



The integral version of the Insurance Conditions is presented in detail in the informative document that is handed over to each participant in our trips at the time of reservation.

For the complete version of the Insurance Conditions please see the ORP website.

PURPOSE OF THE INSURANCE

The Company provides the coverage specified in the following sections:

A. ASSISTANCE AND MEDICAL EXPENSES WHILE TRAVELLING

B. BAGGAGE

C. TRIP CANCELLATION

D. TRIP INTERRUPTION

E. COVER STAY

The maximum duration of insurance coverage for all destinations is **30 days**.

A. ASSISTANCE AND MEDICAL EXPENSES WHILE TRAVELLING

A.1 -Purpose of the insurance

In the event of illness or an injury while travelling, the Company, through its Operations Centre which is available 24 hours a day, organises and provides the following services:

TRAVEL ASSISTANCE

The indicated limitation amounts must be considered per insured, claim and insurance period, given the sub limits set out below.

a) **MEDICAL CONSULTATION BY TELEPHONE.** The Operations Centre is available to the insured to organize a medical consultation by telephone in the event of a sudden emergency while travelling.

b) **SENDING A DOCTOR OR AN AMBULANCE IN THE EVENT OF AN EMERGENCY** (only valid in Italy)

c) **RECOMMENDING A MEDICAL SPECIALIST** (valid only abroad)

d) **TRANSFER – PATIENT REPATRIATION**

e) **TRANSFER OF THE OTHER INSURED PARTIES**

f) **SENDING URGENT MEDICATIONS** (valid only abroad)

g) **TRAVEL OF A RELATIVE IN THE EVENT OF HOSPITALISATION**

h) **EXTENSION OF STAY**

i) **TRANSFER OF THE INSURED CONVALESCENT TO HIS HOME**

j) **REPATRIATION OF REMAINS UPON DEATH ABROAD**

k) **EARLY RE-ENTRY**

l) **ADVANCE EXPENSES FOR URGENT NEEDS IN THE EVENT OF THEFT, MUGGING, ROBBERY OR LOSS OF MEANS OF PAYMENT** (only valid abroad)

m) **CREDIT CARD PROTECTION** (valid only abroad)

n) **ADVANCE OF LEGAL ASSISTANCE EXPENSES** (valid only abroad)

o) **ADVANCE PAYMENT OF BAIL** (valid only abroad)

MEDICAL EXPENSES WHILE TRAVELLING

The indicated limitation amounts must be considered per insured, claim and insurance period, given the sub limits set out below.

MAXIMUM LIMIT: ITALY € 1,000,00 – ABROAD € 50.000,00 – RUSSIAN FEDERATION € 50,000,00

EXCESS: € 50,00

BY DIRECT PAYMENT – only if the Operations Centre has been contacted before.

If the insured incurs medical expenses / hospital care or urgent and unavoidable surgery which cannot be postponed, received in situ during the travel, during the coverage period, the Company shall bear the costs with direct payments made by the Operations Centre.

Coverage continues until the date of discharge or until such time as the insured shall be deemed, in the opinion of the Company's medical doctors, in condition to be repatriated. Coverage is provided for a maximum 120 days including the hospital stay.

Where the Company cannot make direct payment, the expenses will be reimbursed provided they have been authorised in advance by the Operational Centre which, in this case, was contacted during the period of hospitalisation.

No refund will be made without prior contact with the Operations Centre helpline.

THROUGH REIMBURSEMENT – Even without prior authorisation from the Operations Centre, within the sub-limits indicated.

a) The Company will reimburse the cost of transport from the scene of the event to the medical centre emergency room or place of first admission.

Maximum limit: Italy € 500 – Abroad € 2,500

b) The Company shall reimburse the expenses for medical and / or pharmaceutical visits, diagnostic tests, ambulatory care and / or admission (including day hospital), sustained following an injury or illness occurred while travelling.

In the event of an injury occurring while travelling the Company will also reimburse the expenses for medical and diagnostic tests, provided they are performed within 30 days after re-entry from the trip.

Maximum limit: Italy € 500 – Abroad € 1,000

c) The Company will reimburse expenses for urgent dental care only following an injury while travelling.

