



MEDITERRANEAN MUTUAL OF ARTS AND TRADES

Mutua Mediterranea delle Arti e dei Mestieri was established in Genoa with the aim of promoting private health protection among the various categories of citizens, whether employees or self-employed, who feel the need to protect their health in a comprehensive manner, supplementing the health care provided by the National Health Service with additional private services.

Health protection is the primary objective of every family: in case of need, each of us does not hesitate to seek the most qualified health care, whether public or private.

In these situations, one very often runs the risk of having to face healthcare costs that are not always affordable and that in any case entail heavy financial sacrifices.

Mutua Mediterranea delle Arti e dei Mestieri, through the use of an ancient instrument of solidarity such as the mutual aid society, supplemented by the instruments offered today by the modern financial markets, acts as a guarantor to its members for the expenses necessary to obtain the best health care even outside public structures.

The mutual is a non-profit organisation owned by its members, who pay an annual contribution commensurate with the level of benefits they wish to receive.

The set of rules governing the Mutua Mediterranea delle Arti e dei Mestieri is contained in the Statute and in the relevant regulations, to which we refer for all details.



MEDITERRANEAN MUTUAL OF ARTS AND TRADES

Formula ASSISTANCE '1

Covers reimbursement of hospitalisation expenses with or without surgery as well as expenses incurred before and after hospitalisation.

Hospitalisation with or without surgery		Pre- and post-hospitalisation expenses	
<p>Reimbursement of expenses incurred in the event of hospitalisation with or without surgery with a ceiling of €350,000.00 per household and insurance year</p> <p>Reimbursement of expenses incurred in the event of major surgery included in a special list (an integral part of the policy) up to a maximum of €700,000.00 per household and insurance year.</p> <p>Allowance in lieu of payment of EUR 100.00 for a maximum of 100 days.</p> <p>Caesarean section and therapeutic abortion, with a maximum amount of € 2,000.00 per household and insurance year</p> <p>Natural and physiological childbirth (also at home), with a limit of € 1,000.00 per household and insurance year</p>		<p>Reimbursement of expenses incurred in the 90 days before and after hospitalisation with or without surgery.</p> <p>ONE NET</p> <p>Access to the Network's subsidised dental rates one dental visit plus one scaling per year at a participating dentist.</p>	
Deductibles and/or uncovered			
<p>Admissions to centres affiliated with One Net (both the doctors and the facility must be contracted)</p> <p>deductible up to the age of 50 € 800.00 for ages 51-60 deductible euro 1,500.00 for ages over 61 deductible euro 2,000.00</p> <p>Admissions to non-contracted centres 30% deductible (minimum excess of EUR 2,000.00) for hospitalisation or surgery with or without surgery</p> <p>10% deductible for caesarean section and therapeutic abortion fixed excess of € 500.00 per non-Cesarean delivery (including physiological home delivery)</p>			
Contribution table including membership fee (€ 30.00) Full-form option			
age	incumbent	spouse	son
0-40	692	381	148
41-50	707	381	148
51-60	812	432	168
61-74	957	467	182
75 -80	2.313	1.790	195



MEDITERRANEAN MUTUAL OF ARTS AND TRADES

Formula 'ASSISTANCE 2'

It covers the reimbursement of hospitalisation expenses, with or without surgery, as well as expenses incurred before and after hospitalisation and highly specialised healthcare services.

Hospitalisation with or without surgery	Major Surgical Operations	Pre- and post-hospitalisation expenses	Highly specialised services
<p>Reimbursement of expenses incurred in the event of hospitalisation with or without surgery with a ceiling of € 350,000.00 per household and insurance year (outpatient surgery is considered as hospitalisation)</p> <p>Physiological natural childbirth (also at home): ceiling of € 2,500.00 for the entire duration of pregnancy</p> <p>Caesarean section and therapeutic abortion: maximum amount of € 4,000.00 per unit and insurance year</p> <p>Allowance in lieu of EUR 130.00 for a maximum of 50 days in the event of use of the S.S.N.</p>	<p>Reimbursement of expenses incurred in the event of a major surgery included in a special list (an integral part of the policy) up to a maximum amount of € 700,000.00 for core and insurance year</p> <p>convalescence allowance of EUR 100.00 for a maximum of half the days of hospitalisation</p>	<p>Reimbursement of expenses incurred in the 90 days before and after hospitalisation with or without surgery</p> <p>oncological treatment</p> <p>Maximum: euro 5.000,00</p> <p>pays the costs of chemotherapy and radiation therapies</p> <p>One Net</p> <p>Access to the Network's subsidised dental rates. one dental check-up and one scaling treatment per year at a participating dentist.</p>	<p>Angiography; Vascular Echotomography (Doppler - Colour Doppler Echo); Magnetic Resonance Imaging (M.R.N.); Scintigraphy; Computerized Axial Tomography (C.A.T.); Echocardiography; Echocardi Doppler Dynamic Electrocardiogram (Holter); Computerized Bone Mineralogy (C.O.M.); Ergometric Testing.; Echocardiography; Echocardi Doppler Dynamic Electrocardiogram (Holter); Computerized Bone Mineralogy (C.O.M.); Ergometric Testing; EEG Mapping; Laparoscopy, Rectoscopy, Esophagus Gastroduodenoscopy, Pancolonoscopy (even if accompanied by biopsy).Blood tests (only in affiliated centres or through the National Health Service)</p> <p>Limit: € 2,000.00 per household and insurance year</p>
Excesses and deductibles			
<p>Admissions to centres affiliated with OneNet (both the doctors and the facility must be contracted)</p> <p>deductible up to the age of 50 euro 800.00 for ages 51-60 years deductible of € 1,500.00 for age over 61 years deductible of € 2,000.00</p> <p>Admissions to non-contracted centres</p> <p>30% deductible with a minimum excess of € 2,000 for hospitalisation or surgery with or without hospitalisation (no deductible for physiological natural childbirth)</p>			<p>High Diagnostics</p> <p>25% overdraft with a minimum of EUR 50.00 (the overdraft does not apply to the reimbursement of tickets)</p> <p>In affiliated centres Excess euro 25.00 for ages 51-60 uncovered 10% minimum euro 25.00 for ages over 61 uncovered 15% with minimum euro 25,00</p>
Contribution table including membership fee (€ 30.00) Full-form option			
age	incumbent	spouse	son
0-40	1.172	678	256
41-50	1.199	678	256
51-60	1.361	755	286
61-74	1.921	996	377
75-80	3.348	2.359	405



MEDITERRANEAN MUTUAL OF ARTS AND TRADES

TOP' formula

It covers the reimbursement of hospitalisation expenses with or without surgery, as well as expenses incurred before and after hospitalisation, plus out-patient medical services (examinations and analyses) and highly specialised services.

