

UNITED AIRLINES and ALLIANZ GLOBAL ASSISTANCE are pleased to offer you insurance cover for services booked on the UNITED AIRLINES website.

CHARACTERISTICS OF INSURANCE PRODUCT

- The policy covers **the whole duration of the service** booked with UNITED AIRLINES.
- The insurance may be purchased for services of a **maximum duration of 31 days**.
- **There is no age limit** for purchasing the policy.
- The policy is reserved to **persons resident or domiciled in Italia**.
- Cover up to €2,500 per event in the case of **Cancellation**.
- **24H medical assistance**.
- **Medical Costs** up to €150,000
- Up to €1,000 in the case of theft, loss or damage to **Baggage**.

SUMMARY OUTLINE OF WARRANTIES AND MAXIMUM LIMITS (*)

Warranties	Maximum limits (up to)	Fixed excess
Cancellation of trip	€2,500.00	10% with a minimum of €10,00
Assistance while travelling and medical expenses	See details	See details
Direct payment of medical or hospital costs	Up to €150,000.00	NO
Refund of medical and pharmaceutical expenses	Up to € 1.000,00	€ 25,00
Baggage and personal effects	€ 1.000,00	10% with a minimum of € 10,00
Baggage – Liability limit per item	€ 150,00	NO
Costs advance in the event of delay more than 12 hours in return of baggage	€ 200,00	NO

(*) *The specified maximum limits are for each insured person*

For any clarification request regarding the warranties, please send an e-mail to ecommerce@allianz-assistance.it

In order to read the full insurance conditions, please see the Information Booklet below.

How can we help?

AGA International S.A.
Sede Legale
37, Rue Taitbout,
75009 Paris - France

Capitale Sociale
€ 17.287.285

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

Registro delle Imprese e delle Società Francesi n. 519490080

Sede Secondaria e Rappresentanza Generale per l'Italia

P.le Lodi, 3 - 20137 Milano (Italia)
Tel: 02.23695.1

www.allianz-global-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



AGA International S.A. – General Agent for Italy

INFORMATION BOOKLET

Prepared in accordance with ISVAP Regulation dated 26/05/2010 no. 35

NON-LIFE INSURANCE CONTRACT

“UNITED AIRLINES ALL-INCLUSIVE”

This Information Booklet, containing:

- 1) Information Notice to Policyholder, including Glossary;**
- 2) Conditions of Insurance;**

must be provided to the Policyholder prior to signature of the insurance offer or the contract.

WARNING

Before signing, please read the Information Notice carefully

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al n. I.00090, all'appendice
dell'albo Imprese Assicuratrici,
Elenco I



INFORMATION NOTICE TO POLICYHOLDER “UNITED AIRLINES ALL-INCLUSIVE”

THIS INFORMATION NOTICE IS PREPARED IN ACCORDANCE WITH THE OUTLINE PROVIDED BY ISVAP; HOWEVER, ITS CONTENT IS NOT SUBJECT TO PRIOR APPROVAL BY ISVAP. THE POLICYHOLDER SHOULD READ THE CONDITIONS OF INSURANCE PRIOR TO SIGNING THE POLICY

A. INFORMATION ON THE INSURANCE COMPANY

1. General information

- Information Relating to the Company**
- Company Name and legal status of the Company (Insurance Firm)**
The Insurance Firm is **AGA International S.A.**
- Registered Headquarters**
37, Rue Taitbout, 75009 Paris - France
- Authorisation to provide insurance**
Authorised to provide insurance by the Autorité de Contrôle Prudentiel (ACP) on 1 February 2010
French Company and Business Registration Office no. 519490080
- General Agent for Italy**
Piazzale Lodi 3, CAP 20137, Milan ITALY
Tax Code, VAT number and registration at the Company Registration Office of Milan no. 07235560963 – Economic & Administrative Index no. 1945496
- Telephone number – Website – E-mail address**
02/23.695.1 - www.allianz-global-assistance.it – info@allianz-assistance.it
- Authorisation to provide insurance**
Company authorised to provide insurance permanently in Italy, registered on 3 November 2010, at no. I.00090, of the appendix of the Insurance Company register, List I

2. Information on the equity position of the Firm

Equity Information

The net equity of the Firm amounts to €261,910,640.

The part of net equity relating to subscribed share capital is €17,287,285 of which €16,812,000 is paid-up. The part of net equity relating to capital reserves is €124,890,000. The solvency ratio relating to the non-life business is 139.00% and represents the ratio between the amount of the available solvency margin and the amount of solvency margin required by existing regulations.

The data set out above relates to the latest approved financial statements and refers to the equity situation at 31/12/2011.

It is noted, in addition, that any updates to the Information Booklet not resulting from regulatory changes will be made available on the website www.allianz-global-assistance.it commencing from the date of 31 May of each year.

B. INFORMATION ON THE CONTRACT

WARNINGS:

- ❖ **Conditions of insurance:** for detailed information, please refer to the Conditions of Insurance contained in this booklet.
- ❖ **Duration and validity of warranty:** (please refer to **Art. 1** of the *General Rules*)
- ❖ **Territorial validity** (please refer to **Art. 1** of the *General Rules*):
The insurance services and warranties are valid for trips throughout the whole world;
- ❖ **Insurable Persons** (please refer to **Art. 2** of the *General Rules*)
ALLIANZ GLOBAL ASSISTANCE insures persons
 - domiciled or resident in Italy;
 - resident abroad but temporarily domiciled in Italy, limited to trips made abroad.
In this case the insurance services relating to the residence are provided at the domicile in Italy;
 - equipped with legal capacity at the time of signing the policy.
- ❖ **Acceptance Criteria – Signature - Validity:** (please see **Art. 3** of the *General Rules*)
The policy must be signed:
 - at the same time as booking or documented confirmation of the services UNITED AIRLINES or at the latest within 48 hours afterwards. In the case of purchasing the policy after that period, the Withdrawal from Trip warranty is invalid, while all other warranties provided by the Policy Conditions shall operate.
 - by accepting the proposed insurance package via the link to the dedicated e-commerce platform found on the UNITED AIRLINES website www.unitedairlines.com, with the payment of the insurance premium relating to the package chosen

the policy is invalid in the absence of compliance with the above criteria.

- ❖ **Limit of underwriting** (please see **Art. 5** of the *General Rules*)

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More than one ALLIANZ GLOBAL ASSISTANCE policy covering the same risk cannot be taken out with the aim of:

- raising the capital insured by the specific guarantees of the products;
- extending the period of cover beyond the 31 consecutive days for the same trip.

