SPECIFIC CONDITIONS
OF INSURANCE GENERALI NÁUTICO - ALL RISK

Policy: 7Y-G-823.000.007 (23-04-2026)

INSURER

GENERALI ESPAÑA DE SEGUROS Y REASEGUROS, S.A.
Business address: Pl. de Manuel Gómez-Moreno, 5 — 28020 Madrid
Customer service telephone number — 900 90 34 33 / 91 112 34 43

POLICYHOLDER AND INSURED

Policyholder : RICHARD STUCKES — N.I.F.: X5098847T
Address : C RIO JILOCA,21,ILLA LAS PALMERAS JAV
03730 - JAVEA/XABIA (JAVEA/XABIA) (ALICANTE) - SPAIN
Insured : The policyholder

POLICY NUMBER, COVER PERIOD AND INTERMEDIARY

Commercial offer: 3355 - PROMOCIÓN EMBARCACIONES 2026
Policy : 7Y-G-823.000.007
Policy period cover : from 00 on 23-04-2026 until 00 on 23-04-2027.Policy duration : annual renewable
Intermediary : 823 - 40.587 JENNY CUNNINGHAM CONSULTANTS,
Type Intermediary: Sole Insurance Agent
DGS authorisation number : C0437B54071360
Intermediary phone no. : 965795372
E-mail : JAVEA@JENNIFERCUNNINGHAM.NET

CHARACTERISTICS OF THE LEISURE CRAFT

Name : RUBICON
Registration : SSR311928
Flag : REINO UNIDO — Year built : 2026
Model : SEA RATY SUNDANCER 320 — Main Propulsion : MOTOR
Material : FIBRE

Motor/Engine : TWIN MERCURY MERCRUISER — Power : 700 Hp
Fuel : GASOLINA — Location : INBOARD
Length : 9,80meters
Type: 3020201000 ENGINE-FROM 7.5 TO 12M IN LENGTH-PRIVATE USE

Currency: EUROS

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CHARACTERISTICS:
¿En qué Comunidad Autónoma se encuentra el puerto base? Community of Valencia
Navigation Area: Standard
Auxiliary engine: No
Auxiliary boat: No
No
Uso alquiler Temporal No

LIABILITY
VOLUNTARY LIABILITY
Maximum compensation limit 1.200.000

COMPREHENSIVE
PARTICULAR AVERAGE
Vessel value 425.490
Excess particular average: 4.254 euros

ADDITIONAL COVERS
LEGAL DEFENCE
Legal costs per case processed limit 6.000

PERSONAL ACCIDENTS
Accident costs per passenger limit 12.000

TRAVEL ASSISTANCE
Assistance costs per passenger limit 6.000

PERSONAL EFFECTS
Sum insured at first risk 21.274
Excess of the item. . . . . 10 % of the damage/claim Min. 30 Max. 300

RATE BASES

NUMBER OF PASSENGERS 10

PAYMENT OF PREMIUM

Payment address : That of the company.
Payment method : annual

*** BILL NOT APPLICABLE ***

SPECIFIC CLAUSES

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01

RELATION WITH GENERAL TERMS AND CONDITIONS

The printed General Terms and Conditions of the policy that contradict the Schedule and/or Special Conditions listed below are null and void and without effect.

02

RISK SITUATIONS COVERED

The insured vessel is covered in subject to the provisions of this insurance in the following risk situations:

- *While in commission at sea or in inland waters*
- *In port, docks, marinas, on ways, gridirons, pontoons or on the hard or mud*
- *At place of storage ashore, including lifting or hauling out and launching, with leave to sail or navigate and to go on trial trips. It is warranted that the Vessel will not be towed, except when in need of assistance.*
- *While being carried by in the roads and railways, as long as the trailer is suitable for its transport.*

03 ***LAID UP OR MOORED***

It is expressly stated that no return of premium shall be made when the insured Vessel is laid up or moored.

04 ***INSURED VALUE***

This is the market value of the insured vessel as determined by its condition of use and wear and tear at the time immediately prior to the loss. Its hull, sails, engine(s), accessories, masts, spars, rigging, tackle and auxiliary vessel are included in this appraisal.

