



FIERA MILANO

Dear Exhibitor,

to give a better protection to goods and materials you bring into our fair venue, Fiera Milano offers a special insurance service package, covering either their stay during the Exhibition and both their transfers to and from the Fiera Milano venue.

Due to some provisions of the Italian insurance control authority, (IVASS), our service offer has to meet some additional requirements of anticipate information. In this respect, you find herewith attached the required informative prospectus.

While apologizing for the increase of paper, we are confident that this additional information enables everyone to perform this important task in the common interest and with regard to your participation in the exhibition.

Non-compliance with said requirements is sanctioned according to Italian Legislative Decree nr. 209 (September 7th 2005) and the relevant ISVAP Regulation nr. 5 (October 16th 2006).

Such courtesy translation has not to be considered as the formal document underwritten by the insurance broker Marsh and, in case of claims or interpretation problems, the original Document shall exclusively apply as the sole material document for such purposes.

ISVAP REGULATION n. 5/2006 – PRECONTRACTUAL INFORMATION

APPENDIX 7A

INFORMATION NOTE ON BROKERS' CONDUCT OBLIGATIONS VIS-A-VIS POLICYHOLDERS

Pursuant to the provisions of Legislative Decree no. 209/2005 (Private Insurance Code) and ISVAP regulation no. 5/2006 on conduct rules to be adhered to in the performance of insurance brokerage activities:

- a) prior to signing an insurance proposal or, if not contemplated, before a contract is signed, brokers shall submit to policyholders a document (Appendix no.7B of ISVAP regulation) containing information about the broker itself, about potential conflicts of interest as well as policyholders' safeguarding procedures;
- b) Prior to signing an insurance proposal or, if not contemplated, before a contract is signed, brokers shall give policyholders an accurate, exhaustive and clear account of the essential parts of the contract, with particular regard to coverage features, duration, costs and maximum insurable amounts as well as any financial risks related to the underwriting thereof and any other information useful to supply an exhaustive and accurate information note;
- c) Brokers shall have to propose or suggest contracts suitable for the policyholder's coverage and social security requirements and the policyholder's inclination for risk, wherever the nature of the contract so requires. To such end, policyholders shall provide brokers with any and all information which they deem to be useful;
- d) Brokers shall inform policyholders that failure to supply the information requested will negatively affect the ability to identify the contract which best suits their requirements. However, should a policyholder expressly wish to underwrite an insurance contract which the broker does not consider appropriate, the latter shall inform the policyholder in writing about the grounds for such unsuitability;
- e) As contemplated by the provisions of law in force, brokers shall deliver to policyholders any pre-contractual and contractual documents, the contract entered into as well as any other deed or document signed by the policyholder;
- f) Brokers may receive the following insurance premium payments from policyholders:
 1. Non-transferable bank and postal cheques or banker's drafts made payable or endorsed to the insurance company on behalf of which they work or to the insurance company whose contracts are distributed or to themselves, in their capacity of brokers;
 2. Bank transfer orders or other means of bank or postal payment, electronic payment systems whose beneficiary is one of the subjects under 1 above;
 3. Cash, only as far as car insurance is concerned and any relative ancillary coverage (if and as far as they pertain to the same vehicle covered by car insurance) and also with regard to other insurance contracts within the maximum annual amount of seven hundred and fifty euros for each contract.

APPENDIX 7B

INFORMATION TO BE GIVEN TO POLICYHOLDERS PRIOR TO SIGNING AN INSURANCE PROPOSAL OR, IF NOT CONTEMPLATED, BEFORE A CONTRACT IS SIGNED

Pursuant to the laws in force, insurance brokers must deliver this document to policyholders, containing information about the broker itself, about potential conflicts of interest as well as policyholders' safeguarding procedures. Failure to comply with this obligation will result in pecuniary and disciplinary administrative sanctions.