❖ Common Exclusions ((please see **Art. 6** of the *General Rules*).

3. Insurance Cover offered – Limitations and Exclusions

❖ SAFE TRAVEL – ASSISTANCE IN TRAVEL AND MEDICAL COSTS

- medical advice by telephone
- free sending of a doctor
- identification of a specialist doctor
- transportation – patient transfer
- return of insured family members and travelling companions
- accompanied return of an insured minor
- sending urgent medicines
- availability of interpreters
- travel for a family member
- costs of prolonged stay
- return of convalescent insured
- return of the body
- early return
- sending of urgent messages
- cash advance
- provision of bail money
- reimbursement of telephone expenses
- costs of search and rescue
- direct payment of hospital and surgical expenses
- reimbursement of transport expenses from the place of the event to the first aid medical centre or place of first admission
- reimbursement of the expenses for medical and/or pharmaceutical checks
- reimbursement of costs for urgent dental treatment

WARNINGS:

- All services are subject to the EXCLUSIONS set out in Art. 6 of the General Rules and the EXCLUSIONS, LIMITATIONS AND PROVISIONS set out in Articles 1.2 and 1.3 of the “Conditions of Insurance”.
- The exclusions and limitations relating to the warranties contained in the “Conditions of Insurance” are specified with graphical characters that are clearly visible. We recommend that you read them carefully before signing the policy.
- No reimbursement is made without any contact with the Operations Centre.

❖ CANCELLATION OF TRIP – REIMBURSEMENT OF PENALTY:

ALLIANZ GLOBAL ASSISTANCE reimburses, within the maximum limit per person, the penalty for withdrawing from the trip applied contractually by UNITED AIRLINES as a consequence of the events set out in Art. 2.1 of the “Conditions of Insurance”.

WARNINGS:

- All services are subject to the EXCLUSIONS set out in Art. 6 of the General Rules and the EXCLUSIONS, LIMITATIONS AND PROVISIONS set out in Articles 2.3 and 2.3 of the “Conditions of Insurance”.
- The warranties run from the date of booking or documented confirmation of the services and operate until use of the first service contractually guaranteed.
- The warranty is valid only if the policy has been signed at the same time as booking the United Airlines air ticket or at the latest within 48 hours afterwards.
- The warranty operates for a single compensation claim irrespective of its outcome, upon the occurrence of which it terminates.

❖ BAGGAGE

ALLIANZ GLOBAL ASSISTANCE indemnifies the Insured, within the limit of the insured capital per person and for the validity period of the warranty, for material and direct damages suffered by him/her due to theft, fire, robbery, bag-snatching, damage or lack of return by the air Carrier of personal baggage.

WARNINGS:

- All services are subject to the EXCLUSIONS set out in Art. 6 of the General Rules and the EXCLUSIONS, LIMITATIONS AND PROVISIONS set out in Articles 3.2 and 3.3 of the “Conditions of Insurance”.
- The warranty also operates for travel bags and suitcases used as containers.
- ALLIANZ GLOBAL ASSISTANCE also reimburses, within the limit of the Insured capital and with the maximum limit of €200.00 per person and per insurance period, “purchases of basic necessities” made following a delay (with respect to the scheduled arrival time at a destination), exceeding 12 hours, in the return of registered baggage. ALLIANZ GLOBAL ASSISTANCE does not reimburse purchases made in the return location.

4. Recourse

Right of recourse

For anything not expressly regulated by the insurance contract, reference is made to the rules of the Italian Civil Code.

Information Booklet – Information Notice - Ed. 102012 UNITED AIRLINES ALL-INCLUSIVE - Page 2 of

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- 5. Premiums**
Payment of premium and commencement of warranty
 The premium is calculated directly on the website www.unitedairlines.com, based upon the rates set by the Insurance Company and is determined by specific combinations.
- 6. Right of Withdrawal**
Withdrawal
 Within 14 days following the purchase of the policy, you will be able, where the policy does not satisfy your requirements, to return it and to obtain the reimbursement of the premium paid. The withdrawal, in any case, may never occur after the scheduled date of departure. The return of the premium may not be requested if you have already made or intend to make, on that policy, a claim for compensation following an incident. In order to exercise the right of withdrawal within the aforementioned terms, please contact ecommerce@allianz-assistance.it indicating: ticket number, Allianz Global Assistance policy number, name and surname of all passengers present on the ticket, the amount of insurance premium, full IBAN code to which the reimbursement is to be sent, name, surname and tax code of the bank account holder.
 (please refer to **Art. 4** of the *General Conditions of Insurance* of each individual product)
- 7. Limitation of rights resulting from contract**
Limitation of Rights
 In accordance with Art. 2952 of the Italian Civil Code, the rights deriving from the contract to the individuals in whose interests the contract itself is signed are limited to two years from the day of occurrence of the event occurred upon which the right is based.
- 8. Law applicable to contract**
Law applicable to the contract
 The legislation applicable to the contract is that of Italy. For anything not expressly regulated by the insurance contract, reference will be made to the rules of the Italian Civil Code.
- 9. Tax Regime**
Tax regime applicable to the contract
 Tax rates are applied to the contract based upon the warranty and maximum limit.
- 10. Claims – Obligations of insured**
 ➤ **For requests for Assistance** needing emergency management, the insured or those on his/her behalf must contact the Operations Centre immediately:

OPERATIONS CENTRE
 open 24 hours a day 365 days a year
Tel. + 39 02 26609 302
 Via Ampère 30 – 20131 MILAN
 Fax +39 02 70630091

- **For any claim for reimbursement, please use the website www.ilmiosinistro.it in the section “Report your claim” or send any communication and documentation exclusively by writing and in original to:**

AGA INTERNATIONALS. A.
GENERAL AGENT FOR ITALY
E-Commerce Damages Settlement Service
Casella Postale 1746
 Via Cordusio 4 – 20123 MILAN

WARNING:

- The Insured must send by way of registered post to ALLIANZ GLOBAL ASSISTANCE the originals of the documents
- See Section 4 – IN THE EVENT OF A CLAIM

11. Complaints

Any complaints regarding the contractual relationship or handling of claims must be sent in writing (by post, fax or e-mail) to the Company:

Quality Service

AGA INTERNATIONAL S.A. –GENERAL AGENT FOR ITALY

P.le Lodi 3 - 20137 MILAN (Italy)

fax: +39 02 26 624 008

e-mail: Quality@allianz-assistance.it

Where the policyholder/insured is not satisfied by the outcome of the complaint or in the absence of a response within the maximum term of forty-five days, he/she may contact ISVAP, **Via del Quirinale, 21 - 00187 Rome Fax 06.42133.745 – 06.42133.353**, accompanying the description of the case with a copy of the complaint already sent to the Firm and the respective response.

