

ACCIDENT

INSURANCE POLICY EXTRACT



UNIVERSITY OF PADUA

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MARSH Spa
Via San Crispino, 114 - PADUA

Drafted in Padua, April 2022

INSURED	: UNIVERSITY OF PADUA	40742908
PERSON/POLICYHOLDER	: POSTE ASSICURA Ass.ni - Rome	(100% retention)
PROXY COMPANY		
POLICY no.	: 78432	
CIG code	: 8322545D63	
EFFECTIVE DATE	: 30.09.2020	
EXPIRY DATE	: 30.09.2024	
INSTALLMENTS	: annual	
INSTALLMENT DUE DATE	: 30.09	
TERMS OF DEFAULT	: 60 days	
TERMS OF CANCELLATION	: without tacit extension	

TYPE OF COVERAGE : Accident Insurance Policy

SUBJECT OF THE COVERAGE :

The insurance covers the accidents that the insured person suffers while participating in or carrying out the policyholder's (main and secondary) activities, including the commuting risk, and that result in death or permanent disability or temporary incapacity.

The insurance also applies to injuries suffered at the time of or during travel between the various university sites or in any event in order to reach the place where the activity is to be carried out on behalf or in the interest of the policyholder.

Injuries occurring at the time of and/or during transfers from Italy to abroad and/or vice versa, including the route to be taken in order to reach the chosen means of transport, are also covered.

Also included in the cover are:

- asphyxia not of morbid origin;
- suffocation from ingestion of solids and/or liquids;
- poisoning, including carbon monoxide poisoning, or intoxication resulting from ingestion or absorption of substances;
- burns in general, as well as contact with corrosives;
- ailments resulting from animal bites or insect or arachnid stings;
- drowning and other harmful consequences arising from diving activities carried out for teaching or research purposes;
- frostbite or freezing;
- electrocution;
- sunstroke or heat or cold shocks;
- traumatic hernias, dislocations and injuries (excluding strokes) also to muscles, tendons and ligaments caused by movement and/or muscle strain;
- injuries resulting from aggression and violence in general;
- accidents resulting from civil commotion, acts of terrorism, use of weapons, including non-conventional weapons, vandalism, attacks, kidnappings, robberies, hijacking or piracy, provided that the insured person did not actively participate in them;
- accidents resulting from sickness and unconsciousness or from dizziness;
- accidents resulting from the imprudence, inexperience and negligence of the insured person;
- accidents resulting from the use of or from riding bicycles, mopeds and motorbikes of any cylinder capacity, driving tractors and self-propelled agricultural machinery, motor vehicles and watercraft,

provided that the insured person is licensed to drive, where required;

- accidents caused by forces of nature including earthquakes, tidal waves, volcanic eruptions, floods, landslides, mudslides, rockfalls, overflows, tides, storm surges, snow, avalanches, hail;
- accidents caused by thermal and atmospheric influences;
- accidents resulting from alcohol abuse. This cover extension does not apply to the insured persons while carrying out their professional duties on behalf of the policyholder, and in any case does not apply to all insured persons, for injuries sustained while driving motor vehicles and/or watercraft in general;
- injuries sustained during participation as a result of mobilisation or voluntary participation in the civil protection service;
- injuries from motor activity of any kind that is part of training activity;
- accidents resulting from non-professional sports practice;
- accidents resulting from activities organised by the Policyholder;
- injuries resulting from falling asleep;
- accidents and occupational diseases resulting from the use and/or possession, for teaching and/or research, diagnostic and therapeutic purposes, of natural or artificial radioactive substances;
- infections (viral diseases, infections, hepatitis, HIV, AIDS and the like) resulting from trauma and/or contact suffered during work performed on behalf of the policyholder.