05 ***UNREPAIRED DAMAGE***

The amount to be paid by the insurer in any repair of damage begun after twelve months from the date of occurrence of the loss is that which it would have had to have paid had the repairs been begun within that period. The coefficient of variation for prices resulting from comparing the cost rates in force on the date when the actual repairs are begun and those in force on the last day of the twelve-month period indicated above will be applied to the cost of the repaired damage in order to determine the cost to be compensated by the insurer in the case of damage when repairs are begun after the end of the period stated in the preceding paragraph.

The coefficients of variation of costs to be applied under this clause will be established by two specialists, one representing the shipowners, appointed by the Association of Spanish Shipowners (ANAVE), and another on behalf of the underwriters, appointed by UNESPA.

06 ***VOLUNTARY LIABILITY***

The insurer covers liability under the terms and conditions established by Royal Decree 607/1999 of 16 April, which enacted the Regulations for Compulsory Liability Insurance for Recreational and Sports Craft (see Annex I of the General Terms and Conditions).

In addition, the insurer covers, up to the limit agreed in the Schedule, property damage, personal injury and consequential losses caused involuntarily to third parties by:

a) The insured vessel, including people carried and/or towed in/by the insured vessel free of charge

b) Objects or skiers towed by the insured vessel exclusively free of charge

c) The vessel while on land

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d) *Any actual or attempted refloating, removal or destruction of the remains of the insured vessel arising solely from liability.*

e) *Bonds and legal costs:*

- *Posting of bail required of the insured to ensure their liability*
- *Legal costs, which will be paid in the same proportion between the compensation to be paid by the insurer, in accordance with the provisions of the policy, and the total amount of the liability of the insured in the loss*

The insurer will not be liable for paying fines or the consequences of failure to pay them.

Specific exclusions

Excluded from the liability cover are:

a) *Any obligations to the spouse, forebears, descendants and siblings of the insured by consanguinity or affinity or people who live with them. Also excluded is any kind of employer liability and obligations to partners, officers, employees and persons dependent on the insured, while acting within the scope of that relationship.*

b) *Any obligations to the owner or lessee of the boat and to the person who is in charge of or skippering the boat.*

c) *Damage to property which for any reason (ownership, safekeeping, use, handling, transport or other) is in the possession of the insured or persons dependent on them or the occupants of the vessel.*

d) *Claims due to of breach of contractual obligations that the insured has entered into and which do not arise from this contract.*

e) *Any damage or injury stemming from the infringement or wilful breach of positive regulations or those governing maritime navigation.*

f) *Any pure or non-consequential damage or injury, that is to say which is not the direct result of injury or damage to third parties.*

g) *Claims arising from damage or injury due to acts of civil or international war, riot or popular disturbance, terrorism and other extraordinary events.*

h) *Claims arising from the use and driving of motor vehicles or other means of transport while the boat is being carried or towed on land.*

i) *Personal injury suffered by paying passengers on the cruise or trip and those professionally involved in the maintenance and upkeep of the insured vessel.*

J) *Personal injury suffered by people who are professionally involved in the maintenance and upkeep of the insured vessel.*

k) *When the vessel is towing another vessel for any reason or cause, liability that may result from damage or injury caused by the insured vessel to the towed vessel or its occupants will not be covered under any circumstances.*

l)*Damage or injury caused to third parties by the vessel when it is in the possession of third parties for maintenance or repair.*

07 ***ALL RISK***

a) ***Cover***

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The insured vessel is covered against all risks of total loss, constructive total loss, salvage costs or damage involving the insured vessel, its components and equipment, including machinery and auxiliary boat, due to any external cause.

Also covered is total loss or damage directly caused by any latent defect in equipment or the hull (excluding the cost and expense of replacing or repairing the defective part broken).

b) ***Exclusions***

The insurance does not cover:

A. Damage and losses caused by wear and tear, deterioration and depreciation due to use

B. Any onsequent damage, loss or harm due to lack of mainetenance, servicing or repair (including osmosis)

C. Internal damage caused by mechanical failure and breakdown

D. Loss, damage or expenses incurred to remedy a fault in design or construction. This exclusion is limited to loss or damage suffered by poorly constructed or designed parts and does not extend to other parts of the vessel directly affected

E. Theft of the main vessel and/or its auxiliary vessel, and any damage resulting from robbery or attempted robbery, when the vessel is not stored on premises or in a garage which has been properly locked, in dry dock or when it is not moored at a berthing quay or in a mooring field belonging to any yacht club

F. Theft of the main or auxiliary vessel by the relatives of the insured or by people who live with them and/or depend on them, as well as that prdouced by the bad faith or gross negligence of the insured, the policyholder or people who live with them and/or depend on them.

