



Europ Assistance Italia S.P.A.



“Easy Rent”

Insurance conditions relating to the policy stipulated between Europ Assistance Italia SpA with headquarters in Via del Mulino n. 4 - 20057 Assago (MI) – Company authorized to carry out insurance, with decree of the Ministry of Industry, Commerce and Crafts n. 19569 of 2 June 1993 (Official Gazette of 1 July 1993 no. 152) – Registered in section I of the Register of Insurance and Reinsurance Companies at no. 1.00108 – Company belonging to the Generali Group, registered in the Register of Insurance Groups – Company subject to the management and coordination of Assicurazioni Generali SpA (hereinafter for brevity – Europ Assistance)

DH Villas by Lucchini A. & C. Snc with headquarters in, Via Dell'Industria 15-61043- CAGLI (PU) - VAT number 02525310419 (hereinafter for brevity - Contractor) in favor of customers of the Contractor, to be understood as Insured parties pursuant to art. 1891 of the Civil Code

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Card No. DHVLL+ Practice No

INSURANCE CONDITIONS MOD. 24008

GENERAL INSURANCE CONDITIONS FOR THE INSURED

Art. 1. - OTHER INSURANCE

For the same risk you can be insured with different insurance companies.

If an Accident occurs, you must inform all the insurance companies with which you are insured for the same Risk and, among these, Europ Assistance, of the existence of other insurance companies that cover the same Risk. In this case the art. applies. 1910 of the Civil Code.

The art. 1910 of the Italian Civil Code aims to avoid the case in which the Insured, who has multiple insurance policies for the same risk with different companies, receives a total sum greater than the damage he has suffered. For this reason, in the event of an accident, the Insured must inform each company of all the insurance policies taken out with the others, for the same

Art. 2. - LAW REGULATOR AND JURISDICTION

The Insurance Conditions are governed by Italian law.

For everything that is not provided for in the Insurance Conditions and for all the rules of jurisdiction and/or competence of the judge, Italian law applies.

Art. 3. - TERMS OF PRESCRIPTION

All your rights towards Europ Assistance expire within two years from the day of the Accident. In civil liability insurance, the two years start from the day on which the injured person asked you for compensation or sued you to obtain it. In this case the art. applies. 2952 of the Civil Code.

For guarantees other than Assistance in the event of a claim being opened and legal proceedings pending, you are obliged to interrupt the limitation periods in written form.

It should be noted that the pending legal proceedings are not considered a cause for suspension of the statute of limitations.

E.g.: if the Insured reports an Accident after the maximum period of two years established by the Civil Code, he will not be entitled to

Art. 4. - CURRENCY OF PAYMENT

In Italy you receive compensation in Euros. If you request compensation for expenses incurred in countries that are not part of the European Union or belonging to the European Union, but which do not have the Euro as their currency, Europ Assistance calculates the reimbursement by converting the amount of expenses you have into Euros had. Europ Assistance calculates the compensation based on the value of the Euro in relation to the currency of the country in which you incurred the expenses on the day the invoice is issued.

Art. 5. - PROFESSIONAL SECRECY

You must release from professional secrecy towards Europ Assistance, the doctors who have to examine your claim for which they have to evaluate your state of health.

Article 6. - TREATMENT OF PERSONAL DATA

When Europ Assistance provides you with the Guarantees, it may become aware of and use the personal data of other people. You must make these people aware of the Data Processing Policy and obtain their written consent to the processing of their health data for insurance purposes. You can use the following consent formula: “I have read the information on data processing and I consent to the processing of my personal health-related data necessary for the management of the policy by Europ Assistance Italia and the subjects indicated in the information.

SECTION I – DESCRIPTION OF WARRANTIES



What is insured?

Article 7. - OBJECT OF INSURANCE

EASY RENT GUARANTEE

If during the rental of your property, accidental damage is caused to it by the Tenant, during the rental period, Europ Assistance will reimburse you for the costs you incur for the replacement or repair of the damaged goods.

The compensation will be up to a maximum value of Euro 5,000.00 and with the application of the deductible provided for in the Limitations section.

Attention!

Before leaving the property it is necessary for you or your representative to make arrangements with the Tenant to verify that the condition of the property is unchanged compared to what was verified at the time of check-in and have the Tenant sign a declaration indicating the any damage caused.