The policyholder/insured who submitted the complaint remains entitled, in any case, to bring Legal Action.

In the case of cross-border disputes, between a policyholder/insured domiciled in a member state of the European Economic Area and a company with its registered headquarters in another member state, the policyholder/insured may request the activation of the FIN-NET procedure, by sending the complaint directly to the relevant foreign system, or that in which the insurance company that entered into the contract is based (which can be identified by accessing the internet website

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<http://www.ec.europa.eu/fin-net>), or, if the policyholder/insured is domiciled in Italy, he/she may submit the complaint to ISVAP which will proceed to send it to the relevant foreign system, providing notification thereof to the policyholder/insured.

**12.
Arbitration**

Appeal to Arbitration
Not applicable to this contract.

AGA INTERNATIONAL S.A.- General Agent for Italy is liable for the accuracy and completeness of the data and information contained in this Information Notice.

**AGA International S.A.
General Agent for Italy**



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GLOSSARY

ALLIANZ GLOBAL ASSISTANCE: the registered trademark of AGA International S.A. – General Agent for Italy, which identifies the Company itself.

INSURED: the person whose interests are protected by the insurance, who has purchased a flight on the United Airlines website and has requested the policy.

INSURANCE: the insurance contract.

BAGGAGE: the set of items of clothing and photo-video-optical devices owned by the Insured that the same wears or carries while travelling.

AIR TICKET: the travel document including government and airport taxes issued by the Carrier and known as "Confirmation slip", containing the summary of flight details and the booking code

OPERATIONS CENTRE: the organisational structure of AGA Service Italia S.c.a.r.l. which, in accordance with ISVAP Regulation no. 12 dated 9 January 2008, provides telephone contact 24 hours a day 365 days a year with the Insured, organises and provides the assistance services provided in the policy.

POLICYHOLDER: the person who enters into the insurance.

DOMICILE: the location in which the Insured has established the main base of his business and interests.

ABROAD: all countries of the world, excluding those falling within the definition of Italy.

EUROPE: the countries of geographical Europe.

EVENT: the event that directly or indirectly generated one or more claims.

FAMILY MEMBER: the spouse, children, father, mother, brothers, sisters, grandparents, parents-in-law, sons-in-law, daughters-in-law, of the Insured, along with any other cohabiting persons, provided that this is proven by proper certification.

FIXED/PERCENTAGE EXCESS: the share of damages covered by the Insured, calculated as a fixed amount or a percentage.

ACCIDENT OR INJURY: the event due to an accidental, violent and external cause that produces objectively ascertainable bodily injuries, which have as a consequence death, permanent invalidity or temporary incapacity.

ITALY: the territory of the Italian Republic, the Vatican City, the Republic of San Marino.

ILLNESS: the alteration to one's state of health ascertained by a competent medical authority not resulting from an accident.

WORLD: the countries not included in the definitions of Italy and Europe.

RESIDENCE: the place in which the Insured has his habitual home.

CLAIM: the occurrence of the harmful event for which the insurance is provided.

THIRD PARTIES: any person not falling within the definition of "family member".

TRIP/TRAVEL: the outbound and return air flight booked by way of United Airlines, along with the stay in the destination country included between the aforementioned outbound and return flights and the services purchased via United Airlines. Where only an outbound flight is booked, the stay in the destination country is included in the definition of "trip/travel" up to a maximum of 31 days.

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GENERAL CONDITIONS OF INSURANCE

UNITED AIRLINES ALL INCLUSIVE

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GENERAL RULES

1. Validity and Effectiveness

The performance and insurance cover:

a) is valid for:

- trips throughout the World
- trips made for tourism, study or business purposes;
- until reaching the capital provided in the specific warranties:

b) come into effect and are valid for:

✓ **Withdrawal from Trip – Repayment of Air Ticket Penalty**

- from the time of booking and they expire upon check-in on the outbound flight. The warranty is valid for a single compensation claim irrespective of its outcome, upon the occurrence of which it terminates;

✓ **Assistance in Travel and Medical Costs, Baggage**

- from the time of check-in on the outbound flight and until the end of the return flight with a maximum of 31 consecutive days. Where only an outbound flight is booked, the warranties are valid also during the stay in the destination country up to a maximum of 31 consecutive days from the day of check-in;

– events that occur within 50 km of the City of Residence of the Insured are not covered by insurance.
 ALLIANZ GLOBAL ASSISTANCE declines all responsibility for delays or obstacles which may arise during performance of the services if due to Acts of God.

2. Insurable Persons

ALLIANZ GLOBAL ASSISTANCE insures persons:

- domiciled or resident in Italy;
- resident abroad but temporarily domiciled in Italy, limited to trips undertaken abroad. In the case of assistance services due at the residence, they are provided at the domicile in Italy;
- equipped with legal capacity at the time of signing the policy.

3. Acceptance Criteria – Signature - Validity

The policy must be signed:

- at the same time as booking or documented confirmation of the services or at the latest within 48 hours afterwards. In the case of purchasing the policy after that period, the Withdrawal from Trip warranty will be invalid, while all other warranties provided by the Policy Conditions shall operate.
- by accepting the proposed insurance package via the link to the dedicated e-commerce platform found on the website www.unitedairlines.com with the payment of the insurance premium relating to the package chosen

The policy is invalid in the absence of compliance with the above criteria.

4. Right of Withdrawal

Within 14 days following the purchase of the policy, you will be able, where the policy does not satisfy your requirements, to return it and to obtain the reimbursement of the premium paid. The withdrawal, in any case, may never occur after the scheduled date of departure. The return of the premium may not be requested if you have already made or intend to make, on that policy, a claim for compensation following an incident. In order to exercise the right of withdrawal within the aforementioned terms, please contact ecommerce@allianz-assistance.it indicating: ticket number, Allianz Global Assistance policy number, name and surname of all passengers present on the ticket, the amount of insurance premium, full IBAN code to which the reimbursement is to be sent, name, surname and tax code of the bank account holder. (please refer to **Art. 4** of the *General Conditions of Insurance* of each individual product)

5. Underwriting Limits

It is not permitted to sign a number of ALLIANZ GLOBAL ASSISTANCE policies to guarantee the same risk, in order to:

- increase the capital insured by the specific warranties of the products
- extend the period of cover in excess of 31 continuous days for the same trip.

