

INSURANCE TERMS AND CONDITIONS 34708Q – EMERGING MARKET

The operation of these terms is subject to the validity of the Policy.

Disclosure made to the consumer before stipulating the contract at a distance

Dear Customer,

The insurance contract you are purchasing is defined, in accordance with Italian Legislative Decree no. 206/05, as a remote contract, i.e. a "contract stipulated between a Consumer and the supplier Europ Assistance Italia S.p.A. using one or more remote communication techniques until conclusion of the contract, including the conclusion of the contract itself".

In accordance with Art. 67-quater of Italian Legislative Decree no. 206/05 of the Consumer Code, please note that:

- A "Consumer" is any natural person acting for purposes that do not come under the scope of his/her business or professional activities.

- Europ Assistance Italia S.p.A. is a company authorised to provide insurance under Ministerial Decree of 02 June 1993 (Official Journal no. 152 of 01 July 1993), with registered office in Italy at Piazza Trento 8, 20135 Milan – registered in Section I of the Official Roll of Insurance and Reinsurance Businesses under no. 1.00108 – Company belonging to the Generali Group, registered with the Official Roll of Insurance Groups under no. 26 – Company subject to the management and coordination of Assicurazioni Generali S.p.A.

- The insurance contract offered is regulated by the Insurance Conditions attached as Form TAD 228/2 for Emerging Market. If said conditions meet your expectations, the premium to be paid in order to conclude the contract is that stated in the Insurance Conditions under the section entitled "Premium".

- Remote sales automatically assign the right to withdraw within 14 days of conclusion of the contract; this is without prejudice to the right of Europ Assistance Italia S.p.A. to withhold the amount due for the premium corresponding to the period for which the contract was in force.

- In accordance with Art. 67-duodecies, paragraph 5b, withdrawal does not apply to travel and baggage insurance policies, or similar short-term insurance policies lasting for less than one month.

- The right to withdraw can be exercised by registered mail with return receipt requested to be sent to the Contracting Party Costa Crociere, to the addresses specified in the Policy and c.c. Europ Assistance Italia S.p.A. – Servizio Clienti – Piazza Trento 8, 20135 Milano.

- Any complaints concerning insurance cover or claim management must be submitted in writing to Europ Assistance Italia S.p.A. – Ufficio Reclami – Piazza Trento, 8 – 20135 Milan, Italy – fax no. 02.58.47.71.28 – e-mail: ufficio.reclami@europassistance.it

Should the complainant not be satisfied with the outcome of the complaint, or in the event that no response is received within forty-five days, he/she may contact the IVASS (Istituto per la Vigilanza sulle Assicurazioni – Insurance Supervisory Institute) – Servizio Tutela degli Utenti (User Protection Service), Via del Quirinale 21, 00187 Rome, Italy, fax no. 06.42.133.745 or 06.42.133.353, accompanying the complaint with all documentation relating to the claim processed by the Company. As concerns disputes relating to the quantification of covers and the assignment of liability, please remember that the Judicial Authority has exclusive jurisdiction to rule on these, as well as the right to use conciliation systems, where such exist.

Information on the processing of personal data for insurance purposes (in accordance with art. 13 of Legislative Decree no. 196/2003 - Privacy Code)

This is to inform you that our company, as Personal Data Processing Controller, intends to acquire or has already acquired your Personal Data (including sensitive and judicial data if indispensable) for the purposes of providing the insurance services (1) requested or offered to you ("Insurance Purposes"), including for the fulfilment of related regulatory obligations and to prevent possible insurance frauds.

The data strictly required for the aforesaid purposes, as supplied by yourself or acquired from third parties, shall be processed in Italy or abroad through appropriate means and procedures, electronic or otherwise, by our employees, associates and other internal and external parties, designated as Data Processors and/or Persons in charge of Data Processing, or in any case operating as independent Data Controllers who provide technical, organizational and operational services to us (2).

As part of the provided insurance services, your data may also be disclosed, if necessary, to private and public entities related to the specific insurance relationship or to the insurance and reinsurance sector operating in Italy or abroad (3).

Your data shall not be disclosed to the general public. Without your data – some of which are required by law – we will be unable to provide some or all of our services.

You have the right to be informed of which of your personal data are in our possession and, if certain conditions exist, may exercise rights concerning the use of your data (rectification, updating, cancellation) by contacting the Data Processor pursuant to art. 7:

Europ Assistance Italia S.p.A. - Ufficio Protezione Dati, Piazza Trento, 8 – 20135 Milano
UfficioProtezioneDati@europassistance.it

On the Company's website you will find an updated list of Data Processors and the categories of individuals and entities to which the data may be disclosed, as well as the Company's privacy policy.

(1) Preparation and execution of insurance contracts; premium collection; claim settlement or payment of other benefits; reinsurance; co-insurance; prevention and detection of insurance frauds and related legal actions; establishment, exercise and defence of insurer's rights; performance of specific legal or contractual obligations; administrative/accounting management; statistical activities.

(2) These individuals and entities are part of the "insurance chain" (agents, sub-agents and other agency associates, producers, insurance brokers, banks, investment management companies and other acquisition channels; insurers, co-insurers and re-insurers, pension funds, actuaries, trusted lawyers and physicians, technical consultants, surveyors, auto servicing garages, vehicle demolition centres, healthcare facilities, claim settlement companies and other contract service providers), Generali Group companies and other companies providing contract management and other services, IT, web-based, financial, administrative, filing, correspondence, auditing and accounting certification services, as well as companies specialized in market and service quality surveys.

(3) Contracting Parties, Policyholders, participants in pension and healthcare funds, distrainers, lien holders, insurers, co-insurers, re-insurers and associations/consortia (e.g.: ANIA) if the disclosure of data to these entities is essential to provide the aforesaid services and to protect the rights of the insurance industry, institutional bodies and public entities.

RULES GOVERNING THE INSURANCE COVERAGE

GENERAL DEFINITIONS

Policyholder: the person whose interest is protected by the insurance, i.e. all participants in cruises operated by Costa Crociere S.p.A. and duly notified to Europ Assistance.

Baggage: all personal items that the Policyholder wears or carries during the cruise, including clothes, sports equipment and personal care items, photo and video equipment, medical equipment for the disabled, baby strollers and carriages, suitcases, or backpacks that hold them, material, equipment for children (strollers, wheelchairs), suitcases, and any travel cases intended to contain such items.

Contracting Party: Costa Crociere S.p.A. – Piazza Piccapietra 48 – 16121 – Genoa, Italy, hereinafter referred to as Costa Crociere.

Domicile: the place where the Policyholder has established his/her main place of business and interests.

Europ Assistance Italia S.p.A.: the insurance company, i.e. Europ Assistance Italia S.p.A. - A company authorised to provide insurance under Decree no. 19569 issued by the Ministry for Industry, Trade and Crafts dated 2 June 1993 (Official Journal no. 152 of 1 July 1993) - registered in Section I of the Official Roll of Insurance and Reinsurance Businesses under no. 1.00108 - Company belonging to the Generali Group, registered with the Official Roll of Insurance Groups - Company subject to the management and coordination of Assicurazioni Generali S.p.A.

Europe: Italy, all European countries and the countries of the Mediterranean basin: Algeria, Cyprus, Egypt, Israel, Lebanon, Libya, Morocco, Syria, Tunisia and Turkey.

Family member: spouse, children, parents, siblings, half-siblings, grandparents, parents-in-law, siblings-in-law, uncles and aunts, cousins, nieces and nephews, grandchildren and any other cohabitants of the Policyholder, as documented by valid certificates.

Deductible/excess: the portion of the claim to be paid by the Policyholder, calculated as a fixed amount or a percentage.

Breakdown: failure of a motor vehicle, resulting in the Policyholder being unable to use it in normal conditions.