G. Theft of the vessel while being towed if the trailer does not have a suitable anti-theft device.

H. Theft, meananing taking the insured property, accessories, sails outboard motor, auxiliary boat) without the insured's consent, without forcible entry or intimidation or violence against people.

I. Loss of use and enjoyment, depreciation and other indirect damage such as cosmetic damage and the cost of classification or reclassification of the insured vessel

J. Outboard motor dropping off or falling overboard and its consequences unless it is the result of fire, shipwreck, collision, beaching or running aground.

K. Sails split by the wind or blown away while set, unless in consequence of damage to the spars to which sails are bent, or occasioned by the Vessel being stranded or in collision or contact with any external substance (ice included) other than water.

L. Damage to or loss of the insured vessel's canvas, awnings and their protective covers caused by wind or heavy weather (Rain, hail, etc.) unless due to a sea surge or as a result of storms (Beaufort scale 8)

c) ***Excess***

Claims under this policy will be paid after deducting the excess specified in the Schedule, except in the case of Total Loss, Constructive Total Loss, Abandonment and Salvage Costs.

d) ***Compensation payment***

- *In the event of total loss or constructive total loss (if replacement costs are more than 75% of the sum insured), compensation for the vessel will be paid at actual value (market value of the vessel immediately prior to the*

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incident).

- *In the event of damage, compensation will be paid for the cost of repairs (with no deduction for depreciation) and any transport expenses from the site of the accident to the nearest suitable repair shop after deducting the excess specified in the Schedule.*
- *A new-for-old deduction of 1/3 of the replacement and/or repair value will be applied in the case of loss of or damage to:*

    - *Canvases and protective covers*
    - *Sails*
    - *Standing and running rigging*
    - *Outboard motors*

08

LEGAL DEFENCE

This covers the defence of the interests of the insured in non-contractual claims for damage sustained as personal injury or to their recreational vessel as a result of its use and enjoyment.

This cover includes the criminal defence of the insured in proceedings taken against them for carelessness, incompetence or negligence when steering and handling their recreational vessel.

Also covered is arranging defence against administrative penalties imposed on the policyholder/insured due to breach of legal regulations in the use and enjoyment of their recreational vessel. Appeals in adversarial administrative legal proceedings will not be covered under any circumstances.

To use this service the insured should call the Europ Assistance Servicios Integrales de Gestión, S.A.U. and report all the circumstances which have led to the authorities taking action against them and provide full information and all the documents in their possession. The insurer will file any appropriate appeals and tell the insured what they should do.

Only events occurring in the territorial waters of EU Member States are covered.

Claims will be processed exclusively by the Europ Assistance Servicios Integrales de Gestión, S.A.U.

There is an upper limit per case processed for legal expenses of €3,000 and a minimum value in dispute of €120 per case.

The telephone numbers to request services are ***911 123 443*** *or* ***900 903 433****.*

09

PERSONAL ACCIDENTS

The Insurer guarantees payment of the services required by physical injury occurring to the contracting party and any insured person whether or not they are relatives while they are on board the vessel, are being towed by it and/or when embarking or disembarking. Included in this cover are passengers on vessels which are hired with or without a crew.

The professional crew who receive any type of remuneration for steering the vessel are excluded from compensation.

Only those accidents that cause death, permanent or partial disability or medical care expenses for the insured will be compensable.

In this cover the beneficiary shall be, apart from the insured, the person who is to receive guaranteed amount in

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case of the death of an insured party. At the request of the beneficiaries, the Company establishes the possibility they may receive an advance payment on account of the compensation due off up to €1,202.03 in the case of death by accident, in order to meet the expenses of the decease.

10 **Clause for compensation by the Insurance Compensation Consortium for losses arising from extraordinary events occurring in personal insurance**

In accordance with the provisions of the consolidated text of the Legal Statute of the Insurance Compensation Consortium, enacted by Royal Legislative Decree 7/2004, of 29 October, and amended by Act 12/2006, of 16 May, the policyholder of an insurance contract of the type which is obliged to include a surcharge in favour of the abovementioned public business entity is entitled to arrange cover of extraordinary risks with any insurer which meets the conditions required by prevailing legislation. Compensation deriving from claims caused by extraordinary events occurring in Spain and which affect risks located therein, and also those occurring abroad when the habitual residence of the insured is in Spain, will be paid by the Insurance Compensation Consortium when the policyholder has paid the relevant surcharges in its favour, and any of the following situations should arise:

a) That the extraordinary risk covered by the Insurance Compensation Consortium is not covered by the insurance policy taken out with the insurer.

a) That, even though covered by the said insurance policy, the obligations of the insurer could not be met due to its having been declared insolvent or it is subject to a process of compulsory liquidation or has been taken over by the Insurance Compensation Consortium.

