

Police d'assurance

En bref

Police de assurance n. 1966613 REVO

Quand les couvertures prennent-elles effet?

À partir du moment de l'acceptation et du paiement de la réservation.

Quand prennent-elles fin?

Lors de l'utilisation du premier service convenu par contrat (départ en avion/enregistrement à l'hôtel).

Les Couvertures

La Compagnie rembourse la pénalité contractuellement appliquée par un tour opérateur ou une compagnie aérienne ou une compagnie de croisière ou un service touristique pour l'annulation du voyage/de la prestation.

Renonciation / modification du voyage

- maladie ;
- accident ;
- révocation des congés ;
- engagements professionnels documentés et intervenus de manière certaine après la réservation ;
- pathologies de la grossesse ;
- maladie du chien ou du chat avec certificat médical vétérinaire ;
- pannes dans la maison ne permettant pas le voyage ; et
- toute raison objectivement documentable affectant l'assuré, qui ne permet pas objectivement le voyage/événement ;
- décès de la personne assurée, d'un membre de sa famille ou d'un compagnon de voyage.

Plafond:

10 000 € par assuré et dans la limite de 20 000 € par réservation

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Annulation pour acte terroriste

La Compagnie rembourse en cas de renonciation au voyage résultant d'un acte de terrorisme survenu postérieurement à la réservation du voyage.

- l'acte de terrorisme a eu lieu dans les 15 jours précédant le départ ;
- l'acte de terrorisme a eu lieu à moins de 100 km des destinations figurant dans le contrat de voyage ou de tout autre lieu où au moins une nuitée est prévue ;
- l'acte de terrorisme a causé des dommages corporels ou matériels ;
- l'acte de terrorisme a été déclaré tel par l'autorité gouvernementale de l'État où il a eu lieu ;
- un autre acte de terrorisme s'est produit sur le lieu de destination dans les 7 jours précédant la date de réservation du voyage.

Plafond:

10 000 € par assuré et dans la limite de 20 000 € par réservation.

Nouvelle protection du voyage

Remboursement des frais en cas d'arrivée tardive (pour tout motif justifiable) sur le lieu de départ ou de début du séjour. Pour : panne/accident au véhicule utilisé pour se rendre au lieu d'hébergement ; événements naturels qui empêchent de prendre le premier moyen de transport prévu pour atteindre le lieu d'hébergement (par exemple : ferry, avion, train).

Plafond:

Le coût de la première nuit est remboursé au lieu d'hébergement réservé jusqu'à un maximum de 100,00 € par personne et par chambre ; 250,00 € la nuit.

Où est valable ma couverture?

Dans le monde entier.

Un découvert est-il prévu?

Oui, 15 % de franchise, sauf en cas d'hospitalisation et de décès .

Comment ouvrir une demande d'indemnisation

www.refundandgo.com

Contacts pour des informations générales

info@refundandgo.com

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TRAVEL CANCELLATION OR MODIFICATION INSURANCE

POLICY N° 1966613

INTERMEDIARY:
Intermediary code 646
Fischetti Insurance Broker
Via Taranto N° 6
00182 Rome
Tel: 06 77591580

VAT NUMBER: 06869921004

The following is a free translation which does not alter or modify in any way the original policy conditions. In case of discrepancies, the wording conditions written in Italian shall prevail.

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Glossary

The following terms shall, in all respects, form part of the contract, and the parties shall assign to them the meaning set forth below:

Act of terrorism:	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 acting alone or behind or in connection with any organiser or government committed for political, religious, ideological or similar purposes including the intention to influence any government and/or alert public opinion and/or in the community or in part of it.
Claim:	The occurrence of the harmful event for which the insurance is provided
Company:	The insurance Company, REVO Insurance S.p.A.
Company information:	Any corporate information in any format, including but not limited to: records, reports, designs, plans, formulas, processes, trade secrets, patents, financial information, customer information, whether or not in electronic format, and whether or not belonging to the Insured Party.
Computer system:	Any computer and related input and output devices, software installed on such computers, corporate mobile phones, data storage devices, network devices, and back-up systems that: <ul style="list-style-type: none"> • are managed and owned by the Insured Party or rented by the same; • are contractually managed by a third party and used to provide application services for computers dedicated to the Insured Party, for the processing, maintenance, hosting or storage of the Insured Party's electronic data, in accordance with the contract entered into with the Insured Party for such devices. In relation to Third Party Liability cover only and for services for the management of a data breach and security breach.
Data:	Information, facts, ideas, concepts, codes (whether or not organised in logical structures) software, which is processed, used, stored, transmitted or recorded by a computer system and which is subject to regular back-up procedures.
Data breach:	Theft, loss, unlawful or unauthorised disclosure of Personal Data.
Deductible/ Excess:	The part of the damage that the Insured Party has to pay, calculated as a fixed amount or as a percentage.
Disease:	Alteration of health status not dependent on injury.
Event:	The event that directly generated the claim.
Hospitalitation:	The Insured Party's stay in a public or private hospital/health institution/health facility, as a patient, for a period of 24 consecutive hours and/or a stay involving at least one overnight stay.
Injury:	The event due to a fortuitous, violent and external cause that produces objectively ascertainable bodily injury resulting in death, permanent disability or temporary disability.
Insurance term:	The term between the effective date and the expiry date specified in the policy, and each time the policy is renewed, the next 12-month period
Insured Party:	The person whose interest is protected by the insurance, i.e. the individual customers who purchase the trip at the Policyholder's rate proposed by the accommodation establishment.
Malware:	Programs, files or instructions of a malicious nature that may disrupt, damage or block access to a software or computer system or the Data stored therein, or that may in any other way corrupt the operation thereof, including malicious code, ransomware, cryptoware, viruses, Trojans, worms and logic or time bombs.
Medical Institution:	Health facility (public or private) duly authorised to provide hospital care. Thermal baths, convalescent and residential homes are not considered to be health establishments.
Personal information:	<ol style="list-style-type: none"> I. Information relating to the individual(s)/natural persons qualifying as personal data under the Privacy Act; and II. Driver's licence number or other personal document number; social security number; unpublished telephone numbers; credit, debit or financial account numbers in combination with their security, access, password or PIN codes; where such information makes it possible to identify or contact a

