

**Policy Summary**  
**Accident and General Liability Insurance**  
**2024**

UNIVERSITA' DI SIENA



UNIVERSITÀ DI SIENA 1240

## General Information

### UNIVERSITÀ DI SIENA

Via Banchi di Sotto, 55 –  
53100 Siena (SI)

## Policy Summary

Type of policy	Policy number	Company
GROUP ACCIDENT INSURANCE	410655687	AXA
GENERAL LIABILITY INSURANCE	410646836	AXA

## GROUP ACCIDENT INSURANCE

<i>Insured</i>	Università di Siena		
<i>Insurer</i>	AXA	<i>Policy n.</i>	410655687
<i>Policy Length</i>	From 24:00 of 12/30/2023 To 24:00 del 12/30/2026	<i>Notice Period</i>	90 days before every annual expiry
<i>Terriotorial Extension</i>	Worldwide Regarding temporary incapacity and “per diem”, it applies to the Europe Geographic Territory, the indemnities will be mandatory paid in Italy.	<i>Age Limit</i>	80 years old
<i>Coverage Description</i>	The policy is stipulated for every category for which the Insured has obligation or interest to activate the insurance and is valid for accidents suffered by every Insured during the participation in the policyholder activities or in the performance declared by the Policyholder itself.		
<i>Insured Categories, Insured Capitals/Maximum Indemnity</i>	<p><b>DRIVERS AND PASSENGERS ON CORPORATE VEHICLES</b>  Case of Death: € 250.000,00  Case of Permanent Disability (Deductible 3%): € 250.000,00  Medical and pharmaceutical costs: € 5.000,00</p> <p><b>STAFF ON MISSION – EYEMPLOYEES USING THEIR VEHICLES</b>  Case of Death: € 250.000,00  Case of Permanent Disability (Deductible 3%): € 250.000,00  Medical and pharmaceutical costs: € 5.000,00</p> <p><b>CONTRACT PROFESSORS</b>  Case of Death: € 250.000,00  Case of Permanent Disability (Deductible 3%): € 250.000,00  Medical and pharmaceutical costs: € 5.000,00</p> <p><b>STUDENTS, FELLOWS, PhD STUDENTS AND CANDIDATES</b>  Case of Death: € 250.000,00  Case of Permanent Disability (Deductible 3%): € 250.000,00  Medical and pharmaceutical costs: € 5.000,00</p> <p><b>NOT MANDATORY GUARANTEE THAT CAN BE OPTIONAL ACTIVATED</b>  Case of Death: € 250.000,00  Case of Permanent Disability (Deductible 3%): € 250.000,00  Medical and pharmaceutical costs: € 5.000,00</p>		
<i>Deductible</i>	3%		
<i>Guarantee Extensions</i>	Health Transport Costs Medical Return Repatriation of the body (Italy and Foreign Countries)		

	Aesthetical Damages Aviation Risk War Risk Tropical Illnesses Commorience Traumatic and Stress Hernias
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## GENERAL LIABILITY (THIRD-PARTY & EPL INSURANCE)

<i>Indured</i>	Università di Siena		
<i>Insurer</i>	AXA		
<i>Subject of Coverage</i>	Guarantee is operating regarding the civic liability deriving to the Insured in carrying out the institutional activities of the Entity or in any case carried out in fact and by any means deemed useful or necessary.		
<i>Policy n.</i>	410646836		
<i>Policy Length</i>	From the 24.00 of 12/30/2023 To the 24.00 del 12/30/2026	<i>Notice period</i>	N/A
<i>Territorial Extension</i>	Geographic Europe, including damages and judgement carried out in USA and Canada territories.		
<i>Maximum Indemnity</i>	<b>RCT</b> € 12.000.000,00/ claim - € 12.000.000,00/ person – € 12.000.000,00/ material damage <b>RCO</b> € 12.000.000,00/ claim whit the maximum amount of € 3.000.000,00/ person Insurer maximum exposition cannot be over di € 12.000.000,00, for each claim.		
<i>Main Warranties and Sub-limits</i>	<ul style="list-style-type: none"> <li>• <b>Biological Damage</b> Limit: R.C.O. Policy Maximum Amount Deductible: € 2.500,00</li> <li>• <b>Professional Disease</b> Limit: R.C.O. Policy Maximum Amount Deductible: No</li> <li>• <b>Pipelines and underground installations</b> Limit: € 250.000,00 Deductible: € 500,00</li> <li>• <b>Delivery and Custody things</b> Limit: € 150.000,00 Deductible: € 500,00</li> </ul>		

	<ul style="list-style-type: none"> <li>• <b>Loading/Unloading Damages</b> Limit: € 100.000,00 Deductible: 500,00</li> <li>• <b>Thefts</b> Limit: € 100.000,00 Deductible: 500,00</li> <li>• <b>Fire</b> Limit: 1.500.000,00 Deductible: € 500,00</li> <li>• <b>Accidental Pollution</b> Limit: € 1.000.000,00 Deductible: € 2.000,00</li> <li>• <b>Activity Interruption</b> Limit: 10% del danno con max. di € 300.000,00 Deductible: 1.500,00</li> <li>• <b>Privacy</b> Limit: € 100.000,00 Deductible: 1.000,00</li> <li>• <b>Finished Product Damages</b> Limit: € 100.000,00 Deductible: € 500,00</li> <li>• <b>Flooding (without rupture)</b> Limit: € 200.000,00 Deductible: € 500,00</li> <li>• <b>Property damage from subsidence or landslide</b> Limit: € 250.000,00 Deductible: € 500,00</li> <li>• <b>Damage caused to works and installations after the completion of the works</b> Limit: € 500.000,00 Deductible: € 2.500,00</li> <li>• <b>Damage to third parties property during the execution of the works</b> Limit: € 150.000,00 Deductible: No</li> <li>• <b>Possession and use of radioactive sources for teaching and research purposes</b> Limit: € 250.000,00 Deductible: 500,00</li> <li>• <b>Machinery and plants damages during ordinary and extraordinary maintenance work</b> Limit: € 300.000,00 Deductible: € 500,00</li> <li>• <b>Genetic Engineering Activities Damages</b> Limit: € 500.000,00 Deductible: € 500,00</li> </ul>
<b>Deductible</b>	€ 500,00/claim