Accident: any sudden and unpredictable event resulting from road traffic that causes damage to the vehicle, as a consequence of which the latter:

- cannot be operated, or
- can be operated, but at the risk of making the damage worse, or
- exposes the Policyholder to danger or severe inconvenience.

Compensation: the amount payable by Europ Assistance to the Policyholder in the event of a claim.

Accident: an event caused by an accidental, violent and external cause resulting in objectively observable physical injuries and the consequences of which are death or permanent disability.

Healthcare institution: a public healthcare facility or private hospital duly authorized by law to provide hospital care. The following are not considered health institutions under the Agreement: spas, homes for the elderly, long-term or convalescent care facilities, facilities mainly intended for diet programmes, physical therapy and rehabilitation.

Italy: the territories of the Republic of Italy, the Vatican City and the Republic of San Marino.

World: Europe and all countries not included in these definitions.

Residence: the place where the Policyholder has his/her habitual residence.

Claim: occurrence of the damaging event covered by the insurance.

Hospitalization: inpatient admission to a Healthcare Institution involving at least one overnight stay (excluding day hospital and emergency room care).

Organizational structure: the structure of Europ Assistance Service S.p.A. - P.zza Trento, 8 - 20135 Milan, Italy, consisting of managers, staff (doctors, technicians, operators), equipment

and units (centralised or otherwise), operating 24 hours a day, 365 days a year or in such other hours as may be established by contract, which, under a specific agreement stipulated with Europ Assistance Italia S.p.A., is responsible for contacting the Policyholder by telephone and for arranging and delivering the assistance provided for in the Policy, at the expense of Europe Assistance Italia S.p.A.

Third party: any person not meeting the definition of "Family Member".

Trip: the cruise, including on-board accommodations, flights, transfers, tours booked in Italy, sold by Costa Crociere S.p.A. to the Policyholder as shown in the relevant travel contract or document.

Vehicle: a vehicle, approved for a maximum of 9 seats, owned by the Policyholder, registered in Italy for no more than the last 10 years.

SPECIAL RULES GOVERNING THE INSURANCE IN GENERAL

Art.1. EFFECTIVE DATE – EXPIRY – OPERATION

1.1 Section Groups no Cancellation - The benefits and coverage shall be effective and valid: **FOR ALL INSURANCE COVERS**

– if the individual premium corresponding to the travel price range has been paid and is shown in the reservation documents.

Baggage – Personal assistance – Medical expenses – Traveller's liability – Legal assistance – Cruise Interruption – Flight delay – Assistance to Family Members at home – Safe Transfer

– for Policyholders who are residents of and/or domiciled in Italy, coverage starts from the moment the first service under the travel contract is provided, and ends when the last formality required under the aforesaid contract is completed;

– for citizens residing abroad and temporarily domiciled in Italy, the assistance services to be provided at the Policyholder's residence are delivered at his/her domicile in Italy;

– for cruises taken for tourist, study or business purposes, the coverage shall be effective, in any case, for a maximum of **60 days** of the cruise start date. Solely for **World Tour cruises (including individual portions)** the policy's validity is extended to the entire duration of the cruise;

– for "FLIGHT DELAY", in particular, the coverage is effective from the last official schedule communicated by Costa Crociere S.p.A. to the Policyholder. Subsequent schedule variations due to changes in flight operation shall be considered to constitute a delay only if the Policyholder is notified less than **12 hours** in advance of the previously scheduled time;

– up to the maximum amounts provided for each individual cover, as shown in summary in the "Table of Covers and Limits".

"Shore Excursion" Injuries

– coverage starts from the moment the Policyholder goes ashore, through the period required to receive the services purchased (tours and excursions), and ends when boarding begins.

Safe transfer – Car service

– effective from 24 hours prior to the expected cruise start time and only applicable to the trip from the Policyholder's residence/domicile of the insured person to the boarding point;

– limited to one vehicle owned by the Policyholder per household.

1.2 Section Emerging Market - The benefits and coverage shall be effective and valid:

FOR ALL INSURANCE COVERS

– if the individual premium corresponding to the travel price range has been paid and is shown in the reservation documents.

Baggage – Personal assistance – Medical expenses – Traveller's liability – Legal assistance – Cruise Interruption – Flight delay

– for Policyholders who are residents abroad, coverage starts from the moment the first service under the travel contract is provided, and ends when the last formality required under the aforesaid contract is completed. For citizens residing abroad the assistance services provided are applied at the same conditions as for residents / domiciled in Italy who travel abroad;

– for cruises taken for tourist, study or business purposes, the coverage shall be effective, in any case, for a maximum of **60 days** of the cruise start date. Solely for **World Tour cruises (including individual portions)** the policy's validity is extended to the entire duration of the cruise;

– for "FLIGHT DELAY", in particular, the coverage is effective from the last official schedule communicated by Costa Crociere S.p.A. to the Policyholder.

– up to the maximum amounts provided for each individual cover, as shown in summary in the "Table of Covers and Limits".

"Shore Excursion" Injuries

– coverage starts from the moment the Policyholder goes ashore, through the period required to receive the services purchased (tours and excursions), and ends when boarding begins.

Art.2. COMMUNICATIONS

All of the Policyholder's communications, except for calls to the Organizational Structure, shall be made in writing.

Art.3. TAX CHARGES

All tax charges in connection with the insurance are borne by the Policyholder.

Art.4. JURISDICTION AND LEGISLATION

This contract has been entered into between the parties in Italy. All matters not otherwise regulated herein shall be subject to the laws of Italy.

Art.5. COMMON EXCLUSIONS (applicable to all insurance covers)

This policy shall not cover any compensation, service, consequence or event arising directly or indirectly from:

- strikes (except as provided in the Flight Delay cover), riots and civil unrest;
- curfew, border blockage, reprisals, sabotage, embargo;
- acts of terrorism, meaning any act that includes but is not limited to the use of force or violence and/or threat by any person or group of persons acting alone or behind or in connection with any organiser or Government committed for political, religious, ideological or similar purposes including the intention to influence any Government and/or cause alarm in the public opinion and/or in the community or part thereof;
- wars, accidents due to war devices, invasions, actions of foreign enemies, hostilities (whether war is declared or not), civil war, situations of armed conflict, rebellions,

revolutions, insurrections, mutinies, martial law, military or usurped power or attempt to usurp power;

- confiscation, nationalisation, seizure, restrictive provisions, detention, appropriation and requisition for its possession or use by or on the orders of any Government (whether civil, military or 'de facto') or another national or local authority;
- pollution of any kind, infiltrations, contamination of the air, water, soil and subsoil or any environmental damage;
- nuclear or partially nuclear explosions, ionising radiation or radioactive contamination developed by nuclear fuels, nuclear waste or nuclear weapons or arising from phenomena of transmutation of the atomic nucleus or radioactive, toxic and explosive properties or from other dangerous features of nuclear equipment or its components;
- materials, substances, biological and/or chemical compounds used for the purpose of causing damage to human life or spreading panic;
- bankruptcy of the Carrier or any other supplier;
- errors or omissions at the time of booking or inability to obtain a visa or passport;
- Human Immunodeficiency Virus (HIV), Acquired Immuno-Deficiency Syndrome (AIDS) and sexually transmissible diseases;
- wilful misconduct or gross negligence of the Policyholder or people for whom the Policyholder is responsible;
- illegal acts or violations of any Government's laws or prohibitions committed by the Policyholder;
- abuse of alcohol;
- non-therapeutic use of narcotic and psychotropic drugs;
- mental illness, schizophrenia, manic depressive syndrome, psychosis, major depression in the acute stage;
- suicide or attempted suicide;
- tornadoes, hurricanes, earthquakes, volcanic eruptions, inundations, floods and other upheavals of nature;
- quarantine;
- journey undertaken to an area where a ban or limitation (temporary or otherwise) issued by a relevant public authority is in place; extreme trips in remote areas which can only be reached using special means of rescue;
- driving vehicles for which a licence category higher than B is required and motor vessels for non-private use;
- epidemics having the characteristics of a pandemic (declared by the WHO), whose severity and virulence results in a high level of mortality or requiring restrictive measures to reduce the risk of transmission to the civilian population, including but not limited to: closing of schools and public areas, restriction of public transport in cities, restrictions to air transport.

