



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).

PRECONTRACTUAL INFORMATION NOTICE

ATTACHMENT 3 - INFORMATION NOTICE ON COMPULSORY CONDUCT WHICH BROKERS MUST COMPLY WITH IN RELATIONS WITH POLICYHOLDERS

Pursuant to the dispositions of Italian Legislative Decree no. 209/2005 (Code on Private Insurance Companies) and IVASS Regulation no. 40 of 2 August 2018 regarding the general rules of conduct that must be observed in exercising the activity, the brokers:

- a) before any insurance proposal or, if not foreseen, any contract is underwritten:
 - must deliver to the policyholder a copy of the document (Attachment 4 of IVASS regulation no. 40 of 2 August 2018) that contains the broker's essential data and the information on his/her activity, on potential conflicts of interest situations and on the forms of protection provided to the policy holder;
 - provide the policyholder with clear and comprehensible objective information on the product, describing its characteristics, duration, costs and coverage limitations and every other element useful to enable said policyholder to reach an informed decision;
- b) are required to suggest or advise on contracts that are consistent with the insurance coverage demands and needs indicated by the policyholder or insured party and to this end they must acquire all useful information from the policyholder in question;
- c) inform the policyholder of the fact that its refusal to provide one or more of the items of information requested will prejudice the ability to identify the contract that is consistent with his/her demands and needs; if the policyholder expresses the wish to buy an insurance contract that is considered inconsistent by the brokers, the brokers inform it of said situation, specifying the reasons and providing specific proof in an appropriate statement, signed by the policyholder and the broker;
- d) must deliver a copy of the pre-contractual and contractual documentation foreseen by current dispositions to the policyholder, a copy of the insurance policy and every other deed or document that the policyholder has signed;
- e) may receive from the policyholder, by way of payment of insurance premiums, the following means of payment:
 - 1. bank, postal or certified checks, with non-transferability clause, in the name of or endorsed in favour of the insurance company for which they operate or for which they are distributing the contracts or to the broker, expressly in said capacity;
 - 2. bank transfer orders, other means of bank or postal payment, including electronic payment instruments, even online that have one of the subjects indicated in the preceding point 1 as the beneficiary;
 - 3. cash, exclusively for third party motor liability insurance contracts and relative accessory guarantees (if and so far as they are referred to the same vehicle insured for third party motor liability), as well as contracts for other liability insurance with a limit of 750 (seven hundred and fifty) euro per year for each contract.

ATTACHMENT 4 - INFORMATION TO BE PROVIDED TO THE POLICYHOLDER BEFORE SUBSCRIBING TO THE PROPOSAL OR, IF NOT FORESEEN, ON CONCLUSION OF THE CONTRACT

WARNING

Pursuant to current legislation, the distributor has the obligation to deliver this document to the policyholder which contains information on the distributor in question, on potential conflicts of interest situations and on the tools available for the protection of the policyholder. Failure to comply with this obligation to deliver is punished with the sanctions foreseen by art. 324 of Italian Legislative Decree no. 209/2005 of the Code on Private Insurance ("Code").

Section I - General information on the broker that is entering the contract with the policyholder

a) Data on the natural person broker

Name and Surname	Silvia Grassi
Intermediary on whose behalf the natural person operates:	Fiera Milano S.p.A.
No. and registration date of the natural person in RUI	E000088576 – 08 May 2019
No. and registration date of the company cooperating with Marsh SpA:	E000628375
Telephone	02 4997.1
Website	www.fieramilano.it
e-mail	fieramilano@fieramilano.it

b) Data on the legal entity broker for which the brokerage activity is performed

Marsh S.p.A.
 Registered Office: Viale Bodio, 33 – 20158 Milan
 Registered since 12.03.2007 under Sect. B of R.U.I., no. B000055861
 Website: www.marsh.it
 PEC: marsh@cert.marsh.it

Other operating branches

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
Via Santo Spirito, 11 Palazzo Frescobaldi – 50125 Florence Tel. === Fax ===	Viale Padre Santo, 5 – 16122 Genoa Tel. 010 83739.1 Fax 010 83739.32
Piazza Vilfredo Pareto, 3 – 46038 Mantua Tel. 0376 2542.11 Fax 0376 2542.44	Via Calabria, 31 – 20158 Milan Tel. 02 48538.1 Fax 02 48538.300
Via San Crispino, 114 – 35129 Padua 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 Rome Tel. 06 54516.1 Fax 06 5919718	Via Cavour, 1 – 10123 Turin Tel. 011 56547.1 Fax 011 542215
Viale G. Matteotti, 57 – 89900 Vibo Valentia Tel. 0963 991899 Fax 0963 991899	

The authority that in Italy is responsible for supervising the insurance and re-insurance sector is IVASS with office in Rome 00187 - Via del Quirinale, 21.

The identification and registration details of the above brokers can be checked by accessing the Single Registry of Insurance and Re-insurance Brokers (R.U.I.) on the IVASS website (www.ivass.it).

Section II - Information on the activities performed by broker

- a) The Intermediary registered in Sect. E of the R.U.I. on whose behalf the natural person operates and Marsh S.p.A. as broker registered in Sect. B of R.U.I., for which the distribution activity is performed on behalf of the natural person broker indicated above:

confirm to be acting following assignment by the client

- b) The premiums paid by the policyholder to the intermediaries and the sums owed for compensation or for payments owed by the insurers, if settled via the brokers, are independent and separate assets from the assets of the broker in question. However whenever Marsh is not authorised to collect premiums, pursuant to the agreements signed or ratified by the insurers, the payment made to the same or to the broker registered in Section E does not result in a discharge of liabilities pursuant to art. 118 of the Code.