Where are the guarantees valid?

Art. 8. - EXTENSION TERRITORIAL

The Guarantee is valid throughout Italy, the Republic of San Marino and the Vatican City.



When does coverage begin and when does it end? Art.

9. - EFFECTIVENESS AND DURATION

The Guarantee starts from the moment of the beginning of the stay (check-in at the rented property by the Tenant) and ends at the moment of the end of the stay (check-out from the rented property by the Tenant).

The stay cannot exceed 60 consecutive days.

SECTION II – EXCLUSIONS AND LIMITATIONS OF WARRANTIES



What is not insured?

Art. 10. - EXCLUSIONS

Accidents caused or dependent on:

- fraud;
- failure to comply with the rules indicated in the rental contract signed with the Contractor;
- rain, hail, wind, floods, inundations, volcanic eruptions, earthquakes, tsunamis, flooding caused by events other than those guaranteed, penetration of sea water, landslides and mudslides;
- electrical phenomenon;
- war, invasion, military occupation, insurrection, revolution, confiscation or requisition, strikes, riots or popular movements, looting, acts of terrorism and vandalism;
- transmutation of the nucleus of the atom, radiation caused by the artificial acceleration of atomic particles;
- frost, humidity, dripping, lack of or insufficient maintenance, fire, explosion and burst;
- theft;
- usury;
- breakage or damage to collections and works of art in general;
- breakage or damage to everyday dishes;
- defects for which the manufacturer or supplier must be held liable by law or contract;
- loss or damage to furniture not belonging to the owner.

Also excluded are:

- rentals not for tourist purposes;
- Cleaning costs;
- accidents that occur in premises used for offices, commercial establishments and industrial activities.





Are there coverage limits?

Article 11. -

"International Sanctions" indicate the set of national and international provisions regulating embargoes, sanctioned individuals and entities, terrorist financing and trade restrictions adopted by: (i) United Nations; (ii) European Union; (iii) United States of America, primarily through the Office of Foreign Assets Control of the United States Department of the Treasury; (iv) United Kingdom and (v) national jurisdictions governing these Insurance Conditions.

Europ Assistance Italia SpA is not obliged to provide any insurance coverage, nor to settle claims, nor to provide services or services described in the Insurance Conditions if this exposes it to any sanction, prohibition or restriction pursuant to United Nations resolutions or sanctions commercial or economic laws or regulations of the European Union, the United States of America, the United Kingdom or applicable national jurisdictions that govern these Insurance Conditions.

This clause will prevail over any contrary clause that may be contained in these Insurance Conditions.

For further details you can

visit: <https://www.europassistance.it/contenuti-utili/international-regulatory-information-links>

The insurance coverage is not operational in the following countries: Syria, North Korea, Iran, Belarus, Russia and in the following regions: Crimea, Donetsk, Lugansk, Zaporizhzhia, Kherson.

Attention!

If you are a "United States Person" and you are in Cuba or Venezuela, in order to receive assistance and compensation provided for in the Policy you must demonstrate to Europ Assistance Italia SpA that you are in Cuba or Venezuela in compliance with US laws.

Without authorization for your stay in Cuba or Venezuela, Europ Assistance Italia SpA cannot provide assistance and pay you compensation.

Cuba Europ Assistance Italia SpA cannot provide assistance and pay you compensation.

- any copy of the invoice/receipt demonstrating the repair/replacement of the damaged goods.

In order to proceed with the settlement of the Claim, Europ Assistance may request further documentation, which must be sent.

Europ Assistance may contact you for further details regarding the dynamics of the accident.

For the management of claims for all guarantees:

Europ Assistance may ask you for other documents necessary to evaluate the claim.

You are obliged to give them to him.

If you do not comply with your obligations in the event of an accident, Europ Assistance may decide not to reimburse you.

This is established by the Civil Code in art. 1915.

Art. 1915 Italian Civil Code: the article explains what happens to the Insured if he does not report the accident to his insurer within the time he requested it.

The insurer is required to compensate the Insured for a sum equal to the damage that the Insured has suffered.

If the Insured deliberately behaves in a way that causes or aggravates the damage, the insurer may not pay for it.