PART I – General Information about brokers contacting policyholders

a) Details pertaining to the broker as an individual

Name and Surname:
Role: <i>(tick off the related item)</i>
Responsible for the mediation activity – Registered under Section B/R.U.I. <input type="checkbox"/>
Date and Registration number:
Staff involved in the mediation activity outside the premises – Registered under Section E/R.U.I. <input type="checkbox"/>
Date and Registration number:
Staff involved in the mediation activity inside the premises: <input type="checkbox"/>
Phone:
Fax:
E-mail:
Name of the Insurance Company (Leading Carrier): AIG Europe Limited – UnipolSai Assicurazioni S.p.A.

b) Details of broker on whose behalf such activity is carried out

Marsh S.p.A. Sede Legale: Viale Bodio, 33 – 20158 Milano Iscritta dal 12.03.2007 alla Sez. B del R.U.I. con il nr. B000055861 Sito internet: www.marsh.it PEC: marsh@cert.marsh.it	
<u>Altre sedi operative</u>	
Via Roberto Bianchi snc – 60131 Ancona Tel. 071 9500009 Fax 071 9500002	Viale Papa Giovanni XXIII, 106 – 24121 Bergamo Tel. 035 4504606 Fax ===
Via Montebello, 2 – 40121 Bologna Tel. 051 42171.11 Fax 051 42171.17	Via Cefalonia, 55 – 25124 Brescia Tel. 030 22087.11 Fax 030 22087.40
Via San Lucifero, 65 – 09125 Cagliari Tel. 070 657438 Fax ===	Viale Vittorio Veneto, 30 – 95127 Catania Tel. 095 25037.11 Fax 095 25037.26
Viale Belfiore, 10 – 50144 Firenze Tel. 055 3241350 Fax ===	Viale Padre Santo, 5 – 16122 Genova Tel. 010 83739.1 Fax 010 83739.32
Piazza Vilfredo Pareto, 3 – 46038 Mantova Tel. 0376 2542.11 Fax 0376 2542.44	Via Calabria, 31 – 20158 Milano Tel. 02 48538.1 Fax 02 48538.300
Via San Crispino, 114 – 35129 Padova Tel. 049 82854.11 Fax 049 8070776	Via Ruggero Settimo, 78 – 90141 Palermo Tel. 091 333556 Fax 091 6120599
Viale di Villa Grazioli, 23 – 00198 Roma Tel. 06 54516.1 Fax 06 5919718	Via Cavour, 1 – 10123 Torino Tel. 011 56547.1 Fax 011 542215
Viale G. Matteotti, 57 – 89900 Vibo Valentia Tel. 0963 991899 Fax 0963 991899	

Supervision of activities carried out lies within the competence of **IVASS** in its capacity of competent Authority with registered offices in Rome 00187 - Via del Quirinale, 21.

Note to policyholders: the broker's identification and registration details can be verified on the single roll of insurance and reinsurance brokers (www.ivass.it).

PART II – Information relative to potential conflicts of interest

There are no insurance companies or insurance companies' parent companies holding a direct or indirect interest exceeding 10% of Marsh S.p.A.'s corporate capital or voting rights.

Marsh S.p.A. doesn't hold a direct or indirect interest exceeding 10% of insurance companies' corporate capital or voting rights.

With regard to the proposed contract, Marsh gave its advice based on an unbiased analysis.

With regard to the proposed contract, Marsh broker gave its advice under no contractual obligations to offer the contracts of one or more companies on an exclusive basis. Policyholders have, in any event, the right to request the name of those insurance companies doing or likely to do business with the broker (please call phone number 02 48538372).