Art.6. INTENTIONAL OVERSTATEMENT OF LOSS

A Policyholder who intentionally overstates the amount of the loss forfeits the right to compensation.

Art.7. RIGHT OF SUBROGATION

Europ Assistance Italia S.p.A. has the right to take over, up to the sum paid, any rights and actions that the Policyholder may have against any party liable for the damages. The Policyholder undertakes, under penalty of forfeiture, to provide documents and information that will allow the exercise of the right of recourse and to take all the necessary steps to protect such right.

Art.8. REDUCTION OF INSURED AMOUNTS FOLLOWING A CLAIM

In the event of a claim, the amounts insured by the individual policy covers and the relevant limits of liability shall be reduced, effective immediately and until the end of the current insurance period, by an amount equal to that of the indemnifiable loss, net of any deductibles or excesses, without corresponding reimbursement of the premium. This provision shall not apply to the "Cruise Cancellation" cover which, regardless of the outcome of the claim and the value of any compensation, applies to a single loss event and the subsequent claim for compensation, upon the occurrence of which it ceases.

Art.9. PREMIUM

The premium for each Policyholder is shown in the Tables below:

Individual cost of Trip	Gross Premium	of which tax
Groups without Cancellation	€ 7,20	€ 0,56
Emerging Market A	€ 7,30	€ 0,57
Emerging Market B	€ 11,00	€ 0,85

Art.10. PERSONAL DATA PROTECTION

The Policyholder undertakes to inform all parties whose personal data may be processed by Europ Assistance Italia S.p.A., in compliance with the provisions of the insurance contract, of the contents of the above information on data processing for insurance purposes (pursuant to Art. 13 of Italian Legislative Decree no. 196/2003 - Privacy Code).

INSURANCE COVERS

Art.11. BAGGAGE

11.1 Scope

Baggage – Europ Assistance Italia S.p.A., within the limit of the insured amount of € 2.600,00 per person, shall indemnify the Policyholder against all direct material damages arising from theft, mugging, robbery, fire, wetting or leakage of liquids, and failure by the carrier to deliver the baggage. The cover includes, up to a maximum of € 150,00 per person, any baggage damage caused by a carrier.

Purchase of necessary items – Europ Assistance Italia S.p.A. shall reimburse to the Policyholder, in excess of the insured amount and up to € 400,00 per insurance period, all documented expenses for the purchase of necessary items, incurred as a result of a delay by the Air Carrier in delivering baggage at any of the destinations of the outbound flight, if such delay exceeds 8 hours after the official arrival time. The cover is effective from the time of the first flight check-in to the time of last flight check-in.

11.2 Exclusions

(in addition to the common exclusions set out in the Art.5)

The following are not covered:

- damage arising from or attributable to normal wear and tear, defect, insufficient or inadequate packaging, atmospheric events, scratches or abrasions;
- unless a true copy of the report with the stamp of the Police Authorities of the place in which the event occurred is submitted;

The following properties are excluded:

- cash in any form;
- securities of any kind, documents, cheques, traveller's cheques and credit cards;
- coins, stamps, antiques, collections, samples, catalogues, goods, travel tickets;
- audio and audiovisual equipment, cameras and video cameras entrusted to third parties (hotel staff, airlines, etc.);
- professional equipment, personal computers, mobile phones and PDAs, weapons, helmets, or car stereos.

11.3 Compensation criteria and limits

a) Insurance cover is provided on a "first absolute risk" basis, and therefore without application of the proportional rule set out in Article 1907 of the Italian Civil Code;

b) Compensation shall be paid:

b. 1 within the following limits per item:

- suitcases and travel cases, clothing, personal items which the Policyholder takes with him/her on the cruise: € 300,00 per item
- jewellery, precious stones, watches, furs: € 400,00 per item and € 800,00 cumulatively
- photo and video equipment (considered as a single item): € 500,00 per item
- sports equipment: € 600,00 per item
- medical equipment for the disabled: the total amount of € 2.600,00 per item and cumulatively
- children's equipment [e.g. strollers, carriages]: € 400,00 per item

The assessment shall be made on the basis of the commercial value the items had when the event occurred. In the case of items purchased no later than three months prior to the occurrence of the event, the entire purchase price shall be refunded, provided appropriate evidence is submitted;

b.2 without taking into account any expected profits or loss from non-enjoyment or use, or other any damage incurred;

b.3 subsequently to that of the Carrier or Hotel owner responsible for the event, up to the maximum amount insured, net of any amounts already paid and only if the compensation does not cover the full amount of the damage. This provision shall not apply in case of claims for "baggage damage" by a carrier.

11.4 Deductible on Damaged Baggage

A deductible of € 50,00 per claim will be applied on compensation. If the loss is greater than € 50,00, compensation will be paid within the limit of the insured amount of € 150,00, without applying any deductible.

Art.12. HEALTHCARE and MEDICAL EXPENSES

12.1 Scope of the Healthcare insurance cover

Europ Assistance Italia S.p.A. makes available to Policyholders who should require it during the cruise the medical and organizational support of the Organizational Structure which, in collaboration with doctors on site or on board, will provide the services and the assistance it deems appropriate to handle the case, namely:

Telephone medical advice: provision of medical assistance if the Policyholder needs information and/or medical advice. This service does not include diagnosing a medical disease and is based on information provided remotely by the Policyholder. On the basis of the information acquired and the diagnosis of the treating physician, the Organizational Structure shall evaluate the assistance to be provided under the contract.

Referral to a specialist: the cover is effective abroad, subject to availability in the area where the need arises.

Medical Transport – Repatriation

– from the emergency room or first hospitalization facility to a better equipped medical centre;

– from the medical centre to the Policyholder's residence.

Europ Assistance Italia S.p.A. shall take care of Medical Transport – Repatriation, subject to agreement between the treating physicians, and shall bear all related expenses, using the means deemed most appropriate and, if necessary, the "air ambulance" anywhere in the world and for local transports. Europ Assistance Italia S.p.A. shall not provide Medical Transport – Repatriation for:

- illnesses or injuries that can be treated on site or during the trip, or which do not prevent its continuation;
- infectious diseases, if transport involves a violation of national or international medical regulations.

Simultaneous return of all family members or of one travel companion, provided they are insured, following the medical repatriation or death of the Policyholder.

Escorted return of an insured minor. The minor shall be escorted by a person designated by the Organizational Structure, in cases where the Policyholder is unable to handle it directly as a result of an accident or illness.

Early return of the Policyholder, of all his/her family members and a companion, travelling with him on the cruise and also insured, if they should be forced to interrupt the cruise and return to their residence using a means of transport and a travel document other than those contractually provided for, due to death or hospitalization for a life threatening condition of a family member at home.

Round trip for a family member to provide care to the Policyholder who, travelling alone, is hospitalized for a period exceeding 10 days. Europ Assistance Italia S.p.A. shall also bear all expenses for the family member's hotel stay (including breakfast) up to € 100,00 per day for a maximum of 10 days.

Payment of expenses for extension of hotel stay (including breakfast), up to a maximum amount of € 100,00 per day for up to 10 days if the state of health of the Policyholder, while

not justifying hospitalisation or arranged medical repatriation, does not allow him/her, by medical prescription, to undertake the return trip on the scheduled date.

