



*PERSONAL ACCIDENT
NOMENCLATURE*



Table of Benefits Provided

- 1.1 Reimbursement of healthcare costs following Occupational and Non-occupational Accidents Insured sum **1,000** euros,
- 2.1 Flat-rate compensation following an Occupational Accident with Hospitalisation between 16 and 29 days Insured sum **1,500 euros**
- 2.2 Flat-rate compensation following an Occupational Accident with Hospitalisation for 30 days or more Insured sum **2,000** euros
- 2.3 Flat-rate compensation for Permanent Invalidity resulting from an Occupational Accident Insured sum **5,000** euros
- 2.4 Reimbursement of Healthcare Costs for Occ. Acc. with neuromotor rehabilitation lasting > 60 days but < 181 days Insured sum **5,000** euros
- 2.5 Reimbursement of Healthcare Costs for Occ. Acc. with neuromotor rehabilitation lasting > 180 days but < 361 days Insured sum **10,000** euros
- 2.6 Reimbursement of Healthcare Costs for Occ. Acc. with neuromotor rehabilitation lasting > 360 days Insured sum **20,000** euros
- 2.7 Reimbursement of Healthcare Costs for Occ. Acc. with neuromotor rehabilitation for serious traumatic brain injury and/or spinal cord injury Insured sum **60,500** euros

Table of Benefits Provided

- 2.8 Compensation of Board and lodging for accompanying person for rehabilitation taking place outside the province of residence equal to **€ 50.00** per day for a maximum of **90 days**
- 2.9 Compensation of Board and Lodging for accompanying person for rehabilitation taking place outside the Region of residence equal to **€ 75.00** per day for a maximum of **90 days**
- 2.10 Reimbursement of Ambulance Transport Costs for rehabilitation taking place outside the province of residence: insured sum **€ 600**
- 2.11 Reimbursement of Ambulance Transport Costs for rehabilitation taking place outside the region of residence: insured sum **€ 1,200**
- 2.12 Reimbursement of Dental Costs incurred following an Occupational Accident: insured sum **€2,000**
- 2.13 Lump-sum Death Payment for Occ. Acc. with sum doubled in the case of children with disabilities or aged < 14 years: insured sum **€ 10,000**
- 2.14 Funeral Benefit in the event of Death following an Occupational Accident: insured sum **€ 1,500**
- 2.15 Maximum pay-out per insurance year borne by the Company

Table of Benefits Provided

- 3.1 Reimbursement of Healthcare Costs following an **Occupational Disease** resulting in Permanent Invalidity equal to or > 55%: insured sum **€ 1,000**
- 3.2 Funeral Benefit in the event of Death following an **Occupational Disease**: insured sum **€ 1,500**

Reimbursement of healthcare costs (up to the **sum of € 1,000**, excess € 30) incurred as a result of occupational and non-occupational accidents, for:

- diagnostic tests;
- medical and specialist examinations;
- fees for surgeon and any other member of the surgical team, operating theatre charges and surgical equipment;
- Prosthetic or medical appliances applied during the surgical procedure;
- Transport of the insured person by ambulance to the hospital or clinic and vice versa;
- medical physiotherapy and rehabilitative physiotherapy treatment;
- purchase or rental of medical or prosthetic appliances of any kind (excluding dental prostheses).

**National Health Service: Full reimbursement of
co-payment 'ticket' with no excess**

Following admission to a hospital for a period **between 16 days and 29 days**:
compensation of **1,500 euros**

Calculation of the number of days may take place following more than one admission, but must always relate to the same injury/incident.

Following an occupational accident, the Insured Person is admitted to a hospital for a period of **30 days or more**: the Company will compensate him/her with the sum of **2,000 euros**.

Calculation of the number of days may take place following more than one admission but must always relate to the same injury/incident.

Permanent Disablement of over **50%** following an occupational accident: the Company will pay a sum of **€ 5,000**.

*If the Insured has already benefited from the forms of compensation referred to in the above points on hospital admission, under no circumstances will the Company pay a sum exceeding a total of **5,000 euros** per claim.*

Admission to hospital following an occupational accident with a prognosis period of at least **30** days requiring *neuromotor rehabilitation* treatment involving admission for more than **60** days but less than **181** days: the Company will reimburse the treatment costs incurred up to a maximum of **€ 5,000**.