If the Insured accidentally causes or aggravates the damage, the insurer may pay less.

Art. 14. - CRITERIA FOR THE ASSESSMENT AND LIQUIDATION OF DAMAGES

• PAYMENT OF COMPENSATION

Europ Assistance, after having received the necessary documentation from you, after having verified the operation of the Guarantee and after having made the necessary checks, establishes the reimbursement that is due to you and communicates it to you. Europ Assistance pays you within 30 days of this communication.

In the event of your death before Europ Assistance has paid you the reimbursement, your heirs will be entitled to the liquidation that you would have been entitled to only by demonstrating the existence of the right to compensation/per diem/reimbursement by delivering to Europ Assistance the documentation requested in the art. "Obligations of the Insured in the event of an Accident".

• PROCEDURE FOR DAMAGE ASSESSMENT

The amount of damage is estimated by Europ Assistance. In case of disagreement between the parties, they can each appoint and pay one expert.

The two experts must appoint a third expert if they do not agree with each other or even earlier if one of them requests it. The third expert intervenes only in case of disagreement and decisions on controversial points are taken by majority. The costs of the third expert are shared in half with Europ Assistance. Each expert can be assisted and helped by other people. These people can intervene in appraisal operations, but do not have any deliberative vote.

If the parties do not appoint their own expert or if the experts do not agree on the appointment of the third party, these appointments, even at the request of just one of you, are delegated to the President of the Court in whose jurisdiction the accident occurred.

• MANDATE OF THE EXPERTS

The Experts must:

- investigate the circumstances, nature, cause and manner of the Accident;
- verify the accuracy of the descriptions and declarations resulting from the documents and report whether at the time of the Accident there were circumstances that had aggravated the risk and had not been communicated, as well as verify that you have fulfilled your obligations in the event of an Accident;
- verify the existence, quality and quantity of the damaged goods, determining the value they had at the time of the accident;
- proceed with the estimate and settlement of the damage in accordance with the contractual provisions.

The results of the expert operations must be collected in a specific report (with detailed estimates attached) to be drawn up in duplicate, one for each of the parties.

The results of the assessments referred to in points c. and d. they are mandatory for both you and Europ Assistance. Except in the case of fraud, error, violence or violation of contractual agreements, both you and Europ Assistance hereby renounce any appeal, without prejudice in any case to any action and exception inherent to the compensation for damages.

The collegial appraisal is valid even if an expert refuses to sign it; this refusal must be certified by the other experts in the final appraisal report.

The Experts are exempted from compliance with any formalities.

• VALUE OF INSURED ITEMS AND DETERMINATION OF DAMAGE

- If the damaged good cannot be repaired and is replaced with another, equal or similar in value, use, quality and destination, Europ Assistance will compensate the amount of the invoice where the expense made to replace it is indicated.

With regard to electrical/electronic goods, the value of the invoice indicating the expense made for the replacement will be recognized only if no more than two years have passed from the date of purchase of the damaged good. If the original purchase invoice of the damaged property is not presented, the damage will be assessed based on the commercial value of the property at the time of the accident.

Article 12. - LIMITATIONS OF WARRANTIES

• TRAVEL RESTRICTIONS

You are not covered if you travel to a country, region or geographical area for which the competent government authority in your country of residence or in the destination or host country has advised against traveling or otherwise residing, even temporarily.

• INDEMNIFICATION LIMIT

Within the maximum limit established for your type of property, for damage from soiling the compensation will be a maximum of Euro 1,000.00.

• DEDUCTIBLES

Europ Assistance will proceed with the compensation by applying a relative deductible of Euro 100.00.

Example of deductible:

if the agreed deductible is equal to the sum of Euro 100.00:
expenses lower than Euro 100.00 will not be indemnified/reimbursed; expenses higher than Euro 100.00 will be fully compensated.

Harm immediately Euro	500.00
Deductible	EUR 100.00

SECTION III – OBLIGATIONS OF THE INSURED PARTY AND OF EUROP ASSISTANCE



What obligations do you have and what obligations does the

company have?

