INSURED HOLIDAYS
Insurance policy conditions 2020

baiaholiday.com

POLICY GUARANTEES	COMBINATION **A** LIMIT OF LIABILITY	COMBINATION **B** LIMIT OF LIABILITY	PREMIUMS PAID BY INSURED PARTY
COMBINATION **A** LIMIT OF LIABILITY	€ 1.000,00	€ 5.000,00	10% of outstanding sum to be paid, with minimum of € 70,00
COMBINATION **B** LIMIT OF LIABILITY	€ 1.500,00	€ 5.000,00	

A) CANCELLATION FEE REFUND (before the start of stay)

SUBJECT OF INSURANCE
The guarantee covers the penalty fee for stay and/or advance payment cancellation made to the holiday accommodation, within the terms as stated in the travel regulations and in any event up to the amount of the insured sum.
The guarantee is valid as of the date of "booking confirmation" issued by the **HOST STRUCTURE**, and terminates on registration at the booked location. It is applicable exclusively if the client withdraws for one of the unforeseeable reasons at the time of stipulating the contract, such as:

A.1) Illness, accident or decease of the Insured Party or travelling companion (participating in the stay with the Insured party on the same booking) or his/her spouse or unmarried partner, children, siblings, parents, mother/father-in-law, son/daughter-in-law or joint owning partner of the company of the insured party. This includes existing illnesses not classed as chronic, in which recurrences or relapses occur after the date of booking travel, and pregnancy-related issues, provided that these arise after the date of booking.

A.2) Material damage following fires or natural disasters affecting the assets of the Insured Party and/or its business activities and require the presence of the Insured Party on site.

A.3) Impossibility of reaching the point of departure following natural disasters.

A.4) Summons to trial as witness or juror of the Insured Party or travelling companion received after the date of guarantee validity.

A.5) Loss of employment following dismissal of the Insured Party after the time of booking or recent employment of the Insured Party if seeking work at the time of booking.

A.6) Impossibility of reaching the holiday destination due to accident or fault of transport vehicle.

A.7) Changes to dates of university exams, state competitions, professional membership examinations of the Insured Party or travelling companion.

EXCLUSIONS
The insurance will not be valid if, at the time of the agreement, the conditions or events leading the cancellation of the holiday are already present.

The insurance policy excludes the consequences of Acquired Immuno-Deficiency Syndrome (HIV), neuropsychiatric, nervous and mental disorders.

The terms also exclude cancellations due to accidents caused by: war and popular uprisings, terrorist acts, strikes, natural disasters, participation in races, wilful misconduct of the Insured Party, and any study and/or work commitments not considered in the definitions as stated in points **A.5** and **A.7**

B) ACCOMMODATION REFUND (during holiday)

SUBJECT OF INSURANCE
The guarantee covers refunds of the cost of the holiday, including any fees for early withdrawal, not used, in the event that the Insured Party, his/her family members (spouse or unmarried partner, children, siblings, parents, mother/father-in-law, son/daughter-in-law) or travelling companion with the travelling insured person are forced to interrupt their stay due to:

B.1) return home of the Insured Party for health reasons;

B.2) admission to hospital of the Insured Party causing interruption to the stay;

B.3) early return of the Insured party home due to a death in the family (as defined above) or of the family of his/her travelling companion;

B.4) hospital admission of a family member not participating in the stay, limited to 50% of the sum due in accordance with the terms of this contract.

All the above due to or caused by:
Sudden illness and/or accident (for which the impossibility of continuing the stay is clinically documented) or death:

B.5) of the Insured Party, spouse or unmarried partner, children, siblings, parents, mother/father-in-law, son/daughter-in-law;

B.6) any travelling companion provided he/she is insured and booked for the stay at the same time as and together with the Insured Party. If the travelling companions are not booked for the stay at the same time as and together with the Insured Party, in the event of his/her sudden serious illness or accident, the Insured Party must demonstrate that his/her presence is absolutely necessary.

B.7) Material damage affecting the assets of the Insured Party following fire or natural disaster for which his/her presence is necessary and irreplaceable.

B.8) Impossibility of reaching the destination due to natural disaster;

B.9) Summons to criminal court or summons for jury duty subsequent to holiday booking;

B.10) Loss of employment following dismissal by employer;

B.11) Change of employer with latter not allowing use of holidays in the period previously "booked".

The refund will correspond to the cost of the days remaining to complete the holiday period and is obtained by dividing the total sum paid, net of the subscription fee, for the entire number of days in the holiday period. The day on which the Insured Party leaves the booked accommodation following interruption of the holiday in accordance with this article is to be considered as part of the refund period and is therefore included in the guarantee coverage.

EXCLUSIONS
The terms also exclude situations due to or caused by:

a) wilful or attempted misconduct by the Contracting or Insured Party;
b) wilful misconduct by the Contracting or Insured Party, spouse, parents, children or any other family member;
c) inebriation, abuse of psychopharmaceuticals or non-prescribed use of drugs, hallucinogenic products and psychotropic substances by the Insured Party;

C) PREMIUMS PAID BY INSURED PARTY

With regard to the guarantee **A) CANCELLATION FEE REFUND** and guarantee **B) ACCOMMODATION REFUND** the compensation payable according to the terms of the policy will be subject to the **application of an excess equal to 10% with a minimum of €.70,00 which will be**

D) REFUND REQUEST PROCEDURE

The Insured Party must submit the claim in writing to the claims office at:

GENERALI ITALIA SPA
Agenzia di Ferrara (Ferrara Agency) - Corso Giovecca 3 - 44121 Ferrara (FE) - Italy

tel: +39 0532 215711 – **fax** +39 0532 202131
e-mail: agenzia.ferrara.it@generali.com
PEC: ferrara@pec.agenzie.generali.com

stating the reason for cancellation of the booking and/or request for accommodation refund, where possible **within 5 days** of the incident.

In the event of a claim due to sudden illness or accident of the persons indicated in art. **A – A.1** the claim must also state the contact address of the person/s concerned.

The Insurance Company is entitled to arrange for a medical check within 3 days of the claim, conducted by its assigned doctors.

The Insured Party must also send the following documentation, also by email and/or fax:

- personal data, tax code and addresses;
- documentation objectively proving the reason for cancelling the holiday, also sent by email;
- documentation certifying the association between the Insured Party and other subject submitting the claim;
- in the event of illness or accident, medical certificate confirming the date of accident or occurrence of illness, specific diagnosis and days of prognosis;
- in the event of hospital admission, complete copy of clinical record;
- death certificate in the event of decease, submitted by next of kin;
- receipts (advance payment and/or total payment and/or penalty) for the booked holiday or relative payment or payment of penalty and/or share of holiday not used.

The Insurance Company must arrange for payment of the claim, on verification of applicability of the guarantee, within 15 days of receiving the documentation required from the Client.

In the case of incomplete documentation, the term specified above will be valid as of the date of receipt of the documentation still missing.