

Business Class

Personal Insurance

Security on Business travel

Trip Assistance Guide Summary of Cover & Claims Bulletin

POLITECNICO DI TORINO - ITBBBK03507

Summary of Cover

Overview of your travel protection

Chubb Business Class offers you comprehensive travel protection before and during your trip. You will find all the insurance benefits agreed for your security in the table below.

In this document you will find the instructions to request assistance in case of a **medical emergency (accident/illness)** or **travel inconvenience**. Should you incur **Medical Expenses as a direct result of illness or injury, please follow the procedure below**.

Have a secure business trip!

Insured persons

This insurance covers all recent and future employees worldwide on business travels **worldwide abroad** while travelling on mission on behalf of the policy holder.

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Commencement and end of the insurance cover

The insurance cover for individual benefits only applies abroad then insurance cover for business travel shall commence upon crossing the border of the country of residence and shall end upon crossing the same border for the return journey.

Trips to crisis areas

Business trips to countries where your local state authority e.g. department of foreign affairs have provided a travel warning before your booking need to be referred to the insurer for approval.

Chubb has the right to ask for additional premium depending on the actual security situation. Chubb is happy to investigate a full inclusion of the above destinations provided more information about your security protocol.

This process needs to be discussed between all parties. Chubb is willing to consider an inclusion of such destinations in accordance with the travel risk management on the side of POLITECNICO DI TORINO. The premium may vary with the full inclusion of critical countries depending on the destinations and the internal security protocols of POLITECNICO DI TORINO.

Cuba:

Business trips to Cuba are insured. Leisure travel before and after the business trip is not insured. In addition there are further restrictions for US citizens. US-Citizens are insured if they fulfil the obligations of OFAC.

Clarification:

It is clarified that travel to Russia, Ukraine and Belarus are excluded.

Overview of Benefits for Business Travellers

2. Emergency Medical Expenses plus Assistance Services

MEDICAL EXPENSES E DAILY ALLOWANCE		Validity
• Medical expenses outside the insured's country of residence	Incurred costs	Outside the country of residence of the Insured Person
• Reimbursement of medical expenses in case of hospitalization	Incurred costs, within a maximum of 500 consecutive days	Outside the country of residence of the Insured Person
• Reimbursement of medical expenses without hospitalization	Incurred costs	Outside the country of residence of the Insured Person
• Dental treatment reimbursement	€ 300 per tooth/ € 2.000 per claim	Outside the country of residence of the Insured Person
• Reimbursement of eye/hearing aids	€ 500 for prosthesis/aid	Outside the country of residence of the Insured Person
• Domestic treatments for claim occurred abroad after return from business trip	€ 250.000 for a maximum of 90 days following an event occurring abroad	Italy
• Reimbursement of psychological assistance costs	Up to a maximum of € 2.000	Italy
• Permanent cosmetic damage	Up to € 3.000	Worldwide

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• Search and rescue expenses	€ 10.000 per insured, € 30.000 per event € 20.000 per rescuer	Worldwide
• Accidental hospitalization daily allowance	€ 75 per day, after 7 days and up to 365 days	Worldwide

INFORMATIONS
Validity

• Information Disability management/reintegration to daily living	Information and services	Italy
• Urgent travel information	Information and services	Outside the country of residence of the Insured Person

ASSISTANCE
Validity
Assistance to the insured:

• Telephone medical advice	Information and services	Worldwide
• Emergency medical transport	Incurred costs	Worldwide
• Shipment of essential medicines	Incurred costs	Worldwide
• Hospitalization monitoring	Incurred costs	Worldwide
• Costs of extending the insured's stay	up to € 350 per day, up to € 5.500	Worldwide
• Transport/repatriation of remains and funeral expenses	up to € 30.000	Worldwide
• Insured vehicle recovery and transport	Incurred costs	Italy
• Return to the residence of the insured	Incurred costs	Worldwide
• Early return of the insured due to death or hospitalization of a close relative	Incurred costs	Worldwide
• Early return of the insured in case of serious damage to the home	Incurred costs	Worldwide
• Early return of Legal Representative due to serious event	Incurred costs	Worldwide
• Early return of the insured in the event of the pre-term birth of a child	Incurred costs	Worldwide
• Repatriation of the Insured in the event of an act of terrorism or sabotage or assault	Incurred costs	Worldwide
• Return of the insured to the location of the Professional Transfer/Mission	Incurred costs	Worldwide
• Sending of alternative person in case of death, sickness, arrest or kidnapping	Air/rail ticket cost	Worldwide
• Legal Assistance	Up to € 5.000 per event without bank guarantees Up to € 15.000 after bank guarantees	Outside the country of residence of the Insured Person

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• Advancing punitive bail	Up to € 60.000	Outside the country of residence of the Insured Person
Assistance to family members of the Insured:		
• Return of accompanying spouse/partner and children in the event of repatriation of the insured person	Incurred costs	Worldwide
• Visiting the insured in hospital	€ 250 per day per person up to € 2.500 per event	Worldwide
• Ticket/hotel expenses for a family member in the event of the insured's death	Up to € 250 per day for a maximum of 7 days	Worldwide
• Administrative Assistance	Incurred costs	Italy
• Psychological support	2 phone interviews	Italy
• Sending a doctor in the event that the insured's child, who has remained at home, becomes ill or is the victim of an injury	Incurred costs	Italy
• Care of children under 14 years of age	Up to € 500	Italy

3. Risk Prevention and Crisis Management with Chubb Assistance

		Validity
• Forced stay due to a natural disaster or epidemic	€ 150 per day with a maximum of €1.500 €4.500 per event	Worldwide
• Salary of the kidnapped employee in case of kidnapping or abduction	from the 91st day up to a maximum of € 250.000	Outside the country of residence of the Insured Person
• Political evacuation and natural disaster	Incurred costs. Where not possible, up to €200 per night, with a maximum of 14 nights and €50.000 per event	Outside the country of residence of the Insured Person

4. Travel Inconvenience: Protection of Personal and Corporate Assets

		Validity
• Loss, theft and damage to personal effects	Up to € 8.000, with sublimit 30% for valuables	Worldwide
• Loss, theft and damage to professional IT equipment	Up to € 3.000 per event	Worldwide
• Loss, theft, or destruction of samples	Up to € 3.000 per event	Worldwide
• Loss, theft of bank cards	Up to € 3.000 per event	Worldwide

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• Identity papers and keys	Up to € 500 per event	
• Fraudulent use of SIM card by third parties	Incurred costs	Worldwide
• Personal effects (damage)	Up to € 1.000 per event	Worldwide
• Theft of cash following assault	Up to € 500 per event	

5. Travel Inconvenience: Business Trip Cancellation & Curtailment Insurance

		Validity
• Flight delay or cancellation, non-admission on board	Up to € 1.500	Worldwide
• Missed transfer	Up to € 300	Worldwide
• Delayed arrival of personal effects	Up to € 600	Worldwide
• Transportation Diversion	Up to € 3.000	Worldwide
• Deleting or modifying a Professional Transfer/Mission	Up to € 15.000	Worldwide
• Cash advance	Up to di € 15.000	Worldwide
• Reimbursement of deductible for accidents to the rented vehicle	Up to € 1.500 per event - € 10.000 per year	Worldwide

6. Third party liability

		Validity
• Third party liability	Up to € 7.500.000	Worldwide

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Cover extensions/Special Agreements

- The sanction clause in accordance with our T&C's applies.

Sanctions clause

Chubb European Group SE (General Representation for Italy) will not be required to provide cover and will not be obliged to pay any indemnity and/or compensation or to recognize any benefits under this policy if the provision of such coverage, payment of such compensation and/or compensation or recognition of this benefit exposes the Insurer to sanctions, prohibitions or restrictions provided for by UN resolutions or commercial and economic sanctions provided for by laws or provisions of the European Union and the individual countries of which it is part, of the United States of America or by conventions International.

