



UNIVERSITÀ
di **VERONA**

Insurance Summary

- Third party liability and Employers liability
- Personal Accidents
- Medical Reimbursement Expenses (travel)

March 2025

Coverage Summary

Contract No.	Line of business	Company	Inception Date	Expiry Date	Gross annual premium
412211140	TPL/EPL	Axa	Dec. 31, 2024	Dec. 31, 2029	€ 60,624.00
404984200	Personal Accidents	UnipolSai	Dec. 31, 2024	Dec. 31, 2029	€ 90,480.00
101020794	Medical Reimbursement Expenses (travel)	Axa	Dec. 31, 2024	Dec. 31, 2029	€ 26,813.11


Policyholder: UNIVERSITÀ DEGLI STUDI DI VERONA

INSURED	UNIVERSITÀ DEGLI STUDI DI VERONA		
COMPANY	Axa	EXPIRY DATE	Dec. 31, 2024
POLICY NUMBER	412211140	MULTI-YEAR TERM	YES
INSURANCE PERIOD	Dec. 31, 2024 Dec. 31, 2025	CANCELLATION TERMS	3 months annual deadline
GROSS ANNUAL PREMIUM	€ 60,624.00	PREMIUM ADJUSTMENT (YES/NO)	NO

ACTIVITY CARRIED OUT/OBJECT OF THE INSURANCE

The insurance is effective for civil liability arising from the Università di Verona (www.univr.it) for all institutional activities, ordinary and extraordinary, additional, related and connected, preliminary, complementary and consequent to the main, or in any case carried out carried out by Statute's articles, law, Regulations or Resolutions.

Section TLP: coverage for bodily and material damages unintentionally caused to third parties, as a result of actions occurring in relation to the risks of the activity carried out.

The insurance also applies to civil liability that may be incurred by the Insured as a result of the willful act of persons for whom it is responsible, including students.

Section EL: coverage for civil liability towards its Contractors (and social security institutions in the event of recourse) following accidents and occupational diseases occurred in the workplace.

SECTION/WARRANTY	LIMITS/LIMITS
THIRD PARTY CIVIL LIABILITY Section	€ 20,000,000.00 per claim, with a limit of € 20,000,000.00 for each injured personnel and € 20,000,000.00 for damage to property and/or animals
EMPLOYERS LIABILITY POLICY Section	€ 20,000,000.00 with the limit of € 2,500,000.00 per injured person

MAIN GUARANTEES	DEDUCTIBLE (%)	DEDUCTIBLE	Limits for Claim and period Insurance
Deductible	-	€ 1,000.00	-
Accidental pollution	10%	€ 2,500.00	€ 1,000,000.00
Care custody and control	-	Deductible	€ 150,000.00
Theft damage	-	Deductible	€ 100,000.00
Fire damage	10%	€ 2,500.00	€ 1,500,000.00
Damage from pipes and underground systems	10%	€ 2,000.00	€ 1,000,000.00
Settling and subsidence or landslips	10%	€ 2,500.00	€ 1,000,000.00
Damage from third party business interruptions	10%	€ 2,000.00	€ 1,500,000.00
Privacy	10%	€ 2,500.00	€ 150,000.00
Use for diagnostic or therapeutic, research and teaching purposes of any equipment, including X-ray	10%	€ 2,500.00	€ 1,000,000.00

MAIN EXCLUSIONS

- Due to motor vehicle, machinery and equipment that are driven by persons who are not qualified in accordance with the provisions in force;
- Traffic damage on public roads or on areas equated to them by motor vehicles attributable to the compulsory insurance under Legislative Decree n. 209/2005;
- Damage from slow and gradual pollution, ingress and contamination except as provided for accidental pollution
- Damage from theft, except as provided for in the policy provided that the fact has been the subject of a report to the competent authority
- Damage resulting directly or indirectly or caused by asbestos and asbestos;
- Damages directly or indirectly deriving from violation of the duties of civil and peaceful coexistence with third parties and/or employees and collaborators as well as any form of discrimination or persecution, mobbing, hooliganism, violence or sexual abuse and the like;
- Damage resulting from strikes, riots, riots, vandalism, terrorism, sabotage, etc. Deriving directly or indirectly from war, invasion, etc.;
- Damage resulting from electromagnetic fields;
- Acts of Terrorism;
- Any professional liability deriving from or connected to the performance of medical and/or health care activities is excluded.
- Exclusion for "pandemic diseases"
- Cyber Exclusion
- Territorial limits: worldwide, excluded Iran, Cuba, Syria, North Korea, North Sudan, Crimea, Venezuela, Russia, Luhansk and Donetsk Regions, Occupied Territories of Belarus

