

Business Class VADEMECUM

CHUBB®

Business Class

Personal Insurance

Security on Business travel

Vademecum Business Travel Assistance policy

Summary of Cover & Claims Bulletin

POLICY HOLDER POLITECNICO DI TORINO POLICY NUMBER ITBBBK06244

HELPLINE +39 06 42 115 773

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.

Have a secure business trip!

Commencement and end of the insurance cover

The insurance coverage starts from when the travel begins, regardless of whether it takes place from the Insured's home or from the workplace; the coverage ends with the return of the Insured in one of the aforementioned starting points, without prejudice to the limits set out in the definition of "Insured".

In the event that the Insured anticipates and/or prolongs his or her stay at the place of the business trip for private reasons and purposes, the insurance shall continue to be valid for a maximum period of 15 days prior to/consecutive to the date of commencement of the business trip.

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 the Policy Holder. The premium may vary with the full inclusion of critical countries depending on the destinations and the internal security protocols of the Policy Holder.

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• Afghanistan • Central African Rep. • Democratic Rep. of Congo • India (Jammu & Kashmir) • Israel (Gaza/west bank only) • Lebanon • Libya • Mali • Pakistan • Somalia • South Sudan • Thailand (Pattani, Yala, songkhala & Narathiwat provinces) • Ukraine • Venezuela • Yemen

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.

Medical Emergency Bulletin Management

Instructions in case of emergency

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.

Chubb Assistance Help Line:

by telephone 24/7

- **toll-free number from Italy: 06 42115773**
- **black number (from Italy and abroad): +39 06 42 115 773**

Please tell agent:

- your policy number ITBBBK06244
- your name
- type of assistance you need
- the country you work in and the country you are traveling to

FURTHERMORE, TO SIMPLIFY THE REFUND PRACTICE, IF IN THE CONDITIONS TO DO SO, PLEASE REMEMBER TO:

- have the operator who responded to the request for assistance issue you the authorization number necessary for any subsequent reimbursement;
- communicate, together with the documentation of the damage, the IBAN code of the current account to which the transfer is requested.

In every country in the world, without distinction of latitude, reporting to the Operations Center guarantees direct responsibility for the payment of the healthcare facility involved and ensures that high quality assistance is provided, according to the highest reference standards. If necessary, medical repatriations and the transfer of insured persons via air ambulance or medical plane to the medical centers deemed most suitable for each individual case are also envisaged.

For all other claims, please go to our claims website: <https://www.chubbclaims.com/ace/it-it/welcome.aspx>

WARNING: Please note that for the activation of the coverage, with direct assumption of expenses, except in cases of force majeure, it is imperative to contact the operations center promptly before taking any personal initiative, or before going to the health facility (Operations Center +39 06 42115773 active 24/7). It will be the operations center to assess and indicate to which health facility you should go. Otherwise, the insured is required to advance the medical expenses, the subsequent reimbursement will be evaluated by the Insurer. Please note that in case of a vital medical emergency, it will instead be valid to contact the local emergency medical service (ambulance) directly.

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I. Business Travel Package		
Accident & Disability Insurance		Validity
Accidental Death (AD)	€150.000	Worldwide
Disablement benefit (PDCS)	€150.000	Worldwide
Subcutaneous fractures	3% sum Permanent disability up to a maximum of € 3.000	Worldwide
Sports Risks	50% of the sum insured, up to € 100.000	Worldwide
Operating and driving special vehicles	50% of the sum insured, up to € 100.000	Worldwide
Climbing, caving, diving	50% of the sum insured, up to € 100.000	Worldwide
Maximum limits of indemnity per event:		
Occurred in flight or at sea	€ 30.000.000,00	Worldwide
On the ground	€ 50.000.000,00	Worldwide
Flight Risk Superassessment	+ €30,000 lump sum in case of Death by air accident	Worldwide
Supervaluation Permanent total disability	+50% of the sum insured for permanent disability	Worldwide
Accident on Public Ground Vehicles	+25% of the capital, within an additional € 100.000	Worldwide
Residence & private car adaptation costs	15% of capital, up to an additional € 50.000	Inside the country of residence of the Insured Person
Recovery Hope	sum equal to the maximum sum Death by accident	Worldwide
Coma resulting from injury	€ 100 daily for 365 days maximum	Worldwide
War Risk	catastrophic limit per event € 5.000.000	Worldwide