PARTE III – Information about policyholders' safeguarding procedures

- Premiums paid to brokers by policyholders and amounts due for damage compensation or payments due to companies, if settled by the broker, form a separate capital from the broker's own capital.
- Brokerage activities are covered by a third parties liability policy covering damages caused to policyholders as a consequence of the broker's professional negligence and mistakes or professional negligence, mistakes and disloyalty on the part of employees, aides or people operating under the broker's supervision, pursuant to the law.
- The policyholder, the insured or in any case the person entitled may submit a written complaint to the insurance company or to Marsh S.p.A. by:
ordinary mail at the following address:
Marsh S.p.A. - Viale Luigi Bodio, 33 - 20158 Milano MI - Italy
Attention of Funzione Reclami
e-mail to: reclami@marsh.com
certified e-mail to: reclami.marsh@cert.marsh.it
- Should the complainer not be satisfied with the complaint's outcome or in the event that no reply is given by Marsh S.p.A. or the insurance company within the legal terms, the policyholder may contact IVASS, Servizio di Vigilanza Intermediari, Via del Quirinale 21 – 00187 Rome, attaching any documents relating the complaint.
- Nevertheless the faculty remains for the complainer to contact the Judicial Authorities or to apply to alternative methods of dispute resolution such as, for example, the mediation;
- In the event of collaboration pursuant to Art. 22 of DL 179/2012, the complaints are handled by the intermediary who has the direct relationship with the insurance company, which will then communicate the outcome of the complaint itself;
- Insured parties also have the possibility to contact the Fondo di Garanzia per i Mediatori di Assicurazione e Riassicurazione (c/o CONSAP S.p.A. - Via Yser, 14 - 00198 Roma - Phone +39 06 857961 – e-mail: Segreteria.fgs@consap.it), and claim compensation for financial damages suffered as a consequence of the mediation activity, which the broker has not itself paid or which have not been compensated through the above third parties liability policy.
- Marsh S.p.A.: *(tick off the related items)*
 - **is** authorized by virtue of the contract entered into with the insurance company to receive premium payments so that the insurance company is thus indemnified, also through its own aides. Premium payments made in good faith to Marsh and/or its aides are to be considered as made directly to the insurance company.
 - x **is not** authorized to receive premium payments by the insurance company. As a consequence, premium payments made in good faith to Marsh are not considered as a receipt of discharge for the policy holder/insured and do not hold responsible the insurance company for the guarantee of the insurance coverage.
- Unless statements to the contrary are made by the company or the broker, any amounts due to the insured parties or those entitled to insurance services are deemed as actually received by those entitled only when a written receipt is issued.

Such courtesy translation has not to be considered as the formal document underwritten by the insurance broker Marsh and, in case of claims or interpretation problems, the original Document shall exclusively apply as the sole material document for such purposes.

PRIVACY NOTICE

To provide our services as an insurance intermediary and risk consultant, Marsh will collect and use personal information about you, such as your name and contact details, which may also include special categories of Personal Data (e.g. about your health) and information relating to criminal convictions and offences. The purposes for which we use Personal Data may include arranging insurance cover, handling claims and for crime prevention.

More information about our use and how you may exercise your rights in respect of that information of Personal Data is set out in the Marsh Privacy Notice available at <https://www.marsh.com/it/it/privacy-policy.html>.

You can also request a copy of the Marsh Privacy Notice by emailing to affari.legali@marsh.com or writing to Marsh S.p.A, Viale Bodio 33, 20158 Milano, c.a. Legal Counsel. We recommend that you review this notice.

The legal grounds that we rely on to process Personal Data are, depending on the specific processing activities, performance of a contract, compliance with a legal obligation, substantial public interest, legitimate interest, consent, to establish, defend or prosecute legal claims (in each case, as defined in the Marsh Privacy Notice). Data subjects have the right to access, rectify and erase their Personal Data, along with other rights explained in the Marsh Privacy Notice.

We may transfer your Personal Data to third parties such as insurers, reinsurers, loss adjusters, sub-contractors, our affiliates and to certain regulatory bodies who may require your Personal Data themselves for the purposes described in the Marsh Privacy Notice .

Depending on the circumstances, the use of Personal Data described in this notice may involve a transfer of data outside Italy and the European Economic Area but this will be done with appropriate safeguards in place.

Use of Personal Data you must consent to:

In some circumstances, we may need to collect and use special categories of Personal Data (e.g. health information) or information relating to criminal convictions and offences. Where this is required, your consent to this processing is necessary for us to provide you with the relevant services and you hereby consent to such processing.

Although you may withdraw your consent at any time, if you do we may be unable to continue to provide services to you and this may mean that we are unable to process your enquiry or claim or that your insurance cover may stop as per the applicable law.

Where you are providing us with Personal Data about a person other than yourself, you agree to notify them of our use of their Personal Data and obtain their consent to our use of any special categories of Personal Data such as health information and information relating to criminal convictions and offences. You agree that our provision of the Services to you is conditional on you providing such notices and obtaining such consents.

