000
<b>Legal Assistance</b>	€5,000 Lawyers €25,000 bail
<b>Delayed outbound and inbound Flight &gt; 8 h - Refund</b> <b>Only outbound Flight delay &gt; 8 h – Cruise Refund</b> (in the event delay prevents traveller from embarking in time)	€150 Pro-rata 75 %
<b>Cruise Abandonment</b>	<b>Pro-rata max €5,200</b>

Information for the Contracting Party - set out in accordance with art. 185 Legis. Dec. 209 of 7.9.2005 and compliant with the provisions of ISVAP Reg 35 of 26 may 2010.

This 'Information' is to supply the Contracting Party (natural or legal person who signs the insurance contract), the Insured and all the parties with an interest in the insurance cover all the preliminary information necessary for the purposes of reaching an opinion based on rights and contractual duties, in conformity with Art. 185 Legislative Decree No. 209 of 7.9.2005. This note is drawn up in Italy in Italian without prejudice to the right of the Contracting Party to ask for it to be drawn up in another language.

- 1) Information on the company**
  - ❑ **Company name and legal form of the company (insurance company)**  
The insurance company is AGA International S.A.  
**Registered office**  
37, Rue Taitbout, 75009 Paris - France  
French Trade Register nr. 519490080  
Share capital subscribed € 17.128.575
  - ❑ **Authorisation for operating insurances**  
Authorized to provide Insurance Services by dall'Autorité de Contrôle Prudential (ACP) on February the 1st 2010
  - ❑ **Italian Branch**  
Piazzale Lodi 3, 20137 (MI), Milan, ITALY  
Tax code, VAT number and enrolment in the Business Register of Milan No. 07235560963  
Economic and Administrative Index 1945496
  - ❑ **Phone Number – Web Site – E-mail Address**  
02/23.695.1 - [www.mondial-assistance.it](http://www.mondial-assistance.it) – [info@mondial-assistance.it](mailto:info@mondial-assistance.it)
  - ❑ **Authorisation for operating insurances**  
Company authorised for insurance work in Italy by way of establishment, enrolled on 3 November 2010 at No. I.00090, in the appendix of the professional roll of insurance companies, List I.
- 2) Information Relating to the Contract**
  - ❑ **Legislation applicable to the contract**  
The Italian legislation is applicable to the contract; however, the Parties have the right to choose a different legislation before signing the contract. The company has chosen Italian regulations. However, the binding regulations of Italian law will be applied.
  - ❑ **Prescription of rights arising from the contract**  
Pursuant to Art. 2952 of the Italian Civil Code, 'the rights of the Insured (person in whose interest the contract was signed) arising from the contract are prescribed as one year from the day on which the fact on which the right is based occurred'.
  - ❑ **Complaints about the contract**  
Any complaints concerning the contractual relationship or the management of the claims must be forwarded in writing to the company  
AGA International S.A. – Italian Branch  
Servizio Qualità (Quality Service), Piazzale Lodi 3, 20137 MILAN (Italy)  
Fax: +39 02 26624008; e-mail: [quality@mondial-assistance.it](mailto:quality@mondial-assistance.it)  
If the complainant is not satisfied by the outcome of the complaint or if no reply is received in the maximum term of forty-five (45) days, he can contact:  
ISVAP, Via del Quirinale, 21 - 00187 Roma Fax 06.42133.745 – 06.42133.353, enclosing the documentation relative to the complaint dealt with by the company. For disputes referring to the quantification of damages and the attribution of responsibility, remember that this remains the exclusive competence of the judicial authority, in addition to the right to resort to conciliation systems where they exist. In the case of cross-border dispute between a contracting party / insured domiciled in a State member of the European Economic Area and a company having its registered office in another member state, the contracting party / insured may request the activation of the FIN-NET process, forwarding the complaint directly to the foreign jurisdiction, that's to say the one in which the insurance company issuing the contract has its head office (identified by accessing the website <http://www.ec.europa.eu/fin-net>), or, if the contracting party / insured is domiciled in Italy, he can forward the claim toward ISVAP which provides to send it to the foreign jurisdiction, giving notice to the contracting party / insured itself.
- 3) Information during the contract**
  - ❑ If there are variations relating to the information on the company and/or the contract during the life of the contract, the company undertakes to advise the Contracting Party of them in a timely fashion and also give every clarification necessary.