6. Exclusions Common to all Warranties

Excluded from the insurance is any compensation, performance, consequence and/or event resulting directly or indirectly from:

- a) damages caused by, occurring through or as a consequence of wars, accidents due to weapons of war, invasions, actions by foreign enemies, hostilities (whether in the case of declared war or otherwise), civil war, situations of armed conflict, rebellions, revolutions, insurrections, mutiny, martial law, military or usurped power or attempt at usurpation of power;
- b) strikes, riots, civil commotion;
- c) curfew, sealing of borders, embargo, reprisals, sabotage;
- d) confiscation, nationalisation, seizure, restrictive provisions, detention, appropriation, requisition for own title or use by or on the order of any Government (whether civil, military or "de facto") or other national or local authority;
- e) acts of terrorism, whereby act of terrorism means any act that includes but is not limited to the use of force or violence and/or threats by any person or group(s) of persons who act alone or behind or in connection with any organiser or government committed for political, religious, ideological or similar reasons including the intention to influence any government and/or to cause alarm to public opinion and/or in the community or part of it;
- f) trips undertaken to a territory where a prohibition or limitation is in operation (even temporarily) issued by a public authority, extreme trips to remote areas, accessible only with the use of special emergency vehicles;
- g) tornadoes, hurricanes, earthquakes, volcanic eruptions, floods, deluges and other natural disasters;
- h) nuclear explosions and, even only partially, ionising radiation or radioactive contamination developed from nuclear fuels or nuclear waste or from nuclear armaments or deriving from phenomena of transmutation of the nucleus of the atom or from radioactive, toxic, explosive properties or from other hazardous characteristics of nuclear equipment or its components;
- i) biological and/or chemical materials, substances, compounds, used for the purpose of causing damage to human life or spreading panic;
- j) pollution of any nature, leaks, contamination of air, water, soil, subsoil or any environmental damage;
- k) bankruptcy of the Carrier or any supplier;
- l) intent or gross negligence of the Insured or persons for whom he/she is liable;
- m) unlawful acts implemented by the Insured or his/her infringement of rules or prohibitions of any government;
- n) errors or omissions in the process of booking or impossibility to obtain a visa or passport;
- o) abuse of alcohol or drugs, non-therapeutic use of drugs or hallucinogens;
- p) mental illness, schizophrenia, manic-depressive forms, psychosis, severe depression in the acute phase;
- q) suicide or attempted suicide;
- r) Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) and sexually-transmitted diseases;
- s) driving of vehicles for which a driving licence above category B is required and driving of motor boats for non-private use;
- t) outbreaks that are pandemic in nature (declared by the WHO), of such severity and virulence as to involve a high rate of mortality or to require restrictive measures in order to reduce the risk of transmission to the civil population. Merely by way of example and without limitation: closure of schools and public areas, limitation of public transport in cities, limitation on air transport;
- u) quarantines.

7. Form of Communication

All the communications of the Insured, with the exception of the precautionary call to the Operational Centre, must be made in writing.

8. Legislative charges

The legislative charges relating to the insurance package are the responsibility of the Insured.

9. Reduction of insured sums in the event of a claim

In the event of a claim, the sums insured under the individual policy warranties and the respective compensation limits are reduced with immediate effect and until the end of the insurance period in progress, by an amount equal to that of the damage respectively compensable net of any fixed or percentage excesses without corresponding premium payment. This provision is not applied to the "Withdrawal from trip-repayment

of air ticket penalty" warranty as the same, irrespective of the outcome of the claim and the value of any compensation, is deemed to be operative for a single harmful event and for the consequent compensation claim, upon the occurrence of which it terminates.

10. In the event of a claim

The insured or those on his/her behalf must:

- notify ALLIANZ GLOBAL ASSISTANCE in accordance with the provisions of the individual warranties. Failure to comply with this requirement may result in the total or partial loss of the compensation (Art. 1915 Italian Civil Code);
- notify all other insurers, where present, in the case of signing a number of policies to guarantee the same risk, identifying to each the name of the others (Art. 1910 Italian Civil Code);
- provide to ALLIANZ GLOBAL ASSISTANCE all documentation relevant to the investigations and to the verifications of the event. ALLIANZ GLOBAL ASSISTANCE pays compensation in Euros. Costs incurred outside the Eurozone are converted at the official exchange rate on the day upon which they were incurred.

11. Reference to Laws

For anything not expressly regulated by this contract, the rules of Italian law shall apply.

TRAVEL INSURANCE

Safe Travel – Assistance in Travel and Medical Costs / Cancellation of the Trip / Baggage Insurance

1. SAFE TRAVEL – ASSISTANCE IN TRAVEL AND MEDICAL COSTS

1.1 Subject

1.1.1 Assistance in Travel

ALLIANZ GLOBAL ASSISTANCE, in the event of illness or injury to the Insured while travelling, through the Operations Centre, organises and provides, 24 hours a day, the following services

