

Personal Accident Policy

Assured: Università di Trento

Policy: n° 710981

Insurance period: from the 28th of February 2022 to the – 28th of February 2027 both days included

Security: Poste Assicura S.p.A.

Insured risk: The Insurance is valid for accidents suffered by the Insured during the participation in all the activities described in the policy or whilst performing tasks on behalf of the Assured, including transfer risks.

Assured categories, risks and sums:

Categorie assicurate	Death	Permanent Disability	Medical expenses
A) Students (Undergraduates during transfers included)	Euro 300.000,00	Euro 350.000,00	Euro 50.000,00
B) Professors, visiting professors, speakers, research fellow, Scholarship holders	Euro 300.000,00	Euro 350.000,00	Euro 50.000,00
C) Personell during missions in Italy and Abroad	Euro 300.000,00	Euro 350.000,00	Euro 50.000,00
D) Drivers of private vehicles	Euro 300.000,00	Euro 350.000,00	Euro 50.000,00
E) Drivers of the assured vehicles	Euro 300.000,00	Euro 350.000,00	Euro 50.000,00

Permanent disability Deductible: none

Territorial limits: Whole world.

Limits: Body repatriation euro 7.500,00
Aesthetic damage euro 7.500,00

Overall limit: euro 15.000.000,00

Age limit: 75 years

Main exclusions:

Exclusions:

- Accidents directly related to the declared or undeclared state of war, except when the Insured is surprised by the outbreak of war while he is abroad for a maximum period of 14 days from the beginning of the hostilities;
- when driving or using aircraft or submergible vehicles, except as provided for in art. 4.8;
- as a result of willful misconduct or criminal actions of the Insured;
- under the influence of drugs, psychotropic drugs and hallucinogens taken voluntarily except if on prescription;
- if drunk whilst driving vehicles or boats;
- as a direct or indirect consequence of transmutation of the nucleus of the atom, as well as of radiation caused by the artificial acceleration of atomic particles;
- if participating to races (and related tests), football, cycling, unless they are for recreational purposes;

- participation in races (and related tests) involving the use or driving of motor vehicles and boats, (except in the case of pure regularity);
- parachuting, air sports in general;
- People with alcoholism, drug addiction or mental illness are excluded;
- international sanctions exclusion clause.