Art. 13. - OBLIGATIONS OF THE INSURED PARTY IN THE EVENT OF AN ACCIDENT

In the event of an accident, a report must be filed within five days of leaving the property:

- by sending a complaint to Europ Assistance Italia SpA – Via del Mulino n.4 – 20057 Assago (MI) – On the envelope write "Claims Management";

or

- by accessing the portal <https://siniestronline.europassistance.it> or the website www.europassistance.it to the CLAIMS-Home Damage section and follow the instructions.

The following must be attached to the complaint:

- e-mail and telephone contact;
- declaration of the damage caused;
- detailed description of the damaged property (by way of example for electrical and electronic goods: type, make and model) and related photographs;
- copy of the estimate issued for the repair/replacement of the damaged property;

2. If the damaged property is repaired, Europ Assistance compensates the value indicated on the repair invoice.
If the repair of the asset has a higher value than the asset itself at the time of the accident, Europ Assistance compensates the commercial value of the asset at the time of the accident.
3. If the damaged asset is not repurchased or repaired, Europ Assistance compensates the value of the asset based on the repair/replacement estimate and the expert's assessment.

Compensation is always recognized within the maximum limit and with the application of the deductible.

• **WILLFUL EXAGGERATION OF DAMAGE**

If, the amount of damage is maliciously exaggerated, things that did not exist at the time of the accident are declared destroyed or lost, saved things are hidden, stolen or tampered with, false or fraudulent means or documents are used to justify, traces, material evidence and residues of the accident are maliciously altered or progress is facilitated of this, the right to compensation is lost.

COMPLAINTS

Any complaints regarding the contractual relationship or the management of claims must be forwarded in writing to: Europ Assistance Italia SpA – Complaints Office – Via del Mulino n. 4 – 20057 Assago (MI); fax: 02.58.47.71.28 – pec: complaints@pec.europassistance.it – e-mail: ufficio.reclami@europassistance.it.

If you are not satisfied with the outcome of the complaint or if you do not receive a reply within a maximum of forty-five days, you can contact IVASS (Insurance Supervision Institute) - Consumer Protection Service - via del Quirinale, 21 - 00187 Rome, fax : 06.42.13.32.06, pec: ivass@pec.ivass.it, accompanying the complaint with the documentation relating to the complaint handled by Europ Assistance. In these cases and for complaints regarding compliance with sector regulations to be submitted directly to IVASS, you must indicate in the complaint:

- name, surname and domicile of the complainant, with possible telephone number;
- identification of the subject or subjects whose actions are complained of;
- short and exhaustive description of the reason for the complaint;
- copy of the complaint presented to Europ Assistance Italia and any feedback provided by the same;
- any useful document to more fully describe the relevant circumstances.

The form for submitting the complaint to IVASS can be downloaded from the site www.ivass.it.

Before involving the judicial authority, you can turn to alternative dispute resolution systems provided for at a regulatory or conventional level.

1. **Mediation:** by contacting a Mediation Body among those present in the list of the Ministry of Justice, which can be consulted on the website www.giustizia.it (Law 9/8/2013 n. 98);
2. **Assisted negotiation:** via request from your lawyer to Europ Assistance Italia SpA

Insurance disputes on the determination and estimation of damages in the context of policies against the risk of damage (where provided for by the Insurance Conditions).

In the event of disputes relating to the determination and estimate of damages, it is necessary to resort to a contractual appraisal where provided for by the Insurance Conditions for the resolution of this type of dispute. The request to activate the contractual or arbitration appraisal must be addressed to: Claims Settlement Office – Via del Mulino n. 4 – 20057 Assago (MI), by registered mail with return receipt or certified e-mail: to the address sinistri@pec.europassistance.it.

If these are disputes in the context of policies against the risk of damage in which the contractual appraisal has already been carried out or which are not related to the determination and estimate of damages, the law provides for mandatory mediation, which constitutes a condition for admissibility, with the right to resort to assisted negotiation in advance.

Insurance disputes on medical matters (where provided for by the Insurance Conditions).

In the event of disputes relating to medical issues relating to accident or illness policies, it is necessary to resort to arbitration where provided for by the Insurance Conditions for the resolution of this type of dispute. The request to activate the contractual or arbitration appraisal must be addressed to: Claims Settlement Office – Via del Mulino n. 4 – 20057 Assago (MI), by registered mail with return receipt or certified e-mail: to the address sinistri@pec.europassistance.it. The arbitration will take place at the office of the Institute of Forensic Medicine closest to your place of residence.