	<p>natural person or gives access to his or her banking or financial data or health information to the exclusion of information that is lawfully available to the public;</p> <p>III. Special (formerly sensitive) data as regulated by Article 9 of the GDPR and subsequent amendments and additions.</p>
Policy:	The document that substantiates the insurance.
Policyholder:	<p>The person who takes out the insurance, in their own interest or in the interest of others, and undertakes to pay the premiums to the Company.</p> <p>In the case of a natural person, the person of legal age.</p>
Premium:	The sum owed by the Policyholder to the Insurance Company.
Relative:	The spouse, children, father, mother, brothers, sisters, half-brother, half-sister, grandparents, in-laws, sons-in-law, daughters-in-law, brothers-in-law, uncles, first cousins, nieces and nephews of the Insured Party, as well as any others living with him/her, provided that they are duly certified.
Travel	The trip, stay or rental, resulting from the relevant contract or travel document.

Common rules – Valid for the Policyholder

Art. 1.1 Commencement of insurance



The insurance shall take effect at midnight on the day stated in the policy if the premium or the first premium instalment has been paid, **otherwise it shall take effect at 24.00 hours on the day of payment.**

If the Policyholder fails to pay the premium or subsequent premium instalments, **the insurance policy shall be suspended from midnight of the 90th day after the due date**, and shall resume at midnight of the day of payment, without prejudice to subsequent due dates and the Company's right to payment of due premiums, in accordance with Art. 1901 of the Civil Code.

Art. 1.2 Contract duration

The insurance period is annual. The insurance period coincides with the period indicated in the policy.

Art. 1.3 Insurance extension, tacit renewal, right of withdrawal and termination on expiry

Waiver of tacit renewal



The insurance is stipulated in the form without tacit renewal, and the insurance ceases automatically upon expiry of the contract, subject to the provisions of Article "Withdrawal in the event of a claim" of these Common Provisions

Right of Withdrawal and Termination on Expiry



The Policyholder and the Company have the right to withdraw from the insurance with effect from the expiry of the insurance.

Art. 1.4 Premium payment and splitting

The advance premium shall be paid either to the Intermediary to whom the policy is assigned or to the Company. The policy premium includes the taxes provided for by the regulations in force.

The premium is determined per insurance period of one year.

Payment of the premium is made:

- upon subscription of the policy;
- subsequently, according to the payment schedule indicated in the policy.

Art. 1.5 Premium adjustment



The premium is determined on the basis of variable risk parameters.

The premium is provisionally advanced at the beginning of the insurance period as an advance payment based on the value of the declared variable parameter. The advanced premium shall be considered as the minimum premium always due to the Company. The Policyholder is obliged to notify the Company of the change on a monthly basis and adjust the relative premium accordingly.

If the Policyholder fails to communicate the updated value of the parameter or the payment of the difference due within the prescribed deadlines, in the event of a claim occurring in the period to which the non-adjustment of the premium refers, the Company shall apply the proportional rule: the indemnity shall be calculated in the proportion that exists between the advance premium and the total premium due.

The Company's right to take legal action or to declare the termination of the contract remains unaffected. This right remains valid for the Company also for expired contracts.

The Company shall have the right to carry out verifications and controls for which the Policyholder shall be obliged to provide clarifications and the necessary documentation, in particular, to produce the payroll book prescribed by Article 20 of Presidential Decree no. 1124 of 30 June 1965, the invoice register or the register of receipts.

Art. 1.6 Withdrawal in the event of a claim



The Company may withdraw from the insurance after each claim, reported in the manner stipulated in the Conditions of Insurance and up to the 60th day after the payment or refusal of indemnity or compensation.

The relevant notification must be made by registered letter with return receipt or PEC and is effective after 30 days from the date it is sent.

