



Partner tecnico



Un prodotto



MULTI-RISK PROTECTION FOR VOLUNTEERS

Ethical and solidarity insurance
consortium
www.consorziocaes.org for
Associazione InformaGiovani



Object:

The insurance covers volunteers who are registered in the appropriate register of the Contracting Organisation, which the latter is obliged to keep. This includes both activities provided for in the Statutes and those not provided for, provided they are carried out on an occasional and non-continuous basis.

The product consists of the following sections:

- **Third Party Liability:**

provides compensation in the event of damage unintentionally caused to third parties, for death, personal injury and damage to property, as a result of an accidental event occurring in connection with the risks for which the insurance is issued.

- **Injury:**

guarantees a lump sum in the event that the insured person suffers an accident in the performance of the activity for which the insurance is taken out, including commuting risks. An accident is considered to be an event due to a fortuitous, violent and external cause that produces objectively ascertainable physical injury resulting in death, permanent disability, hospitalisation, immobilisation/concussion or the payment of medical expenses.

- **Disease:**

guarantees a lump sum in the event that the insured person, while carrying out the activity for which the insurance is stipulated, contracts an illness that results in hospitalisation or the payment of medical expenses. An illness is considered to be any clinically diagnosable alteration of the state of health that is not due to an accident and that is not a malformation or physical defect. Sickness cover commences on the 60th day following the day on which the insurance takes effect.

COVERAGE

SECTIONS	MASSIMALI/SINISTRO
THIRD-PARTY LIABILITY	From a minimum of € 500,000.00/claim to a maximum of € 2,000,000.00/claim
Death (only applicable in the event of an accident)	From a minimum of € 25,000.00/claim to a maximum of EUR 100,000.00/claim
Permanent disability (only applicable in the event of an accident)	From a minimum of € 50,000.00/claim to a maximum of € 200,000.00/claim
Hospitalization allowance (applicable to Accident and Sickness)	From a minimum of € 15.00/claim to a maximum of € 30.00/claim
Immobilisation/ plaster cast Allowance (only applicable in the event of an accident)	From a minimum of € 15.00/claim to a maximum of € 30.00/claim
Reimbursement of medical expenses (accident and illness)	From a minimum of € 500.00/claim to a maximum of € 2000.00/claim

In the event of a temporary duration of less or more than one year, the premium will be calculated in 360ths.

DEDUCTIBLES/LIMITS OF INDEMNITY

**>> Limits and deductibles apply to each section.
Consult the contract for more details**

*The sheet is a summary of the insurance contract and does not constitute a contractual obligation.
Please refer to the regulations in the product information leaflet for further details.*