The Insurance Compensation Consortium will act in accordance with that set out in the abovementioned Legal Statute, in the Insurance Contract Act 50/1980, of 8 October, in the Extraordinary Risks Insurance Regulations, enacted by Royal Decree 300/2004, of 20 February, and in supplementary provisions.

SUMMARY OF LEGAL RULES

1. Extraordinary events covered

a) The following natural phenomena: earthquakes and seaquakes, extraordinary flooding (including battering by waves), volcanic eruptions, uncharacteristic cyclones (including extraordinary winds with gusts over 120 kph and tornadoes) and the falling of meteorites.

b) Those caused violently as a result of terrorism, rebellion, insurrection, riots and civil disturbance.

c) Acts by the armed forces and law enforcement agencies in peacetime.

2. Excluded risks

a) Those which do not qualify for compensation under the Insurance Contract Act.

b) Those sustained by people insured by an insurance contract other than those in which the surcharge for the Insurance Compensation Consortium is compulsory.

c) Those produced by armed conflict, even though there has been no prior official declaration of war.

d) Those caused by nuclear energy, without prejudice to the provisions of the Nuclear Energy Act 25/1964, of 29 April.

e) Those caused by natural phenomena other than those referred to in Section 1 of the Extraordinary Risks Insurance Regulations and, in particular, those produced by rises in the level of the water table, landslides or land settling,

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rock falls or similar phenomena, except where these are clearly caused by the action of rainwater which in turn has led to extraordinary flooding in the area and they have occurred at the same time as the said flooding.

f) Those caused by disturbances occurring during meetings or demonstrations carried out in compliance with the provisions of the Freedom of Assembly Act 9/1983, of 15 July, and during the course of legal strikes, except where these disturbances may be classified as extraordinary events pursuant to Section 1 of the Extraordinary Risks Insurance Regulations.

g) Those caused by the bad faith of the insured.

h) Those relating to losses that have taken place prior to the payment of the first premium or when, in accordance with the provisions of the Insurance Contract Act, the cover of the Insurance Compensation Consortium is suspended or the insurance is cancelled due to non-payment of premiums.

i) Those events which due to their magnitude and gravity are classified by the national government as a "national catastrophe or disaster".

3. Extension of cover.

Cover of extraordinary risks will extend to the same persons and sums insured as have been established in the policy for the purposes of ordinary risks.

In the case of life insurance policies which, in accordance with the provisions of the contract and in compliance with private insurance regulations, generate a policy reserve, the cover of the Consortium will refer to the capital at risk for each insured person, that is to say the difference between the sum insured and the policy reserve which, in compliance with the aforementioned regulations, the insurer which issued it must have duly constituted. The amount corresponding to this policy reserve will be paid by the aforementioned insurer.

Procedure in the event of a loss that can be compensated by the Insurance Compensation Consortium

Should a loss occur, the insured, policyholder, beneficiary or their respective legal representatives must, either directly or through their insurer or insurance intermediary, report the occurrence of the loss within a maximum of seven days of it coming to their knowledge to the relevant regional office of the Consortium, depending on where the loss took place. This notification should be made using the form provided for this purpose, which is available from the Consortium's website (www.consorseguros.es), from its offices or from those of the insurer, and to which the documentation required by the nature of the injuries should be attached.

In the event of queries about the procedure to be followed, the insured may call the Insurance Compensation Consortium helpline on 900 222 665.

11 ***PERSONAL EFFECTS***

By way of example, personal effects shall include:

- *Music, television, video and photography equipment*
- *Clothing and personal items*
- *Fishing, water-skiing and scuba diving gear and equipment*
- *Bikes on board the boat*

The insurer will compensate the insured for damage to personal effects on board the insured vessel up to the maximum amount indicated in the Schedule, and in any case after deducting the excess established for this purpose.