Hospitalisation with or without surgery	Major Surgical Operations	Out-patient services	Highly specialised services
Reimbursement of expenses incurred in the event of hospitalisation with or without surgery with a ceiling of € 350,000.00 per household and insurance year (outpatient surgery is considered as hospitalisation)	Reimbursement of expenses incurred in the event of major surgery included in a special list (an integral part of the policy) up to a maximum of €700,000.00 per household and insurance year	Reimbursement of expenses incurred for specialist visits, examinations and diagnostic tests performed outside the hospital up to a maximum of € 1,500.00 per household and insurance year	Angiography; Vascular Echotomography (Doppler - Echo Colour Doppler); Magnetic Resonance Imaging (M.R.N.); Scintigraphy; Axial Computed Tomography (C.A.T.); Echocardiography; Echocardi Doppler
Allowance in lieu of EUR 140.00 for a maximum of 100 days in the event of use of the S.S.N.	Allowance in lieu of EUR 140.00 for a maximum of 100 days in the event of use of the S.S.N.	oncological	Dynamic electrocardiogram (Holter); Computerised Bone Mineralogy (M.O.C.); Test Ergometry; EEG Mapping; Laparoscopy, Rectoscopy, Esophagus gastro duodenoscopy, Pancolonoscopy (even if accompanied by biopsy sampling).
Caesarean section and therapeutic abortion: maximum of € 7,000.00 per household and insurance year	Expenses pre- and post-	Maximum: euro 5,000.00	
Physiological natural childbirth (also at home): limit of € 4,000.00 per household and insurance year	Reimbursement of expenses incurred in the 90 days before and after hospitalisation with or without surgery	pays the costs of chemotherapy and radiation therapies	
		One Net	
		Access to One Net's subsidised dental rates. Plus one specialist examination and scaling per year at a participating dentist	Limit: € 4,000.00 per household and insurance year
Excesses and/or deductibles			
Admissions to centres affiliated with OneNet (both the doctors and the facility must be affiliated) deductible up to age 50 euro 800.00 for age 51-60 euro 1,500 deductible for age over 61 years deductible euro 2,000.00 Admissions to non-contracted centres 30% deductible with a minimum excess of € 2,000.00 for hospitalisation or surgery with or without hospitalisation (no deductible for physiological natural childbirth)		Out-patient services - High Diagnostics Uncovered 25% with a minimum of euro 50.00 The overdraft does not apply to the reimbursement of 'tickets'. In affiliated centres For under 51 years of age deductible € 25.00 for ages 51-60 uncovered 10% minimum euro 25.00 for ages over 61 uncovered 15% minimum euro 25.00	
Contribution table including membership fee (€ 30.00) Full-form option			
age	incumbent	spouse	son
0-40	2.099	1.253	468
41-50	2.149	1.253	468
51-60	2.348	1.341	501
61-74	3.348	1.780	665
75-80	5.166	3.354	771



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Access to One Net subsidised tariffs

For all options, we provide the possibility of dental fee management through the portal of www.onecare.aon.it, by clicking on the blue box you will be directed to the appropriate section to search for the affiliated facility. The OneNET dental network is one of the largest and most extensive dental networks in Italy. It stands out in terms of the highest levels of quality and cost-effectiveness of services. It stands out in terms of the highest levels of quality and cost-effectiveness of services.

The advantages are manifold:

- access to affordable private dentistry: savings of up to 65% compared to average market price;
- payment of services at fixed and uniform prices throughout the country;
- wide national coverage: 1 in 4 dentists in Italy is a member of the OneNET network;
- simple operation in the use of the service;
- quality of the professionals in the network;

possibility of contracting one's own dental practice: the Aon contracting office is activated within 48 working hours of notification

The offer includes, for all members of the mutual society, in addition to the discounted rates in the centres, one dental examination plus one scaling per year at a participating dentist.

Activation of the service

Before activating the contracted assistance service, the Assisted Person must book directly an examination and/or ablation with a dental practice affiliated with the ONEnet® Network

You can search for the centre of interest, proceed by selecting:

1. **Location**, the area in which the healthcare service is to be performed
2. **Type**, the category of service (DENTAL CARE)
3. Service, the health service falling under the category referred to in the previous point, already booked at the facility (ORAL EXAMINATION OR TARTAR ABLATION)
 - a. Now proceed to enter the previously agreed reservation with the Study, by clicking YES to the question 'Have you already booked the service with the facility?'
4. Select the general practitioner and the appointment details (**date and time already agreed upon with the practice**) via the calendar.
5. To conclude the procedure, click on **Continue**.



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Formula 'GOLD

It covers the reimbursement of hospitalisation expenses with or without surgery, as well as expenses incurred before and after hospitalisation, up to a ceiling of €350,000.00, which is doubled in the event of major surgery, as well as out-patient medical services (examinations and analyses), including dental care, lenses, and highly specialised healthcare services.