SERVICE	ITALY	WORLD
a) medical advice by telephone Where, following an accident or illness, the Insured requires information and/or medical advice, by contacting the Assistance platform, he/she can make use of the medical assistance service. It is noted that no diagnoses and/or prescriptions will be provided by way of this service and that the consultation requested will be based upon information provided by the Insured at a distance. Where necessary, based upon the information acquired and the diagnoses of the treating doctor, the Assistance platform will assess the provision of the contractual assistance services.	YES	YES
b) free sending of a doctor If one of the partner doctors is not immediately available, where the urgency of the service is ascertained, ALLIANZ GLOBAL ASSISTANCE will organise the transfer of the Insured by ambulance to the nearest Accident and Emergency Dept., accepting responsibility for the relative costs;	YES	NO
c) Identification of a specialist doctor as close as possible to the place where the Insured is and subject to local availability;	NO	YES
d) transportation – patient transfer <ul style="list-style-type: none"> •from the Accident and Emergency centre or place of first admission to a better equipped medical centre; •from the medical centre to the Insured's residence. ALLIANZ GLOBAL ASSISTANCE will carry out the Patient Transfer Transport, subject to agreement with the doctors responsible, accepting responsibility for all the expenses, using the means considered most suitable and, if necessary, with the use of a/an: <ul style="list-style-type: none"> - 'air ambulance' in Europe and for local movements; - 'suitably equipped scheduled flight' for all other cases. ALLIANZ GLOBAL ASSISTANCE will not arrange Patient Transfer Transport for infirmities or injuries which can be cured locally or during the trip or which, however, do not prevent its continuation;	YES	YES
e) return of insured family members and travelling companions following the Medical Transportation-Transfer organised by ALLIANZ GLOBAL ASSISTANCE of the Insured to his/her residence. ALLIANZ GLOBAL ASSISTANCE directly organises the return and bears all the costs: <ul style="list-style-type: none"> •of the family members; •of the travelling companions. The service is provided on the condition that the family members and travelling companions are insured;	YES YES up to €1,000.00	YES YES up to €1,000.00
f) accompanied return of an insured minor if the Insured is unable to take care of the insured minors travelling with him (following illness, accident or an Act of God). ALLIANZ GLOBAL ASSISTANCE will make a return ticket available to the designated person or a family member to join the minors and accompany them to the domicile in Italy. ALLIANZ GLOBAL ASSISTANCE will also reimburse any new return ticket for the minors;	YES	YES
g) sending urgent medicines not found locally and only after the Operational Centre, in agreement with the family doctor, has ascertained that the local pharmaceutical specialities are not equivalent. ALLIANZ GLOBAL ASSISTANCE will arrange for their despatch respecting local regulations for the transport and importation of the drugs requested. The cost of the drugs is the Insured's responsibility;	NO	YES
h) availability of interpreters to promote contact between the local doctors responsible and the Insured in hospital. ALLIANZ GLOBAL ASSISTANCE will organise the service at its own expense;	NO	YES, up to €700,00
i) travel of a family member to visit the Insured in hospital with a prognosis of admittance exceeding 7 days in Europe/World and 5 days in Italy or 48 hours if a minor or disabled person.	YES	YES
..... ALLIANZ GLOBAL ASSISTANCE provides to the family member a return ticket and reimburses the	YES	YES

costs of the stay;		
k) costs of prolonged stay where the Insured is unable to return due to illness or accident, or following the theft or loss of documents (provided this is duly reported to the local authorities) required to return home on the set date.	YES	YES
ALLIANZ GLOBAL ASSISTANCE reimburses the costs of overnight stays in a hotel incurred by the Insured and his/her family members or by a travelling companion (provided they are insured);	YES €100.00 per person and €1,000.00 per event	YES, €100.00 per person and €1,000.00 per event
l) return of convalescent Insured to his/her domicile, on the date and by a different method than originally planned. ALLIANZ GLOBAL ASSISTANCE organises and bears the costs of the return;	YES	YES
m) return of the body to the place of burial in Italy. ALLIANZ GLOBAL ASSISTANCE bears the costs of transportation excluding funeral and burial costs.	YES	YES

ALLIANZ GLOBAL ASSISTANCE will also organise and provide the following services through the Operational Centre 24 hours a day if necessary for the Insured while travelling:

SERVICE	FOR TRAVEL IN :	
	ITALY	WORLD
n) early return of the Insured and a travelling companion, as long as insured, due to the interruption of a trip caused by the death or admission to hospital with prognosis of more than 7 days of one of the family members at the home of the Insured. ALLIANZ GLOBAL ASSISTANCE will organise the return and be responsible for the relative expenses;	YES, up to € 500,00	YES, up to € 1.250,00
o) sending urgent messages to people resident in Italy. ALLIANZ GLOBAL ASSISTANCE will arrange to send on such messages at its own expense;	YES	YES
p) protection for credit cards, cheque books and traveller's cheques, lost or stolen, in the name of the Insured. At the specific request and subject to communication of the necessary details, ALLIANZ GLOBAL ASSISTANCE will arrange to contact the issuing institutes to start the necessary procedures to block the above-mentioned documents. The Insured is responsible for completing the procedure, according to the requirements of the individual debt instruments;	NO	YES
q) identification of a lawyer and advance deposit ALLIANZ GLOBAL ASSISTANCE identifies a lawyer to handle in situ disputes that directly involve the Insured, bearing the respective costs.	NO	YES Up to €1,000.00
ALLIANZ GLOBAL ASSISTANCE, in addition, establishes, in the name and on behalf of the Insured and only for events of a culpable nature: •bail money required to release the Insured; •any civil deposit, by way of guarantee of payment for the civil liability of the Insured in the production of the incident. ALLIANZ GLOBAL ASSISTANCE advances, subject to bank guarantee, the deposit which the Insured undertakes to return in any case within 30 days;	NO	YES Up to €5,000.00
r) reimbursement of telephone expenses documented and sustained by the Insured to contact the Operational Centre. ALLIANZ GLOBAL ASSISTANCE will not reimburse the costs of telephone calls received by the Insured abroad on equipment connected to the mobile network;	NO	YES up to € 250,00
s) Costs of search and rescue The costs of search and rescue are only included following accident and on condition that the research is carried out by an official body.	YES up to € 500,00	YES up to € 5,000,00

1.1.2 Medical Costs

SERVICE	FOR TRAVEL IN :	
	ITALY	WORLD
WITH DIRECT PAYMENT If contacted before, ALLIANZ GLOBAL ASSISTANCE will arrange for: 1) Direct payment of hospital and surgical expenses If ALLIANZ GLOBAL ASSISTANCE cannot make direct payment, the expenses will be reimbursed as long as authorised by the Operational Centre contacted in advance or, however, not after the date of release of the Insured. The costs of the stay will be paid directly, subject to the overall liability limit indicated up to: No refund will be made without prior contact with the Operational Centre.	Up to € 1,500.00 € 100 a day (max. € 1,250,00)	Up to € 150,000.00 € 100 a day (max. € 1,250,00)
REIMBURSEMENT In addition, ALLIANZ GLOBAL ASSISTANCE will also arrange, even without prior authorisation:		
2) reimbursement of transport expenses from the place of the event to the first aid medical centre or place of first admission;	Up to € 1.500,00	Up to € 5,000,00
3) reimbursement of the expenses for medical and/or pharmaceutical checks as long as sustained following a medical prescription, outpatient treatment and/or first admission (including day hospital), search and rescue at sea and in the mountains; A fixed excess of € 25.00, to be paid by the Insured, is applied to every reimbursement.	Up to €500,00	Up to €1,000,00

<p>No refund will be made without prior contact with the Operational Centre</p> <p>4) reimbursement of the costs for urgent dental care or that undergone on return (within 30 days) as a direct consequence of an accident occurring while travelling.</p> <p>All reimbursements will be made with application of the fixed excess of €100,00 per claim</p>	<p>Up to €200,00</p>	<p>Up to € 200,00</p>
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1.2 Exclusions (in addition to the Common Exclusions set out in Art. 6 of the "General Rules")

1.2.1 – Transportation –Patient Transfer

Excluded from the insurance are:

- a) illnesses or injuries that can be treated in situ or which do not prevent the Insured from continuing the trip or stay;
- b) chronic, neuropsychiatric, nervous, mental or psychosomatic disorders
- c) infirmities resulting from pathological situations pre-existing the departure of the Insured
- d) infectious diseases, where the transportation breaches international medical rules.