II. Business Travel Package		
1. 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	Inside the country of residence of the Insured Person
Reimbursement of psychological assistance costs	Up to a maximum of € 2.000	Inside the country of residence of the Insured Person

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Permanent cosmetic damage	Up to € 3.000	Worldwide
Search and rescue expenses	€ 10.000 per insured, € 30.000 per event € 20.000 per rescuer	Worldwide
Accidental hospitalization daily allowance	€ 75 per day beyond the 7th day maximum 365 days	Worldwide
Extension of stay following medical emergency (quarantine)	€200 per day, for a maximum of € 2000 €10.000 for event	Outside the country of residence of the Insured Person

III. Business Travel Package

1. Assistance & Information

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	up to € 10.000	Worldwide
Insured vehicle recovery and transport	Incurred costs	Inside the country of residence of the Insured Person
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
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 accompa	Incurred costs	Worldwide
nying spouse/partner and children in the event of repatriation of the insured person		
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

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Administrative Assistance	Incurred costs	Inside the country of residence of the Insured Person
Psychological support	2 phone interviews	Inside the country of residence of the Insured Person
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	Inside the country of residence of the Insured Person

Informations:

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

IV. Business Travel Package

1. Luggage: 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
Identity papers and keys	Up to € 500 per event	Worldwide
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	Worldwide
2. 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
3. Third Party Liability		Validity
Third Party Liability while in business travel	Up to € 7.500.000	Worldwide

V. Business Travel Package

1. Risk Prevention & Crisis Management		Validity
Country-specific information such as political and medical circumstances incl. risk evaluation, advice on measures for preparing for travel in relation to visa requirements, vaccinations, travel medicine and practical tips for day-to-day life.	Information and service with Chubb TRAVEL APP	Worldwide
Online pre-travel risk training and competency testing for travelling employees	Information and service	Worldwide

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Chubb European Group SE, Registered Office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France - Share capital € 896.176.662 fully paid - General representation in Italy: Via Fabio Filzi n. 29 - 20124 Milan - Tel. 02 27095.1 - Fax 02 27095.333 - VAT identification number and Tax Code 04124720964 - Economic and Administrative Index No. 1728396 - Authorized to operate in Italy as an establishment registered with the IVASS (Italian insurance supervisory authority) under number I.00156. The activity in Italy is regulated by the IVASS, with regulatory regimes that could diverge from the French ones. Registered in the companies registry of Nanterre under number 450 327 374 by the Autorité de contrôle prudentiel et de résolution (ACPR) 4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09 RCS and subject to the rules of the French Insurance Code. info.italy@chubb.com - www.chubb.com/it.

A handy smartphone app for employees giving them easy access to medical and security assistance and other useful information including live safety alerts

Information and service

Worldwide

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

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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.

Chubb European Group SE is a company of the Chubb Limited group, an American company listed on the NYSE. Accordingly, Chubb European Group SE, controlled by Chubb Limited, is subject to certain U.S. laws and regulations in addition to national, European Union, or United Nations laws, including sanctions and restrictions that may prohibit us from providing coverage or paying claims to certain natural or legal persons or insure certain types of activities connected to certain countries and territories such as **Iran, Syria, North Korea, North Sudan, Cuba, Crimea, Russia and Belarus**

MAXIMUM LIMIT – Transport/repatriation of mortal remains

By means of this endorsement, following notification from the Policyholder, the Company acknowledges the increase in the maximum limit for the "Transport/repatriation of mortal remains" cover to **€30,000.00**.