Hospitalisation with or without surgery	Major Surgical Operations	Out-patient services	Highly specialised services
Reimbursement of expenses incurred in the event of hospitalisation with or without surgery (including outpatient surgery) with a maximum limit of €350,000.00	Reimbursement of expenses incurred in the event of major surgery included in a special list (an integral part of the policy) up to a maximum of €700,000.00 per household and insurance year	Reimbursement of expenses incurred for specialist visits, examinations and diagnostic tests performed outside the hospital up to a maximum of € 1,500.00 per household and insurance year	Angiography; Vascular Echotomography (Doppler - Colour Doppler Echo); Magnetic Resonance Imaging (M.R.N.); Scintigraphy; Computerized Axial Tomography (C.A.T.); Echocardiography; Echocardi Doppler Dynamic Electrocardiogram (Holter); Computerized Bone Mineralogy (C.O.M.); Ergometric Testing.; Echocardiography; Echocardi Doppler Dynamic Electrocardiogram (Holter); Computerized Bone Mineralogy (C.O.M.); Ergometric Testing; EEG
Replacement allowance euro 150.00 for a maximum of 100 days in case of use of the National Health Service.	Replacement allowance euro 150.00 for a maximum of 100 days	Dental care The company reimburses: dental treatment and orthodontic treatment up to a maximum of EUR 2,000.00	oncological treatment Maximum: euro 5,000.00 settles costs related to chemotherapy and radiation therapies
Caesarean section and therapeutic abortion: maximum of € 7,000.00 per household and insurance year	Expenses pre- and post-	Lenses The company reimburses up to up to EUR 250.00 per year and per household for the purchase of lenses following a change in visus excluded	
Physiological natural childbirth (also at home): limit of € 5,000.00 per household and insurance year	Reimbursement of expenses incurred in the 90 days preceding hospitalisation with or without surgery	One Net Access to subsidised dental rates plus one specialist examination and scaling per year at dentists conventions	
Myopia vision correction surgery euro 1,050.00			
Excesses and deductibles			
Admissions to centres affiliated with OneNet (both the doctors and the facility must be contracted) deductible up to the age of 50 euro 800.00 for persons aged 51-60, deductible of € 1,500 for persons aged over 61, deductible of € 2,000.00 Admissions to non-contracted centres Excess 30% with a minimum deductible of € 2,000.00 per hospitalisation or surgical operation with or without hospitalisation maximum uncovered € 10,000) (none discovered for physiological natural childbirth)		Dental expenses For dental expenses the overdraft is 20%. with a minimum of euro 150.00 Out-patient services Excess euro 25.00 for ages 51-60 uncovered 10% minimum euro 25.00 for age over 61 years uncovered 15% with minimum euro 25.00 In non-contracted centres 25% deductible min. euro 50.00 (the deductible does not apply to co-payments)	High Specialisation Performance non-contracted centres 25% overdraft with a minimum of EUR 100.00 The overdraft does not apply to the reimbursement of affiliated centres Excess euro 25.00 for ages 51-60 uncovered 10% minimum euro 25.00 for age over 61 years uncovered 15% with minimum euro 25.00
Contribution table including membership fee (€ 30.00)			
age	incumbent	spouse	son
0-40	2.747	1.463	561
41-50	2.846	1.463	561
51-60	3.096	1.565	601
61-74	4.419	2.078	797
75-80	6.408	3.699	925



MEDITERRANEAN MUTUAL OF ARTS AND TRADES
Formula: Assistance
NON-HEALTH HOME CARE GUARANTEE

Performance operability

Benefits are payable following an accident and/or illness resulting in hospitalisation of at least 4 days with surgery and 8 days without surgery.

Europa Assistance shall bear the costs up to a maximum of €2,000.00 per year and per claim (aggregate for all benefits listed below):

a) NON-MEDICAL HOME CARE

If the Insured Person, while in Italy, as a result of an accident and/or illness involving hospitalisation (with or without surgery) of the above-mentioned duration, is unable to leave his/her home, the Operations Centre shall guarantee the dispatch of service personnel to carry out activities related to the performance of daily family life, such as cleaning the home, making payments or other administrative tasks, shopping, family assistance, child supervision or senior home visits.

Once the need for the service has been ascertained, the Operations Centre shall organise the Assistance Programme up to a maximum of 15 days after the Insured Person's discharge from the Treatment Facility where he/she was admitted, with a limit of 3 hours per day, and always within the limit of the maximum amount of €2,000.00 per year and per claim.

On the other hand, the following benefits are provided up to 3 times for each type during the duration period of insurance.

b) HOME DELIVERY

The service is provided from 9.00 a.m. to 6.00 p.m., Monday to Friday, excluding midweek holidays.

If the Insured Person, following an accident certified by his/her attending physician and after undergoing diagnostic tests at facilities located in the province of residence, is unable to leave his/her home due to serious health reasons certified by the attending physician, the Operations Centre shall deliver the results of such tests either to the Insured Person or to the physician indicated by him/her.

The Insurant must communicate the name of the treating doctor, if any, and the telephone number. The cost of the examinations shall be borne by the Insurant.

c) HOME DELIVERY OF URGENT MEDICINES

If the Insured Person, following a medical prescription, needs medicines and/or medical items and cannot leave his/her home for serious health reasons certified by the treating doctor, the Operations Centre, after collecting the relevant prescription from the Insured Person, shall deliver the items prescribed by the treating doctor.

The cost of medicines and/or medical items is borne by the Insured Person.

The Insured must communicate the reason for his request and specify his location and telephone number.

RULES GOVERNING INSURANCE

Obligations of the Insured Person - If the Insured Person intends to use non-medical home assistance, he/she must contact Europa Assistance at least 48 hours before the planned discharge from the Treatment Facility, and send the appropriate medical certification with a prescription for home assistance to the Organisation. **Validity** - The services indicated are provided only and exclusively in Italy and only following hospitalisation with or without surgery that is reimbursable under the terms of the policy.

Age limits - The insurance is valid for persons aged 80 years or less. However, for persons who reach this age during the term of the contract, the insurance remains valid until the next annual premium due date.

Contribution: euro 12.00 + 30.00 entry fee



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RULES COMMON TO ALL FORMULAS

Definition of family nucleus: spouse not legally separated or cohabiting More uxorio and children according to family status or fiscally dependent.