If these are disputes in the context of policies against accidents or illnesses in which arbitration has already been carried out or which are not related to medical issues, the law provides for compulsory mediation, which constitutes a condition for admissibility, with the right to resort in advance to assisted negotiation. The right to appeal to the Judicial Authority remains intact.

To resolve cross-border disputes you can lodge a complaint with IVASS or activate the competent foreign system via the FIN-NET procedure (by accessing the

GLOSSARY

Goods: furniture, fixtures and furnishings for the home owned by the Insured and which is located in the rented property.

Insured: the owner of the property located in Italy, Republic of San Marino, Vatican City State, whose data will be communicated, in the event of an accident, by the Contracting Party

Insurance Conditions: clauses of the Policy which contain: General Insurance Conditions for the Insured, the description of the Guarantees, the excluded risks and limitations of the Guarantees, and the obligations of the insured and Europ Assistance.

Contractor: DH Villas by Lucchini A. & C. Snc who signs the policy in favor of third parties and assumes the related costs.

Lease: is the contract through which the Contracting Party or the owner of the property, in exchange for receiving a rental fee, grants another person the use of a property for a short period for tourism purposes.

Europ Assistance: The insurance company, namely Europ Assistance Italia SpA in Via del Mulino n. 4 – 20057 Assago (MI), authorized with the decree of the Ministry of Industry, Commerce and Crafts N. 19569 of 2 June 1993 (Official Gazette of 1 July 1993 N. 152) and registered in section I of the Register of insurance and reinsurance companies at no. 1.00108. Europ Assistance is a company of the Generali Group, registered in the Register of Insurance Groups, managed and coordinated by Assicurazioni Generali SpA

Deductible: it is the sum that remains to be paid by you at the time of settlement of the claim.

Warranty: insurance which is different from assistance insurance and for which, in the event of an accident, Europ Assistance recognizes compensation.

Building: the complex of building works consisting of rooms - occupying an entire building or part of it - used as a residential building with any interconnecting office and/or professional studio, owned and/or rented by the Insured or by a person belonging to the household cohabiting family member. Included are: fixed and foundation or underground works; systems in general, fixed or otherwise, serving the building (such as, by way of example: gas, water, sanitary, electrical and/or electronic, heating, air conditioning systems), lifts, goods lifts, escalators; all the finishes and embellishments typical of a civil building intended for habitation including painting; fixed external installations in general (such as, by way of example: fences, gates and doors, fountains, swimming pools, fields and sports and play equipment), antennas, as well as dependencies (such as cellars, garages, boiler rooms and the like) also in buildings separate. In the case of insurance of a portion of a property, the respective share of common property is included.

Property: Any residence/dwelling and related appurtenances located in Italy, Republic of San Marino, Vatican City State, owned by the Insured which he makes available for short-term rentals.

Compensation: the sum of money owed by Europ Assistance to the Insured in the event of an accident.

Lessee: the person who rents the property owned by the Insured for a short period.

Maximal: the maximum sum paid by Europ Assistance in the event of an accident.

Policy: the insurance contract which establishes the rights and duties between Europ Assistance and the Policyholder/Insured.

Award: the sum due to Europ Assistance.

Risk: the probability that the accident will occur.

Simple: document that proves the Agreement and which regulates the relationship between Europ Assistance and the Contracting Party of the Agreement.

Left: the occurrence of the harmful event for which the Guarantee is provided.

PRIVACY DISCLAIMER

WHAT ARE PERSONAL DATA AND HOW THEY ARE USED BY EUROP ASSISTANCE ITALIA SPA Information on data processing for insurance and commercial purposes (pursuant to articles 13 and 14 of the European Regulation on the protection of personal data)

Personal data is information concerning a person and which allows him to be recognized among other people. Personal data includes, for example, name and surname, identity card or passport number, information relating to health status, such as illness or injury, information relating to crimes and criminal convictions.

There are rules¹ that protect Personal Data to protect it from incorrect use. Europ Assistance Italia, as Data Controller, respects these rules and, also for this reason, wishes to inform you about what it does with your Personal Data.