Personal accidents



Policyholder: UNIVERSITÀ DEGLI STUDI DI VERONA

INSURED	UNIVERSITÀ DEGLI STUDI DI VERONA		
COMPANY	UnipolSai	EXPIRY DATE	Dec. 31, 2029
POLICY NUMBER	202519116	MULTI-YEAR TERM	YES
INSURANCE PERIOD	Dec. 31, 2024 Dec. 31, 2025	CANCELLATION TERMS	3 MONTHS BEFORE EXPIRATION ANNUAL
GROSS PREMIUM	€ 90,480.00	PREMIUM ADJUSTMENT (YES/NO)	YES

OBJECT OF THE INSURANCE

The insurance is provided, within the limits and under the conditions indicated in the policy, for accidents that the insured suffers by the insurance Categories (next slide) in the performance of the activities declared by the Policyholder.

The Insurance also applies to Accidents:

- Deriving from inexperience, imprudence or negligence, even serious;
- Suffered in a state of illness, dizziness or unconsciousness;
- Consequent to drowsiness;
- Deriving from aggressions in general;
- Use of firearms;
- Suffered as drivers of any motor vehicle or vessel;
- During the air journey;

The following are also considered accidents:

- Asphyxia;
- Suffocation;
- Poisonings;
- Drowning;
- Electrocution;
- Burns from contact with corrosives.

INSURED CATEGORIES

CATEGORIES	DEATH	PERMANENT DISABILITY	DAILY ALLOWANCE FIXED ASSETS ACTION	TRANSPORT/ REPATRIATION REMAINS	COSMETIC DAMAGE	ILLNESS SERVICE
A) STUDENTS n. 30,000	€ 200,000	€ 300,000	€ 50,00 per day max 90 days	€ 5,000	€ 3,000	€ 300,000
B) RESEARCH FELLOWS FOR COLLABORATION IN RESEARCH ACTIVITIES No. 520	€ 200,000	€ 300,000	€ 50,00 per day max 90 days	€ 5,000	€ 3,000	NOT INCLUDED
C) VISITORS No. 310	€ 200,000	€ 300,000	€ 50,00 per day max 90 days	€ 5,000	€ 3,000	NOT INCLUDED
D) PRIVATE VEHICLE USERS KM 255.00	€ 200,000	€ 300,000	€ 50,00 per day max 90 days	€ 5,000	€ 3,000	NOT INCLUDED
E) VEHICLE USERS OWNED AND/OR USED EXCLUSIVELY BY THE UNIVERSITY n.1	€ 200,000	€ 300,000	€ 50,00 per day max 90 days	€ 5,000	€ 2,000	NOT INCLUDED
F) OPTIONAL PERSONAL MEMBERSHIP OF ALL LEVELS OF THE UNIVERSITY No. 130	€ 200,000	€ 300,000	€ 50,00 per day max 90 days	€ 5,000	€ 3,000	NOT INCLUDED

NON-INSURABLE PERSONS

- Age over 83 years
- People with chronic alcoholism, drug addiction.

MAIN EXCLUSIONS

- While driving and using means of aerial locomotion and driving underwater means;
- On the occasion of events directly related to the state of declared or undeclared war, military occupation, invasion;
- As a result of malicious or criminal actions committed by the Insured;
- Professional practice of any sport; unless the insured proves that the accident did not occur any relation to such events;
- Drunkenness while driving any sort of motor vehicles;
- Consequences of surgical operations and investigations and treatments not made necessary by accident;
- Participation in football or bicycle races, except where they are of a recreational nature and participation in races and competitions involving the use or driving of motor vehicles, and boats, except in the case of pure regularity.