In the case of parental figures other than those referred to in the above definition, for whom proof must in any case be provided by means of appropriate evidence that they belong to the same family status as the holder, the child's contribution must be added:

- + €135,00 per le opzioni 1
- + € 253,00 per le opzioni 2
- + € 404,00 per le opzioni Top e Oro

Maximum age of access to the guarantees: 65 **years** of age These persons who have reached the age of 65 at the time of enrolment, but who have not exceeded the age of 70 will be charged a per capita premium surcharge of € 996.00 for options 1 and 2 and € 1.111,00 for options Top and Gold for the first year of coverage only)

Maximum age of coverage: **80 years**

Waiver of anamnestic questionnaires

Regulation of pre-existing conditions (illnesses that arose before the effective date, known and not at warranty entry):

- *Not covered by the warranty during the first year of service are the consequences of situations pathological conditions (accidents and/or illnesses) arising before the start date of the assistance;*
- *The consequences referred to above will only be included in the guarantee with 50% reimbursement during the second year of service;*
- *The consequences referred to in the preceding letter will be included in the guarantee with full reimbursement as from the third year of service.*

It should be noted in any case that persons previously insured under policies cancelled by companies will not be admitted.

the contract expires on 31 March

Annual memberships must always be at the end of the month with the following pro-rata: 100%

- of the annual contribution for membership in the 1st semester
- 65% of the annual contribution for membership in the 2nd semester
- 35% of the annual contribution for memberships starting on 31 December, for formula 2 only

If you wish to make payment by bank transfer, please find below the details of the account in the name of Mutua Mediterranea:

Iban code: IT 79 L 03032 01400 010000002712 SWIFT:
BACRIT22GEN
Supporting bank: Credito Emiliano Spa

The contribution paid by Members to mutual aid societies of an amount not exceeding € 1,300.00 is tax deductible to the extent of 19% in accordance with the tax regulations in force (Art. 15 lett. I bis T.u.i.r.)

contact for further information:
Mail: mariangela.mondani1@mutuamediterranea.it
info.mutua@mutuamediterranea.it



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Application form

Dear
MUTUA MEDITERRANEAN
DELLE ARTI E DEI MESTIERI
To the attention of the Board of Directors
Corso A. SAFFI, 31
16128 GENOA GE

Subject: **Application for membership**

I, the undersigned..... born on
..A..... resident at Street/Square
.....
C.F. e-
mail.....

I request to be a member of the Mutua Mediterranea delle Arti e dei Mestieri as of..... e
to take advantage of the form of assistance indicated in Annex 1 (p. 20)

I declare that I know and accept the Articles of Association/Regulations of the Mutual Society and I undertake to pay the membership and welfare contributions that will be required of me.

I also declare that I am aware of and accept the terms and conditions of assistance set out in the Certificate of Coverage and, unless otherwise notified by you, I consider my application accepted and enclose the amount of Euro 30.00 as a membership contribution for the current year.

By signing, the Interested Party accepts all the rules and exclusions regulated within these regulations and declares:

- that they are not suffering from serious injuries or alcoholism, drug addiction, acquired immune deficiency syndrome (A.I.D.S.), H.I.V. seropositivity, Parkinson's disease, as well as persons suffering from the following mental illnesses: schizophrenia, manic depressive forms or paranoid states, other mental illnesses characterised by organic brain syndromes.

This declaration must also be valid for family members included in the cover:

Surname and first name	Tax code	Relationship	Signature of the Interested Party*

**[N.B. in the case of minors, the signature must be affixed by the person exercising parental responsibility].*

If the person concerned or his/her family members are unable to sign the declaration, they will not be admitted to the Mutual Insurance Fund and will not be able to benefit from the relevant Assistance.

_____, there __/__/____

(SIGNATURE)

(continued **Privacy Policy** pursuant to and for the purposes of Articles 13, 14 et seq. of Regulation (EU) 2016/679 of the European Parliament and of the Council ("GDPR") with request for consent) **PRIVACY POLICY** pursuant to and for the purposes of Articles 13, 14 et seq. of Regulation (EU) 2016/679 of the European Parliament and of the Council ("GDPR") with request for consent) **PRIVACY POLICY** pursuant to and for the purposes of Articles 13, 14 et seq. of Regulation (EU) 2016/679 of the European Parliament and of the Council ("GDPR") with request for consent European Parliament and the Council ('GDPR')



MEDITERRANEAN MUTUAL OF ARTS AND TRADES

FOREWORD

Mutua **Mediterranea** delle Arti e dei Mestieri ('**Mutua Mediterranea**'), is a mutual aid society established pursuant to of Law No. 3818 of 15 April 1886.

Mutua Mediterranea is committed to protecting the privacy and confidentiality of the personal data it acquires and processes within the scope and for the purpose of the proper fulfilment of its institutional aims. Mutua Mediterranea operates, on a non-profit basis, for the benefit of its members and their family members *in accordance with* Art. 2 of the Regulations ("**Interested Parties**") in order to make them participate in the benefits of mutuality with specific attention to the health and social services sector and to provide them with the following services

The services offered by Mutua Mediterranea consist essentially in: (a) promoting and managing a mutualistic system supplementary and complementary to the health care provided by the national health service; (b) encouraging the establishment of funds and services for supplementary retirement benefits and for cases of accident, disability and death not covered by compulsory forms of protection under the law or employment contracts c) to promote and foster social solidarity interventions towards families, the elderly and those in need or marginalised, through the organisation of the physical, material and moral resources of the members and third parties, who by way of voluntary work participate, in different forms, in Mutua Mediterranea's activities d) to promote and foster forms of self-management and social entrepreneurship of services and benefits, suitable to meet the economic needs of members and their families; e) to promote and foster activities in the fields of health, mutual and cooperative information and education, vocational training, culture and leisure; f) to carry out social and health patronage activities and any other office proper to economic and social assistance institutions; g) to promote and foster any other initiative useful to the achievement of the social aims.

('Benefits').

In order to achieve its institutional purpose, Mutua Mediterranea may enter into agreements with public and private entities, may participate in consortia and entities that perform similar activities or provide ancillary services, and may aggregate mutual and associative bodies, which contribute, also in the name and on behalf of their members, to the achievement of Mutua Mediterranea's purposes, as well as enter into service contracts/collaboration agreements with third parties.

* * * * *

This document outlines the methods and purposes of collection, use, consultation and processing of Personal Data carried out by Mutua Mediterranea and the rights guaranteed to Data Subjects by current Privacy legislation.