1.2.2 Medical Exclusions (in addition to the Common Exclusions set out in Art. 6 of the "General Rules")

The warranties are not valid for events and/or costs consequent to:

- a) direct organisation or, in any case, without the prior authorisation of the Operations Centre, of all assistance services provided. For the Costs warranty, the contact with the Operations Centre is mandatory only in the case of Hospital Admittance, including Day Hospital. In this case, the Operations Centre, if not contacted during the admittance, does not reimburse the costs incurred by the Insured;
- b) trips made against medical advice or, in any case, with disorders in the acute phase or for the purpose of undergoing medical/surgical treatments;
- c) voluntary termination of pregnancy, non-premature birth, assisted reproduction and their complications;
- d) rehabilitation treatments;
- e) purchase, application, maintenance and repair of glasses, contact lenses, orthopaedic and physiotherapy devices in general and any type of prosthetic and therapeutic devices;
- f) nursing, physiotherapy, slimming or spa treatments and to eliminate physical defects of an aesthetic nature or congenital malformations;
- g) check-ups performed after the return to the domicile, for situations consequent to diseases whose onset occurred while travelling;
- h) organ explants and/or transplants;
- i) participation in sports competitions and respective heats, except where the same are recreational in nature;
- j) practice of aerial or air sports in general, extreme sports if practised outside sports organisations and without the required safety criteria, reckless acts and any sport practised professionally or that, in any case, involves direct or indirect remuneration.

All the services are also not due:

- k) where the Insured fails to comply with the instructions of the Operations Centre or the Insured voluntarily discharges him or herself, against the opinion of the doctors of the hospital to which he/she has been admitted;
- l) to new born babies, where the pregnancy comes to an end during the trip, even in the case of premature birth.
- m) to medical costs due to infirmities resulting from pathological situations pre-existing the departure of the insured;

1.3 Provisions and Limitations

1.3.1 Assistance in Travel

- a) The assistance services are provided for the event within the limits of the insured capital and any sub-limits;
- b) the assistance services, in compliance with the specific validity conditions, are performed with the use of the means and facilities that ALLIANZ GLOBAL ASSISTANCE and the Operations Centre deem, at their sole discretion, to be most suitable to the state of health of the Insured and to requirements;
- c) the provision of a travel ticket is understood to be fulfilled with:
 - scheduled aeroplane (economy class);
 - first class train;
 - ferry.

ALLIANZ GLOBAL ASSISTANCE is entitled to request, even for prior inspection, unused travel tickets for persons for whom it has arranged, at its own expense, for the return;

- d) ALLIANZ GLOBAL ASSISTANCE may not be held liable for:
 - delays or impediments in performing the agreed services due to force majeure or to measures of the local authorities;
 - errors due to inaccurate communications received from the Insured;
 - problems resulting from the block on credit instruments;
- e) ALLIANZ GLOBAL ASSISTANCE is not obliged to pay compensation to replace warranties of due assistance.
- f) The Insured releases from professional secrecy, exclusively for the events subject to this insurance and exclusively with regard to ALLIANZ GLOBAL ASSISTANCE and/or any magistrates that might be involved in examining the event, the doctors that have examined him/her and the persons involved under the policy conditions

1.3.2 Medical Costs

ALLIANZ GLOBAL ASSISTANCE bears directly or reimburses "Medical costs" :

- a) even a number of times during the trip;
- b) up to the maximum limit of the insured capital per person and per insurance period.

2. CANCELLATION OF THE TRIP - REIMBURSEMENT OF PENALTY

2.1 Subject

ALLIANZ GLOBAL ASSISTANCE reimburses, **within the limit of €2,500.00 per person**, the penalty for withdrawing from the trip, applicable contractually by UNITED AIRLINES as a consequence of withdrawals due to:

- a) sudden severe illness (or unpredictable relapse) certified by a doctor
- b) pregnancy disorders, if established after booking;
- c) intolerance of vaccinations;
- d) accident or death, which occurred after booking;

of the Insured, a family member, business partner or joint-owner of the Insured's company or a person who is not a family member but indicated in the policy (travelling companion);

- e) material damages to the residence as a result of natural disasters or theft, which require the presence of the insured;
- f) dismissal or suspension from employment (temporary layoff, redundancy) of the Insured.
- g) presentation of the request for divorce by the spouse;
- h) convocation for military/civilian service;
- i) convocation before the competent authorities for the adoption of minors;
- j) appointment of the Insured to jury service or give evidence to the judicial authorities;
- k) theft of the documents essential for travel abroad if it is impossible for them to be redone before the planned departure date;
- l) impossibility of reaching the place of departure of the trip following:
 - an accident to the means of transport during the journey;
 - a natural catastrophe occurring in the place of residence.

ALLIANZ GLOBAL ASSISTANCE will reimburse the penalty or the costs of amendment debited:

- to the Insured;
- all his family members;
- a travelling companion,

as long as insured and registered in the same file.

2.2 Exclusions (in addition to the Common Exclusions set out in Art.6 of the "General Rules")

ALLIANZ GLOBAL ASSISTANCE does not reimburse the penalty relating to cancellations caused by:

- a) pre-existing injuries and illnesses of an evolving nature and their complications or where at the time of booking the conditions or events already exist that might lead to the cancellation, unless the fitness to travel has been certified by a doctor;
- b) pregnancy pathologies that began and were known prior to booking;
- c) professional reasons, except as provided by previous Art. 2.1/f

2.3 Liquidation Criteria and Excess

ALLIANZ GLOBAL ASSISTANCE reimburses the cancellation penalty (including airport taxes) or change applied by UNITED AIRLINES:

- a) with a maximum limit of €2,500.00 per person
- b) in the percentage existing at the date upon which the event occurred (Art. 1914 Italian Civil Code). Therefore, where the Insured cancels the trip after the event, any greater penalty will remain his/her responsibility;
- c) reserving the right to reduce the indemnity by an amount equal to the recoveries made by the Insured him/herself. ALLIANZ GLOBAL ASSISTANCE is entitled to take over possession of unused travel documents;
- d) without excess if cancellation follows death or admission to hospital (Day Hospital and Accident and Emergency excluded) of the Insured, a family member and the joint owner of the company/group practice;
- e) without the excess for change reservation fee
- f) with the excess of 10% and a minimum of € 10.00 in all other cases

In the case of illness or accident, the ALLIANZ GLOBAL ASSISTANCE doctors are entitled to perform a medical examination.