Compensation under this cover at Frist Risk will be payable only in the following cases:

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A. *Total loss subsequent to that of the insured vessel*
B. *Damage that is the direct result of a particular average of the insured vessel*
C. *Robbery or attempted robbery*

Specific exclusions for the personal effects cover:

The insurer does not cover:

A. *Robbery by the relatives of the insured or by people who live with them and/or depend on them, as well as that produced by the bad faith or gross negligence of the insured, the policholder or people who live with them and/or depend on them.*

B. *Theft, meaning taking the insured property without the insured's consent, without forcible entry or intimidation or violence against people.*

C. *Robbery which has not been reported to the authorities as soon as possible after the date of its occurrence or the date on which the insured became aware of it.*

12

TRAVEL ASSISTANCE

Insured: in addition to the policyholder, the other occupants of the boat, up to the limits set out in the Seaworthiness Certificate, are insured by the Travel Assistance cover.

Medical and technical benefits on land:

1. Hotel accommodation expenses: if the loss of use of the vessel due to breakdown or an accident lasts more than four days, Europ Assistance will pay the costs of an extended stay in a hotel near to the port up to a maximum of 3 nights and €60 per night and insured, and up to a maximum of €720 for all the insured.

2. Custody of the vessel: if custodial fees produced by the loss of use of the vessel have to be paid, Europ Assistance will cover them up to a maximum of €300.

3. Medical expenses abroad: in case of illness or accident of the insured occurring unexpectedly in the course of a journey, Europ Assistance will cover the expenses listed below during the policy period and up to €750 per insured and a maximum of €4,500 for all the insured:

1. *Medical fees.*
2. *Drugs prescribed by a doctor or surgeon.*
3. *Hospitalisation costs.*
4. *Cost of an ambulance ordered by a doctor for a local journey.*

In the event that Europ Assistance has not been directly involved and for such expenses to be reimbursable, the insured must submit the relevant original invoices accompanied by a full medical report, including their history, diagnosis and treatment, that makes it possible to establish the nature of the illness.

The insured will have to pay an excess of €50 for each health service they require. Emergency dental expenses, excluding endodontics, cosmetic reconstructions of previous treatments, prostheses, caps and implants, are covered for up to €60. Any expenses incurred will lead to Europ Assistance replacing the insured in any benefits the latter is entitled to receive from the Spanish Social Security or any other social insurance scheme or private insurance to which they are affiliated in the European Union.

4. Medical transfer of sick and injured people: in the event of illness or accident of the insured during the policy period, and provided that the insured is in port and unable to continue their journey, as soon as it is informed Europ

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Assistance will arrange the contacts required between its medical service and the doctors who are caring for the insured. When Europ Assistance's medical service authorises the transfer of the insured to a better equipped or specialist hospital near to their habitual residence in Spain, Europ Assistance will make this transfer depending on the seriousness of the case using:

- *special air ambulance*
- *medical helicopter*
- *regular airline*
- *train (first class)*
- *ambulance*

The special air ambulance may only be used in Europe and countries bordering the Mediterranean. Only medical considerations will be taken into account when choosing the means of transport and the hospital where the insured is to be admitted. If the insured refuses to be transferred at the time and under the conditions determined by Europ Assistance's medical service, all covers and expenses arising as a result of that decision will be automatically suspended.

5. ransport of mortal remains: if the insured dies during the policy period and provided that their remains have been previously sent to the nearest port, Europ Assistance will arrange and pay for the transport of the body to the place of burial in Spain in the municipality where the insured normally lives together with the cost of embalming, the minimum required casket and administrative formalities. Under no circumstances does this cover extend to funeral and burial expenses.

6.Sending medicine: if the insured needs medicine that cannot be acquired in the place where they are, Europ Assistance will find it and send it by the quickest possible means, subject to local legislation. This excludes cases in which the medicine is no longer made or is not available through the usual distribution channels in Spain. The insured will have to reimburse Europ Assistance for the cost of the medicine on presentation of the bill. Europ Assistance will only arrange and pay for sending packages weighing up to 10 kilograms.

7. Finding and sending spare parts for the vessel or its tractor/trailer vehicle: if the repair of the damaged vessel or its tractor/trailer requires any spare parts that cannot be found at the site of the breakdown, Europ Assistance will try to find the part and send it to where the vessel or tractor/trailer is being repaired. Europ Assistance will only pay shipping costs and the insured will pay for the spare parts.

Specific services:

1. ending charts: Europ Assistance will find and send nautical charts to the insured. Europ Assistance will only pay shipping costs and the insured will pay for the charts.