Below are the contact details of the persons involved in the processing of Personal Data:

DATA CONTROLLER:

Mutua Mediterranea delle Arti e dei Mestieri - Società di mutuo soccorso

Corso A. Saffi, 31, 16128 Genoa: e-mail: Privacy@mutuamediterranea.it **DATA**

PROTECTION RESPONSIBLE: Federica Rambaldi

Via Uberto Visconti di Modrone 28, 20122 Milan, e-mail: dpo@rbtlegal.it

CATEGORIES OF INTERESTED PARTIES

Mutua Mediterranea, during and for the purpose of the proper conduct of its business, may collect, use, consult and more generally process Personal Data relating to the following Data Subjects:

- members
- persons belonging to the member's household

CATEGORIES OF PERSONAL DATA

Mutua Mediterranea, during and for the purpose of the proper conduct of its business, may collect, use, consult and more generally process the following Personal Data of Data Subjects:

- **Personal details:** citizenship, gender, tax code, first name and surname, place and date of birth, place of residence, gender, relationship
- **Contact data:** telephone number, fax number, e-mail address, home address
- **Activity data**
- **Identification details:** identification numbers issued by government agencies or bodies (e.g., depending on the country of residence of the person concerned, social security or national insurance number, passport number, identity card number, tax number, driving licence number)
- **Financial information:** payment card number, account number and bank details, income and other financial information
- **Insured risk:** information on the insured risk containing personal data



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- **Health data:** data relating to health, such as data revealing the state of one's past, present or future physical and/or mental health, information on injuries, illnesses, (risk of) illness or disability, medical treatment, examinations and check-ups received, relevant personal habits such as smoking or alcohol consumption, information on prescription drugs, medical history.

SOURCES OF PERSONAL DATA COLLECTION

Mutua Mediterranea, during and for the purpose of the proper conduct of its business, may acquire Personal Data of Interested Parties:

- directly by the interested parties
- by third parties having credit or debit relationships with the Interested Parties
- by experts (including forensic doctors), experts, lawyers, accountants
- by other parties involved in the management of Benefits (i.e. management of information services and booking of services, management and settlement of claims, insurance/reinsurance coverage, accounting, budgets, tax matters, payment of membership fees) with whom Mutua Mediterranea enters into appropriate mandates/contracts (insurance companies, service companies, health facilities, consultants)
- subjects and entities with mutual or social purposes by telephone, e-mail, postal documents, hand-delivered documents.

In the event that the personal data of the Data Subjects are not collected directly from the Data Subjects themselves, the entity who communicates the Data shall be obliged to provide the Data Subjects with this Privacy Policy.

Already at the time of joining and in order to fulfil requests for direct reimbursement of medical expenses by the Interested Party, Mutua Mediterranea will need to collect and process Health Data. In particular, for the correct and lawful processing of the same, the express and explicit consent of the Interested Party will be required, without which Mutua Mediterranea will not be able to process such data and consequently will not be able to provide Benefits.

To this end Mutua Mediterranea will provide the Interested Parties with prior, specific and adequate information and collect the explicit consent of the Interested Party. (see CONSENT and WITHDRAWAL section below). In the event that the Data Subject's Health Data are not collected directly from the Data Subjects themselves, such prior, specific and adequate information and collection of consent shall be provided, on behalf of Mutua Mediterranea, by the party disclosing the Data.

It is understood that if the Interested Party is under 18 years old, the relevant Personal Data, including Health Data, will be communicated to Mutua Mediterranea by the parent/guardian. Therefore, it is the latter who will be responsible for the aforementioned obligations of providing information and collecting consent.

CATEGORIES OF RECIPIENTS OF PERSONAL DATA

Mutua Mediterranea, in the course of and for the purpose of the proper conduct of its business, may pass on the Personal Data of Interested Parties to the following categories of subjects:

- Data Protection Officer
- Parties operating in the insurance sector, with whom Mutua Mediterranea interacts for the performance of its activities (e.g. insurance companies, agents, co-insurers, reinsurers, adjusters, consultants, lawyers, IVASS)
- Experts (including forensic doctors), experts, lawyers, accountants
- Individuals carrying out activities closely connected and/or instrumental to the management of relations between Mutua Mediterranea and Interested Parties
- Subjects involved in the management of Services (i.e. management of information services and booking of services, management and settlement of claims, insurance/reinsurance coverage, accounting, budgets, tax issues, payment of membership fees, postal services) with whom Mutua Mediterranea signs specific mandates/contracts (insurance companies, service companies, health facilities, consultants)
- Individuals who volunteer for Mutua Mediterranea
- Public Authorities, Supervisory Authorities and Financial Administration
- Third parties having credit or debit relations with the Interested Parties, debt collection companies, lawyers
- Companies carrying out transmission, printing, enveloping, transport and sorting of communications to Data Subjects
- Interbank companies that disclose credit and insolvency risks, as well as companies operating international fraud control and commercial research systems

PURPOSE OF PERSONAL DATA PROCESSING AND LEGAL BASIS FOR PROCESSING

a) Provision of Benefits - Institutional Purpose of Mutua Mediterranea



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Mutua Mediterranea processes the Personal Data of Data Subjects in accordance with the provisions of the GDPR and Legislative Decree no. 196/2003 and its subsequent amendments and additions.

This section defines the purposes for which Mutua Mediterranea acquires, uses and more generally processes Personal Data, explains how the information collected is shared and specifies the "legal grounds" on which the processing of information is based. If Mutua Mediterranea intends to further process Personal Data for purposes other than those for which they were collected, prior to such processing it will provide the data subject with information in

about these different purposes and any further relevant information required by the GDPR.

The processing of Personal Data is carried out by Mutua Mediterranea in order to fulfil its institutional purposes, i.e. to provide Services in favour of Data Subjects by virtue of the member's membership of Mutua Mediterranea and the consent given by the Data Subject for those particular categories of Personal Data (health data) for which the latter is necessary under the GDPR (see *below* CONSENT and REVOCATION section for the processing of Health Data).

Personal Data may be processed to safeguard the legitimate interests of Mutua Mediterranea for the defence in legal proceedings or when required to fulfil obligations imposed by laws and regulations in force.

For more information on the purpose of the processing of Personal Data, please refer to the membership and contractual documentation of Mutua Mediterranea.

b) Marketing purposes

Mutua Mediterranea may also process Data Subjects' Personal Data for the purpose of sending information or advertising material concerning products or services of Mutua Mediterranea and Insurance Companies or other companies and/or for sending information or advertising material concerning products or services of third parties with whom Mutua Mediterranea has entered into commercial agreements to offer to its clients.

This information may be provided by sending - occasionally or periodically, by post, e-mail, telephone, fax or any other distance communication technique - communications, advertising material and technical information circulars.

For the correct and lawful processing of Personal Data in relation to this specific purpose, as an activity not strictly related to the provision of Services, the express consent of the Data Subject is required in accordance with Article 6, Paragraph 1, letter a) of the GDPR, without which Mutua Mediterranea will therefore not be able to process such data for the purpose of sending informative and advertising material as mentioned above.