CLARIFICATION OF COVER

It is hereby clarified that the policy cover is in accordance with the **J1 visa**.

CLARIFICATION OF SCOPE OF COVERAGE

By means of this endorsement, following notification from the Policyholder, the Company clarifies that the scope of coverage of the policy is to be understood as **"Worldwide, excluding the territory of the Italian Republic, Vatican City, the Republic of San Marino, the country of principal residence, and the countries of the European Union."**

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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 form, which you will receive or find at claims link (<https://www.chubbclaims.com/ace/it-it/welcome.aspx>), all necessary information
- follow the doctor's instructions in case of accident/sickness
- if necessary, be examined by the doctor appointed by us and at our expense

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 fill out the claims form after your return.

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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This Document is not an insurance policy and does not amend, extend or alter the coverages afforded by the policy listed herein, notwithstanding any requirement, term or condition of any contract or other document with respect to which this vademecum may be issued or pertain, the insurance afforded by the policy herein is subject to all terms, conditions and exclusions of such policy.

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Travel Smart

Protection in an App

The Travel Smart App gives complete support to traveling employees by providing the following services:

Application services summary:

- Direct access to information on medical and security assistance partners, together with information on contacts and opening hours of Embassies and Consulates at a local level
- Receipt of real-time alerts, such as reporting of infrastructure and transportation disruptions
- Possibility of receiving important messages from the company via e-mail or text message directly to your smartphone, for example during a crisis situation
- Access to a medical guide with details of symptoms, recommended medications, possible side effects, and the most appropriate treatment
- Access to destination country-specific information and advice, including recommended vaccinations, cultural customs, language, climate, visa and passport requirements, required electrical plugs and adapters, travel advice and transportation, currency converter, public holidays and celebrations.
- The ability to change location settings, so policyholders can report their precise location, or be located only at the country level, and still receive important site and country alerts

How to install the application:

To download the app on your mobile phone or tablet:

1. Download the appropriate application for your device's operating system:



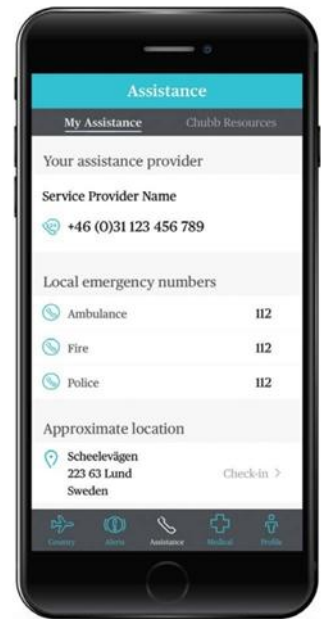
- Once you have downloaded the application onto your device, complete the registration process (only for the first time) by clicking on "Sign Up" under the "Login" button.
You will be redirected to a page that will ask you to enter:
 - Name and mail address
 - Policy Number

Alternatively, you can register on the website: app.chubbtravelsmart.com
- 2. Una volta completato il download e il processo di registrazione, si riceverà una e-mail per verificare e attivare il proprio profilo personale. Se si è sul proprio smartphone, basterà cliccare sul link nella e-mail e seguire le istruzioni di attivazione
- 3. To access the Travel Smart app, select the "Sign In" icon by accrediting yourself using the access credentials created during the registration process
- 4. On the next screen, simply select "A New Trip" and enter your desired destination to start using the App for the first time

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How to Request Assistance Through the Travel Smart App:

- The assistance button in the main menu at the base of the screen offers direct access, 24/7, to the assistance service. Just click on the helpline number to be connected directly
- Local emergency numbers are listed, which are updated automatically based on your location (if the localization option has been activated).
- Also, for the purposes of communicating to the care provider or emergency services your exact position, a location update button has been added, which provides the exact indication of your position



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