Maximum limit: € 150

A.2 -Exclusions (in addition to common exclusions)

The assistance will not be provided in the following cases:

a) if the insured (or his/her representative) ignores the indications of the Operational Centre, and asks to be discharged from the facility where admitted, against the advice of the doctors or refuses transportation or repatriation. In this last case, the Company will immediately suspend assistance and coverage of additional medical expenses accrued from the day following the refusal of transport / repatriation to Italy.

b) a trip made towards an area where, at the time of departure, there is a ban or limitation (even temporary) issued by a competent public authority;

c) a trip made for the purpose of undergoing medical / surgical treatment. Payments will not be made in countries where coverage cannot be provided for political or meteorological reasons.

B. BAGGAGE

The indicated limitation amounts must be considered per insured, claim and insurance period, given the sub limits set out below.

B.1 -Purpose of the insurance

a) **THEFT, MUGGING, ROBBERY, FIRE, BREAKAGE AND DAMAGE, LOST BAGGAGE**

The Company shall indemnify the insured for material and direct damage resulting from theft, fire, robbery, mugging, breakage, damage or non-delivery of personal baggage by the air carrier. Coverage includes only one claim per trip.

Maximum limits: All destinations € 700

It should be noted that:

- The Company pays a maximum of € 150 per item
- All photographic/video/optical material (cameras, video cameras, lenses, flashes, batteries, etc.), appliances, and any other electronic equipment are considered collectively as a single object.

b) DELAYED BAGGAGE

If baggage is delayed by the airline for more than 12 hours (with respect to the scheduled time of arrival), the Company shall reimburse the purchase of essential items (clothing and personal toiletries items), within the insured capital limits. Coverage includes only one claim per trip.

Maximum limit per insured: € 300

The Company will not reimburse expenses:

- for late delivery of baggage on the flight back to the insured's usual place of residence
- incurred after the date the baggage was received.

B.3 -Exclusions (in addition to common exclusions)

The following are excluded from the insurance: computers, mobile phones, media players, sunglasses, televisions, battery chargers, money, precious stones, cheques, stamps, tickets and travel documents, jewellery, precious watches, coins, artwork, collections, samples, catalogues, goods, food, perishables.

The Company does not indemnify damage:

a) facilitated by malice or gross negligence by the insured or people of which he/she must respond;

b) that occurred when:

- the baggage was not properly stored in the boot of a locked vehicle;
- the vehicle was not parked overnight, between the hours of 8 PM and 7 AM, in a guarded public garage for a fee;
- the theft took place without breaking into the boot of the vehicle;
- the baggage is in a motor vehicle even when stowed in a locked boot;

c) that occurred while camping.

The following are also excluded:

d) photographic/video/optical kit entrusted to third parties (hoteliers, carriers etc.).

C. TRIP CANCELLATION

C.1 -Purpose of the insurance

The Company will indemnify the insured the amounts paid (excluding registration fee) and not already refunded, held by the travel organizer according to the Terms and Conditions of the trip, if the trip itself must be cancelled due to one of the following circumstances, involuntary and unforeseeable at the time of booking:

a) illness, injury or death (resulting in cancellation):

- of the insured or of a relative (see definition) or of a single person indicated by the insured as a travel companion as long as he is also registered at the same time as the same trip;

- the co-owner of a company or professional office;

b) selection of the insured as juror or sworn testimony to appear before the judicial authorities;

c) fire, burglary or natural disaster which cause material damage to the dwelling place of the insured or to the a property where he/she carries out his/her professional or industrial business, thus requiring his/her physical presence;

d) inability to reach the place of departure as a result of:

- an accident to the means of transportation during the journey to the place of departure;
- natural disaster.

e) pandemic that affects the Insured Party, a relative (as defined in the glossary) or a travel companion (as defined in the glossary);

f) quarantine that entails unsupervised or supervised isolation of the Insured Party or a travel companion (as defined in the glossary).

The Company will reimburse the fee charged:

- to the Insured; and, provided they are insured and registered on the same file:
- to all his family members
- to a single person indicated by the insured as a travel companion as long as he/she is also registered at the same time for the same trip.

In case of booking in a triple room, 2 people can be indicated as travel companions as long as they are also registered at the same time for the same trip.

