

<b>POLICY SUMMARY<sup>1</sup></b>		<b>ACCIDENT INSURANCE POLICY</b>
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<b>POLICY HOLDER</b>	UNIVERSITY OF TRENTO		
<b>TYPE OF COVERAGE</b>	ACCIDENT INSURANCE		
<b>COMPANY NAME (INSURER)</b>	GENERALI ITALIA SPA	<b>CO-INSURANCE? (YES/NO)</b>	no
<b>POLICY NUMBER</b>	350219570	<b>POLICY TERMINATION DATE</b>	31.12.2018 STR
<b>DATE OF POLICY COMMENCEMENT</b>	31.12.2015 (h.24.00)	<b>NOTICE OF CANCELLATION PERIOD</b>	120 days

<b>Object of the coverage</b>	Death, permanent invalidity, reimbursement of medical expenses from accident, medical transport, cosmetic damages suffered by the insured
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**DEFINITION OF ACCIDENT**

“Violent and external occurrence aside from the usual course of events, that causes unequivocal evidence of bodily injuries which lead to death and/or permanent invalidity and or temporary inability”

**CATEGORIES OF INSURED PERSONS AND LIABILITY INSURANCE**

The policy insurance covers claims from accidents suffered by the categories of beneficiaries listed below, and occurred during the performance of institutional activities and of activities related to the institutional activities of the university.

**CATEGORY A) STUDENTS**

Any person enrolled in the teaching activities offered by the university are eligible for this insurance, including but not limited to:

- students enrolled, *in corso* and not (graduation accomplished in due time or not) in any degree course, teaching or training activities offered by the university within the contract duration for the achievement of its institutional purposes;
- students enrolled in any post-graduate schools of the university (*scuola di specializzazione*);
- students taking part in mobility and exchange programs, at national and international level (incoming and outgoing);
- pre-enrolled students from other universities (registration pending);
- students in the framework of double or joint degrees programs;
- students enrolled in the Masters of I or II level offered by the University;
- students enrolled in courses of specialization;
- students taking part in post-graduate training;
- students registered in courses and/or projects activated by the University in collaboration with other public and/or private institutions;

Death insurance: € 200.000,00  
 Permanent invalidity: €260.000,00  
 Refund of medical expenses:€50.000,00

<sup>1</sup> This is an unofficial translation into English. It was not published by Generali Italia spa - Lloyd's of London and does not legally state the terms of the accident and third party policy assurances, only the original Italian versions do that. We hope that these translations will help our international guests to understand the University assurance policies better.

<ul style="list-style-type: none"> <li>● students-trainees carrying out curricular internships (including professionalization internships);</li> <li>● students-trainees carrying out didactic and formative traineeships/adaptation periods;</li> <li>● post-graduate trainees (so called interns) undergoing a practical training in a working environment by reason of ad hoc agreements between University and companies;</li> <li>● students (so-called “studenti 150 ore”) carrying out part-time working activities under art. 11 of the 68/2012 and under the University regulation (Regulation of part-time work for students at the University of Trento);</li> <li>● doctoral students <i>in corso</i> or not in their capabilities as students and eventually as trainers.</li> </ul>	
<p><b>CATEGORY B) POSTDOCTORAL/RESEARCH FELLOWS</b></p> <p>The insurance covers claims for accidents occurred to any of the persons belonging to this category during the performance of institutional activities and of activities related to the institutional activities of the University.</p> <p>This category includes but not limits the following persons:</p> <ul style="list-style-type: none"> <li>● research grant holders;</li> <li>● authorized guests, like: <ul style="list-style-type: none"> <li>- graduates who, upon authorization from the University, resume their studies, conduct research and collaborate in any university activities within the University buildings;</li> <li>- guest scholars in the framework of bilateral collaboration agreements working in the University buildings and having access to equipment upon authorization of the hosting unit;</li> </ul> </li> <li>● post-doc grant holders;</li> <li>● grant holders for research and teaching activities;</li> <li>● generally, grant holders as to the University Regulation on grants “Regolamento di Ateneo in materia di borse di studio a progetto, borse di studio per la formazione avanzata e assegni di tutorato” as well as on post-doctoral research grants “Regolamento per gli assegni di ricerca di cui alla Legge 240/2010”</li> </ul>	<p>Death insurance: € 200.000,00  Permanent invalidity: €260.000,00  Refund of medical expenses:€50.000,00</p>
<p><b>CATEGORY C) STAFF ON BUSINESS TRIP IN ITALY AND ABROAD</b></p> <p>The insurance covers claims for accidents from authorized staff on business trips in Italy and abroad within the set coverage and liability limits and in line with the University regulation.</p>	<p>Death insurance: € 200.000,00  Permanent invalidity: €260.000,00  Refund of medical expenses:€50.000,00</p>
<p><b>CATEGORY D) PROFESSOR, RESEARCHERS, VISITING PROFESSORS, CONFERENCE SPEAKERS, RESEARCH FELLOW</b></p> <p>Professors, researchers, visiting professors, research fellows at the university in the framework of international activities or for lecturing courses and/or holding conferences and/or participating events organized by the university. They carry</p>	<p>Death insurance: € 200.000,00  Permanent invalidity: €260.000,00  Refund of medical expenses:€50.000,00</p>