Hotel stay expenses for insured family members or a companion travelling with the Policyholder, who are forced to interrupt the cruise to provide care to the hospitalized Policyholder. Europ Assistance Italia S.p.A. shall also bear all expenses for the family member's hotel stay (including breakfast) up to € 100,00 per day for a maximum of 10 days, and in any case up to € 1.000,00 per event.

Return of the convalescent Policyholder, where his/her health condition prevents return using the initially planned means of transport. The cover is extended to family members and a travel companion within the overall limit of € 1.000,00.

Finding and shipment of urgent medicines not available on site, but duly registered in Italy. The shipment will be carried out in accordance with local regulations governing the transport of medicines. If shipment is not possible, Europ Assistance Italia S.p.A. provides the Policyholder with information about similar medications. The cost of the medicines is at the Policyholder's expense.

Interpreter to facilitate communications between local treating physicians and the Policyholder hospitalized in a Healthcare Institution. Europ Assistance Italia S.p.A. organizes the service and pays for the cost of 8 working hours.

Transmission of urgent messages to people, in Italy, with whom the Policyholder is unable to get in touch.

Refund of telephone costs documented and incurred by the Policyholder to contact the Organizational Structure, within the limit of € 100,00 per insurance period.

Transport of the body – In case of death of the Policyholder during the cruise, Europ Assistance Italia S.p.A. arranges the transport of the body to the place of burial in Italy and pays for transport costs. Funeral and burial expenses, as well as any costs for the search and recovery of the body, are always excluded.

This cover includes the round trip of a family member, if any, up to a maximum of € 800,00 (economy class airfare or first class train ticket) to travel to the place where the event occurred. The policy does not cover the family member's living expenses and any other costs other than those listed above.

Cash advance up to € 8.000,00 to cover essential expenses. The advance is granted against adequate bank guarantees only for cases of real necessity (e.g. theft or robbery of baggage) and must be returned to Europ Assistance Italia S.p.A. within thirty days of payment of the advance.

12.2 Scope of Medical Expenses cover

If contacted in advance, and up to the limit of each maximum cover per event and per period, Europ Assistance Italia S.p.A. shall make:

Direct payments up to € 50.000,00 of hospital and surgical costs.

Direct payment up to € 5.000,00 of medical expenses incurred for inpatient care in the on-board hospital facility.

The covers are provided until the Policyholder is discharged or is determined, at the sole judgement of Europ Assistance physicians, to be in a condition to be repatriated.

If the Organizational Structure is unable to make direct payment, expenses will be reimbursed, as long as they have been authorised by the Organizational Structure in advance or in any case no later than the date on which the Policyholder is discharged. No reimbursement will be provided if no contact has been made with the Organizational Structure.

Europ Assistance Italia S.p.A. shall proceed, even without prior authorisation, to:

Refund up to € 2.000,00 of the costs incurred for:

- transport from the place of the event to the emergency room or first admission facility;
- search and rescue at sea.

Refund up to € 1.000,00 of the costs incurred for:

- medical examinations
- on-board medical examinations
- pharmaceuticals, provided they are incurred as a result of a prescription
- outpatient care

– care, including physical therapy expenses, incurred by the Policyholder within 60 days of his/her return, due to the direct consequences of an accident occurred during the trip;

Refund up to € 200,00 of the costs incurred for urgent dental care.

All the refunds of the Medical Expenses cover are subject to a fixed deductible of € 60,00 per claim.

12.3 Exclusions

(in addition to the common exclusions set out in the Art.5)

The covers are not effective for events and/or expenses arising out of or as a result of:

Assistance during travel

- trip undertaken against medical advice, or with acute diseases or for the purpose of undergoing medical/surgical treatments;
- organ explant and/or transplant;
- participation in sports competitions, other than for recreational purposes;
- failure to contact the Organizational Structure, or in any case to obtain prior authorisation from the latter.

Medical expenses

Europ Assistance Italia S.p.A. shall not bear costs resulting from:

- failure to contact the Organizational Structure, only in case of Hospitalisation, including Day Hospital. In this case, Europ Assistance Italia S.p.A., if no contact has been made during hospitalization, shall not refund the costs incurred by the Policyholder;
- trip undertaken against medical advice, or with acute diseases or for the purpose of undergoing medical/surgical treatments;
- rehabilitation and physical therapy services other than those referred to in the Medical Expenses section, in the paragraph concerning "Refund of expenses up to € 1.000,00";
- check-ups undergone by the Policyholder after returning to his/her domicile for situations resulting from illnesses that began during the trip;
- purchase, application, maintenance and repair of prosthetic and therapeutic devices;
- weight-loss programmes, spa treatments and elimination of physical defects;
- voluntary termination of pregnancy, premature delivery, assisted reproduction and their complications;

- organ explant and/or transplant;
- participation in sports competitions, other than for recreational purposes;
- participation in air sports in general, extreme sports if practiced outside of sports organisations and without the required safety criteria, any sport practiced professionally or otherwise involving direct or indirect remuneration.

In addition, the covers shall not apply if the Policyholder does not comply with the instructions of the Organizational Structure, in particular:

- voluntary discharge of the Policyholder against the judgement of the physicians of the facility where he/she is hospitalised;
- the Policyholder, or a person acting on his/her behalf, voluntarily refuses medical transport/repatriation. In this case, Europ Assistance Italia S.p.A. shall immediately discontinue the service and reimburse all additional hospital and surgical costs up to the amount corresponding to the cost of the refused medical transport/repatriation;
- the newborn baby, if the pregnancy is brought to term during the trip, even in the event of premature birth.

12.4 Provisions and limitations

The Policyholder hereby releases from professional secrecy, exclusively for events covered by this insurance and exclusively with respect to Europ Assistance Italia S.p.A. and/or to any magistrates in charge of investigating the event, physicians who examined him/her, and persons involved by policy terms and conditions. Additionally:

12.4.1 Assistance during travel

- Assistance is provided per event within the limits of the insured amount and any sub-limits.
- In compliance with the specific operating conditions, assistance is provided using the means and facilities that Europ Assistance Italia S.p.A. believes, at its sole discretion, to be most appropriate in view of the health conditions and state of necessity of the Policyholder.
- When a travel ticket is made available, it shall be in the form of:
 - economy class airfare, or
 - first class train ticket, or
 - ferry.

Europ Assistance Italia S.p.A. has the right to request, for prior checking or otherwise, any unused travel tickets of people whose return trip has been paid by Europ Assistance Italia S.p.A.

d) Europ Assistance Italia S.p.A. shall not be held responsible for:

- delays or impediments in the performance of agreed services due to force majeure or to provisions of local Authorities;
- errors due to incorrect information received from the Policyholder;

e) Europ Assistance Italia S.p.A. has no obligation to pay compensation in lieu of assistance services.

12.4.2 Medical expenses

Europ Assistance Italia S.p.A. shall pay directly or reimburse "Medical Expenses", once or several times during the cruise, until the entire insured amount per person per insurance period has been used up.

Art.13. LEGAL ASSISTANCE

If contacted in advance, Europ Assistance Italia S.p.A. shall:

Provide a bail bond up to € 25.000,00 in the event of an act of negligence committed by a Policyholder abroad. The advance is granted against adequate bank guarantees and must be returned to Europ Assistance Italia S.p.A. within thirty days of payment of the advance.

Contact a lawyer abroad when necessary for the prompt local management civil disputes directly involving the Policyholder. Europ Assistance Italia S.p.A. shall bear the necessary costs up to an amount of € 5.000,00. The following are excluded from cover:

- fines, monetary penalties and pecuniary sanctions in general;
- taxes (revenue stamps on documents, registration fees of judgements and deeds in general);
- expenses for disputes arising from wilful acts committed by the Policyholder;
- expenses for disputes relating to the circulation of vehicles subject to mandatory insurance, owned or driven by the Policyholder.

