Summary

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introduction

This summary is for information purposes only and should not be considered as a binding analysis of existing policies, which remain the only valid and official document for insurance; this is because it is impossible, in a study that must necessarily be brief, to report all the clauses that constitute an insurance contract.

In the event of complaints or doubts regarding the interpretation of the policies, the originals will prevail as only binding documents.
General & Employees Liability Policy

Assured: Università degli Studi di Trento

Policy: n° BERCB011?6K-LB

Insurance Period: from the 1st of July 2019 to the 30th of June 2020 both days included

Security: Lloyd’s Insurance Company SA

Insured Risk: Third Party Liability & Employees Liability

Assured: Università degli Studi di Trento Via Calepina, 14 - 38122 Trento Italia

Co-insured:
- Università degli Studi di Trento
- La SMC Scienze Mente Cervello (SMC)
- La Fondazione Istituto Italiano di Tecnologia (IIT)
- The Employees or other persons acting on behalf of the assured also in other environments
- Members of the Ethical Comitee

Policy type: Loss occurrence.

Territorial limits: Whole World.

Limits:

**Third party liability**
- Euro 10.000.000 each and every loss
- Euro 10.000.000 per person
- Euro 10.000.000 for damage to property or animals

**Employees Liability**
- Euro 10.000.000 each and every loss
- Euro 2.500.000 per person
- Combined and in the annual aggregate limit Euro 10.000.000,00

Sublimits and deductibles

<table>
<thead>
<tr>
<th>Event</th>
<th>Limit</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Front deductible</td>
<td>€ 500,00</td>
<td></td>
</tr>
<tr>
<td>Third party activity interruption</td>
<td>€ 1.500.000,00</td>
<td>10% minimum € 10.000,00</td>
</tr>
<tr>
<td>Fire</td>
<td>€ 1.500.000,00 excess of Fire insurance limits</td>
<td>10% minimum € 10.000,00</td>
</tr>
<tr>
<td>Damage to underground installations</td>
<td>€ 1.000.000,00</td>
<td>10% minimum € 10.000,00</td>
</tr>
<tr>
<td>Damage from subsidence and landslide</td>
<td>€ 1.000.000,00</td>
<td>10% minimum € 10.000,00</td>
</tr>
<tr>
<td>Accidental pollution</td>
<td>€ 1.000.000,00</td>
<td>10% minimum € 2.500,00</td>
</tr>
<tr>
<td>Damage to consigned property</td>
<td>€ 250.000,00</td>
<td>€ 500,00</td>
</tr>
<tr>
<td>Theft</td>
<td>€ 50.000,00</td>
<td>€ 500,00 each person</td>
</tr>
<tr>
<td>Use for research and teaching purposes of any equipment, including x-ray equipment and those for diathermy and electrotherapy</td>
<td>€ 1.000.000,00</td>
<td>€ 500,00</td>
</tr>
</tbody>
</table>

Main exclusions:
- Motor and aviation liability;
- possession or use of radioactive substances or devices for the acceleration of atomic particles; however, cover includes liability deriving from the existence and use by authorized persons only of X-ray and Gamma rays or other emissions devices, other equipment such as Tac, Pet, Rmn, MEG-Magnetoencephalography, particle accelerators and cyclotrons, metal detectors, sterilizers, etc. used for research, experimentation purposes only;
- EMF Electro Magnetic Fields
- Theft;
- Pollution of any nature or by any cause determined a part from accidental pollution (see sublimit in above schedule);
- directly or indirectly caused by war, invasion, acts of foreign enemies, hostility (whether war is declared or not declared), civil war, rebellion, revolution, insurrection or military action;
- Directly or indirectly caused by any act of terrorism;
- Any financial loss not deriving from damage to people or to objects;
- Deriving from the property and use of explosives;
- Of any nature regarding asbestos.
Public Administration Liability Policy

Assured: Università degli Studi di Trento
Policy: n° F1900010731-LB
Insurance Period: from the 1st of July 2019 to the 30th of June 2020 both days included
Security: Lloyd's Insurance Company SA
Insured Risk: Public administration liability
Liability arising from losses caused by the assured to third parties as a consequence of errors and omissions in the accomplishment of his institutional tasks and those, delegated, or transferred, including complementary and subsidiary services. This is without prejudice to the right to exercise, if the conditions provided for by the law exist:
1. the action of the assured pursuant to art. 22 paragraph 2 of the T. U. 3/1957, "and other provisions and regulations operating in the context of the Public Administration;
2. the right of subrogation of the Insurers pursuant to art. 1916 of the Civil Code, towards the responsible of the loss subjects.
Insurance coverage, also pursuant to law 244/2007, art. 3, paragraph 59 (so-called, 2008 Budget law) does not cover the consequences of the Administrative Responsibility and the Administrative-Accounting Responsibility of Employees and Directors.