To this end, Mutua Mediterranea will provide the Interested Parties with prior, specific and adequate information and will collect the express consent of the Interested Party (see *below* sections CONSENT AND WITHDRAWAL and RIGHTS OF THE INTERESTED PARTY/RIGHT OF OPPOSITION).

c) Market research purposes

Mutua Mediterranea may also process Personal Data to verify the quality of services and products provided by Mutua Mediterranea also through market research companies.

For the correct and lawful processing of Personal Data in relation to this specific purpose, as an activity not strictly related to the provision of Benefits, the express consent of the Data Subject is required in accordance with Article 6, Paragraph 1, letter a) of the GDPR, without which Mutua Mediterranea will therefore not be able to process such data for the aforementioned purpose.

To this end, Mutua Mediterranea will provide the Interested Parties with prior, specific and adequate information and will collect the express consent of the Interested Party (see *below* sections CONSENT AND WITHDRAWAL and RIGHTS OF THE INTERESTED PARTY/RIGHT OF OPPOSITION).

CONSENT AND REVOCATION FOR THE PROCESSING OF HEALTH DATA

It is forbidden for Mutua Mediterranea:

- process Personal Data revealing health-related data unless the Interested Party has given his or her explicit consent to the processing of such data, which is necessary in order to execute the insurance contracts entered into collectively with insurance companies in favour of the Interested Party or to execute self-managed health plans. In the absence of explicit consent Mutua Mediterranea will not be able to process such data and consequently will not be able to fulfil its contractual obligations;
- process Personal Data using automated decision-making processes (including profiling) unless the Respondent has given his or her explicit consent to such processing of Personal Data. In the absence of explicit consent, Mutua Mediterranea cannot process the Data Subject's Personal Data using automated decision-making processes (including profiling).
- to process Personal Data for the purpose of sending information or advertising material concerning products or services of Mutua Mediterranea and Insurance Companies or other companies and/or for the purpose of sending information or advertising material concerning products or services of third parties with whom Mutua Mediterranea has entered into commercial agreements to be offered to its clients, unless the Interested Party has given his or her consent



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explicit consent to such processing of Personal Data. In the absence of explicit consent Mutua Mediterranea will not be able to process Personal Data for the aforementioned purpose.

- to process Personal Data in order to verify the quality of services and products provided by Mutua Mediterranea, including through market research companies, unless the Data Subject has given his/her explicit consent to such processing of Personal Data. In the absence of explicit consent Mutua Mediterranea cannot process Personal Data for the above-mentioned purpose.

Consent to the processing of such Data provided explicitly authorises the Data Controller to share such data with the Data Processor and with any Joint Data Processors.

The data subject may withdraw consent to the processing of such Data at any time, without prejudice to the lawfulness of the processing based on consent given before revocation.

In particular, revocation of consent to the processing of Health Data will make it impossible for Mutua Mediterranea and its Data Processor and any Joint Data Processors to fulfil their contractual obligations, with the concomitant suspension of welfare/social security benefits.

AUTOMATED DECISION-MAKING PROCESSES, INCLUDING PROFILING

In accordance with Article 22 of the GDPR, Mutua Mediterranea does not use automated decision-making processes. Should it use them in specific instances, it will inform the Data Subject directly, in accordance with the provisions of current national and European privacy legislation. Mutua Mediterranea does not process data for the purpose of assessing certain personal aspects (so-called profiling).

SECURITY MEASURES

Mutua Mediterranea and its Data Processor take physical, electronic and procedural security measures appropriate to the sensitivity of the information in their possession. These measures vary depending on the sensitivity, format, location, quantity and manner of distribution and storage of Personal Data, and include measures to protect Personal Data against unauthorised access. Security measures include, where appropriate, encryption of communications using SSL, encryption of stored information, firewalls, access controls, segregation of duties and other similar security protocols.

Access to Personal Data is limited to duly authorised Mutua Mediterranea personnel who have been given special instructions and to third parties who need access to it for appropriate and legitimate business purposes related to Mutua Mediterranea's institutional aims.

LIMITS ON COLLECTION AND STORAGE

Mutua Mediterranea undertakes to process (collection, use, disclosure, etc.) Personal Data for the fulfilment of specific contractual and associative obligations within the limits allowed by current national and European privacy legislation. Should Mutua Mediterranea need to process Personal Data for purposes other than those indicated in this notice, it undertakes to inform the Data Subjects of such different and additional purposes and to request the Data Subjects' consent where such consent is necessary.

Personal Data are kept for the period of time necessary to fulfil contractual and associative obligations as well as to comply with legal obligations imposed on members, Interested Parties and all those involved in the processing as well as for other permitted and related purposes or as provided for by the applicable legislation. When Personal Data is no longer necessary to fulfil contractual, associative and legal obligations, Mutua Mediterranea will either anonymise it (with the possibility of further storage and use of anonymised information) or securely delete it on a regular basis, unless further processing is required (for a limited period) for the following purposes: compliance with retention periods stipulated by commercial and tax law.

ACCURACY, RELIABILITY, TRANSPARENCY

Mutua Mediterranea guarantees that Personal Data is always treated accurately, completely and up-to-date.

Interested parties can contact Mutua Mediterranea at Privacy@mutuamediterranea.it to update their Personal Data.

Questions about Mutua Mediterranea's privacy practices should be addressed to the Data Protection Officer or Data Protection Officer (DPO) at: dpo@rbtlegal.it.

