



C.S.I. CENTRO SPORTIVO ITALIANO

INSURANCE POLICY SUMMARY

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MULTI-RISK INSURANCE AGREEMENT

COVERING THIRD PARTY LIABILITY AND LIABILITY TOWARDS WORKERS, ACCIDENTS – INJURIES, ON BEHALF OF C.S.I. – CENTRO SPORTIVO ITALIANO, ITS CENTRAL AND PERIPHERAL BODIES, AFFILIATED COMPANIES/ASSOCIATIONS/CLUBS/ORATORIES/PARISH CHURCHES AND MEMBERS

The following Agreement (complying with the requirements of the Ministerial Decree dated 03/11/2010) is entered into between **C.S.I. – CENTRO SPORTIVO ITALIANO**, hereinafter referred to as the **Contracting Party**, and **UNIPOLSAI ASSICURAZIONI**, hereinafter referred to as the **Company** or **Insurer**, for insurance coverage of Accidents – Injuries, Third party liability and liability towards workers, on behalf of C.S.I., its central and peripheral bodies, affiliated companies/Associations/Clubs/Oratories/Parish Churches and members.

GENERAL CONDITIONS OF INSURANCE

Art. 1 - Entitlement to insurance coverage

Regardless of the type of activity carried out, but provided such activity falls within the scope of the Contracting Party's activities, of the position held, or of the work carried out, entitlement to insurance coverage is provided by:

- A membership card number qualifying the party as a recognized member of C.S.I. - CENTRO SPORTIVO ITALIANO, and containing the necessary information providing proof of membership pursuant to Article 4 of the Ministerial Decree dated 3/11/2010;
- or
- Affiliation to C.S.I. - CENTRO SPORTIVO ITALIANO for Companies/Associations and/or Clubs/Parish churches/Oratories.

As for C.S.I. - CENTRO SPORTIVO ITALIANO, its entitlement to insurance coverage is provided by this agreement.

Membership cards and affiliations shall be issued by C.S.I. - CENTRO SPORTIVO ITALIANO, and by its peripheral bodies and affiliates (Associations, Sports Companies, Clubs, Oratories, etc.) specifically authorized by the former, according to the organizational means and procedures deemed fit by C.S.I.

Entitlement to the insurance coverage for Affiliated Companies/Associations/Clubs/Oratories/Parish churches shall also be provided by the numbered and dated "Affiliation Certificate" indicating the sporting year.

Art. 2. Duration and date of effectiveness of the agreement

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Art. 3 Obligations of the institution

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Art. 4 Reporting of claims under the agreement

Notwithstanding the requirements of articles 1913 and 1915 of the Italian Civil Code, claims shall need to be sent by the Insured Party to the Insurer, or to its specific handling company/office set forth in article 10 “Procedure for Reporting Claims”, or through the broker, as follows:

- Claims for “third party liability”: within 45 days of the Insured Party becoming aware of the claim submitted by the damaged party or by its assigns;
- Claims for “third party liability towards its own workers”: within 45 days of the Insured Party becoming aware of the legal inquiry notification under the Accidents Law. Moreover, if a criminal procedure action is pursued in relation to the accident, the Insured Party needs to inform the Insurers as soon as it becomes aware of this. Likewise, the Insured Party needs to inform the Insurers of any request or action proposed by the damaged party or by its assigns or by the *Istituto Assicuratore Infortuni* [Accidents Insurance Institute] to seek compensation pursuant to articles 10 and 11 of Presidential Decree no. 1124 dated 30 June 1965 by timely transmitting all records, documents and news relating to the legal action.
- Claims for “accidents”: within 45 days of the date of the event and/or of the moment the Insured Party and/or assigns have had the possibility to do so.

Art. 5 Calculation of the premium amount – Collection of payments on account and settlement

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Art. 6 Brokers clause

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Art. 7 Co-insurance

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INSURANCE BREAKDOWN

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**INSURANCE COVERAGE FOR THIRD PARTY LIABILITY AND LIABILITY
TOWARDS WORKERS, ACCIDENTS – INJURIES ON BEHALF OF C.S.I. - CENTRO
SPORTIVO ITALIANO – ITS CENTRAL AND PERIPHERAL BODIES, AFFILIATED
COMPANIES AND MEMBERS**

DEFINITIONS

Insured party

The party whose interests are protected by the insurance.

Insurance

The insurance agreement

Beneficiary

The Insured party. In the case of death and non-designation of assigns, the beneficiaries shall be the legal and/or testamentary heirs of the Insured Party.

Broker

Marsh S.p.a. – Viale Bodio 32 20128 Milano.

Contracting Party

Il C.S.I. – CENTRO SPORTIVO ITALIANO.

Day Hospital

Healthcare facility providing daily bed rest and duly authorised to provide surgical and medical services by specialist doctors, including medical records.

Excess

Pre-established amount which, in the case of impairment or loss the Insured party bears itself, and which is deducted from the indemnity amount for each accident claim.

Indemnity

Amount due by the Company in the case of an accident claim.

Accident

Any occurrence having a fortuitously violent and external cause producing objectively verifiable bodily injuries leading to either death or to one of the injuries set forth in the attached table pursuant to the decree dated 3 November 2010.

Putting in plaster

A means of containment comprising of plastered bandages or other immobilising devices, which is applied in a healthcare centre.

Permanent invalidity

Permanent and irremediable loss or impairment of the ability to profitably carry out any work, regardless of the profession carried out.

Healthcare centre

University institutes, hospitals, private hospitals and Day Hospitals duly authorised to provide hospital assistance. Health spas, facilities that primarily render dietary services, convalescing facilities, long-stay facilities and nursing/care homes for the elderly are not generally considered to be Healthcare centres.

Injury

Any change to the structures of a body part specifically set forth in the attached Table, provided it be a result of an accident.

Liability Limits

Maximum amount of the services provided by the Company.

Policy

The document that proves the existence of the Insurance.

Premium

Amount owed by the Contracting Party to the Company.

Hospitalisation

Period of recovery spent in a healthcare centre. Recovery time spent in a Day Hospital is also considered as hospitalisation time, provided this is certified in the medical records.

Risk

The probability that the accident occurs.

Uninsured amount

An amount calculated as a percentage of the damage, and which, for each accident claim settled under the policy, is deducted from the indemnity amount. The uninsured amount is borne by the Insured party and cannot, under pain of loss of the right to any indemnity, be insured by another party.

Accident claims

Occurrence of the damaging fact covered under the insurance guarantee.

Company

The Insurance Companies constituting the insurance breakdown.

Surgical Treatment

Therapeutic procedure performed by a doctor/specialist and requiring at least one overnight stay in a healthcare centre.

RULES APPLICABLE TO ALL SECTIONS

Art. 1 Scope of validity of the insurance guarantees

The guarantees apply to all Members for all activities organised and/or authorised and/or controlled and/or sponsored and/or recognised by C.S.I., even if participating in events with other organisations which C.S.I. – CENTRO SPORTIVO ITALIANO has officially subscribed to or with which it collaborates.

Art. 2 Representations of risk circumstances – Changes to risk

Incorrect representations by the Contracting party or the Contracting party's unwillingness to make statements relating to circumstances affecting risk assessment may lead to total or partial loss of the right to indemnification, as well as to termination of the insurance (pursuant to articles 1892, 1893 and 1894 of the civil code).

The Contracting and/or Insured party's omission to represent an incremental risk circumstance during the course of the policy shall not compromise the right to receive compensation, provided such omissions or inexact representations were made in good faith.

It remains understood that the Contracting Party shall have the obligation to pay the Insurer the higher premium amount in proportion to the higher risk covered, effective from the moment of occurrence of the incremental risk circumstance.

Art. 3 Payment of premium and date of effectiveness of the insurance guarantee

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For all membership cards other than Free Sport Daily, the insurance contract and its relative coverage for each individual Insured party shall be effective from 24.00 of the date of membership/association entered on the card/certificate, and shall expire at 24.00 on the fifteenth day following expiry of the aforesaid card or certificate. For Free Sport Daily, the insurance contract and its relative coverage for each individual Insured party shall be effective from the time of membership and shall expire after 24 hours. Lastly, the insurance guarantee shall be valid for the entire duration of events even if such events should terminate after the contractual expiry, provided they begin before such expiry.

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Art. 4. Splitting of the premium

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Art. 5. Changes to the insurance

Any changes to the insurance need to be proved in writing.