Form of insurance: Claims Made with unlimited retroactivity and 5 year extension after expiry
The insurance is valid for claims received for the first time by the insured during the policy validity and / or within 5 years from the expiry of the insurance regardless of the date of occurrence.

Situation: Europe

Limits: Euro 5.000.000 each and every loss
Euro 10.000.000 in the annual aggregate
Euro 10.000.000 for the 5 years after expiry extension notwithstanding the € 5.000.000 each loss limit

Deductible: Euro 5.000 each and every loss

Sub-limits: Euro 250.000 for extension art. B.5 losses arising from employment and employees management.

Main exclusions

- deriving from willful misconduct of Directors and Employees, ascertained with the definitive provision of the competent Authority;
- from pollution;
- consequent to the possession and use of radioactive substances and in any case connected with phenomena of transmutation of the nucleus of the atom or with radiation caused by the artificial acceleration of atomic particles;
- Motor and aviation liability
- connected or resulting from personal injury, death and damage to property, except from what specified in the Art. B.8 extension;
- connected or consequent of the purchase or non purchase and/or modification of insurances including the missed and/or late payment of insurance premiums;
- deriving from activities performed by Employees / Directors of the Assured, as members of the Board of Directors or Board of Statutory Auditors, of other Public Entities and/or Companies or private Entities, except when representing the University of Trento.

Insurance also excludes:

- Claims of which the Insured has already received formal information, prior to the date of stipulation of this contract;
- losses arising from toxic substances of any type, including: asbestos / asbestos, fungi, mold, mycotoxins, spores or any biological vapor;
- any claim directly or indirectly resulting from the practice of the medical or paramedical profession;
- fines imposed on the assured.
Property All Risks

Assured: Università degli Studi di Trento

Policy: n° 0R/M11033325 e 0R/M11033445

Insurance Period: from the 1st of January 2016 to the 30th of June 2020 both days included

Security: Itas Mutua

Insured risks: All direct and material damage, loss and / or deterioration, directly or consequentially caused by any event not expressly excluded to property, owned, rented, managed, loaned, granted, in use or held, used directly or indirectly by the assured, the insured sum includes all the assets in use for any reason and / or owned by the Insured.

Insured sums:

<table>
<thead>
<tr>
<th></th>
<th>Insured sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buildings</td>
<td>Euro 294.161.200,00</td>
</tr>
<tr>
<td>Historic buildings exempt of insurance taxes</td>
<td>Euro 162.310.200,00</td>
</tr>
<tr>
<td>Contents</td>
<td>Euro 113.320.400,00</td>
</tr>
<tr>
<td>Values</td>
<td>Euro 20.000,00</td>
</tr>
</tbody>
</table>

Theft, Robbery, Exstortion, Messenger Risk

<table>
<thead>
<tr>
<th></th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Theft, robbery, extortion</td>
<td>Euro 100.000,00</td>
</tr>
<tr>
<td>Values</td>
<td>Euro 5.000,00</td>
</tr>
<tr>
<td>Messengers</td>
<td>Euro 5.000,00</td>
</tr>
</tbody>
</table>