The Company shall reimburse the portion of the premium relating to the period between this date and the expiry of the insurance period, net of tax, within 15 days of the effective date of withdrawal.

Art. 1.7 Statements concerning the circumstances of the risk



The Company provides insurance cover on the basis of the circumstances of the risk declared by the Policyholder when the policy is concluded.

If the declaration is incomplete or incorrect, the Company may underestimate the risk, which it would otherwise have uninsured or insured under different conditions. Therefore, **inaccurate declarations or reticence on the part of the Policyholder or Insurant regarding circumstances that influence the assessment of the risk may result in the total or partial loss of the right to indemnity, as well as the termination of the insurance, pursuant to Articles 1892, 1893 and 1894 of the Civil Code.**

Art. 1.8 Risk reduction



In the event of a decrease in risk, the Company is obliged to reduce the premium or premium instalments following notification by the Policyholder or Insurant, pursuant to Article 1897 of the Civil Code, and waives the relative right of withdrawal.

Art. 1.9 Risk increase



The Policyholder or Insurant must notify the Company in writing of changes that aggravate the risk. In caso di controversie relative alla interpretazione, esecuzione e applicazione del contratto, il Foro competente è a scelta della parte attrice tra i seguenti:

Aggravations of risk not known or not accepted by the Company may result in the total or partial loss of the right to indemnity as well as the termination of the insurance pursuant to Article 1898 of the Civil Code.

Art. 1.10 Insurance Changes

Any changes to the insurance must be proven in writing.

Art. 1.11 Form of communication

All communications that the Policyholder and the Company are obliged to make shall be made by registered letter with return receipt or by Certified Electronic Mail (PEC) addressed to the Intermediary to whom the policy is assigned or to the Company.

Art. 1.12 Other insurances



The Policyholder or Insurant is obliged to declare to the Company the possible existence or subsequent stipulation, with other insurers, of policies covering the same risk and the same guarantees insured under the present contract, indicating the insured sums.

Failure to make the above notification, if committed wilfully, results in forfeiture of the right to compensation.

If there are other insurances covering the same risk, this insurance operates on a "second risk" basis, i.e. in excess of what is indemnified under the other policies.

Art. 1.13 Tax charges

Taxes relating to the insurance shall be borne by the Policyholder, in accordance with the law.

Art. 1.14 Place of jurisdiction



If the Contractor is a "consumer" pursuant to the Consumer Code (Article 3, Legislative Decree 206 of 2005 and subsequent amendments and additions), any dispute relating to the interpretation, execution or application of the insurance is subject to the jurisdiction of the Court of residence or domicile of the consumer or, at his choice, of the Court of Milan.

If the Policyholder is not a "consumer" pursuant to the Consumer Code (art. 3, Legislative Decree 206 of 2005 and subsequent amendments and additions), in the event of disputes relating to the interpretation, execution or application of this insurance, the Jurisdiction is chosen by the plaintiff:

- the forum of the place where the Policyholder or the Insured has their registered office;
- the court of the place where the intermediary to whom the policy is assigned has its registered office;
- the forum of Milan.

Art. 1.15 Reference to the law

For anything not regulated by the insurance conditions, the policy is governed by current Italian law.

Art. 1.16 Inoperability of the insurance following sanctions



The Company is not obliged to provide any cover, to compensate claims or to provide any other type of performance on the basis of this insurance, if such coverage, compensation or performance could expose the Company to sanctions or to the violation of prohibitions and restrictive measures deriving from resolutions of the United Nations or by provisions dictated by laws or regulations of the European Union, USA, Canada or the United Kingdom.

Travel Cancellation or Modification Cover – Valid for the Insured Party



Procedure

The Insured Party has subscribed to the Travel cancellation or modification group policy by means of a remote communication technique, the Internet booking site.

The insurance contract is considered to be concluded, optionally by means of remote communication technique, when the policyholder, who has already read the Information Set made available during the online purchase process, has received the insurance certificate and a copy of the Information Set at the email address indicated when registering on the booking platform.

The Company assumes the obligations arising from the insurance contract vis-à-vis the policyholder from the effective date without any further communication between the parties.

Pursuant to Article 67-duodecies of the Consumer Code (Legislative Decree. 206/2005), the right of withdrawal does not apply to insurance policies lasting less than one month.

Art. 2.1 Object of the insurance

The Company shall reimburse the penalty fee contractually applied by a Tour Operator or an Airline or Navigation Company or Tourist Service for cancellation of the trip/service or for its modification determined by a cause that affects the Insured Party, a family member, the co-owner of the Associated Firm and/or Partnership, the dog or cat documented as being the property of the Insured Party.

Cause refers to:

- illness;
- injury;
- death;
- revocation of holidays;
- documented work commitments that have occurred after booking;
- conditions related to pregnancy;
- disease of the dog or cat with veterinary medical certificate;
- faults in the home such that travel is not possible;
- any objectively documented reason affecting the insured party such that the trip is objectively not possible.