Art. 6. Territorial coverage

The insurance is provided worldwide, except for U.S.A. and Canada. Payment of the indemnity shall be made in Italian currency and in Italy.

Art. 7. Referral to provisions of law

The applicable provisions of law shall apply to all matters not specifically governed in this agreement.

Art. 8. Other insurances

The Insured and/or Contracting party are exempted from any obligation to inform the Insurer of any other policies entered into for coverage of the same risk.

Art. 9 Interpretation of the agreement

Should there be any doubt on the interpretation of the contents of contractual clauses, these shall be interpreted in the best interest of the Insured party.

Art. 10 Procedure for reporting accident claims

The Insured's reporting of an accident claim shall need to be sent to Marsh Risk Consulting, a company appointed by the Contracting party to handle such claims and recognised by the Company and by the Broker.

The claim needs to be received in accordance with the procedures within 45 days of the event or, as an exception to Articles 1913 and 1915 of the Italian Civil Code, of the moment when the Insured party or its assigns have had the possibility to do so.

Through its broker, Marsh, Marsh Risk Consulting shall, from time to time, provide the Contracting party with the information needed to verify each claim or to perform a technical trend analysis of this Agreement.

Art. 11 Court of jurisdiction

Any dispute relating to this agreement shall be submitted to the court of jurisdiction of the residence and/or domicile of the Insured or Contracting party.

SECTION I – THIRD PARTY LIABILITY INSURANCE

Art. 1 Subject matter of the insurance

The Company undertakes to indemnify the Contracting party, its responsible officers, its structures and facilities, its territorial bodies, its collective affiliated members (Associations, Sports Companies, Clubs, etc) and its members, for any compensation of capital, interest and damages involuntarily caused to third parties for death, personal injuries and damage to property resulting from an accidental event occurring in relation to the risks covered under this Insurance.

The Insurance is also valid for liability arising to insured parties as a consequence of the negligence of persons they are responsible for.

Art. 2 Risk description

The insurance is provided in relation to risks arising from the performance of various activities offered by C.S.I. - Centro Sportivo Italiano, its Central and Peripheral bodies, its affiliated Companies/Associations/Clubs/Oratories and its Members in relation to sports carried out at an amateur level and to recreational, cultural and educational activities.

Merely by way of example and not limitedly to, the insured activities are those set forth hereunder. This is because this insurance policy applies to all cases in which liability may be claimed against the Insured, even in its capacity of customer or organiser, other than for the exclusions specifically mentioned in Art. 7, “Risks that are not covered by the Insurance”.

Activities insured:

Merely by way of example and not limitedly to:

- sponsoring, organisation, participation and management of sport activities carried out at on a practical level (Trials/practicing, Training, Leagues, Tournaments, events in general) as well as on an educational and promotional level (courses, stages, conferences, advertising events, etc). Insured activities include automobile/motorbike races, practice sessions and gatherings, excluding traffic damage;
- participation in tournaments, events in general, parties, social gatherings and dinners;
- ownership, operation, administration and management of sport facilities and premises;
- use of machinery and equipment relating to the activity described in the insurance policy;
- management of the premises, including cleaning and security, replenishment and/or collecting of goods and/or supplies needed for the sports and/or entertainment and/or educational activity;
- existence of a cafeteria and comfort area, with food/drink vending machines and the selling of foods in general;
- ownership and/or custody and/or use of animals in general within the scope of the risk description;
- nursing and first aid medical service, carried out by qualified staff;
- recreational – educational – cultural activities: parties, dinners, meetings, conferences, games, organised and carried out at designated premises and/or places;
- included among insured activities are outings and trips, with the exclusion of underwater diving carried out with breathing apparatus.

The insurance also covers the Insured’s liability for:

- facts committed by persons, not employed by the Insured, responsible for supervising, checking, assisting, organising and surveilling the sport activities in question, such as trainers, referees, instructors, teachers, masseurs, doctors and all other members of technical staff, directors, helpers, heads of activities and services and all the managerial and administrative staff;

- the supply and/or renting out of equipment and/or material needed to carry out the sport activities.

Art. 3 Liability limits

The Insurance is provided up to the liability limits indicated in the “Liability limits” section.

Art. 4 Parties covered by the insurance

The insurance is valid for:

- C.S.I. Centro Sportivo Italiano, its Central, Peripheral and Territorial bodies;
- C.S.I. affiliated Associations/ Companies / Clubs / Oratories;
- C.S.I. Members

Art. 5 Third parties

The following are considered to be Third parties among each other:

- Members, only for personal injuries;
- Spouse, parents and children of the Insured, as well as any other relative or relative-in-law, living together, only if, notwithstanding the aforesaid relationship, the damage covered by the insurance occurred whilst both the damaged party and the party causing the damage were carrying out the activity.

Art. 6 Handling of damage claims – Legal defense expenses

The Company shall handle claims until it is interested in doing so, both in court and out-of-court, and both for civil and criminal cases, on behalf of the Insured party, appointing, where necessary, legal counsels and experts and availing itself of all the rights of the Insured party.

The Company shall bear all legal expenses to defend the Insured up to a maximum of a quarter of the liability limit established in the insurance policy for the damage in question.

If the sum owed to the damaged party exceeds such liability limit, the expenses shall be shared between the Company and the Insured in proportion with their respective interests.

The Company shall not recognise expenses borne by the Insured party for legal and technical counsels that it has not appointed itself and shall not be liable for fines or penalties and for criminal defense expenses.

The Company undertakes to timely provide copies of court records and proceedings as well as any other information relating to the legal disputes.

It should be clarified that the insured’s defense is handled by the company both for civil and criminal cases up until the final settlement of third parties and up until the last degree of judgement taking place at the time the accident claim is settled.

Art. 7 Risks that are not covered by the insurance

The Third party liability insurance does not include damage:

- a) arising from motorvehicle public road traffic or traffic on similar areas, as well as from the navigation of motorboats or the use of aircraft;
- b) arising from the use of motorvehicles, machinery or equipment operated or driven by unauthorised persons in accordance with existing law and/or by persons who are under the age of 16;
- c) to air, water or ground pollution, unless otherwise specified in the insurance policy; interrupton, depletion or deviation of waterways, alteration or depletion of aquifers, mineral reservoirs and of any other exploitable subsoil resources in general;

- d) arising from theft;
- e) to other people's property as a result of the catching fire of the Insured's property or of property held by the Insured; unless provided for otherwise in the insurance policy;
- f) to things that the Insured or his/her employees carry for whatever reason and to those things that are transported, lifted, loaded, unloaded or moved, unless provided for otherwise in the insurance policy;
- g) to things being built, things on which or with which works are carried out, as well as damage to buildings and/or things in general that are due to structural failures, landslides or ground movements in general;
- h) caused by works or installations in general after the completion of such works or, in the case of repair, maintenance or installations works, damage that did not occur during the execution of the works as well as damage caused by products and things in general after delivery to third parties;
- i) occurring in connection with atom, natural or artificially produced energy transformations or aftershocks (fission and nuclear fission, radioactive isotopes, accelerators, etc);
- j) arising from the possession and/or use of explosives of any nature, occurring, whether directly or indirectly, even if only in part, as a result of exposure and/or contact with asbestos and/or with any other substance containing asbestos in any form or measure.
- k) for responsibility arising from electromagnetic fields;
- l) for strikes, protests, revolts, vandalism, terrorism and sabotage;

Art. 8 Excess

It remains understood that the Third party liability insurance is provided with an absolute excess amount, per accident claim and per damaged party, of € 1,000.00. Uncovered and/or excess amounts exist under the policy for certain specific insurance guarantees. The Parties agree that settlement of accident claims to third parties shall be made net of the excess amounts provided for under the insurance policy.

Art. 9 Other risks and activities covered by the insurance

It is likewise agreed that the following risk and/or activity insurance guarantees are included under the policy:

- advertising services by means of signs, posters and banners;
- ownership and maintenance of tarpaulins, signs and advertising posters, permanent and movable display cabinets and banners, wherever installed;
- organisation of or participation in recreational activities, meetings, conferences, trips, outings, fares, markets, including installation and dismantling of stands;
- canteen, cafeteria, restaurant services including the selling of food and drinks;
- ownership and operating of food and drink vending machines, the existence of third-party owned vending machines, and damage caused by distributed foods and drinks;
- design, assembly, testing, maintenance, repair and installation of equipment owned by the Insured;
- Security service carried out by armed watchmen and dogs, even outside the facilities' fencing;
- Ownership and use of motorless bikes and peddle-vans;
- Loading, unloading, collecting, replenishing and delivery activities relating to materials, goods, products, equipment and/or machinery.

