

# Insurance Policy "Mission" for the medical assistance of the individuals allowed by Politecnico di Torino to participate in institutional mobilities\* in Non-European countries Insurance Company: UNISALUTE Insurance Policy n. 4083/180/40013790

## Insurance guarantees and covered expenses

The Insurance Contact Center (*Centrale Operativa di Assistenza*) will be in charge of all the insurance services/guarantees included in this insurance policy, as well as all the useful details and information to be provided to the Insured. It is also in charge of coordinating hospital admissions/health inpatient services and medical emergencies in accordance to the cases included the insurance policy.

Any kind of expenses incurred by the Insured will be reimbursed only if they are approved and coordinated by the Insurance Contact Center, except the expenses to be incurred in urgency conditions, when the Insured is not able to contact the Insurance Contact Center in duly time, also trough the support of third parties. In this case, the Insured will be required to prove the urgency conditions related to the incurred expenses and the inability to contact the Insurance Contact Center.

# Procedure for requesting assistance to the Insurance Contact Center

If a health inpatient/hospital admission and medical emergency situation occurs to the Insured, the Insured himself/herself or one of his/her family member or a person who is participating with him/her in the institutional mobility or the Authority or medical structure in charge of the Insured or Politecnico di Torino, as soon as they are informed of the situation, must contact the Insurance Contact Center to check the insurance coverage and manage the appropriate medical therapies/treatment.

While requesting assistance, the Insured must provide the operator with the following personal details:

- Name and surname
- Insurance Policy n. 4083/180/40013790
- Phone number of the place where the mobility abroad is taking place
- Address of the place where the mobility abroad is taking place

The Insured can contact the Insurance Contact Center through the following phone number:

#### 00 800 39009618

If the foreign country where the institutional mobility is taking place is not included in the list of the countries which supports the "Convenzione dei numeri verdi internazionali/universali-Agreement on the universal/international toll-free phone numbers", the Insured can contact the following phone number:

#### +39 051 4185688.

Through this service, the Insured will be provided with a tailor-made 24 hour assistance.

## **Covered expenses-insurance guarantees/services**

Spese mediche/ Medical expenses

Spese di viaggio d'emergenza/ Emergency travel expenses

Invio di farmaci essenziali/ Life-saving drug shipping

Trasporto ad un centro ospedaliero/ Transportation to hospital/medical center

Costi di salvataggio e ricerca Search and rescue costs

Rimpatrio sanitario/Medical repatriation

Rimpatrio della salma e spese funebri/ Repatriation of mortal remains and funeral expenses

Trasmissione di messaggi urgenti/ Transmission of urgent messages

Biglietti per i Famigliari/ Transportation tickets for family members

Rientro dei famigliari Diretti/ Repatriation of direct family members

Annullamento del viaggio di lavoro-Cancellation of the institutional mobility (before the departure date and after reserving hotel accommodation and booking transportation tickets) <u>Allowable costs and</u> <u>charge/Reimbursement limitations</u>

**REAL COSTS** 

€ 300,00 (three hundred) per day for hotel charges, € 5.000,00 (five thousand) repatriation costs

REAL COSTS/ACTUAL CHARGE

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€25.000,00 (twenty-five thousand)

REAL COSTS/ACTUAL CHARGE

 $\in 10.000,00$  (ten thousand)

Modifica del viaggio di lavoro-Changes on the institutional mobility (after the departure date and during the mobility period)

 $\in 10.000,00$  (ten thousand)

Ritardo del viaggio di lavoro/ Delay in the departure date or in the return date of the institutional mobility (more than 4 hours) €1.500,00 (one thousand five hundred)

Sostituzione dell'assicurato Replacement for the Insured with another person during the institutional mobility: (costs for transportation tickets)

Perdita, furto, danneggiamento beni/ Loss, theft, damage of goods

Documenti di viaggio/Travel documents

Ritardo Bagaglio/Delayed baggage

Assistenza legale/ Legal assistance

Anticipo cauzione penale all'estero-Advance payment for bail abroad in behalf of the Insured (Violation of traffic code/Rules of the road)

Anticipo spese di prima necessità/ Advance payment for basic costs

Interprete a disposizione all'estero/ Interpreting service abroad

Spese telefoniche/Telephone expenses

Segnalazione di un medico all'estero/ Suggestion for contacting a physician abroad

Situazione di Crisi Crisis situation (danger/risky/extreme situation) REAL COSTS/ACTUAL CHARGE

€7.500,00 (seven thousand five hundred)

€2.500,00 (two thousand five hundred)

€500,00 (five hundred)

€5.000,00 (five thousand)

€50.000,00 (fifty thousand)

€10.000,00 (ten thousand)

€2.500,00 (two thousand five hundred)

€100,00 (hundred)

REAL COSTS/ACTUAL CHARGE

€50.000,00 (fifty thousand)

Cancellazione e interruzione del viaggio di lavoro Cancellation and interruption of the institutional mobility (due to danger, extreme, risky and crisis situations)

€50.000,00 (fifty thousand)

\* An institutional mobility refers to an activity performed, on the behalf of the Institution, by technical and administrative staff, PhD students, fellowship holders and external collaborators outside of the main seats of Politecnico, both on the national territory and abroad (in this case this insurance policy refers and applies only to those people participating in mobilities carried out in Non –Eu countries).

The official text of the Insurance policy "Mission" n. 4083/180/40013790 having a binding force of law is the one worked out in Italian, agreed between Politecnico and the Insurance company UniSalute S.p.A. This English version guide has been worked out just for information purposes.