Also included in the penalty refund are:

- practical management costs;
- agency fees;
- visas;
- the fuel adjustments already foreseen at the date of issue of the policy and included in the total cost of the insured trip.

Refundable airport taxes are excluded from the refund.

The Company shall reimburse the penalty charged to the following persons provided that they are insured and registered for the same policy, as evidenced by the Refundandgo tariff purchase

- to the Insured Party;
- to all their family members;
- to one of the fellow travellers.

Art. 2.2 Cancellation due to acts of terrorism

The Company reimburses the penalty applied contractually by a Tour Operator or an Airline or Cruise Line or for a Tourist Service for cancellation of the trip or for its modification due to an act of terrorism that occurred after the booking of the trip.

The guarantee is valid if:

- the act of terrorism occurred within 15 days prior to departure;
- the act of terrorism took place within 100 km of the destinations included in the travel contract or from any location where at least one overnight stay is foreseen. **Stopovers on intermediate air routes shall not be considered as destinations;**
- the act of terrorism has caused damage to persons or property;
- the act of terrorism has been declared as such by the Governing Authority of the State where it took place;
- another act of terrorism occurred at the place of destination within 7 days prior to the date of booking of the trip.

The penalty cannot be reimbursed in the event that the cancellation is caused by the fear that an act of terrorism will occur, without prejudice to the cases governed by this article.

However, any loss due to an act of terrorism involving atomic energy displacement, whether natural or provoked, and radiation caused by the acceleration of atomic particles (nuclear fission and fusion, radioactive isotopes, accelerating machines, X-rays, etc.) is excluded.

Art. 2.3 Travel protection costs

The Company shall reimburse the Insured Party, who has purchased the BeSafe tariff, for expenses in the event of delayed arrival (for any documentable reason) at the place of departure or the beginning of the stay. The cost of the first night at the booked accommodation is reimbursed, up to a maximum of EUR 100.00 per person and per room/accommodation unit, with a limit of EUR 250.00 per night for one of the following causes: breakdown/accident to the vehicle used to travel to the accommodation facility; natural events that prevent taking the first means of transport provided to reach the accommodation facility (e.g.: ferry, plane, train).

What is not insured, and what are the other cover limitations

Art. 3.1 Exclusions

The Company does not reimburse the penalty for cancellations or changes determined directly or indirectly by:

- a) causes that are not objectively documentable;
- b) causes known to the Insured Party at the time of booking; however, medical reasons known at the time of booking and which reasonably do not constitute a reason for preventing travel are included.
- c) damage caused by, occurring through or as a consequence of war, accidents caused by war devices, invasion, actions of foreign enemies, hostilities (whether war is declared or not), civil war, situations of armed conflict, rebellion, revolution, insurrection, mutiny, martial law, military or usurped power or attempted usurpation of power;
- d) strikes, riots, public unrest;
- e) curfew, border blockade, embargo, reprisals, sabotage;
- f) confiscation, nationalisation, seizure, restrictive provisions, detention, appropriation, requisition for their own title or use by or on the order of any government (be it civil, military or "de facto") or other national or local authority;
- g) act of terrorism, to the exclusion of the provisions of art.2.2;
- h) travel undertaken to a territory where a prohibition or restriction (even temporary) issued by a competent public authority is in force, extreme travel in remote areas that can only be reached by special rescue means;
- i) tornadoes, hurricanes, earthquakes, volcanic eruptions, floods and other disruptions of nature;
- j) nuclear explosions and, even only partially, ionising radiation or radioactive contamination developed by nuclear fuels or nuclear waste or nuclear weapons, or deriving from transmutation phenomena of the nucleus of the atom or from radioactive, toxic, explosive properties, or other characteristics dangerous nuclear equipment or its components;
- k) materials, substances, biological and/or chemical compounds, used for the purpose of causing damage to human life or spreading panic;
- l) pollution of any nature, infiltration, contamination of air, water, soil, subsoil, or any environmental damage;
- m) failure of the Carrier or any supplier;
- n) willful misconduct or gross negligence of the Insured Party or of persons to whom they must respond;
- o) unlawful acts carried out by the Insured Party or their contravention of the rules or prohibitions of any government;

- p) errors or omissions when booking or inability to obtain a visa or passport;
- q) abuse of alcohol and psychotropic drugs, non-therapeutic use of drugs or hallucinogens;
- r) mental illness;
- s) suicide or attempted suicide;
- t) epidemics having the characteristics of a pandemic (declared by the WHO or by the government authority of the country of the tourist or accommodation establishment), of such severity and virulence as to entail a high mortality rate or to require restrictive measures to reduce the risk of transmission to the civilian population. Examples include, but are not limited to: closing schools and public areas, restricting public transport in the city, restricting air transport;
- u) fear of flying or travelling;
- v) damages arising from any exposure related to cyber risks as specified below:
 - v.1) amounts that the Insured Party or the Policyholder is required to pay by way of fines, penalties or punitive or non-compensatory damages (by way of example: punitive or exemplary damages);
 - v.2) any cyber loss irrespective of whatever cause or event led to it. This exclusion does not apply to losses resulting from a cyber act or cyber incident resulting in bodily injury to a third party or property damage to a third party;
 - v.3) any loss, damage, liability, claim, cost or expense, directly or indirectly arising out of, contributed to by, or in connection with the loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data;
- w) damages arising from the interruption of Operations to Customers and/or Suppliers (including, but not limited to, extensions for Customers, Suppliers, Public and Private Services) in connection with the total or partial interruption of Critical Infrastructure, including, but not limited to, electricity, oil, gas, coal, water, sewage, renewable energy, internet or cloud services, or telecommunications.