SECTION II - ACCIDENTS INJURIES/DEATH

Art. 1 Parties covered by the insurance

The insurance is valid for all Members of C.S.I. – CENTRO SPORTIVO ITALIANO.

Membership cards:

- Institutional membership card
- Basic membership card
- Cycling membership card
- Clubs membership card (Oratories, Parish churches, Clubs and Student clubs)
- Temporary membership cards:
 - Free Sport membership card
 - Flexi membership card
 - Free Sport Daily membership card

Scope of membership:

Notwithstanding the Parties agreement to refer to the membership rules set by C.S.I., this paragraph acknowledges the rules defined therein, as follows:

- Institutional membership cards, being either AT (Athlete) or NA (Non-Athlete) are for Athlete and Non-Athlete members, respectively. Athlete membership cards are issued to all those who do sports, including athletes with disabilities, even if such persons concurrently carry out managerial roles or perform services at any level either with their companies or with the C.S.I facilities. Non-Athlete membership cards are issued to all those who do not do activities (sports, club activities, etc). Non-Athlete membership cards need to specify the capacity or different capacities held by the member within his/her Company or Sports association, of the territorial and/or regional and/or national C.S.I Committee.
- Basic membership cards, just like Institutional membership cards, although an alternative to the latter in terms of insurance guarantees, are reserved to members who do sports.
- Cycling membership cards are obligatorily for members who cycle.
- Clubs membership cards are for members who take part in parish church and club activities and are required for parish church cultural sports clubs established for the purpose of encouraging bonding and education around activities of common interest (ranging from sports to cultural activities, and from spiritual activities to touristic activities), which may be connected with Parish churches and religious communities that are members of C.S.I..
- Free sport membership cards are for members who take part in events, parties and sports tournaments, provided they have been authorised in advance by the national C.S.I. Such cards have a maximum duration of 7 consecutive days.
- Flexi membership cards are for members who take part in events, recreational tournaments and summer camps, provided they have been authorised in advance by the national C.S.I. Such cards have a maximum duration of 45 consecutive days.
- The Free Sport Daily membership cards are for members who take part in events and sports tournament, provided they have been authorised in advance by the national C.S.I. These cards have a maximum duration of 1 day.

Art. 2 Subject matter of the risk and how the insurance guarantee works

The insurance covers fortuitous, violent and external events resulting in:

- death;
- one or more of the injuries provided for in the attached table;
- a permanent invalidity, only for air travel risk;

Under the terms and conditions of this insurance guarantee, an injury is defined as any structural change to a body part specifically provided for in the attached table.

Insurance coverage within the terms, conditions and limits set forth hereafter, applies to risks occurring whilst performing the activities that are carried out within the scope of the C.S.I. Centro Sportivo Italiano, its Central and Peripheral bodies, its affiliated Associations/Clubs/Oratories and/or for the functioning of its bodies, even during official races and/or events that are organised or promoted by the Contracting party and also, by way of example and not limitedly to:

- races, training, (including individual training), during the indispensable preliminary actions and finals of every race or training session, and during competitions and/or sports events authorised and/or organised by the Contracting party;
- sports, recreational, cultural, educational and social activities promoted and/or authorised and/or recognised by the Contracting party.
- Organisational, National, Regional and Provincial Board meetings.
- Assignments and tasks whilst performing the sports mission or other activities falling within the scope of the Contracting party.

The insurance policy guarantees also apply when the Insured parties, in their capacities of passengers on public or private vehicles or of drivers of private vehicles, have accidents:

- a) on their journey to and from the place where the insured activity is carried out, via the shortest and most direct route without interruptions or stops for reasons unrelated to the activity covered by the insurance;
- b) when on business trips or away from their domicile during the time needed to reach the place where the insured activity is carried out and vice versa.
- c) travel risk coverage shall apply provided that at the time of the accident the vehicle is driven by an authorised person. Accidents occurring as a consequence of driving offences or non-observance of driving rules are not covered.

The aforesaid insurance guarantees shall apply provided they are documented, if necessary:

- by the affiliated Associations/Sports Companies, Clubs and Oratories.
- by its Committees and/or by the Contracting party's responsible Peripheral/territorial structures.
- by C.S.I.

Art. 3 Applicability of the insurance guarantee

Coverage shall also apply to injuries that are:

- a) suffered as a consequence of incompetence, imprudence or negligence, including gross negligence, as well as a result of sudden illness or loss of consciousness (provided such states are not caused by alcohol abuse, psychiatric drugs taken for non-therapeutic reasons, or the use of hallucinogenic substances);
- b) caused by animal bites including the bites of spiders and insects, infections that are a consequence of accidents, poisoning, involuntary ingestion or absorption of substances, drowning, exposure (frostbite), suffocation, freezing, electrocution, sunstrokes and/or heatstrokes, traumatic muscular efforts;
- c) caused by natural events, turmoils, terrorism, aggressions or violence, provided the Insured has not taken part in them.

The “special injuries” provided for in the table of injuries are likewise treated as injuries under the insurance policy.

Art. 4 Exclusions

The insurance shall not apply to events arising from:

- a) use and driving of motorboats and underwater means of locomotion;
- b) alcohol and psychiatric drugs or non-therapeutic use of narcotics or hallucogenic substances;
- c) consumption of doping substances that infringe national or sports rules ascertained in accordance with existing laws;
- d) events that are caused by an action which is an offence committed by the insured party or by such party’s participation in riots or turmoils or by the infringement of prohibited behavior under national or sports regulations;
- e) driving and use, also as a passenger, of means of air locomotion other than those expressly permitted;
- f) telluric movements, flooding and volcanic eruptions;
- g) war and uprisings, except for the first 14 days if the insured party is caught by surprise by the onset of warfare whilst abroad in a country at peace until then;
- h) transmutation of the atom nucleus and radiations artificially triggered by the acceleration of atomic particles or by exposure to ionizing radiations;
- i) possession or use of explosives;
- j) surgical operations, medical treatment and cures, not made necessary by the injury;
- k) fraudulent or malicious deeds carried out or attempted by the Insured;
- l) Heart attacks and strokes caused by cerebral hemorrhage, cerebral thrombosis, embolism or aneurysm rupture;

Moreover, accidents caused by direct practice of the following activities are excluded:

- m) trampoline jumping with skis or water-skis, bobsledding and sledding;
- n) professional boxing, parachuting and air sports in general;
- o) doing professional sports in general;
- p) taking part in extraordinary feats (free skiing, etc);

Art. 5 Infirmary/disability disclosure - exemption

The Contracting Party and/or Insured are exempted from disclosing any infirmity, physical defects, or mutilations which the Insured may have at the time the insurance policy is executed or which may arise thereafter. If the accident is incurred by a person who is physically unhealthy or suffering from a disability, then such pre-existing physical medical conditions and illnesses are not indemnifiable. Only those consequences that would have occurred had the person been physically healthy and without any disabilities shall be indemnified.

Art. 6 Disclosure of other insurance coverage - exemption

The Contracting and/or Insured parties are exempted from any obligation to disclose other insurance policies held with other Companies for the same risks. The insurance guarantees under this policy shall be added to those of any other policy in the event of death, injury and permanent invalidity, except for reimbursement of healthcare expenses which, in the presence of similar insurance coverage, shall only be valid to integrate expenses beyond those covered by the other insurances.

Art. 7 Waiver of right to recourse

The Insurance waives, to the advantage of the Insured and its assigns, its right of recourse against third parties responsible for the accident pursuant to article 1916 of the Italian civil code.

Art. 8 Age limits

The insurance guarantee is provided without age limits.

Art. 9 Indemnification criteria

The Company shall indemnify direct, exclusive and objectively verifiable consequences of the accident that are independent of any pre-existing pathological and physical condition; accordingly, the effect that the accident might have on such conditions, just as the prejudice such conditions might have on the outcome of the injuries produced by the accident, shall be considered to be indirect, and as such non-indemnifiable, consequences.

Art. 10. Air travel risk

Accident/Death insurance guarantees are extended to cover indemnifiable events under this agreement suffered by the Insured party during journeys made as a passenger on airplanes or helicopters to take part in activities organised by CSI, provided such flights are not operated by non-public transportation companies and by aeroclubs.

The insurance coverage shall be valid from the moment the Insured boards the aircraft to the moment he/she disembarks from it.