Sublimits and deductibles

<table>
<thead>
<tr>
<th>Guarantee</th>
<th>Limits</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each and every loss</td>
<td>Nessuno</td>
<td>€ 40.000</td>
</tr>
<tr>
<td>Demolition and clearing costs</td>
<td>10% of the payable loss plus an extra € 2.500.000</td>
<td>None</td>
</tr>
<tr>
<td>Tenants Liability</td>
<td>€ 2.500.000</td>
<td>None</td>
</tr>
<tr>
<td>Liability towards Landlords</td>
<td>€ 2.500.000</td>
<td>None</td>
</tr>
<tr>
<td>Historical-artistical differential</td>
<td>€ 1.500.000 each loss and in the annual aggregate</td>
<td>None</td>
</tr>
<tr>
<td>Surveyors expenses</td>
<td>€ 50.000 each loss and € 100.000 per year</td>
<td>None</td>
</tr>
<tr>
<td>Architects, professionals and consultants expenses</td>
<td>€ 50.000 each loss and in the annual aggregate</td>
<td>None</td>
</tr>
<tr>
<td>Extra costs</td>
<td>€ 250.000</td>
<td>None</td>
</tr>
<tr>
<td>Document reconstruction</td>
<td>€ 150.000</td>
<td>€ 40.000</td>
</tr>
<tr>
<td>Machinery breakdown</td>
<td>€ 150.000</td>
<td>€ 40.000</td>
</tr>
<tr>
<td>Electric ad electronic damage</td>
<td>€ 250.000.00</td>
<td>€ 40.000</td>
</tr>
<tr>
<td>Landslide</td>
<td>€ 1.000.000.00 each loss and in the annual aggregate</td>
<td>€ 40.000</td>
</tr>
<tr>
<td>Foundations works</td>
<td>€ 500.000</td>
<td>None</td>
</tr>
<tr>
<td>Atmospheric events</td>
<td>80% of the insured sums</td>
<td>€ 40.000</td>
</tr>
<tr>
<td>Floods</td>
<td>40% of the insured sum for each establishment maximum € 20.000.000 each loss and in the annual aggregate</td>
<td>20% minimum € 100.000</td>
</tr>
<tr>
<td>Flooding</td>
<td>30% of insured sums</td>
<td>€ 40.000</td>
</tr>
<tr>
<td>Malicious acts</td>
<td>80% of insured sums</td>
<td>€ 40.000</td>
</tr>
<tr>
<td>Terrorism and sabotage</td>
<td>€ 20.000.000</td>
<td>€ 40.000</td>
</tr>
<tr>
<td>Earthquake</td>
<td>40% of the insured sum for each establishment max € 15.000.000 max € 30.000.000 for all premises and year</td>
<td>10% minimum € 100.000.00</td>
</tr>
<tr>
<td>Structural collapse</td>
<td>€ 2.500.000 each loss and in the annual aggregate</td>
<td>€ 40.000</td>
</tr>
<tr>
<td>Theft, robbery, extortion</td>
<td>€ 100.000</td>
<td>€ 1.000</td>
</tr>
<tr>
<td>Values theft, robbery, extortion</td>
<td>€ 5.000</td>
<td>€ 250</td>
</tr>
</tbody>
</table>
Messangers | € 5,000 | € 250
Testing costs | 15% of the payable loss

Main exclusions:

- directly or indirectly caused by war, invasion, acts of foreign enemies, hostility (whether war is declared or not declared), civil war, rebellion, revolution, insurrection or military action;
- possession or use of radioactive substances or devices for the acceleration of atomic particles; however, cover includes liability deriving from the existence and use by authorized persons only of X-ray and Gamma rays or other emissions devices, other equipment such as Tac, Pet, Rmn, MEG-Magnetoencephalography, particle accelerators and cyclotrons, metal detectors, sterilizers, etc. used for research, experimentation purposes only;
- malicious acts of the Assured;
- indirect damage of any nature with the exception of “Extra costs”;
- pollution;
- water infiltration;
- humidity, animals, insects, fungus, bacteria;
- shortage or loss of property, fraud, employee infidelity;
- deterioration as a natural consequence of use or operation or caused by the gradual effects of the weather;
- due or caused by transit of goods and related loading and unloading operations outside the premises;
- from events for which the manufacturer or supplier is liable for, in force of law or a contract;
- due to or caused by computer viruses;
- the damages suffered by Vehicles registered with the department of transport owned by the University, boats and aircraft, jewelery, stones and precious metals, outdoor goods that aren’t destined outdoors for their natural purpose, function and use;
Personal Accident Policy

Assured: Università degli Studi di Trento
Policy: n° 390256687
Insurance period: from the 1st of July 2019 to the 30th of June 2020 both days included
Security: Generali Italia SpA
Insured risk: The Insurance is valid for accidents suffered by the Insured during the participation in all the activities described in the policy or whilst performing tasks on behalf of the Assured, including transfer risks.