Art.14. CRUISE INTERRUPTION

14.1 Scope

If any of the following assistance services operated by Europ Assistance Italia S.p.A. is provided:

- medical transport – repatriation, as set out in the relevant cover under the section 12.1;
- early return due to death or hospitalization for a life threatening condition of a family member at home, as set out in the relevant cover under the section 12.1;
- transport of the body as set out in the relevant cover under the section 12.1, Europ Assistance Italia S.p.A. shall reimburse the Policyholder, family members or travelling companion, up to a limit of € 5.200,00, the unused portion of the cruise, calculated pro-rata from the date they left the ship, on condition that subsequent return on board was not possible.

14.2 Provisions and limitations

The reimbursement shall be paid, up to a limit of € 5.200,00, on the basis of the individual cost of the trip only divided by the number of days of duration and multiplied by the number of days left to completion of the cruise (pro-rata temporis) excluding the day of leaving the ship.

Art.15. FLIGHT DELAY

15.1 Scope

15.1.1 Compensation - In case of flight delay, calculated on the basis of the official schedule communicated to the traveller/Policyholder in the travel documents or in the notice fax sent by or through Costa Crociere, whatever the reason of such delay and whether due to the airline or to force majeure (e.g. strikes, airport traffic jams, inclement weather etc.), Europ Assistance Italia S.p.A. shall pay to the Policyholder an amount of € 150,00 if the first outbound and/or return flight is late by more than 8 full hours.

15.2 Reimbursement of 75% of the cruise - Alternatively to the provisions 15.1.1, if the first outbound flight's delay of more than 8 full hours prevents the Policyholder from boarding

the ship boarding Europ Assistance Italia S.p.A. shall reimburse 75% of the total amount of the cruise (net of processing costs, insurance premiums, airport/embarking/disembarking fees and visas).

15.2 Exclusions

(in addition to the common exclusions covered in the Art.5).

A "delay" is a change (of at least 8 full hours) in flight departure time communicated within the 12 hours preceding the time shown in the last communication made by or through Costa Crociere to the Policyholder. All changes notified by or through Costa Crociere to the Policyholder more than 12 hours in advance of the last announced time will be considered as "flight operation changes", which are not considered delays and therefore will not be eligible for compensation.

Art.16. THIRD-PARTY LIABILITY

16.1 Scope

Europ Assistance Italia S.p.A. shall pay any amounts for which the Policyholder is liable to third parties by way of compensation (principal, interest and expenses) for damage accidentally caused including death, personal injury and loss of property, as a consequence of an accidental fact occurred during the effective period of the policy, relating solely to private life and excluding any liability relating to professional activities. The policy also covers damage arising from:

- ownership of pets;
- ownership and use of cycles, non-motorised vehicles and boats no longer than 6.5 metres long, or golf cars;
- use of horses and other saddle animals with the consent of the owner;
- participation in sports, including competitions, at non-professional level; leisure activities in general.

16.2 Limits of liability

Per event and per insurance period:

- € 25.000,00 for damage to property or animals;
- € 100.000,00 for personal injury.

16.3 Exclusions (in addition to the common exclusions in the Art.5)

The policy does not cover damage resulting from:

- wilful acts committed or attempted by the Policyholder;
- the performance of professional activities;
- the performance of hunting activities;
- theft;
- circulation of motor vehicles on public roads or equivalent areas or use of motor boats or aircraft;
- participation in sports competitions and trials, with or without the use of motor vehicles, other than for recreational purposes;
- possession and use of weapons and ammunition;
- property of others which the Policyholder has been entrusted with or is in possession of for whatever reason.

16.4 Management of damage litigation – Defence expenses

Europ Assistance Italia S.p.A. shall assume, as long as it is in its interest to do so, the management of out-of-court and in-court disputes in both civil and criminal cases on behalf of the Policyholder, and shall appoint lawyers or experts when appropriate and exercise all the rights and actions to which the Policyholder is entitled.

The Policyholder is expected to cooperate to facilitate the management of such disputes and to appear personally in court whenever the procedure so requires. Europ Assistance Italia S.p.A. has the right to claim against the Policyholder for any damage arising from non-performance of such obligations. Europ Assistance Italia S.p.A. shall bear the legal expenses incurred to defend the Policyholder in actions brought against him/her, up to an amount equal to one quarter of the maximum insured amount. If the amount due to the damaged party exceeds that limit, the expenses are allocated between Europ Assistance Italia S.p.A. and the Policyholder in proportion to their respective interest. Europ Assistance Italia S.p.A. shall not pay any expenses incurred by the Policyholder for lawyers or experts not appointed by Europ Assistance Italia S.p.A. and shall not be liable for fines, penalties, or criminal justice costs.

16.5 Excess

Compensation for damage to property and animals is subject to an excess of 10% of the indemnifiable damage, with a minimum of € 250,00 per event.

16.6 Provisions and limitations

The cover is provided on a second risk basis and is subordinate to any other liability policies in place and covering the same risk.

16.7 Territorial applicability

The policy is effective worldwide, with the exception of actions brought against the Policyholder in the USA or Canada.

16.8 Regulatory Sources

This insurance is governed specifically by the laws of Italy. Consequently, Europ Assistance Italia S.p.A. shall not be liable for covering expenses related to actions brought on the basis of foreign legal systems different from the regulatory sources applicable to this insurance contract.

Art.17. INJURY

17.1 Scope

Europ Assistance Italia S.p.A. ensures accidents (excluding air plane crashes) incurred by the Policyholder during shore excursions resulting in death or permanent disability within one year of the date on which they occurred. Europ Assistance Italia S.p.A. also covers injuries suffered in a state of illness or unconsciousness, or resulting from inexperience, imprudence or negligence. Europ Assistance Italia S.p.A. also considers injuries:

- asphyxia due to causes other than disease;
- acute food poisoning or poisoning from the assimilation of substances;
- drowning;
- freezing;
- sun or heat strokes.

Europ Assistance Italia S.p.A. does not consider injuries:

- hernias, except abdominal hernias from exertion;
- heart attacks, whatever their cause.

17.2 Effectiveness

Coverage starts from the moment the Policyholder goes ashore, through the period required to receive the services purchased (tours and excursions), and ends when boarding begins.

17.3 Insured amounts

- € 25,000,00 for death;
- € 25,000,00 for permanent disability.

19.4 Exclusions

(in addition to the common exclusions set out in the Art.5)

Europ Assistance Italia S.p.A. shall not pay compensation for injuries directly or indirectly resulting from:

- performance of any professional activity or paid work, regardless of how and where it is carried out;
- use, as a passenger or otherwise, of aircraft (including gliders and ultralights);
- surgical procedures, tests or medical treatments not related to the accident;
- participation, as a passenger or otherwise, in sports competitions and trials, with or without the use of motor vehicles, other than for recreational purposes;
- acts of recklessness and participation in air sports in general, speleology, ski or water ski jumping, acrobatic skiing, off-slope skiing, mountaineering, free climbing, rafting, bungee jumping, as well as any sport practiced at a professional level or that involves direct or indirect remuneration.

Additionally, the policy does not cover:

- accidents occurred on board the cruise ship or on board of any vessel;
- consequences of the accident leading to acquired immuno-deficiency syndrome (AIDS).