RIGHTS OF THE DATA SUBJECT

All Data Subjects, i.e. the natural persons to whom the Personal Data refer, have the following rights regarding the protection of Personal Data, which may be exercised vis-à-vis the Controller, by writing to the following e-mail address Privacy@mutuamediterranea.it or by communication to be sent by post to the registered office of Mutua Mediterranea, located in Genoa, Corso A. Saffi, 31:



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- the right of access (Art. 15 GDPR, i.e. request on how personal data are used and processed),
- the right to rectification (Art. 16 GDPR i.e. correction of any inaccuracies in Personal Data),
- the right to erasure (Art. 17 GDPR erasure of personal data in the event that there is no longer a legal basis justifying the processing or if the data subject withdraws consent),
- the right to restriction of processing (Art. 18 GDPR i.e. the Data Subject contests the accuracy of the Personal Data and the restriction of processing of Personal Data takes place for the time necessary to consider the Data Subject's request),
- the right to portability (i.e. receipt and transmission to another controller) of retained personal data (Art. 20 GDPR),
- the right to object (Art. 21(1) and (2) GDPR "*1. The data subject shall have the right to object at any time, on grounds relating to his or her particular situation, to the processing of personal data concerning him or her pursuant to Article 6(1)(e) or (f), including profiling on the basis of those provisions. The controller shall refrain from further processing the personal data unless the controller demonstrates the existence of compelling legitimate grounds for processing which override the interests, rights and freedoms of the data subject or for the establishment, exercise or defence of legal claims. 2. Where personal data are processed for direct marketing purposes, the data subject shall have the right to object at any time to the processing of personal data concerning him/her carried out for such purposes, including profiling insofar as it is related to such direct marketing. 3. If the data subject objects to processing for direct marketing purposes, the personal data shall no longer be processed for such purposes. 6. Where personal data are processed for scientific or historical research purposes or for statistical purposes pursuant to Article 89(1), the data subject shall have the right to object, on grounds relating to his or her particular situation, to the processing of personal data concerning him or her, except where the processing is necessary for the performance of a task carried out in the public interest."),*
- the right to revoke one's consent to the processing of Personal Data, as set out above paragraph "CONSENT AND WITHDRAWAL".

These rights are subject to certain exceptions in order to protect public interests (e.g. the prevention and detection of crimes).

Mutua Mediterranea undertakes to respond to most requests to exercise the aforementioned rights within 30 days of their receipt at the addresses indicated in this notice.

Should Mutua Mediterranea and the appointed DPO be unable to provide an adequate response to a request for clarification or a complaint, Data Subjects have the right to lodge a complaint with the Italian Data Protection Authority (Ufficio Relazioni con il Pubblico, Piazza Venezia n. 11 - 00187 Rome Telephone: (+39) 06.69677.2917 E-mail: urp@gpdp.it).

If you have any questions or requests concerning this Privacy Policy, you can contact the DPO by writing to the following e-mail address: dpo@rbtlegal.it.

Here are the details of the DPO: Federica Rambaldi, Via Uberto Visconti di Modrone 28, 20122 Milan.

PLEASE NOTE

Right to object in individual cases pursuant to Article 21(1) of the GDPR

The Data Subject has the right to object at any time to the processing of Personal Data concerning him or her pursuant to Article 6, co. 1, letter e) of the GDPR (public interest) and Article 6, co. 1, letter f) of the GDPR (legitimate interests). This also applies to profiling within the meaning of Article 4(4) of the GDPR. If the Data Subject exercises his or her right to object, Mutua Mediterranea will refrain from further processing of his or her Personal Data unless there are legitimate grounds for continuing the processing that override the interests, rights and freedoms of the Data Subject, or unless such processing is necessary for the establishment, exercise or defence of a right in court.

Right to object in the case of processing for direct marketing purposes of Art. 21(2) and (3) GDPR

If personal data is processed for direct marketing purposes, the Data Subject has the right at any time to object to the processing of his or her personal data for such promotional purposes; this also applies to profiling, insofar as it is linked to direct marketing. If the Data Subject exercises his/her right to object to the processing of data for direct marketing purposes, his/her Personal Data will no longer be used for this purpose.

Consent to the Processing of Personal Data for the Provision of Services - Institutional Purpose

[Mandatory].



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I, the undersigned..... born on
resident at Street/Square
C.F. e-mail.....

I **declare** that I have read the PRIVACY POLICY above and have provided, on behalf of MUTUA MEDITERRANEA DELLE ARTI E DEI MESTIERI ("**MUTUA MEDITERRANEA**"), the PRIVACY POLICY to the members of my 'household' (whose Personal Data will be processed), who have seen it.

I also **undertake** to observe and strictly comply with the regulations in force regarding the protection of Personal Data, with specific reference to EU Regulation no. 679/2016, Legislative Decree no. 196/2003 and subsequent amendments and/or additions and to any further EU and national regulations that may be applicable from time to time to the processing activities of my Personal Data, and those of the members of my "household", carried out: (i) for the finalization of the admission to MUTUA MEDITERRANEA as a "subscriber", (ii) for the permanence in the same as a "subscriber", (iii) for the disbursement of the Benefits in my favour and in favour of the members of my household and for the further purposes related to the institutional and related activities of MUTUA MEDITERRANEA. Any sharing of the above Personal Data between the undersigned and MUTUA MEDITERRANEA will therefore take place in compliance with the regulations in force.

I **expressly and explicitly** give my consent to the processing of my personal data for the institutional purposes of MUTUA MEDITERRANEA.

_____, there __ / __ / ____

(ASSOCIATE SIGNATURE)

Household members (to be completed only if health data of family members are also transmitted to MUTUA MEDITERRANEA)			
Surname and first name	Tax code	Relationship	Signature of the Interested Party*

*[N.B. in the case of minors, the signature must be affixed by the person exercising parental responsibility].



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Consent to processing of personal data for marketing purposes [optional].

I, the undersigned..... born on
..... residing at Street/Square

C.F. e-
mail.....

noted:

- (i) of the PRIVACY STATEMENT above and the rights recognised therein, including the right to withdraw consent;
- (ii) that MUTUA MEDITERRANEA may also process my personal data in order to send me information or advertising material concerning products or services of MUTUA MEDITERRANEA and of Insurance Companies or other companies;
- (iii) that MUTUA MEDITERRANEA may also process my personal data in order to send me information or advertising material concerning products or services of third parties with whom MUTUA MEDITERRANEA has entered into commercial agreements to offer to its customers;
- (iv) that the correct and lawful processing of such data for the above purposes requires my express consent and that in the absence of the latter MUTUA MEDITERRANEA will therefore not be able to process such data for the purposes referred to in points (ii) and (iii);
- (v) that if my Personal Data are processed for direct marketing purposes, I have the right to object at any time to the processing of my Personal Data for such purposes, including profiling insofar as it is related to such direct marketing;
- (vi) that if I object to processing for direct marketing purposes, my Personal Data will no longer be processed for that purpose

☐ I/we expressly and explicitly give my/our consent, also for the members of my/our household who are under 18 years of age as set out in the table below, to MUTUA MEDITERRANEA, as Data Controller, to process my/our Personal Data for the purpose of sending information or advertising material concerning products or services of MUTUA MEDITERRANEA and Insurance Companies or other companies;

☐ I expressly and explicitly give my consent, also for the members of my household who are under 18 years of age as set out in the following table, to MUTUA MEDITERRANEA, as Data Controller, to process my/our Personal data for sending information or advertising material concerning products or services of third parties with which MUTUA MEDITERRANEA has concluded commercial agreements to offer to its members;

_____, there __/__/____

(ASSOCIATE SIGNATURE)

Household members under 18 years of age		
Surname and First Name	Tax code	Relationship

TO BE FILLED IN BY MEMBERS OF THE MEMBER'S HOUSEHOLD OVER 18 YEARS OF AGE
[please place an 'X' in the following spaces for confirmation/acceptance ☐

Consent to the processing of personal data for market research purposes [optional].