Any third party whose Personal Data we use may withdraw any such consent at any time but if consent is withdrawn then we may be unable to continue to provide services to them (and possibly you), and this may mean that we are unable to process enquiries or claims or that the relevant insurance cover may stop as per the applicable law.

ALL RISKS INSURANCE POLICY FOR EXHIBITORS : MAIN CONDITIONS

<u>CONTRACTOR:</u>	FIERA MILANO S.P.A.
<u>INSURED ASSETS:</u>	“Assets to be taken into the Fiera” belonging or used by the Exhibitors. Goods, materials, fittings, equipments and any other items in connection with the trade booth, with the exclusion of software of whatsoever nature, wherever installed, and money.
<u>OBJECT OF THE INSURANCE:</u>	From “nail to nail” (“Da chiodo a chiodo”): outward; goods placed/stored into the exhibition premises; return, including intermediate uploading and downloading.
<u>INSURED AMOUNTS:</u>	<p><u>Goods placed/stored:</u> During the storage period, the coverage automatically provided is equal to:</p> <ul style="list-style-type: none"> - Euro 25.000,00 “ First absolute risk” (“Primo Rischio Assoluto”) for each Exhibitor. <p>The above amount may be increased up to Euro 2.500.000,00, as Full Value, for each Exhibitor; in such a case the higher premium due shall apply.</p> <p><u>Insurable amounts during Transportation and/or transfer of the insured goods:</u></p> <ul style="list-style-type: none"> - up to Euro 1.000.000,00, at full value for each truck; - up to Euro 1.000.000,00, at full value for each railway coach; - up to Euro 1.550.000,00 at full value for each airplane; - up to Euro 2.500.000,00 at full value for each ship or ferry.
<u>INSURED RISKS:</u>	All Risks: all the material and direct damages and losses suffered in connection with the insured goods, including war, strike and rebellion risks, save for the coverage exclusions.
<u>EXCESS:</u>	<p><u>For damages indemnification due to earthquakes, inundations, floods, landslips, landslides, snow-overcharge during the storage period:</u></p> <ul style="list-style-type: none"> - payment of the compensation shall be made by deducting, with respect to any single accident and any single exhibitor, an excess [“franchigia”] equal to 5% of the value declared by the exhibitor; - in no event the Insurer shall pay an amount exceeding 70% of the value declared by the exhibitor, in relation to one or more accidents occurred during the same trade exhibition. <p><u>For damages compensation due to lack or improper operation of cooling systems or leakage of cooling liquid, either during transportation or storage:</u></p> <ul style="list-style-type: none"> - payment of the compensation shall be made by deducting, with respect to any single accident and any single exhibitor, an excess of Euro 250,00; - in no event the Insurer shall pay an amount exceeding Euro 25.000,00 with respect to any single accident and any single exhibitor. <p><u>As regard to damages notified to the insurance company within the last day of every single exhibition and occurred as consequence of the partial/whole theft, the robbery, the loss, the</u></p>