2.4 VALIDITY

2.4.1 The warranty is valid solely if the policy has been signed at the same time as the date of booking the UNITED AIRLINES air ticket or at the latest within 48 hours afterwards.

2.4.2 The warranty operates for a single compensation claim, regardless of the outcome, upon the occurrence of which it terminates.

3. BAGGAGE INSURANCE

3.1 Subject

ALLIANZ GLOBAL ASSISTANCE compensates the Insured, within the limit of the insured capital of **€1,000.00** per person and for the warranty validity period, for the material and direct damage suffered by him/her due to :

- theft
- fire
- robbery
- bag-snatching
- damage or failure to return the personal baggage by the air Carrier

The warranty also operates for travel bags and suitcases used as containers.

ALLIANZ GLOBAL ASSISTANCE also refunds, within the limit of the Insured capital and with the maximum limit of €200.00 per person and per insurance period, the purchase of "basic necessities" made following a delay (compared to the scheduled arrival time at one of the destinations), exceeding 12 hours, in the return of the registered baggage. ALLIANZ GLOBAL ASSISTANCE does not refund purchases made in the return location.

- 3.2 Exclusions** (in addition to the Common Exclusions set out in Art.6 of the "General Rules")
 ALLIANZ GLOBAL ASSISTANCE does not compensate damages:
- aided by intent or gross negligence of the Insured or by persons for whom he is liable;
 - occurring during:
 - an unattended vehicle is not locked and the baggage has not been put in the locked boot, for the car;
 - the vehicle was not parked in a public attended paid car park during the night, from 8.00 pm to 7.00 am;
 - the baggage is on board motor vehicles although in the appropriate locked boot;
 - occurring during a stay on a camping ground;
 - for which an authentic copy of the report stamped by the Authorities of the place where the event occurred is not produced.
- The following are also excluded:
- photo-cine-optical equipment entrusted to third parties (hoteliers and airlines);

- 3.3** ALLIANZ GLOBAL ASSISTANCE will pay the indemnity:
- within the limit of the capital insured per person and per insurance period of € 1,000.00. The insurance is given as 'first absolute risk';
 - with the maximum limit:
 - per item of € 150,00;
 - 50% of the insured capital for valuable items;
 - considering all photo-cine-optical material as a single item;
 - based on the commercial value of the things stolen at the time of the claim. Reimbursement for items of clothing bought during the trip will be made at the purchase value, as long as duly supported by appropriate documentation;
 - subsequent to that of the airline company or hotelier responsible for the event, up to the maximum amount of the capital insured, net of what has already been indemnified and only if the compensation does not cover the whole amount of the damage.

A fixed excess of 10% with a minimum of € 10,00 € 10 will be applied to every reimbursement.

4. IN THE EVENT OF A CLAIM

4.1 SAFE TRAVEL

4.1.1 WHERE NECESSARY

The Insured or those on his/her behalf should contact the Operations Centre immediately, providing personal details and this policy number and the type of intervention requested, identifying, in addition:

- personal details
- number of UNITED AIRLINES insurance certificate
- temporary address;
- details of the Hospital (name and telephone number, department of admittance, name of the treating doctor) in the case of admission;
- type of intervention requested;
- details of any family members/travelling companions with the Insured.

IMPORTANT CONTACT DETAILS

For any eventuality concerning the assistance services, please immediately contact:

CENTRALE OPERATIVA
 in funzione 24 ore su 24, tutto l'anno
 Tel. + 39 0226 609 302
 Via Ampère 30 – 20131 MILANO – Fax 0270630091

4.1.2 IN THE CASE OF CLAIMS FOR REIMBURSEMENT

For any claim for reimbursement, the Insured or those on his/her behalf should give written notice to ALLIANZ GLOBAL ASSISTANCE within 5 days of the return, providing:

- personal details;
- number of UNITED AIRLINES insurance certificate;
- file number communicated by the Operations Centre which issued the authorisation;
- circumstances of the event;
- medical documentation prepared in situ and respective original receipts for medical costs;
- name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and name of the holder of the current account if different from the holder of the case;
- tax code of the payment recipient, in accordance with Law no. 248 of 4 August 2006.
 Alternatively, it is possible to report the claim via the website www.ilmiosinistro.it in the section "Report your claim".

4.2 CANCELLATION OF THE TRIP

The insured, or those on his/her behalf, after having cancelled the flight with UNITED AIRLINES, should give written notice to ALLIANZ GLOBAL ASSISTANCE within 5 days from that upon which the event occurred, providing:

- number of UNITED AIRLINES certificate of insurance;
- personal details and address;
- documentation objectively proving the cause of the withdrawal, in original; if of a medical nature, the certificate should note the pathology and address at which the sick or injured person can be contacted; and also subsequently:
 - documentation certifying the link between the Insured and any other person who has caused the withdrawal;
 - confirmation of UNITED AIRLINES booking, in copy;
 - letter/email of penalty issued by the carrier;
 - name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and name of the holder of the current account if different from the holder of the case;
- tax code of the payment recipient, in accordance with Law no. 248 of 4 August 2006.
 Alternatively, it is possible to report the claim via the website www.ilmiosinistro.it in the section "Report your claim".

4.3 BAGGAGE

The Insured should give written notice to ALLIANZ GLOBAL ASSISTANCE within 5 days of the return, providing:

- a) personal details and address;
 - b) number of UNITED AIRLINES certificate of insurance;
 - c) report, in original, submitted to the relevant authority of the location in which the event occurred, with the detailed list of what was taken or damaged and documentation certifying its value;
 - d) Property Irregularity Report, in copy;
 - e) for the case of theft, also the copy of the complaint sent to the hotelier or carrier to which the baggage was entrusted;
 - f) receipts of purchase of personal effects bought in emergency, in original;
 - g) name and address of the Bank, IBAN code, SWIFT code in the case of a foreign account and name of the holder of the current account if different from the holder of the case;
 - h) tax code of the payment recipient, in accordance with Law no. 248 of 4 August 2006.
- Alternatively, it is possible to report the claim via the website www.ilmiosinistro.it in the section "Report your claim".