Assured categories, risks and sums:

<table>
<thead>
<tr>
<th>Categorie assicurate</th>
<th>Death</th>
<th>Permanent Disability</th>
<th>Medical expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>A) Students</td>
<td>Euro 200.000,00</td>
<td>Euro 260.000,00</td>
<td>Euro 50.000,00</td>
</tr>
<tr>
<td>B) Scholarship holders</td>
<td>Euro 200.000,00</td>
<td>Euro 260.000,00</td>
<td>Euro 50.000,00</td>
</tr>
<tr>
<td>C) Personell during missions in Italy and Abroad</td>
<td>Euro 200.000,00</td>
<td>Euro 260.000,00</td>
<td>Euro 50.000,00</td>
</tr>
<tr>
<td>D) Professors, visiting professors, speakers, research fellow</td>
<td>Euro 200.000,00</td>
<td>Euro 260.000,00</td>
<td>Euro 50.000,00</td>
</tr>
<tr>
<td>E) Drivers of private vehicles</td>
<td>Euro 200.000,00</td>
<td>Euro 260.000,00</td>
<td>Euro 50.000,00</td>
</tr>
<tr>
<td>F) Drivers of the assured vehicles</td>
<td>Euro 200.000,00</td>
<td>Euro 260.000,00</td>
<td>Euro 50.000,00</td>
</tr>
<tr>
<td>G) Undergraduates during transfers</td>
<td>Euro 200.000,00</td>
<td>Euro 260.000,00</td>
<td>Euro 50.000,00</td>
</tr>
</tbody>
</table>

Permanet disability Deductible: none
Territorial limits: Whole world.
Limits: Flight Risks maximum sum for aircraft Euro 5.000.000,00 in case of Death and Euro 5.000.000,00 for permanent disablement
Body repatriation euro 7.500,00
Aesthetic damage euro 7.500,00
Overall limit: euro 15.000.000,00
Age limit: 75 years
Main exclusions:

- Accidents directly related to the declared or undeclared state of war, except when the Insured is surprised by the outbreak of war while he is abroad for a maximum period of 14 days from the beginning of the hostilities;
- when driving or using aircraft or submersible vehicles, except as provided for in art. 8, Section 3;
- as a result of willful misconduct or criminal actions of the Insured;
- under the influence of drugs, psychotropic drugs and hallucinogens taken voluntarily except if on prescription;
- if drunk whilst driving vehicles or boats;
- as a direct or indirect consequence of transmutation of the nucleus of the atom, as well as of radiation caused by the artificial acceleration of atomic particles;
• if participating to races (and related tests), football, cycling, unless they are for recreational purposes;
• participation in races (and related tests) involving the use or driving of motor vehicles and boats, (except in the case of pure regularity);
• parachuting, boxing and mountaineering.
• People with alcoholism, drug addiction or mental illness are excluded
Vehicle kilometric comprehensive insurance

Assured: Università degli Studi di Trento
Policy: n° F1900010738-LB
Insurance period: from the 1st of July 2019 to the 30th of June 2020 both days included
Security: Lloyd’s Insurance Company SA
Risk: Given that the insured vehicles are those owned and / or in use (even if belonging to family members and / or third parties) to persons authorized by the Assured and used for business trips and / or missions and / or for service obligations outside the office, as well as during the journeys connected with the provision of the availability service, limited to the time necessary for the execution of the missions or the provision of the service during circulation, parking and / or hospitalization of the same in both public and private areas, insurance is provided for material and direct damages suffered by the vehicles themselves, even if deriving from gross negligence of the Insured, as a consequence of:
- Fire, fuel explosion, lightning;
- total or partial theft, robbery and extortion, including damage caused to the vehicle in the execution or attempted theft or robbery or extortion;
- overturning, crashes, collision with other vehicles, people and / or animals, collision with obstacles, which occurred during circulation;
- active and / or passive towing, as well as pushing or hand maneuvers provided they are necessary to clear the roadway or transport the vehicle to a repair shop or deposit following an insured claim;
- riots, strikes, demonstrations, acts of terrorism, sabotage and vandalism.
- tornadoes, storms, hurricanes, hail, floods, landslides, landslides and avalanches, earthquakes, snow fall, and similar atmospheric or natural phenomena.
- fall of aircraft, flying elements, including non-piloted elements, their parts and objects transported by them, as well as meteorites.
- Insurance includes:
  - the costs incurred to replace the window plates of the insured vehicle following their breakage by any means occurred;
  - The material and direct damages suffered by the things transported by the vehicles, even if deriving from gross negligence of the Insured or the Driver of the insured vehicle, during circulation and parking
  - costs relating to towing to the nearest workshop in the event of an indemnifiable claim.