Art. 3.2 Compensation limits and settlements criteria

The Company reimburses the cancellation penalty at the percentage actually provided for/paid on the date on which the cause leading to the cancellation of the trip occurred (Article 1914 of the Civil Code).



The Company reimburses up to a maximum capital of €10,000 per person/insured party and, in any case, no more than €20,000 per booking.

Art. 3.3 Overdraft of policy



For cancellations due to reasons other than death, injury or illness with hospitalisation, there is a fixed overdraft of 15% to be applied to the reimbursement due.

How insurance is provided

Art. 4.1 Operation of the warranty

It should be noted that the insurance coverage, expressly signed, is valid for trips made for tourism, study and business purposes;

- from the time and day indicated in the BeSafe booking and purchase system and indicated in the certificate contained in the purchase confirmation email.
As a reference for the start date, BeSafe uses the Rome time zone (UTC/GMT +1). The warranty lapses upon use of the first contractually agreed service;
- in the case of a natural person, if the Policyholder is of legal age with the capacity to act;
- if the premium has been paid.

Art. 4.2 Insurable persons

This coverage applies to people under the age of 85.

Art. 4.3 Validity of the coverage for the individual Insured Party

Cover for the individual Insured Party is valid from the date of booking the trip or documented confirmation of the services purchased by them, or in any case no later than midnight of the working day [including Saturday] immediately following.

If the Insured Party has booked services that have not been confirmed, they can enter these services up to 20 calendar days before the effective date of the first service insured. In case of cancellation or modification, the Company reimburses the penalties of the insured services only at the time of the cause that led to the cancellation of the trip.

Rules governing the settlement of claims

Travel cancellation or modification cover rules

Art. 5.1 Obligations of the Insured Party in the event of a claim



The Insured Party who is a policyholder of the Be Safe tariff, after having cancelled the trip with the travel organisation/service provider in one of the following two ways:

- via the internet (on the website www.refundandgo.com)
- mail: info@refundandgo.com

must give notice within 30 days of the occurrence of the cause, providing, regardless of the method of reporting:

- personal data, such as tax code of the recipient of the payment, pursuant to Law No. 248 of 4 August 2006, and contact details;
- 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 file;
- documentation objectively proving the cause of the cancellation/modification; if of a medical nature, the certificate must state the condition and the address where the sick or injured person can be found.

Subsequently they must provide:

- documentation proving the link between the Insured Party and the other party, if any, that caused the cancellation;
- catalogue and travel schedule with related penalty regulations;
- travel/stay contract with payment receipts;
- booking and penalty account statement;
- travel documents.

The Insured Party must also:

- in the event of insurance with several insurers, give notice to each of the insurers; notify all the insurers, in the event of the conclusion of several policies on the same risk, indicating to each the name of the others pursuant to Article 1910 of the Civil Code;
- make available to the Company all documentation useful to the investigation and verification of the case, even if not expressly foreseen in the section Obligations of the Insured Party in the event of a claim.

Failure to comply with this requirement may result in the total or partial loss of the right to compensation pursuant to Art. 1915 of the Civil Code.

Cover is effective for a single claim per booking, upon the occurrence of which the warranty lapses.

The Company pays the refunds in euros. Expenditure incurred outside the euro area shall be converted at the official exchange rate on the day on which it is incurred.

The Company guarantees the management and closure of the file in 7 days from receipt of the complete documentation. **Bank technical times related to the payment flow are excluded from the day count.**

Useful Contacts

For any information or communication regarding the policy, the Insured Party may contact

- The Intermediary to whom the policy is assigned, whose references are on the cover of the policy itself;
- REVO Insurance S.p.A.
Registered office: Viale dell'Agricoltura 7, 37135 Verona
Headquarters: Via Monte Rosa 91, 20138
Milan Tel. 02 92885700
Fax. 02 92885749
Email: info.revo@revoinsurance.com
Certified email: revo@pec.revoinsurance.com
Website: www.revoinsurance.com

To report a claim, the Insured Party may contact the Company in one of the following two ways

- via the internet (on the website www.refundandgo.com)
- email: info@refundandgo.com

Travel cancellation or modification insurance

PID – Information document relating to the insurance product

Company: **REVO Insurance S.p.A.**

Product: **Group policy for travel cancellation or modification**

Complete pre-contract and contractual information about the product is provided in other documents.

What kind of insurance is it??