The total amounts guaranteed under this policy, or under other policies held by the Insured or by CSI, for the aforesaid insured aeronautical events are:

Per Person:

Death € 1,000,000.00

Injury € 1,000,000.00

Per Aircraft:

Death € 5,000,000.00

Injury € 5,000,000.00

If the total insured amounts exceed the above amounts, the indemnification shall be proportionately reduced among the individual agreements.

Art. 11 Services rendered***In the case of death***

Indemnification for death is due if the death occurs – even after the date of expiry of the policy – within two years of the day of the accident.

Indemnification is paid to the designated beneficiaries or, if none are designated, to the legal heirs of the Insured in equal shares. For air accident travel only, where this is provided for, death indemnification cannot be cumulated with indemnification for injuries or for permanent invalidity. However, if after the payment of an indemnity for injuries or permanent invalidity (but within two years of the day of the accident, and as a result of such an accident) the Insured should die, the heirs of the Insured have no right to any further reimbursement whilst any designated beneficiaries only have the right to receive the difference between the Death indemnification – if higher – and the indemnification already paid.

In the case of injuries

The Company shall pay the indemnity amounts set forth in the attached table of injuries, taking into account that provided for in SECTION III – AMOUNTS INSURED for different membership cards.

In the event of pre-existing mutilations, impairment or physical defects, the indemnity for injuries shall only be paid for consequences directly caused by the event.

Clarifications:

- A "fracture" means an interruption of the bone, whether partial or total, produced by a violent, fortuitous and external cause.
- Pathologic fractures, spontaneous fractures and cartilage separations of any nature, are excluded.
- For the purposes of indemnification, no distinction is made between fractures and infractions (incomplete fractures).
- Fractures which, owing to their extension, affect part of the epiphysis and of the diaphysis, shall only be indemnified for one segment (the one most beneficial to the insured).
- Polyfocal or comminuted fractures of the same bone segment shall not result in a duplication or increase of the established indemnification.
- "Split" fractures shall result in a 20% increase of the indemnified amount for the corresponding injury; exposed fractures shall result in a 50% increase, except for double bone fractures of the forearm and of the lower limbs expressly set forth in the table. Increases cannot be cumulated among each other.
- Insured cases relating to "amputations" refer exclusively to complete anatomical losses and any other different anatomical-functional impairment that does not correspond to such a parameter shall not be taken into consideration for the purposes of the indemnification.
- A dislocation shall mean a complete loss of the connections between the bone extremities of an articulation, resulting from a violent, fortuitous and external cause.
- If the injury suffered by the insured produces, within a period of 60 days of the event, quadriplegia or paraplegia, the indemnification for the injury shall be twenty times higher than the one set forth in the table of reference.
- For ligament injuries indemnification is only provided for following surgery carried out within six months of the event.
- Teeth breaking shall mean the loss of at least 1/3 of the hard tissue of a non-deciduous tooth (injuries to the periodontal tissue and of soft teeth are excluded). Radiological records are required to ascertain the case.
- For post-traumatic coma cases, arising no later than 15 days from the event causing them, the insured shall have the right to an indemnity of twice the amount entitled to under the table of injuries following a "Fracture of the frontal occipital or parietal or temporal bones or fracture lines affecting them".

In the case of a cranial fracture the indemnity owed as a result of a post-traumatic condition may be cumulated with the fractures indemnified under the table of injuries.

The indemnity will be paid following submission of a true copy of the medical records.

- Burns are understood to be ones caused by external contact with solids or flames, or scalding caused by external contact with liquids (except for overheated vapour or gas) of no less than second degree intensity and with the formation of photographically documented blisters, resulting in at least one night spent in hospital.

Burns shall also mean burning or scalding, as per the aforesaid terms, arising as part of an injury under the attached table of injuries. In such cases an increase of 30% shall be applied to the amount allocated for the injury, even without an overnight hospital stay.

Excess

Other than that provided for certain sports activities for the Basic Membership card, the indemnity payment shall be subject to a 7% excess. Accordingly, if the percentage provided for under the injuries table (Appendix A) is equal to or lower than 7%, no indemnity shall be payable; for percentages that are higher than 7%, the indemnity will be paid for the percentage points exceeding 7%.

For the following sports:

- FOOTBALL
- VOLLEYBALL
- BASKETBALL
- CYCLING
- MOTORCYCLING and/or MOTORBIKE RACE MEETINGS

The indemnity is subject to a 9% excess. Accordingly, if the percentage provided for under the injuries table (Appendix A) is equal to or lower than 9%, no indemnity shall be payable; for percentages that are higher than 9%, the indemnity will be paid for the percentage points exceeding 9%.

For Basic membership owners, an excess of 9% shall always apply, regardless of which sport is practiced.

Fixed indemnity– Applicable to all membership cards except for the “Basic” card.

If the percentage provided for an accident in the table of injuries (Appendix A) falls within 5% and the excess set forth in the above clause, then a fixed indemnity amount of €150.00 shall be paid for each accident. If the accident is characterised by multiple injuries the applicable percentage shall be given by the sum of the percentages provided for the individual injuries. This indemnity shall not apply to holders of “Basic” card memberships.

Reimbursement of hospital treatment expenses – Only applicable to holders of “Institutional” membership cards and “Cycling” cards.

For indemnifiable accidents requiring hospitalization, the Company shall reimburse the Insured the maximum sum of €2,500.00 for medical or surgery expenses sustained during the period of hospitalization, per insurance year, provided suitable documentation is presented. Such reimbursements shall particularly concern:

- a) The fees of doctors, surgeons, assistants and anesthetists, as well as operating theatre and materials expenses
- b) Medical checks and treatment;
- c) Hospital stay costs

Reimbursements are paid at the end of the treatment and with a fixed excess of € 500.00 per accident; for Day Hospital treatment the fixed excess shall be € 1,000.00.

Expense reimbursement claims need to be sent to the Company, under pain of forfeiture, within the thirtieth day following the end of treatment and need to be supported by all relative expenditure evidence and medical certifications (including any medical records).

If the Insured party has sent the original bills and receipts to a third party to obtain reimbursement, the Company shall make the payment of the amount owed upon receipt of a copy of the certification of the expenses actually incurred, net of the amount borne by the aforesaid third party. For expenses borne abroad, reimbursements shall be made in Italy at the average exchange rate of the week in

which the expense was incurred by the Insured, as per Italian exchange rate office quotes. The general rules and regulations governing accident insurance shall apply to all matters not otherwise governed herein.

Reimbursement of medical expenses – Only applicable to holders of “Institutional” membership cards and “Cycling” cards.

For indemnifiable accidents the Company shall reimburse the Insured the maximum sum of €1,500.00 per insurance year, provided suitable documentation of the medical expenses is presented. Reimbursements are paid at the end of the treatment and with a fixed excess of € 500.00 per accident. The above limits are understood to include any expenses to transport the insured to the Hospital or clinic and back home.

The reimbursement is paid by the Company after full medical recovery and upon presentation of evidence of duly settled original expenditure (bills of doctors, hospitals, clinics etc) and of the medical certificate of health recovery.

At the request of the Insured party the Company shall return the aforesaid original documents with the date of their settlement.

Expense reimbursement claims need to be sent to the Company, under pain of forfeiture, within the thirtieth day following the end of treatment and need to be supported by all relative expenditure evidence and medical certifications (including any medical records).

If the Insured party has sent the original bills and receipts to a third party to obtain reimbursement, the Company shall make the payment of the amount owed upon receipt of a copy of the certification of the expenses actually incurred, net of the amount borne by the aforesaid third party.

For expenses that are borne abroad, reimbursements shall be made in Italy at the average exchange rate for the week in which the expense was incurred by the Insured, as per the Italian exchange rate office quotes.

The general rules and regulations governing accident insurance shall apply to all matters not otherwise governed here.

Daily allowance - Only applicable to holders of “Institutional” membership cards and “Cycling” cards.

For hospitalisations in healthcare centres following an indemnifiable accident, with or without surgical treatment, the Company shall reimburse the Insured a daily allowance of € 25.00 per hospitalized day for a maximum of 60 days of the accident. No indemnification is provided for the first five days of hospitalization.

The Company shall pay the amount owed to the Insured or to his/her heirs only at the end of the treatment and upon presentation of suitable medical documentation issued by the healthcare centre.

Art. 12 Special extensions

Special benefit in the event of death of a member who is also a parent

If an insured event under this insurance policy results in the death of a member who is also a parent, then the death indemnity owed to minor children living with the deceased, and as such beneficiaries of the deceased, shall be increased by 50%. In this regard, children of age who have a permanent invalidity of at least 50%, shall be considered as minor children.