Maximum per person. € 20,000

Maximum per event. € 50,000

The Company makes the refund:

- a) without the deduction of any overdraft in the event of cancellation of the trip caused by the death of the Insured or hospitalization of the Insured in a care institution for a duration of more than 5 days;
- b) in the case of pre-existing illnesses, including those that resulted in hospitalization in a health institution for more than 5 days, with the application of an overdraft of 30% with a minimum of € 80;
- c) for all other causes provided for with the application of an overdraft of 20% with a minimum of € 25.

In the event of illness or injury, the Company's doctors are given the right to carry out a medical check in order to certify that the conditions of the Insured are such as to prevent their participation in the trip.

C.2 -Exclusions (in addition to common exclusions)

The Company does not make reimbursements for cancellations caused by:

a) forms of depression;

c) pregnancy;

d) complications from a pregnancy if the pregnancy started before the date of booking;

d) bankruptcy of the carrier or travel agent;

D. TRAVEL INTERRUPTION

D.1 -Object of the insurance

The Company reimburses the pro-rata of the unused stay starting from the return home date in case of:

a) medical return of the Insured, organized and carried out by the Operations Center;

b) early return due to death or hospitalization with a prognosis of more than 7 consecutive days of a family member, authorized and organized by the Operations Center.

The guarantee is also effective in the event of the death of the Insured during the stay, and provided that the "Return of the body" service has been organized and carried out by the Operations Center.

The Company reimburses the pro-rata to the legitimate and/or testamentary heirs.

D.2 -Exclusions (in addition to the common exclusions)

The guarantee is not effective in the event of quarantine and/or pandemic (declared by WHO), of such severity and virulence as to lead to high mortality or to require restrictive measures in order to reduce the risk of transmission to the civilian population.

E. COVER STAY

E.1 -Purpose of the insurance

In the event of the Insured's medical stop, ordered by the competent authority for security reasons:

- upon arrival at the airport of the country of destination or transit
 - or during the course of the trip or stay for the purpose of carrying out health checks;
 - or in case of declared quarantine with forced stay on the spot;
- the Company reimburses any major essential and indispensable costs for food and hotel accommodation incurred by the Insured for forced stay on site and for travel tickets to return to Italy.

The Company reserves the right to ask the Insured for any refunds obtained from tourism service providers and / or carriers.

Limits: € 2,500 per insured and € 10,000 for travel practice and € 100,000 per policy and insurance year.

E.2 -Exclusions (in addition to common exclusions)

The Company does not provide compensation in the following cases:

- a) willful misconduct or gross negligence of the Insured;
- b) trips undertaken to countries in which medical detention was already known;
- c) costs not covered by the guarantee;
- d) losses following the insured's waiver of the continuation / rerouting of the interrupted trip offered by the travel organizer.

EXCLUSIONS

All the services for which the insured has not sought prior approval from the Operations Centre helpline are excluded from the terms of this insurance.

The following are also excluded from any compensation, services, consequences and/or event arising directly or indirectly from:

- a) situations of armed conflict, invasion, acts of foreign enemies, hostilities, war, civil war, rebellion, revolution, insurrection, martial law, military or usurped power or attempts to usurp power;
- b) acts of terrorism in general, including the use of any type of nuclear or chemical bomb;
- c) ionising radiation or radioactive contamination from nuclear fuel, or arising from phenomena of transmutation of the nucleus or

- radioactive, toxic, explosive, or other dangerous features of nuclear equipment and its components;
- d) tornadoes, hurricanes, earthquakes, volcanic eruptions, flooding, nuclear explosions and other natural disasters;
- e) air, water, soil, subsoil contamination, or any other environmental damage;
- f) expenses for the search and rescue of the insured from the sea, lakes, mountains or desert;
- g) malice or gross negligence of the insured, including suicide or attempted suicide;

No (re)insurer will be required to provide coverage, to pay a claim or provide a service in any capacity in the event that the provision of such coverage, payment of the claim or the provision of this service exposes the (re)insurer to any penalty or restriction pursuant to a resolution of the United Nations or under the sanctions, laws or economic and trade embargoes of the European Union, the United Kingdom or the United States of America.