Section III – Information on Remuneration

Marsh S.p.A. as broker registered in Sect. B of the R.U.I., on behalf of which the distribution activity is performed by the natural person broker indicated above, confirms to receive from the insurer a remuneration in the form of commission as a percentage of the overall premium owed by the policyholder.

In addition, the Intermediary registered in Sect. E of the R.U.I. above indicated on whose behalf the natural person operates receives a fee from the client for the consultancy and/or brokerage activity performed amounting to Euro 50,00.

Section IV - Information on potential conflicts of interest situations

Marsh S.p.A. as broker registered in Sect. B of the R.U.I., on behalf of which the distribution activity is performed by the natural person broker indicated above, does not hold any interest, either direct or indirect, of more than 10% of the share capital or voting rights in any insurance company.

There are no insurance companies or parent companies of insurance companies that hold a direct or indirect interest of more than 10% of the share capital or voting rights of Marsh S.p.A.

Information related to the intermediary registered in Sez. E of the R.U.I. on behalf of Marsh S.p.A.

There are no insurance companies or parent companies of insurance companies that hold a direct or indirect interest of more than 10% of the share capital or voting rights of the Intermediary registered in Sect. E of the R.U.I. above indicated on whose behalf the natural person operates.

Relative to the proposed contract, the intermediary registered in Sect. E of the R.U.I. and Marsh S.p.A. as broker registered in Sect. B of the R.U.I. on behalf of which the distribution activity is performed by the natural person broker indicated above, have or may have business dealings with the insurance company/ies indicated under section V, letter g) of this document and confirms that:

- the assistance provided is not based on a personal consultancy pursuant to article 119 ter of the Code;

Section V - Information on the forms of protection available to the policyholder

- a) The brokerage activity is guaranteed by a third party insurance policy, that covers damage caused to policyholders as a result of negligence and professional errors by the intermediary or as a result of negligence, professional errors or disloyalty by the employees, collaborators or persons for whose actions the intermediary is liable pursuant to the law.
- b) The policyholder has the right to submit a complaint in writing to the proponent company or to Marsh S.p.A. using one of the following channels:
by standard post to the address:
Marsh S.p.A. - Viale Luigi Bodio, 33 - 20158 Milan MI
To the attention of Funzione Reclami (Complaints Department)
by e-mail to the e-mail address: reclami@marsh.com
by certified e-mail to the certified e-mail address: reclami.marsh@cert.marsh.it

- c) The policyholder, if unsatisfied with the outcome of the complaint or if no response is provided by Marsh S.p.A. or the company within the legal deadline, may address IVASS, Servizio di Vigilanza Intermediari, Via del Quirinale no. 21 - 00187 Rome, attaching the complaint documentation.
- d) In the event of a free collaboration relationship pursuant to article 22, paragraph 10, of Italian Legislative Decree no. 179 of 18 October 2012, converted into Law no. 221 of 17 December 2012, the complaints are managed by the broker who has a direct relationship with the insurance company, while the latter is required to communicate the outcome of the complaint in question.
- e) This does not prejudice the right to apply to the Judicial Authorities, or to resort to any alternative systems of controversy settlement foreseen by current legislation such as, by way of example, mediation.
- f) There is also the possibility that the insured parties can apply to the Insurance and Re-insurance Broker Guarantee Fund (c/o CONSAP S.p.A. - Via Yser, 14 - 00198 Rome - Tel. +39 06 857961 – email: segreteria.fgs@consap.it), to ask for a refund of any capital damage they have suffered as a result of the intermediation activity, which has not been refunded by the intermediary in question and has not received an compensation via the aforementioned insurance policy:
- g) Marsh S.p.A.:
- is authorised to collect premiums and/or pay the sums owed to insured parties by virtue of an agreement reached with the insurance company. As a result, the payment of the premium made in good faith to the broker (Marsh S.p.A. and/or its collaborators – Intermediary registered in Sect. E of the R.U.I. included) is to be considered as made directly to the insurance company, thus providing a discharge of liability for the policyholder/insured party and a resulting commitment by the insurance company (and any co-insuring companies, in the event of co-insurance) to guarantee the insurance coverage in question.
 - is not authorised to collect premiums and/or pay sums owed to the insured parties. As a result, the payment of the premium made in good faith to the broker (or to Marsh S.p.A. and/or its collaborators – Intermediary registered in Sect. E of the R.U.I. included) does not provide a discharge of liability for the policyholder/insured party and does not commit the insurance companies **AIG Europe S.A.(50%)** and **Generali Italia S.p.A. (50%)** to guarantee the insurance coverage in question.
- h) Unless proven otherwise by the company or the intermediary, the sums owed to the insured parties or those subjects entitled to insurance services shall be considered as having actually been received by the entitled subject only with the issue of a written receipt.

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: - Euro 25.000,00 " First absolute risk" ("Primo Rischio Assoluto") for each Exhibitor.</p> <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> - 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.</p>
<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> - 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> <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> - 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> <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 tampering or failed</u></p>

	<p><u>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>Damages 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 damages of software equipment, wherever installed, and money.</p>
<u>SPECIAL CONDITIONS FOR THE EXHIBITION OF JEWELS, JEWELRIES 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

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. 1.00006 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
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<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>	<ul style="list-style-type: none"> - 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>	<ul style="list-style-type: none"> - 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.
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<u>GROSS PREMIUMS:</u>	Option A : Euro 16.00 per individual Option B : Euro 32.00 per individual taxes 2.5% included