

POLICY SUMMARY¹		THIRD PARTY LIABILITY insurance (RCT) THIRD PARTY –EMPLOYEE- LIABILITY (RCO)
-----------------------------------	--	---

POLICY HOLDER	UNIVERSITY OF TRENTO		
INSURANCE COVERAGE	THIRD PARTY LIABILITY (RCT); THIRD PARTY –EMPLOYEE- LIABILITY (RCO)		
INSURER	LLOYD'S OF LONDON	CO - INSURANCE? (YES/NO)	no
POLICY NUMBER	BERCB01131G		31.12.2018 STR
DATE OF POLICY COMMENCEMENT	31.12.2015 (h.24.00)		

Object of the insurance	Civil responsibility, pursuant to law, entailing the obligation to pay compensation (capital, interest and costs) for damages involuntarily caused to third parties for death, personal injury and damage to property; and to employees for injuries suffered in any occurrences happened during their work activities [institutional activity, ordinary, extraordinary, devolved, hired, given including those of a preliminary nature, complementary, accessory, solidarity, recreational, volunteer and social and anything else required by the Statute and the various regulations, nothing excluded or excepted, including liability under the regulations set by the Legislative Decree n. 211 of 24.06.2003 (Official Gazette of 09.08.2003) which includes the protection of participants in the trials to cover the civil liability of the trier and trial promoters.
--------------------------------	---

INSURED PERSONS

- ◊ University of Trento (meant as the whole institution without any distinction among internal or connected bodies like for example associations, commissions, committees or similar) or, if different, the beneficiary of the insurance coverage.
- ◊ Natural and/or juridical persons carrying out activities in line with the institutional mission set in art. 2 of the University Statute – within the university spaces and in the framework of agreements, contracts, consortia and/or any other form of participation, may this be in association or in collaboration with the University which commit the contractor to an insurance coverage.
- ◊ the components of the Ethic Committee for the experimentation with human beings and/or with animals established at the University of Trento.

MAXIMUM COVERAGE/WARRENTY (TOTAL)	Limit per claim	Limit per person	Limit for damages to properties and/or animals
THIRD PARTY LIABILITY insurance (RCT)	€ 10.000.000,00	€ 10.000.000,00	€ 10.000.000,00
THIRD PARTY –EMPLOYEE- LIABILITY (RCO)	€ 10.000.000,00	€ 2.500.000,00	

¹ 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.

INSURANCE DEDUCTIBLE / FRANCHISE

Up-front deductible for each claim: € 500,00

Diversified deductible with specific warranty:

Interruption and suspension of activities	10% deductible - € 10.000,00 minimum
Fire damages	10% deductible - € 10.000,00 minimum
Collapse or landslide damages	10% deductible - € 10.000,00 minimum
	10% deductible - € 10.000,00 minimum
	10% deductible - € 2.500,00 minimum
	Up-front franchise
	€ 500,00 for each person who suffered a loss

SUB-LIMITS COMPENSATION

Interruptions and suspension of activities	€ 1.500.000,00 per claim and period of insurance
Fire damages	€ 1.500.000,00 per claim and period of insurance
Collapse or landslide damages	€ 1.000.000,00 per claim and period of insurance
Damages to conduits or underground plants	€ 1.000.000,00 per claim and period of insurance
Damages due to accidental pollution	€ 1.000.000,00 per claim and period of insurance
Damages to properties on loan or under guard	€ 250.000,00 per claim and period of insurance
Damages from theft	€ 50.000,00 per claim and period of insurance
Use of any device Xrays included for research and experimentation purposes	€ 1.000.000,00 per claim and period of insurance

TERRITORIAL VALIDITY

Worldwide

MAIN LIABILITIES

Once any civil responsibility has been verified, which has to be compensated pursuant the law (capital, interests and expenses) for any losses caused involuntary to third persons, death, personal injuries or damages to property in the aftermath of occurrences related to the activities of the university.

Once any civil responsibility has been verified, which has to be compensated pursuant the law (capital, interests and expenses) according to art. 10 and 11 of DPR n. 1124/1965, of DL n. 317/1987 and of DLGS n. 38/2000 and following changes and additions, for any injuries suffered by workers not subjected to legal compulsory insurance for injuries in the workplace (INAIL - Italian Institute for Insurance against Accidents at Work), pursuant the Civil Code suffered by workers and/or para-subordinate workers for death or personal injuries. The Employer Liability Insurance guarantee also applies to claims initiated by INPS (National Social Security Institute)

FURTHER LIABILITIES

Occupational diseases, interruptions or suspensions of activities of third parties, ownership and management of buildings, tensile structures, land, plant, liability arising from construction work in general, including extraordinary maintenance, damages occurred during the loading and unloading operations, property damage in delivery and/or custody, granting space or structure, participation in fairs, exhibitions and the like including the setting up and dismantling of stands and the like, fire damage of the university properties, which has commissioned the work and assigned to third parties, liability under art. 2049 of the Civil Code in relation to the driving of vehicles not made payable to the PRA or exclusive use of the university, used for research and teaching, of any equipment, including x-rays those for diathermy and electrotherapy as well as the x-ray gamma rays and other equipment such as eg. Tac, Pet, Rmn, Meg-Magnetoencephalography, accelerators of particles and cyclotrons, metal detectors and sterilizers for the sole purpose of research, testing etc.

MAIN EXCLUSIONS

Damages caused by theft (with the exclusion of those losses derived from the use of planking or scaffolding erected by the Insured or the enterprise in charge) --- damages related to civil responsibility risks for which in accordance with Dlgs 209/2005 (Title X) and following changes and additions, the insured is obliged to a compulsory policy, as well as damages resulting from the use of aircrafts --- damages deriving from the possession or use of radioactive substances or devices for the acceleration of atomic particles, as well as any damages which, in relation to the insured risks, have occurred in connection with transmutations of the atom nucleus, or with radiations caused by artificial acceleration of

atomic particles and from the generation of electromagnetic fields. Damages of no matter what type from whatever cause as consequence of atmosphere pollution, smoke or gas exhalations, pollution, infiltration, water, soil, or crop contamination, interruption, impoverishment or diversion of springs or waterways, alteration or impoverishment of water tables, mineral deposits and in general of anything that may be present underground, susceptible to being exploited, limited to third party liability insurance and damages to third party properties.

ACCIDENT CLAIM OBLIGATIONS

In case of claim, the Contractor shall notify the Company or the broker within 15 working days since the day the office in charge will have been informed about the request of compensation from third parties.

The Contractor shall notify the Company of any occurrence falling within the scope of the "Employer liability insurance" guarantee, only and exclusively:

1. in case of claims leading to a judicial/administrative inquiry by the rule of law;
2. in case of request for damages or legal action from employees or other persons entitled, as well as by INAIL (Italian Institute for Insurance against Accidents at Work), if the latter would exercise the right of subrogation according to Pres. Dec. 1965 N. 1124 and following changes and additions.