



**Health insurance for occupational  
and non-occupational accidents  
Admin employees and line manager**

HR Shoreside  
V1

# Accidents insurance



## COVER



Accidents occurring while on the job/while not on the job



## DEDUCTIBLE



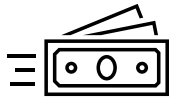
A 3% deductible applies up to 19% disability arising from non-occupational accidents



## ELIGIBILITY



Employees on permanent and temporary contracts



## BENEFICIARY



In the event of disability, the employee; in the event of death, the employee's rightful and/or legal heirs



## AGE LIMIT



75



## INTERNATIONAL COVERAGE



Insurance cover applies worldwide 24/7

## Definition of accident

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An unintentional, violent, external event or circumstance that results in objectively observable or measurable bodily injury causing the policyholder's death or (partial or total) permanent disability.

Events or circumstances arising which do not meet the foregoing definition (i.e. they are not unintentional, violent and external) are not covered by the insurance policy.



## OCCUPATIONAL ACCIDENT



An accident occurring while on the job, including while remote working or while commuting (traveling from home to the workplace or vice versa). An accident while remote working shall only be considered an “occupational” accident if it occurs in the course of your assigned duties during normal working hours.

## NON-OCCUPATIONAL ACCIDENT



An accident occurring while not on the job, including during your spare time and while pursuing a hobby or other recreational activity (see the exclusions on page 6 of the ['Manual Accident employees and line manager'](#)).

# What to do in the event of an accident



## OCCUPATIONAL ACCIDENT



**The employee shall immediately notify Shoreside Personnel Administration of the accident.** Then fill out the “accident claim form” ([click here](#)), provide a clear and concise description of the accident and how it occurred, attach a photocopy of the certificate issued by the emergency room or by a qualified practitioner authorized to send it to INAIL (Italian Institute for Insurance against Industrial Injuries), and forward it to Shoreside Personnel Administration.

Only for accidents occurring while remote working, to file a claim the policyholder shall present a copy of the ER report issued within 24 hours of the accident together with the report submitted by the employer to INAIL.

## NON-OCCUPATIONAL ACCIDENT



Fill out the “accident claim form” ([click here](#)), provide a clear and concise description of the accident and how it occurred, attach a photocopy of the certificate issued by the emergency room or by a qualified practitioner authorized to send it to INAIL, and forward it to Shoreside Personnel Administration.

# Sums insured

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- DEATH → Twice the employee's gross annual salary up to a max of €400k
- PERMANENT DISABILITY → Three times the employee's gross annual salary up to a max of €600k

Compensation is calculated proportionally to the degree of permanent disability.

Compensation is calculated considering the policyholder's gross annual salary in the 12 months prior to the accident.

# Reimbursement of medical expenses

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Full reimbursement of medical expenses is provided under the policy with a deductible of €50 euro per event and per person.

- Hospital expenses and expenses incurred at clinics;
- Medical and surgical fees;
- Diagnostic tests and laboratory examinations;
- Ambulance rides and similar charges for special transport to a health facility;
- Physiotherapy, pharmaceutical drugs, registered homecare nursing provided the foregoing are prescribed or ordered by the attending physician;
- one prosthesis, excluding dental appliances.

Expenses incurred for cosmetic or plastic surgery are specifically excluded from cover unless such surgery is required to eliminate or reduce the degree of permanent disability.

Medical expenses reimbursed by the insurance company are not tax-deductible.

## Contact Person:

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In case of accident please contact:  
[giulia.cannata@costa.it](mailto:giulia.cannata@costa.it)



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