Loss of school year

If, owing to the degree of injuries, an accident results in the impossibility of attending school lessons for a period which, under existing ministerial norms, means losing a school year, then the insured party shall be paid a 20% increased indemnity.

Aesthetic damage

The Company shall reimburse documented expenses borne by the Insured for reconstructive plastic surgery or for oral and maxillo-facial surgery required as a result of an indemnifiable accident. This insurance guarantee extension shall only apply to insured who are less than 14 years old.

Art. 13 Serious events

Granted that the activities of C.S.I. members are carried out in compliance with health safety for competitive and non-competitive level sports, and that, therefore, individual members need to possess a valid medical certificate ascertaining the member's fitness to do sports, and in partial exemption to that provided for under letter 1) of Art. 4 - Exclusions, the insurance shall be extended to cover death due to heart-attack, stroke caused by cerebral hemorrhage, cerebral thrombosis, embolism or aneurism rupture that is proven to have occurred when, as an athlete in competitions or events organised by the Contracting party, Territorial or Regional Committees, Associations and Sports Companies and associated clubs, and as a consequence thereof, the Insured died immediately or his/her death arose during the course of his/her immediate hospitalisation.

The insurance guarantee is likewise extended to accidents occurring during training, provided such training is planned and authorised by the persons responsible for the sports organisation in question.

With specific reference to the provisions of this article in relation to the certificate of fitness to do sports, it is here clarified that such an extension is only valid for:

- Competitive (sports) activities, if the Insured possesses the appropriate medical certificate issued no earlier than a year for the specific sports in question, by the parties provided for by the existing (National/Regional) laws;
- Non-competitive (sports) activities, provided that, at the time of the accident, the Insured possesses a certificate of fitness to do non-competitive sports, issued no earlier than a year, and underwent an ECG exam according to the terms of existing laws, confirming the absence of any pre-existing cardiovascular pathologies.

The Parties agree that this insurance guarantee shall also apply to holders of the Cycling Membership Club at the reduced amount of 50% of the amount insured for the case of death.

In addition to all contractual documentation provided for, the accident claim shall need to be supported and countersigned by the President of the Company/Sports Association or club of membership. The amount paid out for this insurance extension guarantee is the one provided for cases of death.

Art. 14 Disputes concerning the nature of accidents

In the event of a dispute concerning the nature, cause, entity and consequence of indemnifiable injuries under the insurance policy, as well as ones concerning the application of indemnification criteria, the Parties need to confer a written mandate to decide to a Board of three appointed medical doctors, one of whom to be appointed by each party and the third one to be appointed together.

If no agreement is reached on the appointment of the third arbitrator, the latter shall have to be chosen among the specialists of Legal Medicine and Insurance by the Chairman of the Board having jurisdiction in the place where the Board of doctors is to meet.

At the discretion of the Insured, the Medical Board shall reside in the Municipality of the Legal Medicine Institute closest to the residence and/or domicile of the Insured.

Each party shall bear its expenses and remunerate its appointed medical doctors and equally contribute to the remuneration of the third doctor.

The Medical Board shall have the right to postpone, where deemed necessary, the final ascertainment of permanent invalidity to a date to be defined by the same Board, in which case the

Board may, in the meantime, assign a provisional amount towards the indemnity.

The decisions of the Medical Board shall be taken based on a majority of votes, without having to adhere to any legal formalities, and shall be binding for the Parties. The Parties waive, as of now, any right to challenge the decisions of the Board, except in cases of violence, fraud, error or infringement of contractual agreements.

The results of arbitration decisions are to be appropriately filed and drafted in two copies, one for each Party.

Decisions of the Medical Board shall be binding to the Parties even if one of the doctors refuses to sign the minutes of the decisions; such a refusal needs to be mentioned in the final minutes by the other arbitrators.

Art 15 Reporting of accidents and relative obligations

Reporting injuries and/or accidents

As an exception to articles 1913 and 1915 of the Italian Civil Code, accidents and/or injuries provided for under the enclosed table and indicating the place, date and time of the event and the cause of the same, supported by all clinical documentation of the injuries suffered and of their indemnifiable nature, must be sent in writing to the Insured within 45 days of the event or of the moment the Insured or his/her assigns have had the possibility to do so. Such documentation needs to unequivocally identify the injured party and must be supported by a medical report. In the case of fractures and/or special injuries the radiological medical report needs to clearly indicate the diagnosis and to be drafted by a Public First Aid centre or by an equivalent Private Facility (clinic, healthcare centre, etc.).

In the event of injuries alone, once the necessary documentation has been received and the indemnity amount established, the Insurer shall arrange for payment within 30 days. For accidents involving injuries, daily allowances and reimbursement of medical expenses, once full recovery is made the Insured shall need to send the Insurer all necessary documents to calculate the indemnity. Once such documents are received, the Insurer shall arrange for payment of the indemnity within 30 days.

Indemnities shall be paid in Italy and in Euros.

Reporting of a death

As an exception to articles 1913 and 1915 of the Italian Civil Code, deaths, indicating the place, day and time of the event and the cause of the same, and supported by documentation to ascertain the indemnifiable nature of the occurrence, need to be reported in writing within 30 days of the event or of the moment the Contracting party or his/her assigns have had the possibility to do so.

Art. 16 Indemnity caps per accident

If a single event involves more than one insured under this policy, then the amounts of the insurance guarantee under this Accidents section shall not exceed Euro 3,000,000.00

If the cumulative amounts insured do exceed the aforesaid amount the indemnities owed to each insured shall be reduced in proportion with the amounts insured for each individual person.

CONDITIONS APPLYING TO RACES OR EVENTS

Art. 17 – Non-members taking part in races or events

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SECTION III – AMOUNTS INSURED

Liability Limits for Third Party Liability

FOR C.S.I. AND INDIVIDUAL ASSOCIATIONS, SPORTS COMPANIES, CLUBS, RECREATIONAL CLUBS AND ORATORIES AFFILIATED TO C.S.I.

€ 3,000,000.00 for each accident claim, regardless of the number of deceased and/or injured persons and of any damage to their property or animals, but with a limit of:

€ 2,000,000.00 for each deceased person or person who has suffered personal injuries, and of:

€ 2,000,000.00 for damage to things or animals, even if belonging to more than one person.

FOR ALL C.S.I. CARDHOLDER MEMBERS

€ 1,500,000.00 for each accident claim, regardless of the number of deceased and/or injured persons and of any damage to their property or animals, but with a limit of:

€ 1,500,000.00 for each deceased person or person who has suffered personal injuries, and of:

€ 1,000,000.00 for damage to things or animals, even if belonging to more than one person.

Amount Insured under the Accidents Guarantee

Institutional Membership Card

Death	€ 80,000.00 (also for Art.13 - Serious events)
Injuries	Attached table of injuries (percentages are applied to the capital amount of € 80,000.00)
Excess	as governed by the “Excess” clause in Art.11 – Services rendered
Fixed indemnity	as governed by the “ <i>Fixed indemnity</i> ” clause in Art.11 – Services rendered
Hospital treatment exp. reimbursement	as governed by “ <i>Reimbursement of hospital treatment expenses</i> ” clause in Art.11 – Services rendered
Medical expenses reimbursement	as governed by the “ <i>Medical expenses reimbursement</i> ” clause in Art.11 – Services rendered
Daily Allowance	as governed by the “ <i>Daily allowance</i> ” clause in Art.11 – Services rendered

Basic Membership Card

Death	€ 80,000.00 (also for Art.13 - Serious events)
Injuries	Attached table of injuries (percentages are applied to the capital amount of € 80,000.00)
Excess	9% fixed; as governed by the “Excess” clause in Art.11 – Services rendered

Cycling Membership Card

Death	€ 80,000.00 (€ 40,000.00 for Art.13 - Serious events)
Injuries	Attached table of injuries (percentages are applied to the capital amount of € 80,000.00)
Excess	as governed by the “Excess” clause in Art.11 – Services rendered
Fixed indemnity	as governed by the “ <i>Fixed indemnity</i> ” clause in Art.11 – Services rendered
Hospital treatment exp. reimbursement	as governed by the “ <i>Reimbursement of medical treatment</i> ” clause in Art.11 – Services rendered
Medical expenses reimbursement	as governed by the “ <i>Reimbursement of medical expenses</i> ” clause in Art.11 – Services rendered
Recovery daily allowance	as governed by the “ <i>Daily Allowance</i> ” clause in Art.11 – Services rendered