If what is described in this Policy is not sufficient or you wish to assert a right provided for by the law, you can write to the Data Protection Officer at Europ Assistance Italia - Data Protection Office – Via del Mulino, 4 – 20057 Assago (MI) or via email to Data Protection Office@europassistance.it

Why Europ Assistance Italia uses your personal data and what happens if you do not provide it or do not authorize its use

Europ Assistance Italia uses your personal data, if necessary for the management of the SERVICES and GUARANTEES, including those relating to the state of health or relating to crimes and criminal convictions, for the following insurance purposes:

- carry out the activity envisaged by the Policy or to provide the PERFORMANCES and GUARANTEES; carry out insurance activity or for example propose and manage the Policy, collect premiums, reinsure, carry out control and statistical activities: your common data which could also be related to your location (geolocation), are processed for contractual fulfillment; to process, where necessary, your data relating to your health status you will need to provide your consent; automated decision-making processes are used in some PERFORMANCE and WARRANTY management processes².
- carry out insurance activities, prevent and identify fraud, undertake legal action and communicate possible crimes to the authorities, recover debts, carry out intragroup communications, protect the security of company assets (e.g. buildings and IT tools), develop solutions IT, processes and products: your data, including those relating to your health status for which you have given consent or relating to crimes and criminal convictions, are processed for the legitimate interest of the company and third parties;
- carry out the activities required by law, such as the conservation of policy and claim documents; respond to requests from the authorities, such as the Carabinieri, the Institute for Insurance Supervision (IVASS): your data, including that relating to your state of health or relating to crimes and criminal convictions, are processed for compliance with the law or regulations.

If you do not provide your personal data and/or do not consent to its use, Europ Assistance Italia will not be able to carry out the activity for insurance purposes and therefore will not be able to provide the PERFORMANCES and GUARANTEES.

How Europ Assistance Italia uses your personal data and to whom it communicates it

Europ Assistance Italia, through its employees, collaborators and also external subjects/companies³, uses the Personal Data it has obtained from you or from other people (such as, for example, from the policy holder, from a relative of yours or from the doctor who treated you edited, by a travel companion or by a supplier) both on paper and with the computer or app.

For insurance purposes, Europ Assistance Italia may communicate your personal data, if necessary, to private and public entities operating in the insurance sector who are involved in the management of existing relationships with you or to other entities carrying out tasks of a technical or organizational nature. , operational⁴ Europ Assistance Italia, based on the activity it must carry out, may use your personal data in Italy and abroad and also communicate them to subjects based in states outside the European Union and which may not guarantee an adequate level of protection according to the European Commission. In these cases, the transfer of your personal data to subjects outside the European Union will take place with the appropriate and adequate guarantees based on the applicable law. You have the right to obtain information relating to the transfer of your Personal Data outside the European Union by contacting the Data Protection Office.

Europ Assistance Italia will not make your personal data accessible to the public.

How long does Europ Assistance Italia keep your personal data

Europ Assistance Italia retains your personal data for as long as necessary to manage the purposes indicated above in accordance with the provisions of the law or, if missing, based on the times reported below.

- The personal data contained in insurance contracts, insurance treaties and coinsurance contracts, claims and litigation files, are retained for 10 years from the last registration pursuant to the provisions of the Civil Code or for a further 5 years pursuant to the insurance regulatory provisions.
- Common personal data collected on any occasion (for example stipulation of a policy, request for a quote) accompanied by consent/refusal of consent for commercial promotions and profiling are stored without expiry, as is the evidence of the relevant changes made by you over time to consent/refusal. Your right to object to such processing at any time and to request the deletion of your data where there are no contractual or regulatory conditions that provide for the necessary conservation remains unaffected.
- The personal data collected following the exercise of the rights of the interested parties are kept for 10 years from the last registration pursuant to the provisions of the Civil Code
- The personal data of subjects who have defrauded or attempted to defraud are retained even beyond the period of 10 years.

In general, for anything not expressly specified, the ten-year retention term provided for by article 2220 of the Civil Code or other specific term provided for by the legislation in force applies.

What are your rights to protect your personal data

In relation to the processing of your personal data, you have the following rights: access, rectification, cancellation, limitation, portability, revocation, opposition which you can assert using the methods set out in the following paragraph "How can you assert your rights to protect your data? Your personal data". You have the right to lodge a complaint with the Guarantor for the Protection of Personal Data and you can find more information on the site www.garanteprivacy.it.