17.5 Claim settlement criteria

Europ Assistance Italia S.p.A. shall pay:

- a) compensation for death or permanent disability, even if they occur after expiry of the insurance period, but within one year of the date of the accident;
- b) compensation for the direct, exclusive and objectively observable consequences of the injury, independent of physical conditions or diseases that were pre-existing or subsequent to the accident;
- c) the amount of the damage, to be agreed directly with the Contracting Party or a person designated by the latter. In case of disagreement, either Party may propose that the matter be settled by one or more arbitrators, to be appointed by a special instrument;
- d) in the event of death, the insured amount is paid to the beneficiaries;
- e) this compensation may not be combined with permanent disability. If, after permanent disability compensation is paid, the Policyholder dies as a consequence of the same accident, Europ Assistance Italia S.p.A. shall only pay to the beneficiaries the difference between compensation for death - if higher - and that already paid for permanent disability;
- f) for total permanent disability, the insured amount;
- g) for partial permanent disability, compensation calculated on the insured amount in proportion to the degree of permanent disability, which must be determined in accordance with the criteria and percentages set out in the INAIL Table contained in Presidential Decree no. 1124 of 30 June 1965, as amended.

17.6 Deductible

No compensation for permanent disability shall be paid when the degree of disability is less than or equal to 5% of the total. For higher degrees of disability, compensation shall be paid for the proportion exceeding 5%.

17.7 Beneficiaries

Legitimate and/or testamentary heirs.

Art.18. ASSISTANCE TO RELATIVES AT HOME

(Cover not valid for Planning Emerging Market)

18.1 Scope

In case of sudden illness or accident occurring to parents, spouse/cohabiting partner, children, siblings, parents-in-law, siblings-in-law or grandparents back home in Italy (hereinafter collectively referred to as "the Relative") of the travelling Policyholder, Europ Assistance Italia S.p.A. through the Organizational Structure organizes and provides, on a 24h basis, the following services:

Telephone medical advice: Physicians of the Europ Assistance Italia S.p.A. Organizational Structure will be available around the clock to provide any information or advice of a medical nature. This service does not include diagnosing a medical disease and is based on information provided remotely by the Relative.

Sending a doctor to see the Relative from 8:00 p.m. to 08:00 a.m. and 24h on public holidays. If none of the partner physicians are available, Europ Assistance Italia S.p.A. shall arrange at its own expense for the patient to be transferred to the nearest emergency room.

IMPORTANT NOTE: In case of emergency, the Relative should contact official emergency services (118). Europ Assistance Italia S.p.A. shall under no circumstances replace or be an alternative to the public health emergency service.

Reimbursement of medical expenses – In case of accident or sudden illness of the Policyholder's Relative, Europ Assistance Italia S.p.A. will reimburse medical expenses incurred up to a maximum of € 1,300,00.

The following are excluded from cover:

- expenses to treat or eliminate physical defects or congenital malformations, aesthetic applications, nursing care, physical therapy, spa or weight-loss treatments, dental care (other than those required as a result of an accident);
- expenses for purchasing and repairing glasses, contact lenses, orthopaedic devices and/or prostheses (other than those required as a result of an accident);
- check-up medical examinations.

Transport by ambulance, if needed or recommended by the treating physician, for transfer of the Relative to the nearest hospital.

Nursing care – If, as a result of an Accident or Illness, the Policyholder's Relative requires nursing care, within 30 days after the date of discharge - as long as such care is prescribed by the hospital or treating physician and is related to the condition for which the Relative was hospitalized in a Healthcare Institution located in Italy, Europ Assistance Italia S.p.A. (subject to prior agreement between the Organizational Structure doctor on call and the Relative's treating physician), shall send a nurse affiliated to its network to the Residence of the Policyholder's Relative in Italy. Europ Assistance Italia S.p.A. shall pay all costs for arranging and providing the service, as well as the nurses' fees up to € 500,00 per claim for the duration of the Policyholder's cruise.

Home delivery of medicines – The Organizational Structure shall search for and deliver medicines on a 24h basis. If the medicine requires a prescription, the service personnel will first go to the Policyholder's home and then to the pharmacy. The Policyholder will only pay for the cost of the medicine.

Free of charge appointments – The Organizational Structure will make available its affiliated healthcare network database. The Policyholder's Relatives can contact the Organizational Structure if they need information or an appointment for a test, a visit, or hospitalization. Depending on the specific needs relating to the type of test or examination to be carried out, the preferred day and time, the area and the rate, the Organizational Structure shall use its database to select the affiliated physicians and/or centres that meet the needs of the Policyholder's relatives and, through preferential access channels, shall arrange an appointment for them.

Affiliated healthcare network – The Organizational Structure will allow the use of its Affiliated National Healthcare Network consisting of hospitals, multispecialty clinics, doctors' offices and medical facilities for specialist examinations, diagnostic or laboratory tests and hospitalizations, at agreed and discounted rates and through a preferential access channel.

Art.19. SAFE TRANSFER – Car Assistance

(Cover not valid for Planning Emerging Market)

19.1 Scope

In case of breakdown or accident occurred, while driving normally on public roads, to the vehicle used to reach the place of departure of the cruise, Europ Assistance Italia S.p.A., via the Organizational Structure, shall organize and deliver, on a 24h basis, the following services:

Road assistance service with towing of the vehicle from the place of the event to the nearest repair shop.

Also, **if there is enough time to reach the point of boarding**

a taxi to get to the boarding area, following the road assistance service provided by Europ Assistance Italia S.p.A., to allow the Policyholder to reach the point of departure of the cruise – Europ Assistance Italia S.p.A. shall reimburse up to € 300,00.

Reimbursement of the cost of guarding the vehicle until the Policyholder returns from the cruise – Europ Assistance Italia S.p.A. shall reimburse up to € 25,00 per day for the entire duration of the cruise.

Advance payment of repair costs – Europ Assistance Italia S.p.A. shall advance the costs of purchase of spare parts, up to € 1,000,00 against bank guarantee only.

Delivery of the vehicle at the port of arrival upon the Policyholder's return from the cruise – if repairs are carried out before the end of the cruise, and subject to the Policyholder's specific request and authorization.

Replacement car – (as an alternative to vehicle delivery) – If the vehicle cannot be repaired before the end of the cruise, Europ Assistance Italia S.p.A. shall make available to the Policyholder, upon his/her return, a leased vehicle with a cylinder capacity not exceeding 1600cc (according to local availability) to allow him/her to return to his/her residence/domicile.

If there is not enough time to reach the boarding area

Reimbursement of the costs for the Policyholder and passengers to return to their residence/domicile up to an amount of € 300,00.

Reimbursement of the cost of transferring the vehicle to a workshop at the Policyholder's choice up to an amount of € 500,00.

CLAIMS

Art.20. OBLIGATIONS IN THE EVENT OF A CLAIM

Baggage

Upon returning home, the Policyholder should file a claim with Europ Assistance Italy S.p.A.

Always state:

- Europ Assistance card number;
- how the event occurred and cause;
- personal data, tax ID number and address;
- current account holder name and IBAN.

Transmit even after:

In case of non-delivery or delayed delivery by the carrier or tampering with the contents:

- Property Irregularity Report filed with the Airport Lost and Found office;
- copy of the flight ticket and baggage ticket;
- copy of the complaint letter sent to the air carrier;
- final reply of the air carrier, stating the date and time of delayed delivery and/or of tampering with the content or the final failure to retrieve the baggage, as well as the compensation paid by the air carrier;
- detailed list of items taken and not returned, purchased for emergency reasons;
- original receipts of the personal items purchased for emergency reasons.

In case of damage:

- by the air carrier: original Property Damage Report filed with the Airport Lost and Found office;
- by another carrier: original damage attestation issued by the competent Costa Crociere division;
- invoices for the repair or declaration of irreparable damage relating to damaged baggage, written on headed paper by a dealer or specialist in the sector.

In case of theft, mugging or robbery:

- copy of the report filed with the competent Authority of the place where the event occurred, with the detailed list of stolen items and their values;

– in the event of theft only, also a copy of the complaint sent to the person or entity responsible for the damage (carrier, hotel management, etc.), if any and the relevant reply.