Clubs Membership Card

Death	€ 80,000.00 (also for Art.13 - Serious events)
Injuries	Attached table of injuries (percentages are applied to the capital amount of € 80,000.00)
Excess	as governed by the “Excess” clause in Art.11 – Services rendered
Fixed indemnity	as governed by the “ <i>Fixed indemnity</i> ” clause in Art.11 – Services rendered

Temporary Membership Cards: Free Sport, Free Sport Daily, Flexi

Death	€ 80,000.00 (also for Art.13 - Serious events)
Injuries	Attached table of injuries (percentages are applied to the capital amount of € 80,000.00)
Excess	as governed by the “Excess” clause in Art.11 – Services rendered
Fixed indemnity	as governed by the “ <i>Fixed indemnity</i> ” clause in Art.11 – Services rendered

APPENDIX A: TABLE OF INJURIES

<u>TYPE OF INJURY</u>	<u>PERCENTAGE</u>
INJURIES TO THE SKELETAL SYSTEM	
SKULL	
FRACTURE OF THE FRONTAL, OCCIPITAL, PARIETAL OR TEMPORAL BONE OR FRACTURE LINES AFFECTING THEM	7.00%
SPHENOID FRACTURE	5.00%
ZYGOMATIC, MAXILLARY OR PALATAL BONE FRACTURE OR FRACTURE LINES AFFECTING THEM	3.00%
LE FORT TYPE 1 FRACTURE (separation of the superior dental arch from the maxillary bone)	4.00%
LE FORT TYPE 2 OR 3 FRACTURES (not cumulable among each other or with LE FORT TYPE 1 FRACTURES)	7.00%
ETHMOID FRACTURE	3.00%
LACRIMAL, HYOID OR VOMER BONE FRACTURE (not cumulable)	2.00%
NASAL BONE FRACTURE	2.50%
JAWBONE FRACTURE (PER SIDE)	4.00%
LACERATION OF THE EARDRUM BY BAROTRAUMA	5.00%
CONCUSSIVE CRANIAL TRAUMA WITH CONTUSION AREA AT THE CEREBRAL LEVEL	8.00%
VERTEBRAL COLUMN	
CERVICAL CURVE	
3 rd -4 th -5 th -6 th -7 th VERTEBRAE BODY FRACTURE (PER VERTEBRAE)	6.00%
3 rd -4 th -5 th -6 th -7 th SPINOUS OR TRANSVERSE PROCESS VERTEBRAE FRACTURE (PER VERTEBRAE)	2.00%
2 nd VERTEBRAE BODY OR SPINOUS OR TRANSVERSE FRACTURE	8.00%
FRACTURE OF THE ANTERIOR OR POSTERIOR ARCH OR LATERAL MASSES (TRANSVERSE OR ARTICULAR PROCESSES) 1 st - VERTEBRAE Thoracic curve	10.00%
1 st TO 11 th VERTEBRAE BODY FRACTURE (PER VERTEBRAE)	4.00%
12 th VERTEBRAE BODY FRACTURE	8.00%
1 st TO 12 th SPINOUS OR TRANSVERSE PROCESS VERTEBRAE FRACTURE (PER VERTEBRAE)	2.00%
LUMBAR CURVE	
BODY FRACTURE (PER VERTEBRAE)	8.00%
1 st TO 5 th SPINOUS OR TRANSVERSE PROCESS VERTEBRAE FRACTURE (PER VERTEBRAE)	2.00%
SACRUM	
FRACTURE OF VERTEBRAE BODIES, BASE, WINGS (ALA), ARTICULAR PROCESSES, APEX OR CRESTS	4.00%
COCCYX	
FRACTURE OF BODY, HORN, BASE, TRANSVERSE PROCESS OR APEX.	4.00%
PELVIS	
FRACTURE OF ILIAC WINGS OR ISCHIOPUBIC RAMUS (OF ONE SIDE) OF THE PELVIS	3.00%
ACETABULAR FRACTURE (PER SIDE)	6.00%
THORAX	
COLLARBONE FRACTURE (PER SIDE)	4.00%
STERNUM FRACTURE	2.00%
RIB FRACTURE (LINEAR FRACTURE)	0.50%
RIB FRACTURE (SPLIT FRACTURE)	1.50%
SCAPULA FRACTURE (PER SIDE)	3.00%
BAROTRAUMA PNEUMOTHORAX	6.00%
BAROTRAUMA PNEUMOPERICARDIUM	10.00%
UPPER LIMB (RIGHT OR LEFT)	
ARM	
DIAPHYSEAL HUMERUS FRACTURE	3.00%
PROXIMAL OR SUPERIOR EPIPHYSYAL HUMERUS FRACTURE (DELIMITED BY THE SURGICAL NECK OF THE HUMERUS)	6.00%
DISTAL OR INFERIOR EPIPHYSEAL HUMERUS FRACTURE (DELIMITED BY THE IDEAL LINE ADJOINING TROCHLEAE AND CAPITELLO)	6.00%
FOREARM	
DIAPHYSEAL RADIAL FRACTURE	2.00%
PROXIMAL EPIPHYSEAL RADIAL FRACTURE (RADIAL TUBEROSITY, CAPITELLO, NECK OR ARTICULAR CIRCUMFERENCE FRACTURE)	4.00%
DISTAL EPIPHYSEAL RADIAL FRACTURE (CARPAL ARTICULAR SURFACE, STYLOID PROCESS OR ULNAR NOTCH)	4.00%

DIAPHYSEAL ULNAR JOINT	2.00%
PROXIMAL EPIPHYSEAL ULNAR FRACTURE (OLECRANON, CORONOID PROCESS OR SEMILUNAR AND RADIAL NOTCH)	4.00%
DISTAL EPIPHYSEAL FRACTURE (CAPITELLO, ARTICULAR CIRCUMFERENCE OR STYLOID PROCESS)	4.00%
RADIAL AND ULNAR TWO-BONE LINEAR FRACTURE	4.00%
RADIAL AND ULNAR TWO-BONE SPLIT FRACTURE	5.00%
WRIST AND HAND	
SCAPHOID BONE FRACTURE	5.00%
SEMILUNAR BONE FRACTURE	3.00%
TRIQUETRAL BONE FRACTURE	2.00%
PISIFORM BONE FRACTURE	1.00%
TRAPEZIUM BONE FRACTURE	2.00%
TRAPEZOID BONE FRACTURE	2.00%
CAPITATE BONE FRACTURE	2.00%
HAMATE BONE FRACTURE	2.00%
1 st METACARPAL BONE FRACTURE	6.00%
2 nd , 3 rd , 4 th OR 5 th METACARPAL BONE FRACTURE	3.00%
CARPAL TUNNEL SYNDROME OR DUPUYTREN'S CONTRACTURE (surgically treated)	4.00%
FIRST (PROXIMAL) PHALANX FRACTURE	
THUMB	4.00%
INDEX	3.00%
MIDDLE	3.00%
RING	2.00%
PINKY	3.00%
SECOND (MIDDLE) PHALANX FRACTURE	
THUMB	3.00%
INDEX	2.50%
MIDDLE	2.00%
RING	1.00%
PINKY	2.00%
THIRD (DISTAL) PHALANX FRACTURE	
THUMB	2.00%
MIDDLE	1.00%
RING	1.00%
PINKY	2.00%
LOWER LIMB (RIGHT OR LEFT)	
FEMUR FRACTURE	
DIAPHYSEAL	6.00%
PROXIMAL EPIPHYSIS (Delimited by the surgical neck)	10.00%
DISTAL EPIPHYSIS (Delimited by an ideal line joining the two epicondyles through the intercondylar and the supratrochlear fossa)	10.00%
PATELLA (KNEECAP) FRACTURE	4.00%
TIBIA FRACTURE	
DIAPHYSEAL	3.00%
UPPER EXTREMITY (intercondyloid eminence or upper articular facets or condyles or fibular articular facets)	5.00%
LOWER EXTREMITY (medial malleolus or lower articular facet)	5.00%
FIBULA FRACTURE	
DIAPHYSEAL	2.00%
UPPER EXTREMITY (head or articular facet of tibia)	3.00%
LOWER EXTREMITY (lateral malleolous or articular facet)	4.00%
TIBIA AND FIBULA TWO-BONE LINEAR FRACTURE	5.00%
TIBIA AND FIBULA TWO-BONE SPLIT FRACTURE	6.00%
FOOT	
TARSUS	
TALLUS (ATRAGALUS) BONE	6.00%