How can you assert your rights to protect your personal data

- To find out what your personal data is used by Europ Assistance Italia (right of access);

¹ The Regulation European on the Processing of Personal Data EU 2016/679 (hereinafter Privacy Regulation) and the primary and secondary Italian legislation

² By automated decision-making process we mean the management process that does not require the intervention of an operator: this process has shorter management times. If you want to request the intervention of an operator in relation to the Services you can call the Organizational Structure in relation to the Guarantees you can write to Claims Settlement at the contacts on the site www.europassistance.it and on the Policy.

³ These subjects, pursuant to the Privacy Regulation, Managers and/or persons authorized to process are designated, or operate as independent Data Controllers or Joint Data Controllers, and carry out tasks of a technical, organizational and operational nature. They are for example: agents, subagents and other agency collaborators, producers, insurance brokers, banks, SIMs and other acquisition channels; insurers, co-insurers and reinsurers, pension funds, actuaries, legal and medical trustees, technical consultants, roadside assistance, experts, garages, car demolition centres, healthcare facilities, claims settlement companies and other affiliated service providers, Group companies Generali and other companies that carry out contract and performance management services, IT, telematic, financial, administrative, archiving, correspondence management, auditing and financial statement certification services, as well as companies specializing in market research and quality of services.

⁴ To the Policy holder, other Europ Assistance branches, Generali Group companies and other entities such as insurance intermediaries (agents, brokers, subagents, banks); coinsurance or reinsurance companies; lawyers, doctors, consultants and other professionals; suppliers such as body shops, emergency workers, dismantlers, healthcare facilities, companies that manage claims, other companies that provide IT, telematic, financial, administrative, archiving, mailing, profiling services and that measure the degree of customer satisfaction. The information on the processing of data of private and public entities operating in the insurance sector and of other entities carrying out tasks of a technical, organizational and operational nature who act as Data Controllers are



found at the same (e.g. at the suppliers) and/or on www.europassistance.it

- to request to rectify (update, modify) or, if possible, delete, limit and exercise the right of portability on your Personal Data processed by Europ Assistance Italia;
- to object to the processing of your Personal Data based on the legitimate interests of the owner or a third party unless the owner or third party demonstrates the prevalence of such legitimate interests over yours or such processing is necessary for the establishment, exercise or the defense of a right in court; to object to the processing of your personal data for direct marketing purposes
- if the processing carried out by the Data Controller is based on his consent, to revoke the consent given, without prejudice to the fact that the revocation of the consent previously given does not detract from the lawfulness of the processing carried out before the revocation.

at any time you can write to:

Data Protection Office - Europ Assistance Italia SpA – Via del Mulino, 4 – 20057 Assago (MI),
also by email: Data Protection Office@europassistance.it

Changes and updates to the Policy

Also in consideration of future changes that may occur in the applicable privacy legislation, Europ Assistance Italia may integrate and/or update, in whole or in part, this Information. It is understood that any modification, integration or update will be communicated in compliance with current legislation also by means of publication on the website www.europassistance.it where you can also find more information on the personal data protection policies adopted by Europ Assistance Italia.

Europ Assistance Italia S.p.A.

Sede sociale, Direzione e Uffici: Via del Mulino, 4 - 20057 Assago (MI) - Tel. 02.58.38.41 - www.europassistance.it
Indirizzo posta elettronica certificata (PEC): EuropAssistanceItaliaSpA@pec.europassistance.it
Capitale Sociale Euro 12.000.000,00 i.v. - Rea 754519 - Partita IVA 01333550323 - Reg. Imp. Milano e C.F.: 80039790151
Impresa autorizzata all'esercizio delle assicurazioni, con decreto del Ministero dell'Industria, del Commercio e dell'Artigianato n. 19569 del 2/6/93 (Gazzetta Ufficiale del 1/7/93 N. 152) - Iscritta alla sezione I dell'Albo delle Imprese di assicurazione e riassicurazione al n. 1.00108 - Società appartenente al Gruppo Generali, iscritto all'Albo dei Gruppi assicurativi - Società soggetta alla direzione e al coordinamento di Assicurazioni Generali S.p.A.

www.europassistance.it