**Warnings**

This note is a document which is only intended for information purposes; it is not contractual and must be given to the contracting party before signature of any insurance contract for damages. The contracting party is advised to always ask his insurance broker for any additional clarification on the chosen contract and to read it carefully before signing the policy.

**For all information regarding possible accidents please visit web site [www.ilmiosinistro.it](http://www.ilmiosinistro.it)**

- The Insured's precise bank details (IBAN) and Tax Code must be provided so that compensation may be settled by means of bank transfer.
- Follow instructions on this Insurance Certificate for timely and correct settlement of damages.

**Privacy Information on the techniques of remote communication (ex Legis. Dec. 196 of 30/6/03)**

To respect the law on privacy, we would like to inform you about the use of your personal data and your rights. Our company has to acquire (or already holds) some data on you. The data you or others have given is used by AGA INTERNATIONAL S.A. – ITALIAN BRANCH, companies in the MONDIAL ASSISTANCE group in Italy and third parties to whom it will be advised for the purposes of giving you the information you have requested via fax, telephone, including mobile phones, e-mail or other techniques of remote communication. As a result, we ask you to authorise the handling of your data necessary for the above purposes. If you have supplied sensitive data, we will handle that, too. Therefore, the authorisation will also concern that data that you may have supplied. We will not be able to supply the service wholly or partly without your data. Your personal data will only be used with the methods and procedures strictly necessary to supply you the service and any information you have requested. We use the above remote communication methods when we communicate some of this data to other companies in our sector, in Italy or abroad, and to other companies in our group, in Italy or abroad, for the same purposes.

We use people we trust to carry out technical and organisational tasks for some services on our behalf. Some of these people also operate abroad. Some of these people are our direct collaborators and perform the function of our data-handling manager or work completely independently as external suppliers and are listed separately as data handlers. In particular, these are bodies which are part of the MONDIAL ASSISTANCE group in Italy, service companies to which the management, liquidation and payment of claims has been entrusted, IT and telematics services or filing companies, and postal service companies indicated in the postal package.

The list of all the above people and bodies is constantly updated and you can easily obtain a copy free of charge by requesting it from AGA INTERNATIONAL S.A. – ITALIAN BRANCH, Servizio Privacy (Privacy Service), P.le Lodi 3, 20137 Milan, Italy or on Fax No. +39 02 23695948, e-mail: [privacy@mondial-assistance.it](mailto:privacy@mondial-assistance.it) where you can also obtain a list of current managers.

The authorisation we ask you for also concerns, therefore, the transmission to and handling by these bodies and is necessary for the fulfilment of the purposes of the supply of the service. You have the right to know what your data is and how it is used at any time. You also have the right to have it updated, integrated, rectified or cancelled, ask for it to be blocked and oppose its handling. Please contact AGA INTERNATIONAL S.A., ITALIAN BRANCH Servizio Privacy (Privacy Service), P.le Lodi 3, 20137 Milan, Italy or



**Aga International S.A.**

Sede Legale  
37, Rue Taitbout,  
75009 Paris - France

Capitale Sociale  
€ 17.128.575

Autorizzata all'esercizio delle assicurazioni dall'Autorité de Contrôle Prudential (ACP) il 1 febbraio 2010

Registro delle Imprese e delle Società Francesi n. 519490080

**Sede Secondaria e Rappresentanza Generale per l'Italia**  
20137 Milano (Italia)  
P.le Lodi, 3

[www.mondial-assistance.it](http://www.mondial-assistance.it)

Codice Fiscale, Partita IVA e iscrizione al Registro delle Imprese di Milano n. 07235560963 - Rea 1945496

Abilitata all'esercizio dell'attività Assicurativa in Italia in regime di stabilimento, iscritta in data 3 novembre 2010 al n. I.00090, all'appendice dell'albo Imprese Assicuratrici, Elenco I



How can we help?