MEDITERRANEAN MUTUAL OF ARTS AND TRADES

I, the undersigned..... born on
..... residing at Street/Square

C.F. e-
mail.....

noted:

- (i) of the PRIVACY STATEMENT above and the rights recognised therein, including the right to withdraw the consensus;
- (ii) that MUTUA MEDITERRANEA may process my Personal Data in order to verify the quality of the services and products provided by MUTUA MEDITERRANEA also through market research companies;
- (iii) that for the correct and lawful processing of the same for the above purpose, my express consent is required and that in the absence of the latter MUTUA MEDITERRANEA cannot therefore process such data for the above purpose;
- (iv) that if my Personal Data are processed for the purpose of carrying out statistical surveys and market research, pursuant to Article 89(1) of the GDPR, I have the right, on grounds relating to my particular situation, to object to the processing of my Personal Data, unless the processing is necessary for the performance of a task carried out in the public interest;
- (v) that if I object to processing for direct marketing purposes, my Personal Data will no longer be processed for that purpose

☐ I expressly and explicitly give my consent, also for the members of my household who are under 18 years of age as set out in the table below, to MUTUA MEDITERRANEA, as Data Controller, to process my/our Personal data to verify the quality of services and products provided by MUTUA MEDITERRANEA also through market research companies

_____, there __/__/____

(ASSOCIATE SIGNATURE)

Household members under 18 years of age		
Surname and First Name	Tax code	Relationship

TO BE FILLED IN BY MEMBERS OF THE MEMBER'S HOUSEHOLD OVER 18 YEARS OF AGE
[please place an 'X' in the following spaces for confirmation/acceptance ☐



MEDITERRANEAN MUTUAL OF ARTS AND TRADES
Mediterranean Mutual of Arts and Crafts Health Care

Dear Associate,

It is specified that the assistance starts from the date indicated on the registration form and the following is understood to apply discipline:

- a) Not covered by the warranty during the first year of service are the consequences of situations pathological conditions (accidents and/or illnesses) arising before the start date of the assistance;**
- b) The consequences referred to above will only be included in the guarantee with 50% reimbursement during the second year of service;**
- c) The consequences referred to in the preceding letter will be included in the guarantee with full reimbursement as from the third year of service.**

We ask you to sign this declaration for acknowledgement and approval pursuant to and in accordance with by Article 1341 of the Civil Code.

For acceptance of the conditions

_____, there __ / __ / ____

(ASSOCIATE SIGNATURE)



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Delimitations

Please note that people suffering from:

Alcoholism, drug addiction, acquired immunodeficiency syndrome (A.I.D.S.), H.I.V. seropositivity, Parkinson's disease, as well as persons suffering from the following mental illnesses: schizophrenia, manic depressive forms or paranoid states, other mental illnesses characterised by organic brain syndromes.

The cover ceases to be effective immediately upon their occurrence and no indemnity is payable by the Company.

Exclusions

1. Pre-existing medical conditions are excluded from cover for the first year of cover; indemnifiable medical expenses included in the certificate of cover are reimbursed at 50% in the second year and in full from the third year. Pre-existing pathological conditions are understood to be any alteration in the state of health that is the expression or consequence of pathological situations that arose prior to the effective date of cover (whether known as diagnosed and/or undergone investigations and/or treated within this time frame, or unknown but nevertheless arising within this timeframe);
2. psychotic illnesses and in any case any mental disorder, neurosis, all psychological, psychiatric, psychotherapeutic, neuro-psychopharmacological or psycho-rehabilitation treatments are also excluded;
3. the consequences of alcohol or psychotropic drug abuse or the non-therapeutic use of narcotics or hallucinogens;
4. treatment determined by H.I.V. seropositivity;
5. accidents arising from the practice of air sports in general, motorcycling, motoring, caving, rock or glacier climbing, extreme skiing, scuba diving and from the practice of any other professionally practised sport;
6. accidents resulting from civil commotion, aggression or violent acts with a political or social motive in which the Member voluntarily took part;
7. accidents resulting from the Member's criminal acts; however, cover shall be extended to accidents resulting from inexperience, imprudence or negligence, including gross negligence;
8. cures and operations for the elimination or correction of malformations or deformities pre-existing at accession, whereby any abnormal formation, congenital or acquired, of an anatomical part that is objectively visible or clinically diagnosed prior to accession;
9. laser surgery for the correction or elimination of visual defects;
10. dental and orthodontic examinations, treatments and prostheses where not covered by the assistance guarantees;
11. treatment and investigations for infertility, sterility, impotence, artificial insemination;
12. services provided by doctors, nurses and anyone exercising health professions without specific authorisation and registration in the appropriate register;
13. cosmetic applications and operations (however, this includes reconstructive plastic surgery necessitated by illness or accident);
14. the purchase, maintenance, repair or rental of prosthetic or therapeutic devices, except for the following foreseen for the "post-hospitalisation" guarantee;
15. events caused by wars, insurrections, earthquakes, floods or volcanic eruptions;
16. events caused by transmutation of the nucleus of the atom and radiation caused artificially by the acceleration of atomic particles or by exposure to ionising radiation. The guarantees are in any case understood to extend to both internal and external effects of radioactive emanations resulting from diagnostic and therapeutic treatments to which the Policyholder has undergone.

For acceptance of the conditions

_____, there __ / __ / ____

(ASSOCIATE SIGNATURE)



Declaration

mail.....

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