

ASSISTANCE INSURANCE POLICY  
INSURED....A WONDERFUL DAY



All policy terms and conditions are available at Unione Valdostana Guide Alta Montagna and UnipolSai S.p.A Insurance Company. For any information you can ask to: IvreAssicura srl - Via Circonvallazione 74 - 10015 Ivrea (TO).

The Italian Law is applied to the contract.

**ATTENTION**  
**IN CASE OF:**

**ACCIDENT, ILLNESS OR LIFE-THREATENING CONDITIONS**

Occurring during activities with Mountain Guide or Candidate Mountain Guide,  
Ruled by Local Law of 7 March 1997n. 7.

**THE COMPANY WILL PROVIDE YOU WITH:**

<b>A DOCTOR (MEDICAL ADVICE BY TELEPHONE)</b>	<i>To provide with medical advice by telephone in order to handle difficulties</i>
<b>FINANCIAL SUPPORT</b>	<i>To pay for cost necessary during the operations of search, rescue and / or recovering..</i> <b>Max. Coverage: euro 7.500,00</b>
<b>MEDICAL MEANS OF TRANSPORT (ambulance, medical vehicle, airplane)</b>	<i>To enable you to promptly reach the medical facilities appropriate to the event.</i> <b>Max. Coverage: euro 1.500,00</b>
<b>MEANS OF TRANSPORT (train, plane, taxi, etc.)</b>	<i>To enable family to promptly reach children under 15 who are left alone after the incident</i>
<b>REPLACEMENT DRIVER</b>	<i>To enable you to take your car to the place you pointed out when all your companions can't secure it</i> <b>Max. Coverage:: euro 200,00</b>
<b>INFORMATION SERVICE</b>	<i>To give you useful information on transport, traffic itineraries, maps, train timetable and weather.</i>

## GLOSSARY

all parties give the following terms the meaning hereafter pointed out:

**Policy holder:** person whose interest is protected by the insurance policy.

**Insurance:** insurance contract.

**Assistance:** prompt aid in cash and in kind, given to the policy Holder in difficult conditions after an accident.

**Contractor:** UVGAM -Aosta Valley High Mountain Guides Association.

**Mountain Guide/Candidate Mountain Guide:** a person who operates following the Mountain Guide/Candidate Mountain Guide Activity conditions set up in Aosta Valley, as per local Law 7 March 1997 No 7.

**Accident:** fact due to unforeseeable circumstances, violent and external, causing physical injuries objectively certifiable.

**IVASS:** Insurance policies supervisory Authority whose name has been registered since 1 January 2013.

**Illness:** health conditions not due to the accident.

**Life-threatening conditions:** condition of danger of the policy Holder, even only supposed, anyway unable to avoid that condition with the available resources on the spot. That condition will be proved by the Mountain Guide /Candidate Mountain Guide who is the foremost expert to estimate the condition itself

**Insurance policy:** document proving insurance.

**Premium:** amount due by the Contractor to the Insurance society as Insurance fee.

**Professional benefit:** supplied assistance following guarantee offered to the policy Holder.

**Hospitalization:** period of staying in hospital proved by medical record.

**Risk:** chance of accident.

**Policy Form:** document identifying the Insurance Society with whom the contract has been drawn up and containing all important data to be registered.

**Incident:** the fact or event which can occur during the policy validity causing the request of assistance by the policy Holder.

**Society:** UnipolSai Assicurazioni S.p.A.

**Organizational Structure:** Prompt Assistance Structure with legal seat in via Carlo Marengo 25, 10126 Torino and operating offices in corso Massimo D'Azeglio 14, 10125 Torino, composed of doctors, technicians, professionals, acting 24/7 (24 hours a day), every day of the year, who, after a stated agreement with the Society, provide telephone contacts with the policy Holder, arrange and supply assistance benefits as per contract, with costs to be taken over by the insurance Society

