

**PROTECNA**

**MEDICO NOSTOP ITALY**

## PRODUCT GUARANTEES

Assistance Guarantee in case of illness and/or injury

Medical consultation

Dispatch of a doctor or an ambulance in Italy

Referral to a specialist doctor

Medical repatriation (including expenses for repatriation of the deceased's remains up to Euro 8,000.00)

Return with a family member (up to Euro 200.00 for return to Italy and Euro 500.00 for return abroad)

Travel of a family member (up to Euro 1,000.00)

Accompaniment of minors (up to Euro 1,000.00)

Repatriation of the convalescent insured person

Extension of stay (up to Euro 40.00 per day for a maximum of three days)

Early return (up to Euro 1,000.00)

Medical Expenses Reimbursement Guarantee If, following sudden illness or injury, you have to incur medical/pharmaceutical/hospital expenses for urgent and non-postponable treatments or interventions in the countries adhering to the Schengen Treaty, during the period of validity of the guarantee, Europ Assistance will reimburse them based on the maximum limit provided. For medical and pharmaceutical expenses, even in the event of hospitalisation in a healthcare institution or in a facility equipped for Emergency First Aid, Europ Assistance will bear the costs, with direct payment on site by the Organisational Structure and/or as reimbursement, up to the amount provided for this purpose in the Policy Form per Insured Person and for the period of validity of the Policy itself. The indicated maximum limits include:

Hospitalisation fees in a healthcare institution prescribed by the doctor up to Euro 200.00 per day per Insured Person

Expenses for urgent dental treatment, only following injury, up to Euro 200.00 per Insured Person

Expenses for prosthesis repairs, only following injury, up to Euro 200.00 per Insured Person

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**MEDICO NOSTOP ITALY**

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**MAXIMUM REFOUND € 30.000**

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<b>DURATION</b>	<b>COUNTRY OF ORIGIN</b>	<b>INSURANCE PREMIUM</b>	<b>COUNTRY OF ORIGIN</b>	<b>INDURANCE PREMIUM</b>
<b>30</b>	<b>Europe</b>	<b>60,00 €</b>	<b>World</b>	<b>76,00 €</b>
<b>60</b>		<b>88,00 €</b>		<b>104,00 €</b>
<b>90</b>		<b>138,00 €</b>		<b>171,00 €</b>
<b>120</b>		<b>159,00 €</b>		<b>210,00 €</b>

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A 20% discount will be applied to the above rates for University of Siena students.

**PROTECNA**

**MEDICO NOSTOP RESIDENT**

## PRODUCT GUARANTEES

Assistance Guarantee in case of illness and/or injury

Medical consultation

Dispatch of a doctor or an ambulance in Italy

Interpreter available

Referral to a specialist doctor

Medical repatriation

Travel of a family member/authorised person (up to Euro 1,000.00)

Hotel expenses

Repatriation of the convalescent insured person

Repatriation of the deceased's remains up to Euro 8,000.00

Medical Expenses Reimbursement Guarantee If, following sudden illness or injury, you have to incur medical/pharmaceutical/hospital expenses during the period of validity of the guarantee, Europ Assistance will reimburse them within the following maximum limits:

All hospitalisation expenses in a healthcare institution, up to the maximum limit indicated on the Policy Form, which you can choose when you sign the Policy, between Euro 10,000.00 and Euro 30,000.00 per claim and per period of duration of the Policy

Medical expenses incurred in the 60 days before and after hospitalisation, for:

Visits

Tests

Diagnostic investigations up to Euro 1,500.00 per claim and per period of duration of the Policy

Medical expenses incurred in case of access to the emergency room up to a maximum of Euro 300.00 per claim and per period of duration of the Policy. These expenses are reimbursed only if they are documentable and prescribed by the emergency room.

Expenses for urgent and non-postponable dental treatment following injury up to a maximum of Euro 200.00 per claim and per period of duration of the Policy

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**MEDICO NOSTOP RESIDENT**

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**MAXIMUM REFOUND € 10.000**

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<b>DURATION</b>	<b>COUNTRY OF ORIGIN</b>	<b>INSURANCE PREMIUM</b>	<b>COUNTRY OF ORIGIN</b>	<b>INDURANCE PREMIUM</b>
<b>90</b>	<b>Europe</b>	<b>119,00 €</b>	<b>World</b>	<b>137,00 €</b>
<b>180</b>		<b>190,00 €</b>		<b>214,00 €</b>
<b>365</b>		<b>280,00 €</b>		<b>314,00 €</b>

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**MEDICO NOSTOP RESIDENT**

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**MAXIMUM REFOUND € 30.000**

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<b>DURATION</b>	<b>COUNTRY OF ORIGIN</b>	<b>INSURANCE PREMIUM</b>	<b>COUNTRY OF ORIGIN</b>	<b>INDURANCE PREMIUM</b>
<b>90</b>	<b>Europe</b>	<b>189,00 €</b>	<b>World</b>	<b>207,00 €</b>
<b>180</b>		<b>301,00 €</b>		<b>325,00 €</b>
<b>365</b>		<b>447,00 €</b>		<b>481,00 €</b>

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A 20% discount will be applied to the above rates for University of Siena students.

**PROTECNA**

STUDY & STAGE ANNUAL VERSION

## PRODUCT GUARANTEES

Assistance Guarantee In case of illness and/or injury while travelling, also resulting from acts of terrorism. You can request each service 3 times per claim and per insurance year.