Assured sum for vehicle: The vehicles commercial value with a maximum of Euro 35,000.00

Sublimits and deductibles

<table>
<thead>
<tr>
<th>Event</th>
<th>Limit per vehicle</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fire/lightning</td>
<td>Insured sum</td>
<td>none</td>
</tr>
<tr>
<td>Theft</td>
<td>Insured sum</td>
<td>€ 250.00</td>
</tr>
<tr>
<td>Overturning/crashes/collision</td>
<td>Insured sum</td>
<td>€ 250.00</td>
</tr>
<tr>
<td>Riots/vandalism/malicious acts</td>
<td>Insured sum</td>
<td>€ 250.00</td>
</tr>
<tr>
<td>Atmospheric events</td>
<td>Insured sum</td>
<td>€ 250.00</td>
</tr>
<tr>
<td>Towing/pushing/hand maneuvers</td>
<td>Insured sum</td>
<td>none</td>
</tr>
<tr>
<td>Glass plates</td>
<td>€1,000.00</td>
<td>€ 100.00</td>
</tr>
<tr>
<td>Transformed objects</td>
<td>€1,000.00</td>
<td>€ 100.00</td>
</tr>
<tr>
<td>Towing</td>
<td>€500.00</td>
<td>none</td>
</tr>
</tbody>
</table>
Territorial limits: Italy, vatican City, San Marino and countries for wich te “Green card” is compulsory.

Principal exclusions:

- war acts, insurrection, military occupation, invasion, measures of any government or Authority.
- explosions or heat emanations or radiation caused by transmutation of the nucleus of the atom, as well as by radiation caused by the artificial acceleration of atomic particles.
- Malicious acts of the Policyholder and the Insured;
- deriving from the participation of the vehicle competitions or competitions and related tests and trainings;
- occurred when the vehicle is driven by a non licensed person;
- damage to the wheels (rims, tires and inner tubes) if they occur not in conjunction with other indemnifiable damage in terms of the policy.
- driving in a state of intoxication or psychic alteration caused by the use of drugs or alcohol over the law limits;
Legal expenses policy

Assured: Università degli Studi di Trento
Policy: n° 91/M13352423
Period: from the 1st of July 2019 to the 30th of June 2020 both days included
Security: ITAS MUTUA

Insured Risk:
Expenses that the Assured must bear on behalf of the insured for the protection of their rights and interests in cases of disputes relating facts directly related to the performance of their duties and / or institutional functions (criminal defense for non intentional crimes, fines, defense expenses for intentional crimes and / or willful misconduct crimes if the intentional crime is declassified to a non intentional crime hypothesis, a definitive sentence of acquittal, acquittal or filing for groundlessness of the news of the crime occurs, Administrative-accounting responsibility, subject to actual acquittal, passive legal assistance - resistance costs in proceedings for civil liability judgments only in the presence of a valid Liability or product liability insurance)
The insurance is provided directly to the Contracting Body and / or the Insured indicated in the policy which request legal aid against the Body, for the costs of defense, assistance, patronage and expertise, both out and in court, for each degree of judgment, including those liquidated by the Judge in favor of the counterparty in case of loss.

Additional guarantees:
- Active legal assistance (to the assured)
- Legal assistance in mediation cases (to the assured)

Insured Subjects:
Assured, Rector, Pro-Rector, General Manager,
All members of the supervisory bodies, all Employees / Executives, all those persons for whom the University has legal aid obligations.

Insurance form:
Claims Made with 2 years retro activity and 1 year ultra activity.
the insurance is valid for claims reported for the first time by the insured during the insurance period and / or within 1 year from the expiry of the policy, regarding violations of laws or contractual breach that occurred not earlier than two years from the beginning of the policy.

Territorial validity: Europe.
Deductibles: None.