## ART. 1 INSURED PEOPLE AND LOCAL COVERAGE

The insurance policy operates only

- ✓ for the clients of the Mountain Guides/ Candidate Mountain Guides who have agreed to the present coverage and only for activities ruled by the Local Law 7 March 1997 and later amendments and supplements
- ✓ for events occurred in Italy, in the neighbouring European countries and in Aosta Valley, during activities with Mountain Guides/ Candidate Mountain Guides ruled by Local Law 7 March 1997 No 7

## ART. 2 ASSISTANCE INSURANCE SERVICES

### 1- Rescue costs in a helicopter

In case of accident, illness and life threatening conditions of the policy Holder, occurred during activities ruled by Local Law March 7, 1997 No 7, the organizational Structure will take over all costs or will refund the policy Holder with all the necessary costs for the operations of search, rescue and/or recovering, both attempted and done with any means of assistance, towards policy holders whenever injured, deceased, missing or in life threatening conditions, **till a maximum coverage of €7.500,00 (Vat included).**

The policy Holder will take over any surplus compared to the above-mentioned maximum limits. The policy Holder will provide the Organizational Structure with the first aid certificate and the adequate documents certifying the occurred incident during the activity ruled by the Local Law March 7, 1997 No 7. **However, if the health conditions of the injured person require treatment that cannot be provided in the Emergency Room, the guarantee is extended to the costs for transport to another hospital, till a maximum coverage (€7.500,00).**

### 2- Medical Transportation

In case of accident and/or illness occurred during the activity ruled by the Local Law March 7, 1997 No 7, if, according to the advice of the doctors of the Organizational Structure and after consulting with the treating doctors on site or, in their absence, with the doctor sent by the Structure, the policy Holder needs a medical transportation to the nearest specialized hospital, the Structure will arrange for the transportation within the shortest possible time.

All costs for arrangement and transportation of the patient will be taken over by the Structure **till a maximum coverage of €1.500,00 (Vat included) per accident.**

The policy Holder will supply the Structure with the First Aid certificate and the appropriate documents certifying the occurred accident during the activity ruled by the Local Law March 7, 1997 No 7

### 3- Under-15s support

In case of accident and/or illness occurred during activities ruled by Local Law March 7, 1997 No 7, if the policy Holder is unable to look after children under 15 who are with him, the Organizational Structure will take over travel costs (first-class train /economy class plane) so that a family member can join them.

The policy Holder will supply the Organizational Structure with the First Aid Certificate and any other documents certifying the accident occurred during activities ruled by Local Law March 7, 1997 No 7

#### **4- Driver on call**

In case of accident and/or illness occurred during the activity ruled by the Local Law March 7, 1997 No 7, if the policy Holder can't drive the vehicle or any other passengers can't do it in his place, for objective reasons, the Organizational Structure will provide with a driver to lead the vehicle back, **till the amount of €200,00 per accident, Vat included.**

The policy Holder will have to give name and telephone number of the doctor certifying his impossibility of driving.

The policy Holder will supply the Organizational Structure with the First Aid certificate and adequate documents certifying the accident occurred during the activity ruled by the Local Law March 7, 1997 No 7.

#### **5- Medical information by phone.**

The Organizational Structure will supply with information on:

- medical facilities, drugs (their composition and therapeutic indications) and preparation to diagnostic tests;
- medical advice;
- information on useful numbers and addresses.

#### **6- Information center**

The Organizational Structure will supply with information on various subjects of common interest such as transport, traffic, itineraries, routes and maps, trains timetables, weather.

### **ART. 3 EXCLUSIONS**

#### Preliminary remarks:

- the Society is not required to provide with services or compensations as far as above mentioned if the policy Holder doesn't benefit by his own choice or because not needed;
- the Organizational Structure is not responsible for damages due to its inaction because of unforeseeable circumstances of force majeure;
- the Organizational Structure is not responsible for any actions of the policy Holder following the information provided, as the service has in no case a consultancy value;
- the Organizational Structure does not replace the emergency medical service or the 118 national emergency number.