*Rehabilitation must be carried out exclusively at a research hospital (IRCCS) of national importance and highly specialised in neuromotor rehabilitation pursuant to **Italian Law no. 833/78, Article 42** and subsequent amendments and additions ([please see focus point 4 of the operating instructions for reporting a personal accident](#)).*

Admission to hospital following an occupational accident with a prognosis period of at least **30** days requiring *neuromotor rehabilitation* treatment involving admission for more than **180** days but less than **361** days: reimbursement of the treatment costs incurred up to a maximum of **€ 10,000**.

*Rehabilitation must be carried out exclusively at a research hospital (IRCCS) of national importance and highly specialised in neuromotor rehabilitation pursuant to **Italian Law no. 833/78, Article 42** and subsequent amendments and additions ([please see focus point 4 of the operating instructions for reporting a personal accident](#)).*

Admission to hospital following an occupational accident with a prognosis period of at least **30** days necessitating *neuromotor rehabilitation* treatment involving admission for more than **360** days: reimbursement of the treatment costs incurred up to a maximum of **€ 20,000**.

*Rehabilitation must be carried out exclusively at a research hospital (IRCCS) of national importance and highly specialised in neuromotor rehabilitation pursuant to **Italian Law no. 833/78, Article 42** and subsequent amendments and additions ([please see focus point 4 of the operating instructions for reporting a personal accident](#)).*

If, following an occupational accident, the Insured Person is admitted to a research hospital (IRCCS) of national importance and highly specialised in neuromotor rehabilitation pursuant to **Italian Law no. 833/78, Article 42**, and subsequent amendments and additions ([please see focus point 4 of the operating instructions for reporting a personal accident](#)).

For *serious traumatic brain injury with coma or for spinal cord injury*, the Company will reimburse the treatment costs incurred up to **€ 60,500**.

The person accompanying the worker undergoing neuromotor rehabilitation following an occupational accident will be paid daily compensation of **€ 50.00** for a maximum of **90 days** (not necessarily consecutive) if the rehabilitation takes place outside the Insured's province of residence but within the region of residence. The compensation will be paid upon submission of tax documentation demonstrating the presence of the accompanying person at the hospital where the rehabilitation takes place.

The benefit is provided up to the limit of **€ 4,500**.

The person accompanying the worker undergoing neuromotor rehabilitation following an occupational accident will be paid daily compensation of **€ 75.00** for a maximum of **90 days** (not necessarily consecutive) if the rehabilitation takes place outside the Insured's region of residence. The compensation will be paid upon submission of tax documentation demonstrating the presence of the accompanying person at the hospital where the rehabilitation takes place. The benefit is provided up to the limit of **€ 6,750**.

Admission to hospital following an occupational accident for *neuromotor rehabilitation*: flat-rate reimbursement of ambulance transport costs of **€ 600** if the treatment takes place outside the Insured's province of residence but within the region of residence.

To qualify for this insurance benefit, the Insured must produce appropriate tax and medical documentation demonstrating the medical transport.

Admission to hospital following an occupational accident to undergo *neuromotor rehabilitation*: flat-rate reimbursement of ambulance transport costs of **€ 1,200** if the treatment takes place outside the Insured's region of residence.
To qualify for this insurance benefit, the Insured must produce appropriate tax and medical documentation demonstrating the medical transport.

Occupational accident causing damage to the Insured's teeth: reimbursement of dental costs incurred up to a maximum of **€ 2,000**. It is, in any case, agreed and understood that reimbursement of the costs of dental prostheses - if due - is, in any case, limited to those teeth actually lost and on condition that the prosthesis is applied no later than one year after the date of the claim.

Death of the Insured due to an accident recognised by the Italian Institute for Insurance against Labour Accidents (INAIL) as an '*occupational accident*': payment to the legitimate beneficiaries of the sum of **10,000 euros**. This sum will be doubled in the case of the deceased worker having children with disabilities or aged under 14 years at the time of the accident.

In the event of Death of the Insured Person following an occupational accident, the Company will pay a sum of **€ 1,500** within 90 days of the date of submission of the relative documentation.