CALCANEUS FRACTURE	7.00%
SCAPHOID TARSAL FRACTURE	3.00%
CUBOID BONE FRACTURE	4.00%
CUNEIFORM BONE FRACTURE	1.00%
METATARSUS	
1 st METARTARSAL BONE FRACTURE	4.00%
2 nd , 3 rd , 4 th OR 5 th METARTARSAL BONE FRACTURE	2.00%
PHALANGES	
HALLUX FRACTURE (1 st OR 2 nd PHALANX)	2.50%
FRACTURE OF THE 1 st , 2 nd OR 3 rd PHALANX OF EVERY OTHER TOE	1.00%
DENTAL INJURIES	
BROKEN MAXILLARY CENTRAL INCISOR (per tooth)	0.70%
BROKEN MANDIBULAR CENTRAL INCISOR (per tooth)	0.20%
BROKEN LATERAL INCISOR (per tooth)	0.50%
BROKEN CANINE (per tooth)	1.00%
BROKEN FIRST PREMOLARS (per tooth)	0.50%
BROKEN SECOND PREMOLARS (per tooth)	0.75%
BROKEN FIRST MOLARS (per tooth)	1.50%
BROKEN SECOND MOLARS (per tooth)	1.00%
BROKEN THIRD MAXILLARY MOLAR	0.25%
BROKEN THIRD MANDIBULAR MOLAR	0.50%
SURGICAL REMOVAL OF PART OF THE SKULLCAP (regardless of the size of the hole)	8.00%
SPLEEN RUPTURE WITH SPLENECTOMY PROCEDURE	10.00%
KIDNEY RUPTURE WITH NEPHRECTOMY PROCEDURE	15.00%
EPATECTOMY PROCEDURE (more than a third of the parenchyma)	10.00%
EXTENDED GASTRIC RESECTION (more than half) OR TOTAL GASTRECTOMY	40.00%
SMALL INTESTINE RESECTION (up to 70% and keeping the ileocecal valve) –not cumutable-	20.00%
SMALL INTESTINE RESECTION (more than 70% and affecting the ileocecal valve) –not cumutable-	40.00%
PARTIAL RESECTION OF THE COLON WITH RECTUM INTEGRITY –not cumutable-	15.00%
TOTAL COLECTOMY -not cumutable-	40.00%
ABDOMINOPERINEAL RESECTION AND ARTIFICIAL ANUS –not cumutable-	60.00%
CHOLECYSTECTOMY –not cumutable-	5.00%
UNILATERAL SAPHENECTOMY OR HEMORRHOIDECTOMY	4.00%
BILATERAL SAPHENECTOMY (not cumutable)	6.00%
TOXIC OR INFECTIVE HEPATITIS (enzyme or protein testing and with bilirubin values above the norm)	10.00%
HIV+ ASYMPTOMATIC CARRIER	4.00%
SUBTOTAL (more than half) OR TOTAL PANCREATECTOMY -not cumutable	50.00%
FEMORAL, EPIGASTRIC, UMBILICAL OR DIAPHRAGMATIC HERNIA (surgically treated)	3.00%
INGUINAL HERNIA (surgically treated)	5.00%
LUNG LOBECTOMY	15.00%
PNEUMONECTOMY	30.00%
DESCENDING THORACIC AORTA PROSTHESIS	20.00%
ABDOMINAL AORTA PROSTHESIS	15.00%
ANATOMICAL LOSS OF AN EYEBALL	35.00%
UNILATERAL BLINDNESS (irreversible loss of no less than 9/10 of sight)	25.00%
TOTAL VISION LOSS IN BOTH EYES	100.00%
COMPLETE UNILATERAL HEARING LOSS	12.00%
COMPLETE BILATERAL HEARING LOSS	50.00%
NOSE LOSS (more than two thirds)	30.00%
CORDECTOMY	15.00%
HEMI-LARYNGECTOMY	25.00%
LARYNGECTOMY	50.00%

LOSS OF TONGUE (more than two thirds)	70.00%
COMPLETE LOSS OF AN AURICLE	8.00%
COMPLETE LOSS OF BOTH AURICLES	15.00%
SPINAL DISC HERNIATION CAUSED BY STRAIN (surgically treated one or more times)	8.00%
ACHILLIS TENDON RUPTURE (surgically treated)	4.00%
HIP PROSTHESIS (not cumulable)	20.00%
KNEE PROSTHESIS (not cumulable)	25.00%
TOTAL PATELLECTOMY	10.00%
PARTIAL PATELLECTOMY	4.00%
ANATOMICAL LOSS OF A TESTICLE	5.00%
ANATOMICAL LOSS OF BOTH TESTICLES	25.00%
ANATOMICAL LOSS OF PENIS	30.00%
HYSTERECTOMY (not cumulable)	20.00%
BILATERAL HYSTEROANNESSIECTOMY	30.00%
UNILATERAL OOPHORECTOMY OR SALPINGECTOMY	5.00%
EXTENSIVE BURNS TO MORE THAN 25% OF BODY SURFACE (photographically documented)	30.00%
EYELID PTOSIS	5.00%
TOTAL REMOVAL OF MALE SEX ORGANS	45.00%
LOSS OF PENIS	35.00%
ERECTION IMPOSSIBILITY	25.00%
CASTRATION	25.00%

MUSCLE-TENDON INJURIES

RUPTURE OF ROTATOR CUFF (surgically treated) –not cumulable-	9.00%
RUPTURE OF DISTAL BICEPS BRACHIALTENDON (surgically treated)	5.00%
RUPTURE OF PROXIMAL BICEPS BRACHIAL TENDON (surgically treated)	7.00%
RUPTURE OF FLEXOR TENDONS OF A HAND (surgically treated) –maximum value per finger-	3.00%
RUPTURE OF QUADRICEPS FEMORIS TENDON (surgically treated) –not cumulable-	6.00%
TEMPORORMANDIBULAR JOINT DISLOCATION (radiologically documented)	4.00%
RECURRENT GLENOHUMERAL DISLOCATION (surgically treated)	7.00%
GLENOHUMERAL DISLOCATION (radiologically proven)	5.00%
STERNOCLAVICULAR JOINT DISLOCATION (surgically treated)	3.00%
ACROMIOCLAVICULAR JOINT DISLOCATION (surgically treated)	4.00%
ELBOW DISLOCATION (radiologically proven)	6.00%
RADIOCARPAL DISLOCATION (surgically treated)-not cumulable-	5.00%
MP OR IP 2 nd – 3 rd – 4 th – 5 th FINGER DISLOCATION (radiologically proven)-maximim value per finger-	2.50%
MP OR IP THUMB DISLOCATION (surgically treated)	4.00%
HIP DISLOCATION (Radiologically documented)	10.00%
METATARSALPHALANGEAL OR IP DISLOCATION OF HALLUX (radiologically documented)	2.00%
2 nd , 3 rd , 4 th or 5 th TOE METATARSALPHALANGEAL OR DISLOCATION (radiologically documented)	1.00%
COLLATERAL LIGAMENT INJURIES (KNEE) (surgically treated)	5.00%
ANTERIOR OR POSTERIOR CRUCIATE LIGAMENT OR TIBIAL PLATEAU INJURIES (surgically treated)-not cumulable-	8.00%
ISOLATED MENISCAL OR CAPSULAR INJURIES (surgically treated) not cumulable-	2.50%
PATELLAR TENDON INJURIES (surgically treated)	2.50%
TIBIO-FIBULAR-ASTRAGALUS CAPSULO-LIGAMENTOUS INJURIES (surgically treated) not cumulable-	6.00%
ULNOCARPAL DISLOCATION	3.00%
PATELLAR DISLOCATION	3.00%
TIBIOTARSUS DISLOCATION	6.00%
VERTEBRAE DISLOCATION	5.00%

AMPUTATIONS

UPPER LIMB

AMPUTATION OF MORE THAN TWO THIRDS OF UPPER LIMB	80.00%
AMPUTATION OF MORE THAN TWO THIRDS OF FOREARM	70.00%
AMPUTATION OF A HAND OR OF ALL THE FINGERS OF A HAND	65.00%