The group policy for "Cancellation or modification of travel" is an insurance policy that provides for the reimbursement of a penalty in the event of unforeseen events that involve the modification or cancellation of the trip. The policy also reimburses the travel protection costs in case of delayed arrival at the place of departure for any documentable reason.



What is insured?

- ✓ **Cancellation or modification of travel:** reimbursement of the penalty fee contractually applied by a Tour Operator or an Airline or Navigation Company or Tourist Service for cancellation of the trip/service or for its modification due to a cause affecting the Insured, a member of his/her family, the co-owner of the partnership, the dog or cat documented as being owned by the Insured Party.
- ✓ **Cancellation of travel due to acts of terrorism:** reimbursement of the penalty charged as a result of cancellation or modification of the trip/service due to acts of terrorism that:
 - have taken place within 15 days of the start of the journey/service and within 100 km of the destination ;
 - have caused damage to persons or property;
 - have been declared as such by the Governing Authority of the State where they occurred;
 - have occurred at the place of destination within 7 days prior to the date of booking of the trip.
- ✓ **Travel protection expenses:** reimbursement of expenses in the event of delayed arrival (for any documentable reason) at the place of departure or the beginning of the stay.



Che cosa non è assicurato?

The following are not covered by the travel insurance: trips already started or services already used before the conclusion of the policy.



Are there coverage limitations?

- ! There are exclusions, deductibles, overdrafts, and compensation limits as indicated in the policy.
- ! The insurance does not cover cancellations or changes caused directly or indirectly by causes known to the Insured Party at the time of booking, bankruptcy of the Carrier or any supplier.



Where is the coverage valid?

- ✓ Worldwide



What obligations do I have?

You have a duty to provide truthful, accurate and complete statements about the risk to be insured at the time of signing the policy.

Misrepresentations or non-disclosure, or failure to communicate the aggravation of the risk, may result in the termination of insurance coverage, non-payment or reduced payment of the compensation.

In the event of a claim, you must:

- inform the Company of the event within the timeframes and via the modalities indicated by the same, e.g. through the website www.refundandgo.com or by email to info@refundandgo.com;
- deliver to the Company all the documentation necessary to proceed with the assessment;
- comply with any further instructions provided by the Company.



When and how should I pay?

The premium, including taxes, is determined on the basis of the specific combination between the rate set by the Company and the cost of the service insured.

You can pay by:

- bank or cashier's checks, with the non-transferability clause, in the name of or issued to the Company or to the Intermediary, expressly in this capacity;
- wire transfer orders, other means of bank or postal payment, including electronic payment instruments, also online, which have one of the subjects indicated in the preceding item as beneficiary;
- cash, with the limits provided for by current legislation.

**When does the cover begin and when does it end?**

The insurance takes effect from the date of issue of the policy.

In particular, the Cancellation Warranty lapses upon use of the first contractually agreed service.

The policy is issued without tacit renewal.

**How can I cancel the policy?**

The policy ends on the expiry date with no obligation to cancel.

Travel cancellation or modification insurance

Additional pre-contractual information document for non-life insurance products (additional PID for Non-Life)

REVO Insurance S.p.A.



Group policy for travel cancellation or modification

Realisation date: 28/02/2023

This Additional PID is the latest version.

This document contains additional and complementary information to that contained in the pre-contractual information document for non-life insurance products (PID Non-Life), in order to help the potential policyholder/insured party to understand in more detail the characteristics of the product, the contractual obligations and the company's financial situation.

Policyholders/Insured Parties shall review the insurance conditions before signing the contract.

REVO Insurance S.p.A.

Registered office: Viale dell'Agricoltura 7, 37135 Verona

Headquarters: Via Monte Rosa 91, 20149 Milan - tel. 02 92885700

Website: www.revoinsurance.com

Certified email: revo@pec.revoinsurance.com

Registered in the Register of Insurance Companies under number 1.00167 with ISVAP Provision no. 2610 of 3 June 2008 Parent Company of the REVO Insurance Group registered in the Register of Groups at IVASS under no. 059

Financial statements at 31 December 2021 of Elba Assicurazioni S.p.A. (now renamed REVO Insurance S.p.A.)

Shareholders' equity amounts to Euro 73,669,727, of which the portion relating to share capital amounts to Euro 6,680,000, and the portion relating to total capital reserves amounts to Euro 52,681,638.

The Single Report on the solvency and financial condition at 31 December 2021 of Gruppo Elba Assicurazioni (SFCR) referred to in Article 216-novies of the CAP is available on the Company's website (www.revoinsurance.com) in the Investor Relations section, Solvency subsection.

The Solvency Capital Requirement of Elba Assicurazioni S.p.A. amounts to Euro 40,828,658, the Minimum Capital Requirement to Euro 10,520,617 and the Own Funds eligible for their coverage to Euro 87,791,513.

The Solvency Ratio of Elba Assicurazioni S.p.A. is 215.02%, that of the Elba Group is 271.38%.

This contract is governed by the Italian law.



What is insured?