The benefits, as described in points **2.4, 2.5, 2.6, 2.7, 2.8, 2.9, 2.10, 2.11** and **2.12**, are to be understood as provided by the Company within a maximum overall pay-out limit, for all the insured persons and per insurance year, of **€ 140,000**.

If, consequent to one or more of the illnesses shown in Table A, 'Occupational Diseases' (slide page 23), recognised as occupational diseases by the supervisory authority (Italian Institute for Insurance against Labour Accidents-INAIL/Italian Social Security Institute-INPS) and resulting in permanent disablement equal to or over **55%**, the Insured has recourse to one or more of the healthcare benefits listed below and the Company reimburses, up to the applicable limit, the costs incurred in the 180 days prior to and the 360 days following recognition of the said disease for:

- diagnostic tests;
- medical and specialist examinations with:
- application of a fixed excess of **€ 50.00** (if the worker uses a private medical facility)
- full reimbursement of the co-payment 'ticket' (if the worker uses a public healthcare facility)
- medical physiotherapy and rehabilitative physiotherapy treatment;
- purchase or rental of medical or prosthetic appliances;

Reimbursement takes place up to a maximum insured sum of **1,000 euros**.

In the event of Death of the Insured Person as a result of one or more of the illnesses shown in Table A, 'Occupational Diseases' (slide page 23), recognised as occupational diseases by the supervisory authority (Italian Institute for Insurance against Labour Accidents-INAIL/Italian Social Security Institute-INPS) and provided that the death occurred in the 180 days prior to or the 360 days following official recognition, the Company will pay a sum of **€ 1,500** within 90 days of submission of the relative documentation.

TABLE A: OCCUPATIONAL DISEASES

- a) occupational asthma and chronic obstructive pulmonary disease;
- b) noise-induced deafness;
- c) contact dermatitis;
- d) disease from manual handling of loads, posture and repetitive movements;
- e) disease from vibrating instruments;
- f) epithelioid mesothelioma cancer.

– Unemployment - extension of insurance period for specific benefits and categories of insured persons

The following temporarily unemployed workers are entitled to the benefits under this policy:

3.4.1 - For members subscribing to the 'BASE' healthcare plan, 60 days of benefits from the last working day, on condition that, during the period prior to the last working day, the Companies made deposits for the said worker, classed as a manual worker, for at least 120 hours, as per the minimum deposit required by the NBA, for each of the two previous months. Clerical workers will be entitled to 60 days of benefits from the last working day, on condition that, during the period prior to the last working day, the Companies paid, for the said worker, the relative contribution for at least two consecutive months.

3.4.2 - Members subscribing to the 'PLUS' healthcare plan are entitled to **90** days of benefits from the last working day, on condition that, during the period prior to the last working day, they worked at least 120 hours for each of the two previous months.

Clerical workers will be entitled to 90 days of benefits from the last working day, on condition that, during the period prior to the last working day, the Companies paid, for the said worker, the relative contribution for at least two consecutive months.

– Other insurance policies

- If other insurance policies (either private or also provided by Sanedil) covering the same risks exist then the personal accident benefits in the personal accident nomenclature shall be understood as additional and applicable as supplemental to the other insurance benefits.

Commuting accidents

- All the insurance benefits apply to personal injuries suffered by Insured Persons while making their regular journey from home to work and vice versa but, in any case, during the time taken to make this journey, such accidents being considered occupational. Commuting claims will only be covered in the case of recognition of the event by the Italian Institute for Insurance against Labour Accidents (INAIL).

With effect from 00:00 on 28/07/2021:

- **APPLICATION OF INAIL TABLE**

Please note that, pursuant to Italian Presidential Decree 1124 of 30/06/1965 and subsequent amendments, the Italian Institute for Insurance against Accidents at Work (INAIL) table will be used to determine the Permanent Disablement percentage for settlement of claims with an outcome of Permanent Disablement.

- **Age limits**

The insurance policy may be entered into or renewed until the Insured reaches the age of 70, automatically ending upon the first annual expiry of the policy, when the Insured reaches the age of 71.

With effect from 00:00 on 28/07/2021:

- **The insurance policy may be entered into or renewed until the Insured reaches the age of 80, automatically ending upon the first annual expiry of the policy, when the Insured reaches the age of 81.**