<p>out institutional activities as well as activities which are related to the institutional activities of the University, both at the university sites or in any other similar, related institution where institutional activities of the university take place.</p>	
<p><b>CATEGORY E) DRIVERS OF PRIVATE VEHICLES</b></p> <p>Authorized staff who drive their own vehicle for business trips or for any other related business outside the office</p>	<p>Death insurance: € 200.000,00          Permanent invalidity: €260.000,00          Refund of medical expenses:€50.000,00</p>
<p><b>CATEGORY F) DRIVERS OF VEHICLES OF THE UNIVERSITY OR OF THIRD PARTIES IN EXCLUSIVE USE OF THE UNIVERSITY, IN LEASING OR LEASING FREE OF CHARGE</b></p> <p>Authorized staff who use, as drivers, university vehicles for business trips or for any other related business outside the office.</p>	<p>Death insurance: € 200.000,00          Permanent invalidity: €260.000,00          Refund of medical expenses:€50.000,00</p>
<p><b>CATEGORY G “BACHELOR- MASTER CANDIDATES IN ITALY AND ABROAD”</b></p> <p>The insurance covers claims for accident from persons enrolled at the university during their research and elaboration of the final thesis at third institutions, in Italy (Republic of S. Marino and Vatican City State included) and abroad, as long as</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> They were provided with a declaration from their degree course responsible/thesis supervisor about the interest of the university for the thesis;</li> <li><input type="checkbox"/> They are sent a letter of acceptance from the hosting institution, in Italy or abroad.</li> </ul> <p>Declarations shall be written on an ad hoc form of the university and authorized from the Head of Department</p>	<p>Death insurance: € 200.000,00          Permanent invalidity: €260.000,00          Refund of medical expenses:€50.000,00</p>

**INSURANCE DEDUCTIBLE / FRANCHISE**

Up to 75 years of age: none  
 Over 75 years of age: 5% absolute insurance deductible

**MAIN EXTENTIONS**

Occurrences included in the accident insurance: non morbid origin asphyxiation; poisoning or intoxication due to the ingestion or absorption of toxic substances; contact with corrosives materials; disorders from animal bites or to punctures of insects or arachnids; drowning; exposure or freezing; electrocution; sunstrokes, hot or cold strokes; somatic damages due to accidents and/or diseases caused by exposure to ionising radiations; lesions caused by muscular efforts with traumatic character (hearth attack excluded); accidents due to heat or atmospheric conditions; dizziness; traumatic hernias and abdominal hernias, caused by fatigue; muscular strain due to stress;

Accidents from aggressions broadly speaking; accidents from popular uproars, acts of terrorism, vandalism, acts of violence, kidnaps, robberies, hijacking or acts of piracy provided that the insured has not participated in the same; accidents resulting from sudden illness and unconsciousness; accidents deriving from imprudence, inexperience and negligence, even serious ones; accidents deriving from running moped or motorcycles of any cubic capacity, tractors and self-propelled agricultural machines, motor vehicles and boats, provided that the Insured in case of driving, where required, holds a regular license for such a guide; disasters caused by forces of nature, such as earthquakes, seaquakes, volcanic eruptions, flash floods, flooding, landslides, landslips, avalanches, snow slides ; accidents deriving from alcohol abuse, with the exclusion of those suffered when driving vehicles and/or boats in general.

Ground and flight risk, war risk, repatriation of mortal remains (up to € 7.500), cosmetic damages (up to € 7.500), overrating of permanent invalidity (50% = 100%), Inail (Italian Institute for the accident insurance at the workplace) table, no age limit.

## **MAIN EXCLUSIONS**

The insurance policy does not cover accidents occurred in occasion of events directly connected to a declared or not declared state of war (except for the cases described in the art. "War risk"); while driving means of transportation in the air and underwater (except for the cases described in the art. "Ground and flight risk"); as a consequence of fraud or criminal actions performed by the insured; under the influence of drugs, psychotropic drugs and hallucinogens, taken voluntarily, unless with the exception of medical prescriptions drugs; in case of drunkenness during the drive/ while driving (of) vehicles or motor boats, in general; as a direct or indirect consequence of the transmutation of the atom nucleus, as well as the radiations caused by the artificial acceleration of atomic particles; with the participation in competitions and races (and related tests) unless for recreational purposes; - competitions and races (and related tests) involving the use or driving of motor vehicles and boats, except for reliability trials, doing parachuting, boxing and climbing.

## **RESTRICTIONS**

Compensation limit for any occurrence involving more persons at the same time: € 10.000.000,00

## **PERSONS EXCLUDED FROM THE INSURANCE POLICY OR NON-ASSURABLE**

Persons suffering from alcoholism, drug addiction, organic brain syndromes, schizophrenia, manic depressive disorders or paranoiac states.

## **ACCIDENT CLAIM OBLIGATIONS**

Accident claim shall be submitted to the broker or the insurer within 15 working days since the day of the accident or when the university, the insured or other person entitled will be able to do so. The claim shall indicate the place, day and time of the occurrence, as well as the leading causes; a medical certificate shall be attached as well.

As soon as the accident has occurred, the insured shall turn to his/her physician for treatment and follow his/her prescriptions.

In the aftermath the insured is requested to send periodically and until the healing period has completed, medical certificates reporting the progress of the injuries along with invoices, bills and any other certification that prove the pharmaceutical and medical expenses incurred and eligible for a refund.

In the case the accident leads to the death of the insured or he/she dies during the recovery period, this should be immediately notified to the insurer by fax and/or certified letter.