Healthcare/hospitalization

The Policyholder (or a person acting on his/her behalf) should contact the Organizational Structure, available 24/7/365 at the phone number shown on the insurance certificate, to be printed before departure. Always state:

- Europ Assistance card number;
- how and where the event occurred;
- last name, first name and phone number where the Policyholder can be contacted.

Organizational Structure
Available 24/7/365
Phone: +3902.58245087

Directly incurred Medical Expenses [not resulting from hospitalization]

Upon returning home, the Policyholder should file a claim with Europ Assistance Italy S.p.A. Always state:

- Europ Assistance card number;
- how the event occurred;
- personal data, tax ID number and address;
- current account holder name and IBAN.

Transmit even after:

- medical certificate or documentation certifying the event;
- original copies of expenses actually incurred.

Legal Assistance

The Policyholder (or a person acting on his/her behalf) should contact the Organizational Structure, available 24/7/365 at the phone number shown on the insurance certificate, to be printed before departure. Always state:

- Europ Assistance card number;
- how and where the event occurred;
- last name, first name and phone number where the Policyholder can be contacted.

Organizational Structure
Available 24/7/365
Phone: +3902.58245087

Cruise interruption

Upon returning home, the Policyholder should file a claim with Europ Assistance Italy S.p.A. Always state:

- Europ Assistance card number;
- how the event occurred;
- personal data, tax ID number and address;
- current account holder name and IBAN.

Transmit even after:

- Statement of booking.

Flight delay

Compensation

Upon returning home, the Policyholder should file a claim with Europ Assistance Italy S.p.A. Always state:

- Europ Assistance card number;
- how the event occurred;
- personal data, tax ID number and address;
- current account holder name and IBAN.

Transmit even after:

- official notice stating the scheduled flight departure time received from Costa Crociere S.p.A., and subsequent changes thereto.

Reimbursement of cruise 75%

Upon returning home, the Policyholder should file a claim with Europ Assistance Italy S.p.A. Always state:

- Europ Assistance card number;
- how the event occurred;
- personal data, tax ID number and address;
- current account holder name and IBAN.

Transmit even after:

- Statement of booking;
- cruise payment receipt.

Costa Crociere S.p.A., on behalf of the Policyholder, shall produce a written certification issued by the Air Carrier stating the cause and the actual delay on the flight's scheduled time.

Third-Party Liability

Upon returning home, the Policyholder should file a claim with Europ Assistance Italy S.p.A. within 30 days from the receipt of damage claim.

Always state:

- Europ Assistance card number;
- how the event occurred;
- personal data, tax ID number and address;
- written claim by the other party stating the amount of the damage;
- formal declaration of seniority of other policies taken out on the same risk.

Accidents

Upon returning home, the Policyholder should file a claim with Europ Assistance Italy S.p.A. within 30 days.

Always state:

- Europ Assistance card number;
- how the event occurred and cause;
- personal data, tax ID number and address;
- current account holder name and IBAN.

Using the Mail and/or Fax method, it will not be possible to access the Quick procedure which provides reimbursement within 15-30 days after receipt of the complete documentation. For

each cover, send all the documents listed in detail below; this can also be done after filing the claim.

- initial medical certificate and subsequent certificates on the course of the injuries;
- if the accident caused the death of the Policyholder or if the latter dies during treatment, the beneficiaries shall immediately notify Europ Assistance Italia S.p.A.

Assistance to Relatives at home

The relatives of Policyholder (or a person acting on his/her behalf) should contact the Organizational Structure, available 24/7/365 at the phone number shown on the insurance certificate, to be printed before departure. Always state:

- Europ Assistance card number;
 - how and where the event occurred;
 - last name, first name of the relative who needs assistance;
 - Address;
 - phone number where the Policyholder can be contacted.
- The costs incurred and not authorized by the Organizational Structure will not be refunded.

Organizational Structure
Available 24/7/365
Phone: +3902.58245087

Car Assistance - Safe Transfer

The Policyholder (or a person acting on his/her behalf) should contact the Organizational Structure, available 24/7/365 at the phone number shown on the insurance certificate, to be printed before departure. Always state:

- Europ Assistance card number;
- how and where the event occurred;
- last name, first name and phone number where the Policyholder can be contacted.
- location of breakdown or accident;
- identification details of the car.

Organizational Structure
Available 24/7/365
Phone: +3902.58245087

Important note for all insurance covers:

- Send the documentation as a **single package** only when it is **complete** with all the required items: the claim cannot be processed on the basis of partial or incomplete documentation, and will only be settled after all the documentation is received.
- “Claim” means notice of an insured event which the Policyholder must file with Europ Assistance Italia S.p.A. (the submission of the documentation is a different step in the process).
- Europ Assistance Italia S.p.A. reserves the right to request any additional documentation helpful for conducting investigations and checks.

COSTA QUICK CLAIM METHOD

“Assistance”, “Injury” and “Traveller's Liability” claims are excluded from the Quick procedure and will follow the traditional channels. If the claims are filed solely via

- telephone number 02-58286111 available 24/7, or
- the website <https://costa-sinistrionline.europassistance.it>

Europ Assistance Italia S.p.A. guarantees processing and closure of the case in 15 days if the complete documentation is sent via web and 30 days if it is sent by mail or fax. Otherwise, Europ Assistance Italia S.p.A. undertakes to reimburse an amount equal to the cost of the policy, net of insurance taxes. The calculation of the days required for processing and settling the claim shall not include bank processing and payment times, for which Europ Assistance Italia S.p.A. is not responsible. The calculation of the days required for processing and settling the claim shall not include bank processing and payment times, for which Europ Assistance Italia S.p.A. is not responsible. If the claim is filed through channels other than the telephone or web, the settlement process will follow the traditional channels. The opening of a claim through the assistance Organizational Structure is excluded from the Quick procedure, and it will not be possible to activate it at a later time. Claim other than assistance services can be filed with Europ Assistance Italia S.p.A. also by mail (to the address specified below, but in this case the “Quick” procedure will not be available).

IMPORTANT NOTE: for “Trip Cancellation” only, check carefully the details on how to file claims and on applicable deductibles in the appropriate section.

Europ Assistance - Ufficio Liquidazioni Sinistri - Costa Crociere Piazza Trento 8 20135 Milano.

“ISOLA COSTA” – Information Service:

[the service is not available for the filing of claims]

Europ Assistance Italia S.p.A. makes available to Costa Crociere customers a 24/7 operational structure that:

- provides information on the covers of this insurance programme;
- provides information on what to do in case of claim;
- transmit the provisions of the insurance certificate by fax or e-mail if required by the Policyholder.

Telephone no. of Isola Costa: 02-582 45 726 – 800-713717

TAKING OUT INSURANCE PACKAGES

Art.21. TAKING OUT INSURANCE PACKAGES

– At the time of booking, Customers/Travellers who choose to take out the insurance shall be required to pay the insurance premium according to the individual price of the trip (including excursions booked at the same time), as shown in the “Individual Premium Table” provided below, applicable to the selected insurance package.

– The insurance premium cannot be separated from the individual cost of the cruise, of which it is an integral part, and is not refundable.

Individual cost of Trip	Gross Premium	of which tax
Groups without Cancellation	€ 7,20	€ 0,56
Emerging Market A	€ 7,30	€ 0,57
Emerging Market B	€ 11,00	€ 0,85

Complaints

Any complaints concerning the contract or claim management must be submitted in writing to: Europ Assistance Italia S.p.A. – Ufficio Reclami [Complaints Office] – Piazza Trento, 8 – 20135 Milan; fax 02.58.47.71.28 – certified e-mail reclami@pec.europassistance.it - e-mail ufficio.reclami@europassistance.it.