✓ TRAVEL CANCELLATION OR MODIFICATION

The policy reimburses the penalty applied contractually by a Tour Operator or an Airline or Navigation Company or Tourist Service for cancellation of the trip/service or for its modification determined by a cause that affects the Insured Party, a member of his/her family, the co-owner of the company/associated firm, the dog or cat documented as being the property of the Insured Party.

Cause refers to:

- illness;
- injury;
- death;
- revocation of holidays;
- documented work commitments that have occurred after booking;
- illness occurring after pregnancy
- disease of the dog or cat with veterinary medical certificate;
- faults in the home such that travel is not possible;
- any objectively documented reason affecting the insured party such that the trip is objectively not possible.

Also included in the penalty refund are:

- practical management costs;
- agency fees;
- visas;
- the fuel adjustments already foreseen at the date of issue of the policy and included in the total cost of the insured trip.

✓ CANCELLATION DUE TO ACTS OF TERRORISM

The policy reimburses the penalty applied contractually by a Tour Operator or an Airline or Cruise Line or Tourist Service for cancellation of the trip or for its modification due to an act of terrorism occurring after the booking of the trip and up to 15 days from the start of the trip/stay and within 100 km of the place of destination.

✓ TRAVEL PROTECTION EXPENSES

The policy reimburses the expenses in case of delayed arrival (for any documentable reason) at the place of departure or the beginning of the stay. The cost of the first night at the booked accommodation is reimbursed, for one of the following reasons: breakdown/accident in relation to the vehicle used to travel to the accommodation; natural events that prevent the first means of transport provided to reach the accommodation (e.g. ferry, plane, train).



What is NOT insured?

Excluded risks:

There is no information other than that provided in the PID Non-Life.



Are there coverage limitations?

In addition to what is indicated in the PID Non-Life, the following detailed information is provided regarding the policy exclusions:

- causes that are not objectively documentable;
- causes known to the Insured Party at the time of booking;
- damage caused by, occurring through or as a consequence of war, accidents caused by war devices, invasion, actions of foreign enemies, hostilities (whether war is declared or not), civil war, situations of armed conflict, rebellion, revolution, insurrection, mutiny, martial law, military or usurped power or attempted usurpation of power;
- strikes, riots, and public unrest;
- curfew, border blockade, embargo, reprisals, sabotage;
- confiscation, nationalisation, seizure, restrictive provisions, detention, appropriation, requisition for their own title or use by or on the order of any government (be it civil, military or "de facto") or other national or local authority;
- acts of terrorism;
- travel undertaken to a territory where a prohibition or restriction (even temporary) issued by a competent public authority is in force, extreme travel in remote areas that can only be reached by special rescue means;
- tornadoes, hurricanes, earthquakes, volcanic eruptions, floods and other disruptions of nature;
- nuclear explosions and, even only partially, ionising radiation or radioactive contamination developed by nuclear fuels or nuclear waste or nuclear weapons, or deriving from transmutation phenomena of the nucleus of the atom or from radioactive, toxic, explosive properties, or other characteristics dangerous nuclear equipment or its components;
- materials, substances, biological and/or chemical compounds, used for the purpose of causing damage to human life or spreading panic;
- pollution of any nature, infiltration, contamination of air, water, soil, subsoil, or any environmental damage;
- failure of the Carrier or any supplier;
- willful misconduct or gross negligence of the Insured Party or of persons to whom they must respond;
- unlawful acts carried out by the Insured Party or their contravention of the rules or prohibitions of any government;
- errors or omissions when booking or inability to obtain a visa or passport;
- abuse of alcohol and psychotropic drugs, non-therapeutic use of drugs or hallucinogens;
- mental illness;
- suicide or attempted suicide;

- epidemics having the characteristics of a pandemic (declared by the WHO or by the government authority of the country of the tourist or accommodation establishment), of such severity and virulence as to entail a high mortality rate or to require restrictive measures to reduce the risk of transmission to the civilian population;
- fear of flying and/or fear of travelling;
- damages arising from any exposure related to cyber risks:
 - amounts that the Insured Party or the Policyholder is required to pay by way of fines, penalties or punitive or non-compensatory damages (by way of example: punitive or exemplary damages);
 - any cyber loss irrespective of whatever cause or event led to it. This exclusion does not apply to losses resulting from a cyber act or cyber incident resulting in bodily injury to a third party or property damage to a third party;
 - any loss, damage, liability, claim, cost or expense, directly or indirectly arising out of, contributed to by, or in connection with the loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data;
- damage resulting from disruption of critical infrastructure with or without material damage;
- damages arising from the interruption of Operations to Customers and/or Suppliers (including, but not limited to, extensions for Customers, Suppliers, Public and Private Services) in connection with the total or partial interruption of Critical Infrastructure, including, but not limited to, electricity, oil, gas, coal, water, sewage, renewable energy, internet or cloud services, or telecommunications.



What obligations do I have? What obligations does the Company have??