IMPORTANT CONTACT DETAILS

▣ For any claim for reimbursement please use the website www.ilmiosinistro.it in the section "Report your claim" or send any communication and documentation solely in writing and in original to:

AGAINTERNATIONAL S.A.
RAPPRESENTANZA GENERALE PER L'ITALIA
Servizio Liquidazione Danni E-Commerce
Casella Postale 1746
Via Cordusio 4 – 20123 MILANO

Information Notice to Policyholder – prepared in accordance with Art. 185 Italian Legislative Decree 7.9.2005 No. 209 and in compliance with the provisions of ISVAP Regulation no. 35 dated 26 May 2010

This "Information Notice" is intended to provide to the Policyholder (individual or entity which signs the insurance contract), to the Insured and to all stakeholders in the insurance cover, all preliminary information required in order to reach a reasoned opinion on the contractual rights and obligations, in accordance with Art. 185 of Italian Legislative Decree dated 7.9.2005 no. 209. This notice is prepared in Italy in the Italian language, subject to the right of the Policyholder to request its provision in another language.

1) Information relating to the Company

Company name and legal status of the company (Insurance Firm)

The Insurance Firm is **AGA International S.A.**

Registered Headquarters

37, Rue Taitbout, 75009 Paris - France
 French Company and Business Registration Office no. 519490080
 Subscribed share capital €17,287,285

Authorisation to provide insurance

Authorised to provide insurance by the Autorité de Contrôle Prudentiel (ACP) on 1 February 2010

General Agent for Italy

Piazzale Lodi 3, Postcode 20137, Milan ITALY
 Tax Code, VAT number and registration at the Company Registration Office of Milan no. 07235560963 – Economic & Administrative Index no. 1945496

Telephone Number – Internet Website – E-mail address

02/23.695.1 - www.allianz-global-assistance.it – info@allianz-assistance.it

Authorisation to provide insurance

Company authorised to provide insurance permanently in Italy, registered on 3 November 2010, at no. I.00090, of the appendix of the Insurance Company register, List I

2) Information relating to the Contract

Legislation applicable to the contract

The legislation applicable to the contract is that of Italy; the Parties have, however, the right, prior to the conclusion of the contract itself, to choose different legislation.

The Company suggests choosing Italian legislation.

This is without prejudice to the application of the mandatory rules of Italian law.

Limitation of rights resulting from the contract

Any right of the Insured towards AGA International S.A. resulting from this contract is limited to two years from the day of the event upon which the right is based, in accordance with Art. 2952 of the Italian Civil Code.

Complaints in relation to the contract

Any complaints regarding the contractual relationship or handling of claims should be sent in writing to the Company

Quality Service

AGA International S.A. – General Agent for Italy

P.le Lodi 3 - 20137 MILAN (Italy)

fax: +39 02 26 624 008

e-mail: Quality@allianz-assistance.it

Where the policyholder/insured is not satisfied by the outcome of the complaint or in the absence of a response within the maximum term of forty-five days, he/she may contact **ISVAP**, Via del Quirinale, 21 - 00187 Rome Fax 06.42133.745 – 06.42133.353, accompanying the description of the case with a copy of the complaint already sent to the Firm and the respective response. The policyholder/insured who submitted the complaint remains entitled, in any case, to bring Legal Action. In the case of cross-border disputes, between a policyholder/insured domiciled in a member state of the European Economic Area and a company with its registered headquarters in another member state, the policyholder/insured may request the activation of the FIN-NET procedure, by sending the complaint directly to the relevant foreign system, or that in which the insurance company that entered into the contract is based (which can be identified by accessing the internet website <http://www.ec.europa.eu/fin-net>) or, if the policyholder/insured is domiciled in Italy, he/she may submit the complaint to ISVAP which will proceed to send it to the relevant foreign system, providing notification thereof to the policyholder/insured.

3) Information during the Contract

Where, during the contractual duration, changes should occur relating to the information regarding the Company and/or the contract, the Company undertakes to communicate them promptly to the Policyholder, as well as to provide any necessary clarifications.

Warnings

This notice is a document that is solely intended for information purposes and has no contractual value. It must be provided to the Policyholder prior to signing any insurance contract against damages.

The Policyholder is advised always to ask his insurance broker for any further specification on the chosen contract and to read it carefully before signing the Policy.

Privacy Information Notice on Distance Communication Techniques (pursuant to Italian Legislative Decree no. 196 dated 30/6/03)

In order to comply with the law on privacy, we hereby inform you of the use of your personal data and on your rights in relation thereto.

Our company must acquire (or already holds) some data relating to you. The data provided by you or by other entities is used by AGA International S.A. – General Agent for Italy, by companies of the AGA International S.A. Group in Italy and by third parties to which it may be communicated for the purposes of providing you with the information requested, also by the use of fax, telephone, including mobile telephones, e-mail and other distance communication techniques. We therefore ask you to express your consent to the processing of your data required for the aforementioned purposes. Where the same is provided by you, we may also process sensitive data. The consent we request from you, therefore, also covers that data which may be provided to us by you. In the absence of your data, we may not be able to provide you with the service, in whole or in part. Your personal data will be used only by the methods and procedures strictly necessary to provide you with the services and information that may be requested by you. We use the distance communication techniques referred to above also when we communicate, for the purposes provided by the policy, some of that data to other companies in our industry, in Italy and abroad and to other companies in our Group, in Italy and abroad. In order to provide some services, we use entities trusted by us which perform on our behalf tasks of a technical and organisational nature. Some of these entities operate abroad. Some of these entities are our direct collaborators and perform the function of our data processing manager, or they operate in complete autonomy as external providers and are separate data processing controllers. These are, more particularly, entities forming part of the Allianz S.E. group: in Italy, service companies to which the management, settlement and payment of claims is entrusted; IT and electronic service companies or archiving companies; postal services companies identified on the parcel. The list of all these entities is constantly updated and can be obtained easily, free of charge, by contacting AGA International S.A. – General Agent for Italy - Privacy Service – P.le Lodi 3, 20137 Milan or on fax number 02 23695948, e-mail: privacy@allianz-global-assistance.it where the list of existing Managers can also be obtained. The consent we request from you, therefore, also relates to the transmission to those categories and the processing of data by them and is required to pursue the purpose of supplying the service. You are entitled to know, at any time, of your data and how it is used. You also have the right to have it updated, supplemented, rectified or deleted, to ask for it to be blocked or to object to its processing. In order to exercise your rights, please contact AGA International S.A. – General Agent for Italy, Privacy Service, P.le Lodi 3, 20137 Milan, fax 02 23695948, e-mail privacy@allianz-assistance.it