Medical Reimbursement expenses (Travel)

Policyholder: UNIVERSITÀ DEGLI STUDI DI VERONA

INSURED	UNIVERSITÀ DEGLI STUDI DI VERONA		
COMPANY	Axa	EXPIRATION DATE	Dec. 31, 2029
POLICY NUMBER	101020794	MULTI-YEAR TERM	NO
INSURANCE PERIOD	Dec. 31, 2024 Dec. 31, 2025	CANCELLATION TERMS	4 months before of the deadline annual
GROSS PREMIUM	€ 26,813.11	PREMIUM ADJUSTMENT (YES/NO)	NO

ACTIVITIES and COVERAGE OBJECT

Insurance coverage of the services indicated exclusively during the performance of business trips/missions/business trips carried out on behalf of the contracting university.

INSURED PERSONS

This policy is taken out for the benefit of:

- Individuals in an employment relationship with the Policyholder (permanent or fixed-term):
 - Contracted employees
 - Doctors
 - Researchers

- Individuals who have an institutional or contractual relationship with the Policyholder but who are not employees:
 - Residents (Specialty Registrars)
 - Doctoral and/or Ph.D. Students
 - Scholarship holders/recipients (fellows)
 - External staff with letter of assignment from the policyholder who travels on behalf of and in connection with institutional purposes of the Policyholder.

GUARANTEES ENSURED THROUGH THE ASSISTANCE OPERATIONS CENTER

- Documented medical expenses
- Extension of stay for health reasons
- Sending essential medicines
- Transport to a hospital
- Cost of saving and searching
- Medical repatriation
- Repatriation of the body and funeral expenses
- Telephone interpreter
- replacement of the insured with a colleague (maximum costs € 2,500.00)
- Medical record translation

MAIN EXCLUSIONS

- Medical expenses related to treatment prescribed by a doctor who is not licensed to practice medical or related to treatment provided at unrecognised medical facilities;
- accident driving a vehicle driven with an alcohol level in the Insured's blood equal to or higher than that set by the local laws governing the use of the vehicle;
- Suicide, attempted suicide, or intentionally self-inflicted injury;
- travel undertaken against the advice of a doctor or, in any case, undertaken with an acute pathology or for the purpose of undergoing medical-surgical treatment in the country of destination;
- medical expenses incurred in the Insured's Country of Residence or in Italy, Vatican City or Republic of San Marino;
- pregnancy complications occurring beyond the 26th week of gestation;
- psychiatric pathologies and neuroses and psychoanalytic treatments;
- AIDS/HIV and related infections;
- cosmetic surgery, except for plastic surgery that is necessary;
- detoxification treatments, except in the case of treatments resulting from poisoning and/or accidental intoxication occurring during the work/mission/business trip;
- care provided by a chiropractor or osteopath;
- medical check-ups not related to a medical emergency situation;
- rehabilitation treatment of any kind, carried out as a result of accidents or illnesses occurring during the work/mission/business trip, unless such services are carried out on an inpatient basis and are prescribed by the attending physician in order to avoid further complications;
- Costs of purchasing glasses, contact lenses, hearing aids

- expenses for the purchase of glasses, contact lenses, hearing aids;
- expenses for the purchase of prostheses in general. However, it includes expenses relating to prostheses or medical devices necessarily applied during surgery such as, by way of example and not limited to pacemakers and the like;
- expenses for dental treatment except for emergency care provided that they are approved in advance by the Assistance Operations Center;
- expenses for dental treatment and dental prostheses, unless they are a direct consequence of an accident occurring during the business trip/mission/trip;
- vaccinations and related complications. However, any complications following compulsory vaccinations or those suggested by the Directorate General for Health Prevention of the Ministry of Health as part of the prophylaxis to be carried out before the work/mission/business trip are included.

TERRITORIAL LIMITS

Whole world with the exception of accidents occurred in Italy, Vatican City, Republic of San Marino, Country of residence of the Insured if different from that of the Policyholder.

INSURED SUMS

DOCUMENTED MEDICAL EXPENSES	Unlimited actual costs
EXTENSION OF STAY FOR HEALTH REASONS	€ 350.00 per day for max 30 days / € 10.000 per companion
SENDING ESSENTIAL MEDICINES	Actual costs
TRANSPORT TO A HOSPITAL	Actual costs
RESCUE AND SEARCH COSTS	€ 25.000,00
MEDICAL REPATRIATION	Actual costs
REPATRIATION OF THE BODY AND FUNERAL EXPENSES	€ 15.000,00
TELEPHONE INTERPRETER	€ 700,00
MEDICAL RECORD TRANSLATION	Actual costs
REPLACEMENT OF THE INSURED WITH A COLLEAGUE	€ 2.500,00

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