<p>What to do in the event of a claim?</p>	<p>Accident claim</p> <p>The Insured Party is obliged, after having cancelled the trip at the travel/service organisation, to notify the Company within 5 days from when the cause occurred, providing, regardless of the method of reporting:</p> <ul style="list-style-type: none"> - personal data, such as tax code of the recipient of the payment, pursuant to Law No. 248 of 4 August 2006, and contact details; - 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 file; - documentation objectively proving the cause of the cancellation/modification; if of a medical nature, the certificate must state the condition and the address where the sick or injured person can be found <p>Subsequently they must provide:</p> <ul style="list-style-type: none"> - documentation proving the link between the Insured Party and the other party, if any, that caused the cancellation; - catalogue and travel schedule with related penalty regulations; - travel/stay contract with payment receipts; - booking and penalty account statement; - travel documents. <p>Any claims must be reported in one of the following two ways:</p> <ul style="list-style-type: none"> ○ via the internet (on the website www.refundandgo.com); ○ by email (to info@refundandgo.com). <p>Claims documents must be sent in the manner described above.</p>
<p>Misrepresentations or non-disclosure</p>	<p>Misrepresentations or non-disclosure on the part of the Policyholder or the Insured Party relating to circumstances that affect risk assessment may cause total or partial loss of the right to refund as well as the termination of the insurance.</p>
<p>Obligations of the Company</p>	<p>Once the necessary documentation has been received and the necessary investigations have been carried out, the Company settles the compensation due, notifies the interested parties and, having been informed of their acceptance, provides for payment.</p>





When and how should I pay?


<p>Premium</p>	<p>The policy premium must be paid to the Intermediary to whom the policy is assigned or to the Company.</p> <p>The policy premium paid includes the taxes provided for by current legislation.</p>
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When does the cover begin, and when does it end?

<p>Term</p>	<p>The policy is issued without tacit renewal and ends on the expiry date without tacit renewal.</p> <p>The Cancellation warranty for terrorist acts is valid until the use of the first contractually provided service.</p>
<p>Suspension</p>	<p>There is no option to suspend warranties.</p>

 Who is this product for?	
Changing your mind after the contract's conclusion	The Insured Party for insurance policies lasting less than one month, pursuant to art.67-duodecies of the Consumer Code (Legislative Decree 206/205), may not exercise the right of withdrawal.
Risoluzione	There is no information other than that provided in the PID Non-Life.
 Who is this product for?	
The policy is intended for all those who purchase a holiday package with the BeSafe tariff and want to protect themselves against unforeseen events that could prevent them from enjoying the booked package.	

 What costs do I have to pay?
The share of commissions paid on average to intermediaries amounts to 15%.

HOW CAN I SUBMIT COMPLAINTS AND RESOLVE DISPUTES?	
To the insurance Company	<p>Any party that is dissatisfied with the contract may lodge a complaint with the Company; requests for information or clarification, claims for damages or contract enforcement are not considered complaints. Complaints should be sent to:</p> <p>REVO Insurance S.p.A. – General Secretariat – Complaints Department, with one of the following alternative methods:</p> <ul style="list-style-type: none"> - by ordinary post to the following address: Via Monte Rosa, n. 91 – 20149 Milan; - by email to the following address: reclami@revoinsurance.com - by certified email (PEC) to: reclami@pec.revoinsurance.com - by fax to: 02/92885749 <p>The Company is required to respond within 45 days.</p> <p>In the event of complaints concerning the behaviour of Agents and their employees/collaborators used by the Company in the performance of insurance mediation activities, they shall be handled directly, within a maximum term of 45 days, without prejudice to the possibility of suspending this term for a maximum of 15 days for the necessary preliminary investigations.</p> <p>In the event of complaints concerning the conduct of Brokers and their employees/collaborators, these may be addressed to them and will be handled directly by the Intermediary concerned.</p> <p>If such complaints are addressed to Revo Insurance S.p.A., it shall forward them to the broker concerned and notify the complainant at the same time.</p>
To IVASS	<p>In case of unsatisfactory outcome or late response, you can contact IVASS – User Protection Service</p> <p>- Via del Quirinale, 21 - 00187 Rome, fax 06.42133206, certified email: tutela.consumatore@pec.ivass.it</p> <p>For more information: www.ivass.it.</p>

BEFORE REFERRING TO THE JUDICIAL AUTHORITY, alternative dispute resolution systems can be used, such as:	
Compulsory mediation	By consulting a Mediation Body amongst those listed in the Register held by the Ministry of Justice, which can be consulted on the website www.giustizia.it . (Law no. 98 of 09/08/2013) Trying out the mediation process is a condition of admissibility for the legal claim.
Assisted negotiation	Through request by your lawyer to the Company.
Other alternative dispute resolution systems	There are no alternative dispute resolution systems

FOR THIS CONTRACT, THE COMPANY DOES NOT HAVE A WEBSITE SECTION RESERVED TO THE POLICYHOLDER (so called HOME INSURANCE). THEREFORE, AFTER SIGNING THE CONTRACT YOU WILL NOT BE ABLE TO CONSULT THIS SECTION OR USE IT TO REMOTELY MANAGE THE CONTRACT ITSELF