OBLIGATIONS OF THE INSURED IN THE EVENT OF A REQUEST FOR ASSISTANCE

In the event assistance or medical expenses are required during the travel as a result of hospitalisation, the insured, or whoever acts on his/her behalf, must immediately contact the Operations Centre available 24 hours a day by calling the following number:

+ 39 06 42 115 840

They must also identify themselves as **"INSURED DIOCESE OF ROME OPERA ROMANA PELLEGRINAGGI"** and provide:

- full personal details of the insured;
- policy number **100292235**;
- the type of intervention required;
- temporary telephone number;
- Hospital details (*name and telephone number, ward where admitted, name of the doctor who took care of the patient*);
- address of any relatives / companions travelling with the insured.

OBLIGATIONS OF THE INSURED IN THE EVENT OF A REFUND REQUEST

For each request for reimbursement, the insured or the person acting on his/her behalf, must file a claim with the Company within 30 days of their return, providing the Company with all the documentation necessary for managing the claim, without prejudice to the provisions in article 16, and in particular:

- personal details and tax I.D. of the payment recipient (pursuant to Italian Law No. 248 of 4 August 2006);
- name and address of the Bank, IBAN, SWIFT code in the case of a foreign bank account;
- name of account holder if different from the owner of the file;
- place, date and time of the event and the circumstances and the causes that have determined it.

He will also provide:

■ Refund of medical expenses:

- medical records written on site (medical records, first aid report, medical certificate stating the diagnosis) and related original receipts of incurred medical expenses.

■ Theft, mugging, robbery, fire, breakage, damaged and undelivered baggage:

- original copy of the complaint submitted to the competent authorities of the place where the event occurred, along with a detailed list of the stolen, burned or damaged items, and documentation/proof of possession certifying their value, brand, model and approximate date of purchase.

- copy of the PIR report (Property Irregularity Report).

For damage that occurred during air transport, report the problem at the specific airport office and have them provide you with the P.I.R. (PROPERTY IRREGULARITY REPORT).

■ Delayed delivery of baggage by the airline:

- copy of the PIR report (Property Irregularity Report);
- copy of the air ticket and baggage ticket;
- receipts for the purchase of essential goods, in original, with detailed list of purchases.

■ Trip cancellation

- copy of the documentation objectively proving the cause of the waiver/change;
- in the event of illness or accident, first aid and medical certificate reporting the date of the accident or the onset of the disease, the specific diagnosis and prognosis;
- documentation proving the link between the Insured and any other person who has issued the waiver;
- if hospitalised, complete copy of the medical record;
- copy of the catalogue and/or tour program with its rules regarding the penalty;
- copy of the travel contract with payment records;
- copy of the booking statement of the reservation and penalty issued by the organizer of the trip;
- original travel documents, for the 100% penalty.

■ Cover Stay

- place, day and time of the event as well as the circumstances and causes that determined it;
- documentation certifying the medical detention ordered by the Authority;
- travel contract;
- any re-routing travel document showing the higher cost paid or a new travel document issued;
- refund document for airport taxes, or alternatively declaration of non-flown, issued by the air carrier;
- bills for expenses related to forced residence (hotel expenses, meals);
- documentation certifying any refunds recognized by service providers;

All documents relating to expenses (invoices, travel documents, etc.) must be in the name of the Insured.

■ Trip Interruption

- copy of documentation certifying the cause of the interruption: medical certificate showing the diagnosis, medical record, death certificate;
- booking statement, in copy;
- catalog and / or travel program certifying the cost of ground services or declaration of the agency that organized the trip.
- document certifying the reserved services not used with the relative non-refundable costs.

IMPORTANT REFERENCES

REFUND REQUESTS

Send the claim and supporting documentation:

-via the website at the address www.tripy.net

or otherwise

-by post to address

INTER PARTNER ASSISTANCE S.A. -Travel -Ufficio Sinistri Casella

Postale 20175

Via Eroi di Cefalonia

00128 Spinaceto -ROME – ITALY

alternatively

-you can contact us at +39 06.42115680 at the following times:

from Monday to Thursday 09:30 am – 12:30 pm; 2:30 pm – 4:30 pm; on

Friday 9:00 am – 1:00 pm

Policy issued with the collaboration of

JANUA BROKER SPA
Insurance Counseling for Religious Institutions
Via G. Parini, 7
20121 Milan

Phone: +39 02 33 00 26 69
E-mail: milano@januabroker.it

Please note:

***This copy in English is for explanatory purposes only - the copy of
the contract in Italian is the only one that has legal validity***