

## Injuries and Death Policy n. IAH0002085 AIG (ex Chartis) – SISCOS Agreement

(this note is for simplification purposes, at a contractual level please refer to the policy text)

**Who can be insured:** all Italian and foreign operators that are contractually employed. If decided in the contract, the relevant dependent and accompanying family members can also be insured.

**Insurance age limits:** 85 years.

**Where the guarantees apply:** in Italy and all countries in the Schengen area, for professional and non-professional risks, with the following clarifications:

- the **risk of accidents on the ground** is valid in Schengen Area countries.
- the **flight risk** applies to injuries that the Insured suffers, anywhere in the world, while travelling by air as a passenger on any aircraft; the journey is considered to have begun with boarding the aircraft and ended with abandonment of the same.

**Important:** it should be kept in mind that accidents on the ground are not covered if they occur in countries other than the Schengen Treaty area. If you deem more complete coverage necessary, for example for intermediate stops during travel, use Generali Italia's Accident and Death policy, valid throughout the world.

### Guarantees:

- **Death:** following an accident occurring during service, compensation is due if the death occurs within two years of the accident itself.
- **Accident:** compensation for the case of permanent disability is due if the disability occurs within two years from the day of the accident.

**PLEASE PAY ATTENTION:** the risk of death is insured only if caused by an accident, not by natural causes. To guarantee beneficiaries capital in the event of death due to natural causes, it is possible to use the Life - Temporary Death Policy, also in combination with the Accident policy.

### Limitations:

- **Deductible:** there is no compensation for Permanent Disability when less than or equal to 3% of the total. If the Permanent Disability itself exceeds 3% of the total, compensation will be paid for the excess part. If the permanent disability exceeds 15% of the total, compensation is paid without applying a deductible.
- **Excluded risks:** see Policy Conditions.
- For **foreign operators** it is suggested to use an insurance option suited to the economic conditions of the country of residence/origin.

GUARANTEES	Option A	Option B	Option C	Option D	Option E
Death as a result of an injury	€ 80,000.00	€ 160,000.00	€ 210,000.00	€ 310,000.00	€ 520,000.00
Permanent Disability as a result of an injury (deductible of 3% up to the 15 % of permanent disability)	€ 130,000.00	€ 210,000.00	€ 260,000.00	€ 415,000.00	€ 520,000.00
Transportation of the insured body	€ 10,000.00	€ 10,000.00	€ 10,000.00	€ 10,000.00	€ 10,000.00
Reimbursement of medical expenses	€ 5,000.00	€ 5,000.00	€ 5,000.00	€ 5,000.00	€ 5,000.00

**The guarantees** are valid in Italy and in the Schengen countries, 24 hours a day.

**For exclusions and limitations see Policy**

## WHAT TO DO IN CASE OF NEED:

### Death / Injury:

send as soon as possible a written report using one of the following options:

- **By certified mail to:**  
AIG Europe Limited – Rappresentanza Generale per l'Italia  
Via della Chiusa 2, 20123 Milano – Italia
- **By fax:** (+39) 02 36.90.222

### giving the following information:

- Full name, address of the insured
- Details of Policy: **AIG (ex Chartis) n° IAH0002085**
- Date and place of the event
- Causes of the event

It is necessary to send a copy of the report to SISCOS:

mail: [claims@siscosservizi.com](mailto:claims@siscosservizi.com)

For future fulfilments please contact SISCOS:

**SISCOS SERVIZI S.A.S.**  
**Via Fabio Filzi, 2 – 20124 Milano – Italy**  
**Telephone: +39 02 800.12.108**  
**E - mail : [claims@siscosservizi.com](mailto:claims@siscosservizi.com)**

**IMPORTANT NOTICE:** *the right to compensation will lapse in two years from the day of the injury, therefore send Siscos a written request to toll the statute of limitations, while waiting for the final definition of the claim.*

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