	<p><u>tampering or failed return of the insured items during the period they remain in the exhibition centre:</u></p> <ul style="list-style-type: none"> - the payment of compensation will be limited to 90%, while the remaining 10% will be charged to the insured party with a minimum of € 250,00. <p><u>As regard to damages notified to the insurance company after the last day of every single exhibition and occurred as consequence of the partial/whole theft, the robbery, the loss, the tampering:</u></p> <ul style="list-style-type: none"> - the payment of compensation shall amount to 80%, while the remaining 20% will be charged to the insured party with a minimum of € 500,00.
<u>MAIN EXCLUSIONS:</u>	<p>Damage due to the following events are excluded:</p> <ul style="list-style-type: none"> - fraudulent acts of the assured; - loss of assured items noticed only after the termination of the exhibition and discovered during the stock-taking; - failed delivery of the insured items notified after 72 hours from the arrival; - packing defects of items during the transport; - defects of insured items; - climatic conditions; - market losses; - terrorism; - deterioration, wear and tear of goods; - climatic events damaging items exhibited in outdoor exhibitions. <p>Are excluded, every damage of software equipment, wherever installed, and money.</p>
<u>SPECIAL CONDITIONS FOR THE EXHIBITION OF JEWELS, JEWELRY IN GENERAL, STAMP/NUMISMATIC COLLECTIONS:</u>	<ul style="list-style-type: none"> - during the public opening hours, goods shall have to be kept in closed showcases and suitably fixed to walls, shelves, tables and the like, and stand attendants must be constantly present during demonstrations and handling; - during the night, valuable articles must be placed in safe-boxes, caveaux, locked in spaces such as: cupboards, showcases and drawers.
<u>SPECIAL CONDITIONS FOR THE EXHIBITION OF ART WORKS OR ANTIQUES:</u>	<ul style="list-style-type: none"> - transportation must be made by means of trucks properly equipped for the kind of goods to be transported; - for the entire period the items remain in the exhibition centre, small goods, or particularly fragile goods and/or goods of high value must be placed in glass showcases and/or must be suitably protected by adequate protection systems; - in case of material damage to the good insured, insurer shall be liable for restoration, repairing or replacement of the damaged items, as well as for their depreciation to the maximum percentage of 50%.

The present insurance coverage is granted in accordance to the General Conditions provided by the "Italian Insurance of transported goods' Specifications" (Ed. 1999), as integrated by the following clauses for the purposes to delimit the coverage and the duration of the insurance and provided that Italian law shall apply:

- Cargo ISM Endorsement (JC 98/019 1 May 1998)
- Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause (ed 10 Nov. 2003)
- Institute Cyber Attack Exclusion Clause (ed. 10 Nov. 2003)
- Total Asbestos Exclusion Clause

La presente scheda è stata redatta sulla base della Polizza attualmente in essere. Non deve essere in nessun caso considerata un'analisi vincolante delle coperture e, in caso di sinistri o problemi interpretativi, ci si dovrà basare esclusivamente sulla Polizza originale, che è l'unico documento che rileva a detti fini.

POLIZZA ALL RISKS ESPOSITORI

<u>CONTRAENTE:</u>	FIERA MILANO S.P.A.
<u>ENTI ASSICURATI:</u>	"Enti da portare in Fiera" di proprietà o in uso agli Espositori: merci, beni, materiali, allestimenti, attrezzature e quant'altro relativo allo stand, con l'esplicita esclusione di software in genere, ovunque installati, e denaro.
<u>INTERESSE ASSICURATO:</u>	da "chiodo a chiodo": viaggio di andata, giacenza presso la sede espositiva e viaggio di ritorno, incluse operazioni di carica e rimozione intermedie.
<u>SOMMA ASSICURATA:</u>	<p><u>Giacenza:</u> Durante la giacenza capitale assicurato "in via automatica" pari a: - Euro 25.000,00 a Primo Rischio Assoluto per ciascun Espositore. Detto capitale può essere aumentato sino ad Euro 2.500.000,00 a Valore Intero per singolo espositore; in tal caso verrà applicato il maggior premio dovuto.</p> <p><u>Somme assicurabili durante il Trasporto e/o trasferimento degli enti assicurati:</u> - fino ad Euro 1.000.000,00 a valore intero per ogni autocarro; - fino ad Euro 1.000.000,00 a valore intero per ogni vagone e/o convoglio ferroviario; - fino ad Euro 1.550.000,00 a valore intero per ogni aereo; - fino ad Euro 2.500.000,00 a valore intero per ogni nave e /o traghetto.</p>
<u>RISCHI ASSICURATI:</u>	All Risks: tutti i danni e le perdite materiali e diretti che le merci assicurate subiscano, ivi compresi rischi di Guerra e Scioperi o sommosse, salvo le esclusioni di polizza.
<u>FRANCHIGIE:</u>	<p><u>Relativamente ai danni da terremoto, inondazioni, alluvioni, franamenti, smottamenti e sovraccarico da accumulo di neve durante la giacenza:</u> - il pagamento dell'indennizzo sarà effettuato previa deduzione, per singolo sinistro e per ciascun espositore, di una franchigia relativa pari al 5% del valore dichiarato dall'Espositore; - in nessun caso gli Assicuratori pagheranno per uno o più sinistri che avvengano nella stessa manifestazione fieristica, somma superiore al 70% del valore dichiarato dall'Espositore.</p> <p><u>Relativamente ai danni agli enti assicurati conseguenti a mancata od anormale produzione del freddo o fuoriuscita del liquido frigorifero, sia durante il trasporto che la giacenza:</u> - il pagamento dell'indennizzo sarà effettuato previa detrazione di una franchigia assoluta di Euro 250,00 per ciascun sinistro e per ciascun espositore; - in nessun caso gli Assicuratori pagheranno per ciascun sinistro e per ciascun Espositore somma superiore a Euro 25.000,00.</p> <p><u>Relativamente ai danni denunciati agli Assicuratori entro l'ultimo giorno di ogni singola esposizione e derivanti da furto parziale, furto totale, rapina, smarrimento, manomissione e mancata riconsegna</u></p>