Limits:
Euro 50,000,00 for each insured
Euro 50,000,00 for each event that involves more than one insured
Euro 150,000,00 in the annual aggregate

Main exclusions:
- If the Claim derives from the Insured's intentional acts except where expressly included;
- The Claim derives from misconduct of the insured qualified in court and ascertained as gross negligence;
- The crime is extinguished by amnesty or canceled by pardon; the so-called plea bargaining is also excluded (definition of the judgment with the application of the penalty at the request of the parties)
• The Claim is related to a conflict / dispute between the Insured/s and the Policyholder;
• The claim derives from contractual or tax disputes;
• The Loss arises in relation to events resulting from acts of war, military occupation, invasion, insurrection, popular riots, terrorism and organized sabotage;
• The Claim derives from a fact not directly related to the service, institutional functions and / or duties of the insured;
• The Claim is already known to the Insured prior to the date of stipulation of this contract;
FLEET MOTOR INSURANCE

Assured: Università degli Studi di Trento
Policy: n° 91/M11568439
Period: from the 1st of January 2020 to the 31st of December 2020 both days included
Security: ITAS MUTUA
Insured Risk: Motor liability
Direct damage and other perils to vehicles
For 12 vehicles of the assured

Insured Vehicles, insurances, values:

<table>
<thead>
<tr>
<th>Vehicle</th>
<th>N.Pate</th>
<th>Mass/kw</th>
<th>Insurance other than motor liability</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fiat Ducato D - Van - CP</td>
<td>BF010RA</td>
<td>35 Q.li</td>
<td>Fire, theft, comprehensive ins, glass, assistance</td>
<td>€ 2,000</td>
</tr>
<tr>
<td>Fiat Ducato D Van with trailer - CP</td>
<td>DF519CD</td>
<td>30+20 q.</td>
<td>Fire, theft, comprehensive ins, glass, assistance</td>
<td>€ 4,000</td>
</tr>
<tr>
<td>Fiat Freemont 2.0 m.jet 170 cv</td>
<td>EJ267LZ</td>
<td>125 kw</td>
<td>Fire, theft, comprehensive ins, glass plates, assistance, malicious acts, atmospheric events</td>
<td>€ 7,900</td>
</tr>
<tr>
<td>Ford WAG Facy D – Van - CP</td>
<td>BM156PR</td>
<td>33 q.li</td>
<td>Glass plates, assistance</td>
<td></td>
</tr>
<tr>
<td>Ford Fiesta 1.8 TDDI</td>
<td>BM211PN</td>
<td>55 kw</td>
<td>Glass plates, assistance</td>
<td></td>
</tr>
<tr>
<td>Seat IBIZA 1.4 Soul B</td>
<td>BW432TC</td>
<td>44 kw</td>
<td>Glass plates, assistance</td>
<td></td>
</tr>
<tr>
<td>Fiat Doblò 1.9 D ELX</td>
<td>BN259TN</td>
<td>46 kw</td>
<td>Glass plates, assistance</td>
<td></td>
</tr>
<tr>
<td>Fiat Panda 1.1 Hobby B</td>
<td>BV750EP</td>
<td>40 kw</td>
<td>Glass plates, assistance</td>
<td></td>
</tr>
<tr>
<td>Fiat Panda 1.1 Hobby B</td>
<td>BV746EP</td>
<td>40 kw</td>
<td>Glass plates, assistance</td>
<td></td>
</tr>
<tr>
<td>Fiat Doblò 1.9 JTD SX</td>
<td>BW097SZ</td>
<td>74 kw</td>
<td>Glass plates, assistance</td>
<td></td>
</tr>
<tr>
<td>Fiat Punto 55 S B</td>
<td>AN987EJ</td>
<td>40 kw</td>
<td>Glass plates, assistance</td>
<td></td>
</tr>
<tr>
<td>Land Rover Defender 110 2.5 TD5 SW</td>
<td>ZA434VL</td>
<td>90 kw</td>
<td>Glass plates, assistance</td>
<td></td>
</tr>
</tbody>
</table>

Insurance form: Loss occurrence
(the Liability insurance is valid for misconduct committed during the insurance period as for direct damage to the vehicles)

Territorial validity: Italy and “Green card” Countries.

Motor liability: € 8,000,000 each loss/persons/property damage

Liability rating: Bonus/Malus for cars and fixed deductible for vans/lorries

Deductibles:
Lorry/van liability: euro 250,00
Theft: 10% minimum euro 250,00
Cars Comprehensive ins.: 10% minimum euro 250,00
Lorries/vans Comprehensive ins.: 10% minimum euro 1,000,00
Malicious acts and atmospheric events: 10% minimum euro 250,00

Principal limits:
Glass plates: euro 1,000,00
Fire third party recourse: euro 800,000,00