COVER EXTENSIONS:

- Medical transport expenses (up to a limit of €10,000.00)
- Medical repatriation (up to a limit of € 10,000.00)
- Repatriation of the corpse (up to a limit of €5,000.00)
- Aesthetic damage (up to a limit of €10,000.00)
- Aviation risk
- Risk of war
- Sports risk
- tropical diseases
- Traumatic stress hernias
- Presumed death
- surcharge for the case of permanent disability (>50% = 100%)
- reimbursement of medical expenses (max € 5,000.00 per claim)
- exposure to the elements
- age limit 75 years

MAIN EXCLUSIONS:

The insurance does not cover accidents that occur:

- during events directly related to the state of war, whether declared or undeclared, except as provided for in the article entitled 'risk of war';
- while driving and using airborne means of locomotion and the driving of underwater means, except as provided for in the article entitled 'aviation risk';
- from surgery, investigations or medical treatment not due to an accident;
- as a result of the fraudulent or criminal actions of the insured person;
- under the influence of narcotics, psychotropic drugs and hallucinogens taken voluntarily unless prescribed by a doctor;
- as a result of being drunk while driving motorised vehicles or watercraft in general;
- while driving motorised vehicles or watercraft in general if the relevant driving licence has never been obtained;

- as a direct or indirect consequence of transmutation of the nucleus of the atom, as well as radiation caused by artificial acceleration of atomic particles;
- as a direct or indirect consequence of a pandemic formally declared by the World Health Organisation (WHO);
- while practicing the following sports: parachuting and air sports in general, free climbing beyond the third degree performed without the accompaniment of a professional guide, instructor of the national Alpine club or otherwise recognised by another national Alpine club.

FURTHER CONTRACTUAL AGREEMENTS:

- claims bonus
- withdrawal for claim not applicable
- broker clause
- uninsurable persons
- territorial extension world-wide
- competent court
- good faith
- legitimation clause
- Policyholder liability
- Waiver of right to compensation against those responsible for the accident
- premium split: 60% occupational risks; 40% non-occupational risks
- catastrophic limit for one or more claims in the same year: € 30,000,000.00

INSURED CATEGORIES:

1. 1 Employees on mission for the Policyholder's activities or travelling for the Policyholder's activities

Insurance is provided for injuries sustained

- when driving vehicles (including, by way of example, but not limited to, motorbikes and bicycles)
- during transport in public or private vehicles (by way of example, but not limited to, aeroplanes, trains, boats, rentals with or without driver, taxis and public transport in general, etc.)
- on foot

by employees or staff authorised in any capacity whatsoever to the mission by the Policyholder on the occasion of the main and secondary institutional activities declared by the Policyholder. This includes accidents that might occur while travelling on duty outside the university premises or between university premises. The insurance also applies to accidents suffered when the means of transport is stopped and during the operations necessary to resume travel.

Cover	Sum insured
Death	€500,000.00
Permanent disability	€1,200,000.00
Reimbursement of Medical Expenses	€30,000.00 per claim
Temporary disability allowance	not envisaged

Cover	Sums Insured
Death	€300,000.00
Permanent disability	€600,000.00
Reimbursement of Medical Expenses	€10,000.00 with a deductible of 10% and a minimum of €25.00
Temporary disability allowance	€500.00 per month with a maximum of €3,000.00 per claim, if the insured person has been unable to carry out their activities for the policyholder for a period of at least 3 months
Hospitalisation allowance	€150.00 per day for a maximum of 300 days

1.2 Students and Attendees

Insurance is provided for injuries sustained during activities organised by and/or on behalf of the Policyholder, including injury that may occur during the commuting risk. By way of example, but not limited to, the following are included in the cover: students and/or attendees of university courses, master's degree courses, doctoral courses, specialisation courses, Erasmus courses and/or study exchange agreements, interns, scholarship holders of the University or of any other public or private body, assignees, trainees, volunteers, civil service volunteers, authorised attendees, collaborators in any capacity who work within the scope of the University's main and/or secondary activities, or declared by the University, both on its premises and at any other public or private body/organisation worldwide. Injuries occurring during competitive and non-competitive sports training activities are also covered.

1.3 Participants in sports and wellness courses/events

Insurance cover is provided for injuries sustained by participants during the sports and wellness courses organised by the Policyholder and at events related thereto, such as: training, rehearsals, exhibitions, competitions, etc. By way of example and not limited to:

- Yoga
- Mindfulness
- Educchef
- Tai Chi
- Pilates
- Lion Cup
- Sailing Cup
- Department games

Cover	Sums Insured
Death	€300,000.00
Permanent disability	€300,000.00
Reimbursement of Medical Expenses	€5,000.00 with a deductible of 20% and a minimum of €80.00
Temporary disability allowance	€500.00 per month with a maximum of €3,000.00 per claim, if the insured person has been unable to carry out their activities for the policyholder for a period of at least 3 months and the loss of at least one exam session in the case of students
Hospitalisation allowance	€50.00 per day for a maximum of 100 days