

INSURANCE STATEMENT

The undersigned **UnipolSai Assicurazioni S.p.A. – Via Stalingrado, 45 - 40128 Bologna (Bo) Italia** states to have issued the **Third Party Liability and Employer's Liability insurance policy no 65/189182071**, here below specified:

Policyholder: **Università degli Studi di Torino**
Via Verdi, 8 – 10124 Torino
P.IVA 80088230018

Policy number: 65/189182071

Scope of Cover

- Third Party Liability (TPL)
- Employer's Liability (EL)

Sum Insured/Limits of Indemnity

- TPL 40.000.000,00=EUROS/ each and every loss
 - EL 40.000.000,00=EUROS/ each and every loss
- 40.000.000,00=EUROS/ each one persone

Geographical extension

- TPL worldwide
- EL worldwide

UnipolSai Assicurazioni S.p.A.



Effect/Expiry date

From the th of 31.12.2022 to the th of 31.12.2027

The interpretation of the policy will be subjected to the Italian law.

This statement is issued for legal allowed uses only, and I does not modify or change in any way the conditions, dates and validity ofe the policy to whom it refers.

Torino, 12/01/2023

UnipolSai Assicurazioni S.p.A.

PERSONAL ACCIDENT INSURANCE

Policyholder:	Università degli Studi di Torino, Via Verdi, 8 – 10124 Torino
Insurer:	Società Zurich Insurance PLC
Policy:	n. Z086387
Effective date from:	12 p.m. du 31.12.2022
Expiring date at:	13 p.m. du 31.12.2027

Coverage:

This insurance is provided for accidents occurred to Insured during their tasks, duties, activities and responsibilities, institutionally assigned, agreed or delegated, even collateral, none excluded or expected and generally all without conflicts with the applied rules, whether declared by the “Università degli Studi di Torino” (University of Turin) and carried out on its own headquarters and/or third parties offices or identified places, in Italy and/or abroad, from which derives death, permanent disability or other consequences, warranties and/or conditions implied.

Extended warranties:

This insurance includes accidents caused by or deriving from events listed in Article 26, among which there are frostbite or freezing, electrocutions, catastrophic events, including earthquakes, tsunamis, floods, landslides, avalanches, muscular strain, traumatic hernia, infections or diseases caused by animal bites or insects stings. Asphyxiation, not derived from disease, ingestion poisoning or absorption of substances and injuries arising from corrosive substances contact, drowning, infections derived directly from accidents.

Insured persons: The Insured are people classified in the categories mentioned below:

1. Students, including the part-time collaborators so-called “200 hours students”, registered to specialised courses, masters’ students, training and professional update courses students (CUAP), operational stages (TFA) or similar individuals, like outgoing and incoming students;
2. The ones registered to Postgraduate Schools initiated by University, Auxiliary Schools and Graduate Students from Medical School (It is hereby specified that, with reference to these last ones, concerning the pursuit of medical-healthcare/clinical-care activities, the insurance obligation burdens on hospital organisations, within the limits provided for in Article 368/1999 and subsequent amendments and additions);
3. Scholarship holders and PhD researchers;
4. Research Fellows;
5. Contract Professors or similar individuals with encoded projects of research and didactic;
6. Intern postgraduate (State examinations);
7. Disable students and respective companions’ students’ scholarship holders;
8. Drivers and individuals carried on service vehicles of the policyholder, for service or mission reasons;
9. The policyholder employees during the use of own vehicle, for service or mission reasons;
10. Any other person, who carries out educational, research, training, stage, internship, etc. activities, and who shall be under the Policyholder’s direction, coordination and control, whom has insurance obligation.

Risks and sums insured: Every individual is insured for the following risks and related sums:

Death	€ 620.000.00
Permanent disability	€ 620.000.00
Medical expenses	€ 10.000.00 per person
Contact lenses expenses	€ 1.000.00 per person
Dental costs	€ 1.000.00 per person
Aesthetic damage	€ 10.000.00 per person
Repatriation of remains	€ 2.500.00 per person

Medical expenses due to accidents:

In case of indemnifiable accident under the policy terms, the Company will refund medical expenses sustained by the Insured, up to the loss limit described in the insurance wording. As medical treatments are meant: Hospital and clinical expenses, doctors and surgeons professional fees, diagnostics tests, medicolegal tests, laboratory tests, expenses for transport on ambulance and/or special emergency vehicles to health institutions or ambulatory, general physiotherapeutic costs, pharmaceutical expenses, or fees for medical visits.

Repatriations of remains (Effective in Italy and Abroad):

In case of the Insured's death due to indemnifiable accident under policy's terms, the Company will refund legitimate heirs or entitled persons, for transport of the remains costs sustained in the municipality of the deceased insured's residence, as established.

Aviation risk:

The insurance is also extended for accidents suffered during air travels, as passenger on aircrafts, helicopters and airplanes administered by whoever uses it, excluding Aeroclub. The risk starts from the moment that the Insured is on board and finishes when he gets off; the boarding and the getting off is part of aviation's risk.

War risk:

This policy is extended to accidents caused by a state of war, declared or not, from insurrections and/or revolutions. The insurance is effective for a maximum period of 14 days, from the hostility beginning, whether the Insured shall be caught in the war, while abroad, in a country until then peaceful.

Professional diseases:

This insurance is extended to professional diseases, limited to death and permanent disability, including for example for HIV and hepatitis, which occurs during the effectiveness of this contract and/or within 24 (twenty-four) months from termination of employment or expiration of this guarantee.

For the guarantee's effectiveness purposes, for injuries derived from HIV and Hepatitis, the Insured will have to provide documentary evidence that prove compliancy of procedures and/or current regulations on the infections verification question.

Ongoing risk:

This guarantee covers also the ongoing risk, that is for accidents happened to Insured during

their route from the place of study to another place, where there are institutional activities, and vice versa; from a place where take usually place institutional activities to other place of indeed institutional activities and vice versa (In case of activities in many locations) and from a place of study to another place of study and vice versa, as long as these injuries occurred during the time strictly necessary to complete ordinarily the route and with people transport vehicles, before or after the scheduled time of activities.

Age limit:

The insurance is effective for people not over 80 years old.

Territorial validity:

The insurance has a worldwide validity.

This statement is not the insurance policy and does not change, expand or alter in any way the coverage of the policy itself.

This declaration is a summary of the above mentioned policy and has been issued for informational purpose only.

This is a free end non-committal translation.

Zurich Insurance plc

Rappresentanza Generale per l'Italia