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Claims Bulletin

Important advice in case of a claim

Our goal is to offer best class claims services. We can only check your claims in a fast and uncomplicated manner if you help us understand the circumstances of your incident by providing clear and complete documentation.

As claimant you are basically obliged (if not defined differently in the resp. insurance benefits):

- to report the claim to Chubb Assistance as soon as possible, in case of accident/emergency ideally immediately
- to provide us with the completed claims information
- to seek treatment in case of accident/sickness and follow the doctor's instructions
- to go for an examination with a doctor named by us at our costs

Instructions in case of emergency, medical emergency and/or claim

IMPORTANT: In order to make use of the service, the Insured must call the Assistance Center before making any decision. All expenses, except medical expenses incurred outside of Hospitalization, will be reimbursed only if authorized, approved and coordinated by the Service Center. In the event of any medically related emergency please contact Chubb Assistance Provider, at any time of the day or night, 365 days of the year.

You can reach Chubb Assistance Provider calling the Assistance Telephone number displayed in the Policy document and in the Assistance section of the App Chubb Travel Smart.

An operator able to provide the appropriate assistance on the basis of the policy terms will answer.

Please tell agent your policy number, your name and the country you work for.

Chubb Assistance Help Line:

by telephone 24/7

- **black number** (from Italy and abroad): **+39 0642115773**

by mail 24/7

- medical.services@axa-assistance.com

For all other claims, please go to our claims website: <https://www.chubb.com/it-it/sezione-sinistri.html>

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Trip cancellation/-curtailment/-delayed return

Please contact your travel provider (airline, hotel etc.) as soon as you can foresee that it will not be possible for you to travel. Hotels/airlines often have flexible cancellation/modification rules you can easily profit from.

Please provide us afterwards with all required documents:

- medical certificates relating to illnesses, accidents, death, vaccination intolerance or pregnancy
- policy reports
- summons before a court which cannot be postponed
- or other evidence relating to the cause of the loss
- bills of charges and booking documents

Baggage insurance

Please inform the airline about all baggage delays and keep the receipts of your replacement purchases carefully.

Please notify the responsible transportation company of any damages/losses of the luggage and get a respective confirmation. In case of theft and assault please inform the police IMMEDIATELY.

Chubb pays subsidiarily in addition to the transportation company or other parties that are obliged to reimburse you for your loss. In case of finding the lost luggage or items Chubb has to be informed.

Risk Prevention & Crisis Management

Please contact the Chubb Assistance in crisis situations. Together with your employer's respective manager, these specialists will decide on the involvement of special crisis advisors and take all necessary steps.

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Chubb Travel Smart

The handy Smartphone application

“Travel Smart” is designed to help you stay one step ahead while on the move, providing pre-travel advice and alerts directly to your phone. It also enables your employer to send you messages, such as changes to your itinerary, or emergency alerts and can also help them to locate you if you have been involved in an accident or have been taken ill suddenly anywhere in the world.

Application services in brief:

- Access to the Insurance Company's global database of information;
- Breaking news information;
- Emergency response service;
- Management of the Insured's travel itinerary;
- Location of Embassies or Medical Centers;

To download the app to your phone or tablet:

The following instructions help you download, install and register to use the app.

To download the app to your mobile phone or tablet:

1. Download the app appropriate for your device below:



2. One-time registration process - once you've downloaded the app you can complete the one-time registration process within the app by clicking on “Sign Up” below the login button.

You will be prompted for:

- your name and email address and
- your company policy number

Alternatively you can register online at: **app.chubbtravelsmart.com**

3. Once the app is downloaded and your registration complete you will receive a final email to verify and activate your profile. From your smartphone, click the link within the email and follow the instructions to activate your profile.
4. Tap on the Travel Smart app icon and sign in using your email address and password you created during the registration process.
5. On the next screen, select "A New Trip" and enter the desired destination to start using "Smart Travel" for the first time.

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