Should the complainant not be satisfied with the outcome of the complaint, or in the event that no response is received within forty-five days, he/she may contact the IVASS (Istituto per la Vigilanza sulle Assicurazioni – Insurance Supervisory Institute) – Servizio Tutela del Consumatore (Consumer Protection Service), via del Quirinale 21 - 00187 Rome, accompanying the complaint with all the documentation relating to the claim processed by the Company. In these cases, and for the claims relating to compliance with sector legislation to be submitted directly to IVASS, the claim must specify:

- first name, surname and domicile of the complainant with any telephone contact number;
- identification of the subject or subjects whose work is complained of;
- a brief, yet complete description of the reason for the complaint;
- a copy of the complaint made to the insurance company and any reply provided by it;
- all documents useful to providing a more complete description of the related circumstances.

The form for submitting the claim to IVASS can be downloaded from the website www.ivass.it. To settle cross-border disputes, a complaint can be submitted to the IVASS or to the competent foreign system activated using the FIN-NET procedure (by accessing the website: http://ec.europa.eu/internal_market/finnet/index_en.htm).

Before involving the legal Authority, alternative systems can be used to settle the dispute, as envisaged by law or convention.

Insurance disputes on the determination and estimate of damages under the scope of the policies against the risk of damages.

In the event of any dispute relating to the determination and estimate of the damages, it is necessary to appeal to a contractual appraisal envisaged by the policy conditions for settling this type of dispute. The request to activate the contractual appraisal or arbitration, must be

addressed to: Ufficio Liquidazione Sinistri [Claims Liquidation Office] – Piazza Trento, 8 – 20135 Milan, by letter sent recorded delivery with advice of receipt or certified e-mail to sinistri@pec.europassistance.it.

If the dispute relates to policies covering the risk of damages in which the contractual appraisal has already been completed or not relating to the determination and estimate of damages, the law envisages the compulsory mediation that constitutes a condition to be able to proceed, with the faculty to first recourse to assisted negotiation.

Insurance disputes on medical issues

In the event of a dispute relating to medical issues in connection with injury or illness policies, arbitration must be performed to settle such disputes, in accordance with the policy conditions. The request to activate the contractual appraisal or arbitration, must be addressed to: Ufficio Liquidazione Sinistri [Claims Liquidation Office] – Piazza Trento, 8 – 20135 Milan, by letter sent recorded delivery with advice of receipt or certified e-mail to sinistri@pec.europassistance.it.

If the dispute relates to policies covering injury or illness in which arbitration has already been attempted or not relating to medical matters, the law envisages the compulsory mediation that constitutes a condition to be able to proceed, with the faculty to first recourse to assisted negotiation.

In order to provide the services/guarantees given in the Policy, Europ Assistance must process the data of the Insured Party and to this end requires, in accordance with Italian Legislative Decree no. 196/03 (the Privacy Code) your consent. In contacting or having Europ Assistance contacted, the Insured Party therefore gives free consent to the processing of his common, sensitive and legal personal data, as indicated in the Privacy Disclosure received.

EUROP ASSISTANCE ITALIA S.p.A.

Europ Assistance Italia S.p.A.
Sede sociale, Direzione e Ufficio:
Piazza Trento, 8 - 20135 Milano
Tel. 02.58.38.41 - www.europassistance.it
PEC: EuropAssistanceItaliaSpA@pec.europassistance.it
Capitale Sociale Euro 12.000.000,00 I.v.
Rea 754519 - P. IVA 00776030157
Reg. Imp. Milano e C.F. 80039790151
Impresa autorizzata all'esercizio delle assicurazioni con decreto del Ministero dell'Industria, del Commercio e dell'Artigianato n. 19569 del 2/6/93 (Gazzetta Ufficiale del 1/7/93 N. 152).



Iscritta alla Sezione I dell'Albo delle imprese di assicurazione e riassicurazione al n. 1.00108. Società appartenente al Gruppo Generali, iscritto all'Albo dei Gruppi assicurativi. Società soggetta alla direzione e al coordinamento di Assicurazioni Generali S.p.A.

AZIENDA CON SISTEMA DI GESTIONE PER LA QUALITÀ CERTIFICATO DA DNV = UNI EN ISO 9001:2008 =

CLAIM FILING SUMMARY TABLE
applicable to 34708Q – EMERGING MARKET Policy

Covers	Claim filing (notice of the event to Europ Assistance)	Time limit to file claim	Claim processing procedure	Deductibles	How to transmit documents after filing the claim
<ul style="list-style-type: none"> ❖ Baggage ❖ Medical Expense Reimbursement ❖ Cancellation of Excursion ❖ Cruise interruption ❖ Flight delay 	Telephone:02-58286111	Upon returning from the cruise	Access the "Quick" procedure	-	Mail to Europ Assistance Italia S.p.A. – Ufficio liquidazione sinistri – COSTA CROCIERE - Piazza Trento, 8 – 20135 Milano Fax 02 - 58.47.73.00
	Website: https://costa-sinistrionline.europassistance.it	Upon returning from the cruise	Access the "Quick" procedure	-	
	Other channels	Upon returning from the cruise	NO access to the "Quick" procedure	-	
<ul style="list-style-type: none"> ❖ Third Party Liability ❖ Accidents 	Mail to Europ Assistance Italia S.p.A. – Ufficio liquidazione sinistri – COSTA CROCIERE - Piazza Trento, 8 – 20135 Milano Fax 02 -58.47.73.00	Within 30 DAYS	NO access to the "Quick" procedure	-	
	Contact the Organizational Structure available 24/7, all year round at the number 800.990237 (Only from Italy) – 02.58245087				
<ul style="list-style-type: none"> ❖ Healthcare and Hospitalization ❖ Legal Assistance ❖ Assistance to Relatives at home ❖ Car Assistance - Safe Transfer 	Contact the Organizational Structure available 24/7, all year round at the number 800.990237 (Only from Italy) – 02.58245087				

**INSURANCE TERMS AND CONDITIONS
34708Q – EMERGING MARKET**

HOW TO CALL EUROP ASSISTANCE

If necessary, wherever you are and at any time, the Europ Assistance Organisational Structure is operative 24 hours a day. The specialised staff of the Organisational Structure is at your complete disposal, ready to intervene or inform you of the most appropriate procedures by which to solve any problem in the best possible way, as well as to authorise any expenses.

**IMPORTANT: do not take any initiative without first having telephoned the Organisational Structure at:
800.990237 (only from Italy)
02.58245087**

The following information must be provided:
- Type of service requested
- Name and surname
- Europ Assistance card number
- Address of the place where the Insured is located
- Telephone number

SUMMARY TABLE OF COVERS AND LIMITS

COVERS	LIABILITY LIMITS
Healthcare (including air ambulance "worldwide")	see cover details
Medical, hospital and surgical expenses	Total € 58.200
With the following sub-limits:	
- hospital expenses with direct payment	€ 50.000
- hospital expenses with on-board hospitalization and direct payment	€ 5.000
- transport from the place of the event to the medical facility	€ 2.000
- other reimbursed expenses	€ 1.000
- urgent dental care	€ 200
Baggage	Damage € 2.600
	Purchase of essential items € 400
Shore Excursion Injuries	Death € 25.000
	Permanent disability € 25.000
Traveller's Liability	Damage to property/Animals € 25.000
	Damage to persons € 100.000
Legal Assistance	Lawyer € 5.000
	Bail € 25.000
Delay of outbound or return flight > 8 hrs - Compensation	€ 150
Delay of outbound or return flight > 8 hrs - Reimbursement of cruise (in case of delays preventing Participants from boarding on time)	Pro-rata 75%
Cruise interruption	Pro-rata max € 5.200
Assistance to Relatives at home (Cover not valid for Planning Emerging Market)	see cover details
Safe Transfer - Car Assistance (Cover not valid for Planning Emerging Market)	see cover details