AMPUTATION OF THUMB, INDEX, MIDDLE AND RING FINGERS	52.00%
AMPUTATION OF THUMB, INDEX, MIDDLE AND PINKY FINGERS	58.00%
AMPUTATION OF THUMB, INDEX; RING AND PINKY FINGERS	56.00%
AMPUTATION OF THUMB, MIDDLE, RING AND PINKY FINGERS	50.00%
AMPUTATION OF INDEX; MIDDLE, RING AND PINKY FINGERS	44.00%
AMPUTATION OF THUMB, INDEX AND MIDDLE FINGERS	45.00%
AMPUTATION OF THUMB, INDEX AND RING FINGERS	42.00%
AMPUTATION OF THUMB, INDEX AND PINKY FINGERS	47.00%
AMPUTATION OF THUMB, MIDDLE AND RING FINGERS	38.00%
AMPUTATION OF THUMB, MIDDLE AND PINKY FINGERS	43.00%
AMPUTATION OF THUMB, RING AND PINKY FINGERS	40.00%
AMPUTATION OF INDEX, MIDDLE AND RING FINGERS	32.00%
AMPUTATION OF INDEX, MIDDLE AND PINKY FINGERS	37.00%
AMPUTATION OF MIDDLE, RING AND PINKY FINGERS	30.00%
AMPUTATION OF THUMB AND INDEX FINGER	35.00%
AMPUTATION OF THUMB AND MIDDLE FINGER	35.00%
AMPUTATION OF THUMB AND RING FINGER	28.00%
AMPUTATION OF THUMB AND PINKY FINGER	33.00%
AMPUTATION OF INDEX AND MIDDLE FINGERS	24.00%
AMPUTATION OF INDEX AND RING FINGERS	22.00%
AMPUTATION OF INDEX AND PINKY FINGERS	27.00%
AMPUTATION OF MIDDLE AND RING FINGERS	18.00%
AMPUTATION OF MIDDLE AND PINKY FINGERS	23.00%
AMPUTATION OF RING AND PINKY FINGERS	20.00%
AMPUTATION OF MORE THAN TWO THIRDS OF THE THUMB	20.00%
AMPUTATION OF MORE THAN TWO THIRDS OF THE INDEX FINGER	14.00%
AMPUTATION OF MORE THAN TWO THIRDS OF THE MIDDLE FINGER	10.00%
AMPUTATION OF MORE THAN TWO THIRDS OF THE RING FINGER	7.00%
AMPUTATION OF MORE THAN TWO THIRDS OF THE PINKY FINGER	12.00%
AMPUTATION OF MORE THAN TWO THIRDS OF THE DISTAL PHALANGE OF THE THUMB	13.00%
AMPUTATION OF MORE THAN TWO THIRDS OF THE DISTAL PHALANGE OF THE INDEX FINGER	5.00%
AMPUTATION OF MORE THAN TWO THIRDS OF THE DISTAL PHALANGE OF THE MIDDLE FINGER	3.50%
AMPUTATION OF MORE THAN TWO THIRDS OF THE DISTAL PHALANGE OF THE RING FINGER	2.50%
AMPUTATION OF MORE THAN TWO THIRDS OF THE DISTAL PHALANGE OF THE PINKY FINGER	4.50%
AMPUTATION OF THE 2 nd AND 3 rd PHALANGE OF THE INDEX FINGER	10.00%
AMPUTATION OF THE 2 nd AND 3 rd PHALANGE OF THE MIDDLE FINGER	8.00%
AMPUTATION OF THE 2 nd AND 3 rd PHALANGE OF THE RING FINGER	6.00%
AMPUTATION OF THE 2 nd AND 3 rd PHALANGE OF THE PINKY FINGER	9.00%
LOWER LIMB	
AMPUTATION OF THE LOWER LIMB BY MORE THAN TWO THIRDS (above half of the thigh)	70.00%
AMPUTATION OF THE LOWER LIMB BELOW HALF OF THE THIGH (but above the knee)	65.00%
TOTAL AMPUTATION OR OF MORE THAN TWO THIRDS OF THE LOWER PART OF THE LEG (below the knee)	65.00%
AMPUTATION OF LOWER PART OF THE LEG AT THE LOWER THIRD POINT	50.00%
LOSS OF A FOOT	45.00%
LOSS OF FOREFOOT AT THE TARSOMETATARSAL LINE	27.00%
LOSS OF BOTH FEET	100.00%
LOSS OF HALLUX	6.00%
LOSS OF THE UNGUAL PHALANX OF THE HALLUX	3.00%
LOSS OF ANY OTHER TOE	1.00%
INJURIES TO THE PERIPHERAL NERVOUS SYSTEM (Permanent - Stabilized)	
UPPER LIMB	
TOTAL INJURY OF THE BRACHIAL PLEXUS	60.00%
DUCHENNE ERB C5-D1 SYNDROME	45.00%

DEJERINE KLUMPKE SYNDROME	45.00%
COMPLETE PARALYSIS OF THE AXILLARY NERVE	18.00%
COMPLETE PARALYSIS OF THE RADIAL NERVE	35.00%
LOWER PARALYSIS OF RADIAL NERVE	25.00%
COMPLETE PARALYSIS OF MEDIAN NERVE	40.00%
COMPLETE PARALYSIS OF ULNAR NERVE	25.00%
LOWER PARALYSIS OF ULNAR NERVE	20.00%
LOWER LIMB	
COMPLETE PARALYSIS OF THE LUMBAR PLEXUS D12-L4	35.00%
COMPLETE PARALYSIS OF THE FEMORAL NERVE	30.00%
COMPLETE PARALYSIS OF THE SCIATIC NERVE	45.00%
LOWER PARALYSIS OF THE SCIATIC NERVE	38.00%
COMPLETE PARALYSIS OF THE EXTERNAL POPLITEAL SCIATIC NERVE	20.00%
COMPLETE PARALYSIS OF THE INTERNAL POPLITEAL SCIATIC NERVE	22.00%
INJURIES TO THE CENTRAL NERVOUS SYSTEM	
POST-TRAUMATIC EPILEPSY, PHARMACOLOGICALLY CONTROLLED, WITH SPORADIC CRISES	15.00%
POST-TRAUMATIC EPILEPSY, PHARMACOLOGICALLY CONTROLLED, WITH WEEKLY CRISES	30.00%
PARAPARESIS WITH MODERATE STRENGTH DEFICIT AND POSSIBILITY TO AMBULATE WITH THE HELP OF A SUPPORT	40.00%
MONOPARESIS OF AN UPPER LIMB WITH STRENGTH DEFICIT AND IMPOSSIBILITY TO MAKE SUBTLE HAND MOVEMENTS	40.00%
MONOPARESIS OF A LOWER LIMB WITH MODERATE STRENGTH DEFICIT, SCISSOR-LIKE GAIT, AND NEED OF SUPPORT TO AMBULATE	35.00%
BURNS	
HEAD	
2 nd OR 3 rd DEGREE BURNS ON 6-10% OF FACE SURFACE	3.00%
2 nd OR 3 rd DEGREE BURNS ON 11-15% OF FACE SURFACE	10.00%
2 nd OR 3 rd DEGREE BURNS ON 16-25% OF FACE SURFACE	14.00%
2 nd OR 3 rd DEGREE BURNS ON MORE THAN 25% OF FACE SURFACE	18.00%
2 nd OR 3 rd DEGREE BURNS ON 15-30% OF SCALP SURFACE	5.00%
2 nd OR 3 rd DEGREE BURNS ON MORE THAN 30% OF SCALP SURFACE	10.00%
UPPER AND LOWER LIMBS	
2 nd OR 3 rd DEGREE BURNS ON 11-20% OF THE SURFACE OR AN UPPER OR LOWER LIMB	5.00%
2 nd OR 3 rd DEGREE BURNS ON 21-30% OF THE SURFACE OF AN UPPER OR LOWER LIMB	10.00%
2 nd OR 3 rd DEGREE BURNS ON 31-50% OF THE SURFACE OF AN UPPER OR LOWER LIMB	15.00%
2 nd OR 3 rd DEGREE BURNS ON MORE THAN 50% OF THE SURFACE OF AN UPPER OR LOWER LIMB	20.00%
TRUNK (TORSO)	
2 nd OR 3 rd DEGREE BURNS ON 25-35% OF TRUNK SURFACE	10.00%
2 nd OR 3 rd DEGREE BURNS ON 36-50 % OF TRUNK SURFACE	15.00%
2 nd OR 3 rd DEGREE BURNS ON MORE THAN 50% OF TRUNK SURFACE	20.00%
BURNS ON MORE THAN 25% OF BODY SURFACE (Photographically documented)	30.00%