

Assicurazione contro i danni

DIP - Documento Informativo Precontrattuale per i prodotti assicurativi danni

Compagnia: Allianz S.p.A.

Prodotto: "All Salute Infortuni Asso"

Le informazioni precontrattuali e contrattuali complete relative al prodotto sono fornite in altri documenti.

Che tipo di assicurazione è?

E' un'assicurazione contro i danni che offre una serie di prestazioni in caso di infortunio.



Che cosa è assicurato?

- ✓ Invalidità permanente da Infortunio
- ✓ Morte da Infortunio

L'assicurazione vale in caso di infortunio durante lo svolgimento delle attività riconducibili alle categorie assicurate e previste nella Scheda di polizza.

Il prodotto prevede le seguenti coperture: Rischi Volontari, Rischi Speciali e Rischi Sportivi, che sono da intendersi alternative tra di loro.

Ciascuna copertura ha delle garanzie abbinate diversamente opzionabili.

✓ Rischi volontari e sportivi

- **Rischi volontari:** l'assicurazione vale per infortuni derivanti dallo svolgimento delle attività previste dallo statuto del Contraente;
- **Rischi sportivi:** l'assicurazione vale per infortuni derivanti dall'attività sportiva dichiarata, durante gare, allenamenti e opera per i trasferimenti collettivi.

✓ Rischi Speciali

L'assicurazione vale per infortuni subiti dagli iscritti durante la permanenza nei locali e luoghi gestiti dalla Contraente, partecipazione a gite, passeggiate e trasferimenti collettivi con mezzo comune. Per gli assistenti in occasione dello svolgimento dell'attività lavorativa prestata nell'ambito di attività promosse dal Contraente inclusi i trasferimenti collettivi.

L'assicurazione è prestata entro i limiti delle somme assicurate e dei massimali puntualmente indicati nella Scheda di polizza.



Che cosa non è assicurato?

- ✗ Non sono assicurabili le persone affette da alcolismo, tossicodipendenza, sieropositività, AIDS, epilessia, psicosi e disturbi gravi della personalità.
- ✗ Per i Rischi Volontari e Sportivi: Non è ammessa la stipulazione della Polizza o il successivo inserimento in garanzia per le persone che abbiano compiuto l'80° anno di età.
- ✗ Per i rischi Speciali: Non è ammessa la stipulazione della polizza o il successivo inserimento in garanzia per le persone che abbiano compiuto l'85° anno di età.



Ci sono limiti di copertura?

- ! Si, sono presenti esclusioni, franchigie, scoperti, limiti di indennizzo e periodi di carenza per il cui dettaglio si rimanda al DIP Aggiuntivo Danni alla sezione "Ci sono limiti di copertura?".
- ! E' escluso il rischio in itinere.

Per i Rischi Volontari e Sportivi:

- ! E' esclusa la pratica di sport a livello professionistico.
- ! Per gli Assicurati presenti in polizza che hanno compiuto 80 anni, si intende operante - per il caso Invalidità permanente - una franchigia assoluta del 10% a deroga di altre forme di franchigia eventualmente già previste.

Per i rischi Speciali:

- ! Per gli Assicurati che hanno compiuto 75 anni, si intende operante - per il caso Invalidità permanente - una franchigia assoluta del 10% a deroga di altre forme di franchigia eventualmente già previste in polizza.



Dove vale la copertura?

- ✓ Per i Rischi Sportivi e Rischi Speciali l'assicurazione vale in tutto il mondo.
- ✓ Per i Rischi Volontari l'assicurazione è limitata al territorio italiano, alla Repubblica di S. Marino e allo stato Città del Vaticano.

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JG Myers



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