	<p><u>degli enti assicurati durante la giacenza:</u></p> <p>- il pagamento dell'indennizzo verrà effettuato nella misura del 90%, restando a carico dell'Assicurato lo scoperto del 10% con il minimo di Euro 250,00.</p> <p><u>Relativamente ai danni denunciati agli Assicuratori oltre l'ultimo giorno di ogni singola esposizione e derivanti da furto parziale, furto totale, rapina, smarrimento e manomissione:</u></p> <p>- il pagamento dell'indennizzo verrà effettuato nella misura dell'80%, restando a carico dell'Assicurato lo scoperto del 20% con il minimo di Euro 500,00.</p>
<u>PRINCIPALI ESCLUSIONI:</u>	<p><u>Sono esclusi i danni derivanti da:</u></p> <ul style="list-style-type: none"> - dolo dell'Assicurato, - mancanza degli enti assicurati rilevata soltanto alla fine della manifestazione attraverso l'inventario, - per mancanze a destino se denunciate oltre le 72 ore dall'arrivo, - difetto di imballaggio delle merci durante il trasporto, - vizio proprio della merce, - influenze climatiche, - perdite di mercato, - terrorismo, - deperimento, usura o logorio, - eventi atmosferici che interessino beni in esposizione in aree esterne. <p>Sono inoltre esclusi i danni/furti subiti da software, ovunque installati, e denaro.</p>
<u>CONDIZIONI PARTICOLARI PER ESPOSIZIONI DI GIOIELLI, PREZIOSI IN GENERE, FILATELIA E NUMISMATICA DA COLLEZIONE:</u>	<p>- durante le ore di apertura al pubblico i beni devono essere riposti in bacheche chiuse ed adeguatamente fissate a pareti ripiani, tavoli o simili e durante la dimostrazione e la manipolazione dovrà esserci presenza costante di personale addetto allo stand;</p> <p>- durante la notte i valori dovranno essere posti in cassaforti, caveaux, armadi, bacheche, vetrine e cassetti chiusi a chiave.</p>
<u>CONDIZIONI PARTICOLARI PER ESPOSIZIONI DI OGGETTI D'ARTE O D'ANTIQUARIATO:</u>	<p>- il trasporto dovrà essere effettuato con automezzi furgonati adeguati al tipo di ente da trasportare;</p> <p>- durante la permanenza nel Quartiere fieristico gli enti assicurati di piccole dimensioni e di particolare fragilità e/o elevato valore devono essere riposti in bacheche di vetro e/o protetti da adeguati mezzi di protezione;</p> <p>- in caso di danno materiale all'ente assicurato, gli Assicuratori risponderanno delle spese di restauro, riparazione, ripristino o rimpiazzo della parte danneggiata e altresì del deprezzamento dell'ente assicurato nella percentuale massima del 50%.</p>

La presente copertura è prestata in base alle condizioni Generali del Capitolato della "Polizza Italiana di Assicurazione Merci Trasportate" (edizione 1999) integrate, agli effetti della delimitazione e della durata della copertura e ferma restando l'applicazione della legge italiana, dalle seguenti clausole:

- Cargo ISM Endorsement (JC 98/019 1 May 1998)
- Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause (ed. 10 Nov. 2003)
- Institute Cyber Attack Exclusion Clause (ed. 10 Nov. 2003)
- Total Asbestos Exclusion Clause

APPENDICE INTEGRATIVA

La presente appendice integrativa costituisce parte integrante dell'allegato Fascicolo Informativo

Il presente documento è valido a decorrere dal 6 gennaio 2014

La presente appendice integrativa – consultabile anche sui siti www.unipolsai.com e www.unipolsai.it – prevede l'aggiornamento delle informazioni contenute nel Fascicolo Informativo.