Medical consultation

Referral to a specialist doctor abroad

Medical Repatriation

Repatriation of the convalescent insured person

Transfer to an equipped hospital centre

Return with a travel companion

Return of the other insured persons

Travel of a family member

Accompaniment of minors

Extension of stay

Interpreter available abroad

Advance payment for basic necessities

Early return

Advance payment of penal bail and legal referral abroad

My Clinic telemedicine app

Medical Expenses Guarantee, also in case of terrorism If while you are travelling, you have an illness and/or suffer an injury that requires hospitalisation in a healthcare institution (with the exception of what is provided for access to the Emergency Room), Europ Assistance will cover the medical/pharmaceutical/hospital expenses that you incur during the Policy period. Europ Assistance will cover or reimburse the medical expenses, per Insured Person and per claim, up to the maximum limit indicated in the Policy Form, until your discharge from the Healthcare Institution and up to a maximum of 30 total days of hospitalisation. The

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maximum limits based on your travel destination are as follows: Euro 50,000.00 Europe / Euro 100,000.00 Worldwide / Euro 200,000.00 USA and Canada. The following expenses are included in the maximum limits indicated above:

Hospitalisation fees in a healthcare institution up to Euro 500.00 per day per insured person

Expenses for dental treatment not resulting from injury with a limit of Euro 100.00 per insured person

Only in case of injury, expenses for prosthesis repairs up to the limit of Euro 100.00 per insured person

First aid expenses to transport you from the place of the claim to the healthcare institution up to the amount of Euro 1,500.00 per insured person and per insurance year

Expenses for specialist visits and diagnostic investigations incurred in the 90 days before hospitalisation and in the 90 days after discharge with a limit of Euro 2,000.00 per insured person per claim and per insurance year

Expenses incurred following a positive test for Covid-19 (verified by serological tests and swabs) up to Euro 10,000.00 per insured person and per insurance year

Up to a maximum of Euro 500.00 for claims occurring in Italy, the Republic of San Marino, and the Vatican City State, within the policy commencement and duration period and during travel to your destination

Furthermore, the maximum limit includes expenses for specialist visits/diagnostic investigations resulting from an illness/injury that required entry to the Emergency Room, without hospitalisation, with the following limits:

In case of illness certified by a doctor, Euro 2,000.00

In case of injury, Euro 10,000.00 per insured person, per claim and per insurance year.

## OPTIONAL GUARANTEES

Civil Liability Guarantee while travelling (optional)

Accident Guarantee while travelling (optional)

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**STUDY & STAGE TEMPORARY**

## PRODUCT GUARANTEES

Assistance Guarantee in case of illness and/or injury, also resulting from acts of terrorism

Medical consultation

Dispatch of a doctor or an ambulance in Italy

Referral to a specialist doctor abroad

Medical repatriation

Transfer to an equipped hospital centre

Return with an insured travel companion

Return of the other insured persons

Travel of a family member

Accompaniment of minors

Repatriation of the convalescent insured person

Extension of stay

Interpreter available abroad

Advance payment for basic necessities (up to Euro 5,000.00)

Early return

Advance payment of penal bail (advance up to Euro 5,000.00) and legal referral abroad My clinic

Medical Expenses Guarantee If while you are travelling, you have an illness and/or suffer an injury, Europ Assistance will pay on your behalf the urgent and non-postponable medical/pharmaceutical/hospital expenses incurred at the place of the claim, during the Policy period. Europ Assistance will pay on your behalf the expenses if the Organisational Structure has the technical-practical conditions to proceed. Europ Assistance will pay on your behalf or reimburse the medical expenses, per Insured Person and per claim and per Policy

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duration period, up to the maximum limit of Euro 50,000.00 for Europe - Euro 250,000.00 for Worldwide including UK - Euro 500,000.00 for USA.

If you have been hospitalised - until your discharge from the Healthcare Institution, or - until Europ Assistance doctors deem that you can return to Italy. Europ Assistance will pay on your behalf or reimburse the expenses it has authorised and that you incur up to a maximum of 120 total days of hospitalisation.

If you have not been hospitalised, only the expenses you incurred during the policy period and that the Organisational Structure has authorised.

The maximum limits indicated in the Policy Form include the following expenses:

Expenses abroad to transport you from the place of the claim to the healthcare institution/first aid medical centre by any suitable sanitary means and up to the amount of Euro 1,500.00 per Insured Person. Reimbursement of transport is guaranteed only in the event that the Medical Expenses guarantee is activated and for any means of sanitary assistance deemed useful.

Expenses for urgent and non-postponable dental treatment necessary following a sudden illness that occurred while travelling, with a limit of Euro 100.00 per insured person

Only in case of injury, expenses for prosthesis repairs up to the limit of Euro 100.00 per insured person

Only in case of injury, expenses for the treatment you receive when you return to your residence, within 45 days after the injury and up to the maximum limit of Euro 500.00

Up to a maximum of Euro 500.00 in Italy, the Republic of San Marino, and the Vatican City State, for claims occurring within the policy commencement and duration period and during travel to your destination

## OPTIONAL GUARANTEES

Study Course Reimbursement Guarantee

Baggage, personal effects, and delayed delivery Guarantee

Civil Liability Guarantee

Accident Guarantee while travelling