#### The insurance will not operate in case of:

- refused authorization by the Organizational Structure, except if the 118 emergency medical service is activated directly by the Alpine Guide/candidate Alpine Guide in emergency, difficult situations or inability to contact the same Organizational Structure;
- events arising from suspected causality or mere recklessness of the policy Holder;
- pathological conditions known by the policy Holder at the beginning of the coverage and/or their consequences, relapses or recurrence;
- treatments for mental illness, psychiatric disease and nervous disorders at large;
- facts resulting from influence of alcohol, drugs, hallucinogens and psycho-pharmaceuticals abuse;
- wars, strikes, revolutions, riots or popular movements, vandalism, earthquakes;

- direct or indirect consequences of the transmutation of the atom, as well as radiation caused by artificial acceleration of atomic particle; □ suicide or attempted suicide.

#### ART. 4 **HOW TO REQUEST ASSISTANCE**

To obtain assistance, the policy Holder **ALWAYS** has to contact the Operation center **IN ADVANCE**, using the following procedures:

**800 Number: 800 905 458** (the recipient will be charged with phone call cost) **That's not valid in case of phone calls from abroad.**

**Local Number: +39 011 6523200** (the caller will be charged with phone call cost) **That's even valid for phone calls from abroad**

**FAX No.: +39 011 6533875**

**E-MAIL: [pas.areaassistenza@unipolsai.it](mailto:pas.areaassistenza@unipolsai.it)**

#### ART. 5 – COMPLAINTS

Any complaints regarding the contract management, as for allocation of responsibilities, effectiveness of the service, quantification and disbursement of the sums due to the person entitled, namely an insurance service, have to be submitted in writing to the Society to:

**UnipolSai Assicurazioni S.p.A.- Complaints and Clients' Specialist Assistance**  
**via della Unione Europea n.3/B**  
**20097 San Donato Milanese (MI)**  
**Fax No 02.51815353 e-mail reclami@unipolsai**

As to follow up the request, name, surname, fiscal code, Vat registration number of the policy Contractor, have to be pointed out.

If the claimer is not satisfied with the complaint outcome or if no response is received within 45 days, maximum time limit, he could address:

**IVASS Consumer Police Service,**  
**via del Quirinale 21 00187**  
**Roma tel.No 06.421331**

Written Complaints **submitted** to IVASS, even using the appropriate form available on the website of IVASS ([www.ivass.it](http://www.ivass.it)) and the Society include:

- ✓ name,surname and claimer's address with phone number
- ✓ identification of the subject or subjects whose activity is complained about
- ✓ brief and exhaustive description of claim reasons
- ✓ copy of complaint sent to the Society and potential response from the Society itself ✓ any document useful to describe relevant circumstances

Complaints to certify the respect of existing legislation are to be sent directly to **IVASS**.

Useful Information for submission of complaints are listed on the Society website ([www.prontoassistance.it](http://www.prontoassistance.it)) and in periodic reporting sent in the ongoing contract, where applicable.

As for settlement of the cross-border disputes, the claimer living in Italy, can complain to IVASS or directly to the responsible foreign system which can be found on the website:

[http://ec.europa.eu/internal\\_market/finnet/members\\_en.htm](http://ec.europa.eu/internal_market/finnet/members_en.htm), asking for the activation of the procedure FIN-NET.

In case of failed or partial acceptance of the complaint, without prejudice to apply the Judicial Authority, the claimer can apply to the following proper alternative systems to solve disputes:

- ✓ **mediation proceeding** in front of a system responsible for mediation as per Legislative Decree March 4, 2018 No 8 ( and subsequent changes and supplements); the mediation proceeding is a prerequisite condition to get access to the judicial Authority; this access is obtained with a request to a mediation system through the assistance of a private lawyer, and following the rules of the above said decree;
- ✓ **supported negotiation procedure** as per Law Decree 12 September 2014 No. 132 (converted into Law on 10 November 2014 No. 162); to enter this procedure, an agreement among the parties for a supported negotiation is needed, through the assistance of a private lawyer, following rules of the above said decree;
- ✓ **arbitration procedure** where provided in the contract