L'aggiornamento è conseguente alla fusione per incorporazione di Unipol Assicurazioni S.p.A. e Milano Assicurazioni S.p.A., oltre che di Premafin Finanziaria - S.p.A. Holding di Partecipazioni, in FONDIARIA - SAI S.p.A. che, in qualità di società incorporante, ha contestualmente modificato la denominazione sociale in **UnipolSai Assicurazioni S.p.A.** e variato la sede legale in Bologna, alla via Stalingrado n. 45. Pertanto ogni riferimento alla Società, presente nel Fascicolo Informativo, deve essere sostituito con UnipolSai Assicurazioni S.p.A.

A seguito dell'operazione di fusione, **che non comporta alcuna variazione delle condizioni contrattuali**, sono state aggiornate le seguenti informazioni come di seguito illustrato:

- a. informazioni generali sulla Società
 - b. informazioni sulla situazione patrimoniale della Società
 - c. recapiti per reclami
 - d. indirizzi di posta elettronica per effettuare comunicazioni e richieste
 - e. informativa privacy
- a. **Informazioni generali sulla Società**
- UnipolSai Assicurazioni S.p.A., in breve UnipolSai S.p.A., società soggetta all'attività di direzione e coordinamento di Unipol Gruppo Finanziario S.p.A. e facente parte del Gruppo Assicurativo Unipol iscritto all'Albo dei Gruppi Assicurativi presso l'IVASS al n. 046.
 - Sede Legale in via Stalingrado n. 45 – 40128 Bologna (Italia).
 - Recapito telefonico 051-5077111 Telefax 051-375349, siti internet: www.unipolsai.com - www.unipolsai.it, indirizzo di posta elettronica info-danni@unipolsai.it.

UnipolSai Assicurazioni S.p.A.

Sede Legale: via Stalingrado, 45 - 40128 Bologna (Italia) - tel. +39 051 5077111 - fax +39 051 375349
Capitale Sociale i.v. Euro 1.977.533.765,65 - Registro delle Imprese di Bologna, C.F. e P.IVA 00818570012 - Società soggetta all'attività di direzione e coordinamento di Unipol Gruppo Finanziario S.p.A., iscritta all'Albo Imprese di Assicurazione e riassicurazione Sez. I al n. 1.000005 e facente parte del Gruppo Assicurativo Unipol iscritto all'Albo dei gruppi assicurativi al n. 046
www.unipolsai.com

- E' autorizzata all'esercizio dell'attività assicurativa con D.M. del 26/11/1984 pubblicato sul supplemento ordinario n. 79 alla G.U. n. 357 del 31/12/1984 e con D.M. dell'8/11/1993 pubblicato sulla G. U. n. 276 del 24/11/1993; è iscritta alla sezione I dell'Albo delle Imprese di Assicurazione presso l'IVASS al n. 1.00006.

b. Informazioni sulla situazione patrimoniale della Società

In base all'ultimo bilancio approvato, relativo all'esercizio 2012, il patrimonio netto dell'Impresa è pari ad € 1.627.332.680, con capitale sociale pari ad € 1.194.572.974 e totale delle riserve patrimoniali pari ad € 432.759.706. L'indice di solvibilità (da intendersi quale il rapporto fra l'ammontare del margine di solvibilità disponibile e l'ammontare del margine di solvibilità richiesto dalla normativa vigente) riferito alla gestione dei rami danni è pari a 133,3%.

c. Recapiti per reclami

Le informazioni riguardanti i recapiti utili per l'inoltro dei reclami sono sostituite dalle seguenti:

