Perugia, 31.12.2020

Subject: University of Perugia Certificate of RSM Insurance Coverage (Reimbursement of Medical Expenses)

With reference to the risk highlighted, the undersigned Company, as the Insurer of the University of Perugia, certifies that:

the policy "Reimbursement of medical expenses" AXA Assicurazioni S.p.a. n. 406416435, whose policyholder is the University of Perugia, assists the following Categories of Insured for the insurance period from 24:00 on 31/12/2020 to 24:00 on 31/12/2023:

- 1. Students and PhD students for study purposes and internships at universities and research centres in the European Union;
- 2. Professors and Researchers for teaching and research activities at universities in the European Union;
- 3. Students and PhD students for study and internship purposes at universities and research centres outside the European Union;
- 4. Professors and Researchers for teaching and research activities at universities outside the European Union.

The Insurance Company reimburses the Insured up to a maximum of € 2,500,000.00, in the event of hospitalization occurring abroad involving at least one day of stay in the health facility, made necessary by illness or injury.

Limited to the categories of insured persons 3) and 4), medical expenses are reimbursed even in the absence of hospitalization but with a limit of € 100,000.00 per claim, previously authorized by Axa Assistance.

Limited to the categories of policyholders 3) and 4), the assistance operation centre, acting on behalf of the company, will directly bear the costs, anticipating them; for the activation of the coverage, please refer to the operating instructions "Activation of the coverage".

MAIN PERFORMANCES GUARANTEED

- Medical and anaesthetic services;
- Hospitalization and use of an operating room;
- Diagnostic, laboratory and imaging tests;
- Ambulance services;
- Medicines;
- Medical repatriation;
- Repatriation of the body.

Expenses of any kind incurred by the Insured in the cases listed above will be reimbursed only if previously authorized by the Operational Assistance Centre, toll-free number +39 06 4211 5457 for calls from abroad.
MAIN LIMITS OF COMPENSATION

Art. 23 Sums insured for hospitalization expenses €2,500,000.00 for all categories. For categories 1 and 2 the deductible is made up of what remains to be paid by the S.S.N., for categories 3 and 4 there is no deductible.

Art. 24 Post-return medical expenses up to the compensation limit of €250,000.00.

Art. 25 Costs for arranging the house after the return, maximum compensation limit of €25,000.00.

Art. 29 Rescue and search costs, up to the limit of €25,000.00.

Art. 31 Repatriation of the body and funeral expenses, up to the compensation limit of €7,500.00.

MAIN EXCLUSIONS (Article 32)

1. Psychiatric and neurosis disorders
2. Medical expenses incurred in the country of residence or in Italy (except as provided for in Article 25)
3. Vaccinations and related complications
4. Medical check-ups not related to medical emergency situations
5. Sexually transmitted diseases (AIDS, HIV infections and AIDS-related infections)
6. Pregnancy
7. Cosmetic surgery, except for plastic surgery made necessary by an injury covered under the terms of the policy
8. Rehabilitation treatments of any kind practiced as a result of injuries or illnesses, psychoanalytical treatments, stays in a nursing home, physiotherapy and detoxification treatments except as provided for by art. 25
9. Ophthalmological, hearing, dental care as well as glasses, lenses, dental prostheses, hearing aids, which are not direct consequences of an accident eligible for compensation under the terms of the policy.
10. Care provided by a chiropractor or osteopath

This declaration, although truthful, does not replace the aforementioned contract which, in the original copy is in the possession of the Contractor and which is the only official document to refer to.

Gamboni s.r.l.