UnipolSai Assicurazioni S.p.A.
Reclami e Assistenza Clienti
Via della Unione Europea, 3/B - 20097 San Donato Milanese (MI)
Fax: 02.5181.5353
Indirizzo di Posta Elettronica: reclami@unipolsai.it

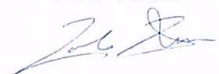
d. Indirizzi di posta elettronica per effettuare comunicazioni e richieste

Negli indirizzi di posta elettronica il dominio deve intendersi sostituito con "@unipolsai.it" (ad esempio "[nome]@unipolassicurazioni.it" deve intendersi sostituito con "[nome]@unipolsai.it")

e. Informativa privacy

La nuova informativa per il trattamento dei dati personali per finalità assicurativa (ai sensi dell'art. 13 del D.lgs. 196/2003 Codice in materia di protezione dei dati personali), modificata in occasione dell'operazione di fusione societaria, viene allegata alla presente, anche in sostituzione di altre eventualmente presenti nella documentazione precontrattuale e contrattuale.

UnipolSai Assicurazioni S.p.A.
L'Amministratore Delegato
Carlo Cimbri



This form was drawn up on the basis of the current Policy. It has not to be considered as a binding analysis of coverage and, in case of claims or interpretation problems, the original Policy shall exclusively apply as the only material document for such purposes.

OPTIONAL EXHIBITOR ACCIDENT INSURANCE

<u>CONTRACTING PARTY:</u>	FIERA MILANO S.P.A.
<u>INSURED PARTIES:</u>	stand personnel in respect of whom coverage has been requested
<u>DELEGATEE COMPANY:</u>	Unipol-Sai (100 %)
<u>POLICY No.:</u>	M29007333/04

<u>TYPE OF COVER:</u>	- ACCIDENTS incurred by Employees and occasional collaborators of exhibiting firms on carrying out their tasks at the stands												
<u>INSURED CAPITAL:</u>	<table border="0"> <tr> <td style="vertical-align: top;">- Option A</td> <td>Death: Euro 130,000.00 Permanent Disability: Euro 130,000.00</td> </tr> <tr> <td style="vertical-align: top;">- Option B</td> <td>Death : Euro 260,000.00 Permanent Disability: Euro 260,000.00</td> </tr> </table>	- Option A	Death: Euro 130,000.00 Permanent Disability: Euro 130,000.00	- Option B	Death : Euro 260,000.00 Permanent Disability: Euro 260,000.00								
- Option A	Death: Euro 130,000.00 Permanent Disability: Euro 130,000.00												
- Option B	Death : Euro 260,000.00 Permanent Disability: Euro 260,000.00												
<u>RISKS COVERED:</u>	<table border="0"> <tr> <td style="vertical-align: top;">- Death</td> <td>YES</td> </tr> <tr> <td style="vertical-align: top;">- Permanent Disability</td> <td>YES</td> </tr> <tr> <td style="vertical-align: top;">- Permanent Disability from illness</td> <td>NO</td> </tr> <tr> <td style="vertical-align: top;">- Temporary Disability from accident</td> <td>NO</td> </tr> <tr> <td style="vertical-align: top;">- Medical costs</td> <td>NO</td> </tr> <tr> <td style="vertical-align: top;">- Recovery in Hospital</td> <td>NO</td> </tr> </table>	- Death	YES	- Permanent Disability	YES	- Permanent Disability from illness	NO	- Temporary Disability from accident	NO	- Medical costs	NO	- Recovery in Hospital	NO
- Death	YES												
- Permanent Disability	YES												
- Permanent Disability from illness	NO												
- Temporary Disability from accident	NO												
- Medical costs	NO												
- Recovery in Hospital	NO												
<u>EXCESS:</u>	3% Excess which is annulled after 10%												
<u>TERRITORIAL LIMITS:</u>	Global												
<u>SPECIAL CONDITIONS:</u>	cover commences from the time at which the Insured party leaves his or her home in order to attend the exhibition and ceases from the time at which he or she returns home following conclusion of the exhibition.												

<u>GROSS PREMIUMS:</u>	Option A : Euro 16.00 per individual Option B : Euro 32.00 per individual taxes 2.5% included
------------------------	---