2. Information service: Europ Assistance will provide the insured with information about:

- Ports / yacht clubs.
- Pilot books.
- Calendar of sailing events.
- Weather / sea reports.
- Specific administrative information: federations, harbour dues, licences, etc.
- International Signals Codes.
- Communications and protocols.
- Information about boat shops, specialist bookshops, administrativeagencies.
- Information about refuelling points, docks and port specifications.
- Information about chandleries and specific suppliers (engines, accessories, workshops, new and second hand boat sales).

Services covered:
- Translation / language support abroad

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- Wake-up service
- Contacting emergency services: SASEMAR, Civil Guard, etc.

3. Medical advice: in the event of illness or injury to any of the insured during the policy period, Europ Assistance will provide medical advice to decide, in conjunction with the attending doctor, on the best treatment and the best means of transporting the injured or ill person if required.

4. Accompanying children: if the insured are travelling with children aged under 14 and become unable to care for them due to illness or accident, Europ Assistance will organise and pay for the return trip of a person resident in Spain designated by the insured or their family or of a Europ Assistance attendant to accompany the children on their return to their habitual residence in Spain in the shortest time possible.

5. Sending urgent messages (arising from the covers): Europ Assistance has a 24-hour service for receiving and forwarding urgent messages from the insured, provided they do not have any other means of sending them and as long as they concern a cover included in the contract.

***Exclusions**:*

These covers will end when the insured returns to their habitual home or place of residence in Spain, or when they have been returned by Europ Assistance to their home or a hospital near it.

Excluded in general are those services that have not been reported to Europ Assistance in advance and those for which authorisation has not been obtained.

Excluded under all circumstances from the insured covers are any damage, situations, costs and consequences arising from:

1. Pre-existing or chronic illness, injury or conditions suffered by the insured prior to start of the policy or its renewal or extension as well as any appearing during the policy period and prior to departure on a trip.

For the purposes of this cover, illness means any change in the state of health of an individual who suffers from a pathology which is not the result of an accident, is diagnosed and confirmed by a legally qualified doctor or dentist and requires medical care.

2. Voluntary waiver, delay or bringing forward by the insured of the medical transport proposed by Europ Assistance and agreed by its medical service.

3. Mental illness, preventive medical examinations (check-ups), spas, cosmetic surgery, Acquired Immune Deficiency Syndrome and cases in which the purpose of the trip is to receive medical treatment or surgery.

4. Also excluded are the diagnosis, monitoring and treatment of pregnancy, voluntary interruption and childbirth, except in the event of emergency and always prior to the sixth month.

5. Accidents at work sustained by people doing a job classified as hazardous and professional diseases arising from their activity.

6. The insured's participation in bets, challenges or fights.

7. Doing competitive sports or competitive motor sports (racing or rallying) and doing the dangerous or hazardous activities listed below:

- Boxing, weightlifting, wrestling (in its different classes), martial arts, climbing with access to glaciers, sledding, diving with breathing apparatus, caving and ski jumping.
- Aerial sports in general.
- Adventure sports such as rafting, bungee jumping, river sledging, canyoning and the like.

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8. Suicide, attempted suicide or self-harm of the insured.

9. Rescuing people in mountains, from deep fissures, at sea or in deserts.

10. Diseases or accidents resulting from the intake of alcohol, narcotics, drugs or medication, unless the latter have been prescribed by a doctor.

11. Malicious acts of the policyholder, insured or their successors-in-title.

12. Rescue at sea.

13. Reckless steering. Lack of fuel, oil and other consumables.

14. Wars, demonstrations, uprisings, riotous popular movement, acts of terrorism, sabotage and strikes, whether or not officially declared. The transmutation of atomic nuclei, as well as the radiation caused by the artificial acceleration of atomic particles. Earthquakes, flooding, volcanic eruptions and in general those arising from the unleashing of the forces of nature. Any other catastrophic phenomenon or event which due to its magnitude and severity is declared to be a catastrophe or disaster.

15. Taking part in races or other competitions is expressly excluded. Notwithstanding the above, particularly excluded are the following situations:

> *1. The medical transfer of sick or injured people who have diseases or injuries that can be treated on the spot.*
>
> *2. The costs of glasses and contact lenses as well as the acquisition, implantation, replacement, removal and/or repair of prostheses and anatomical and orthopaedic parts of any kind.*
>
> *3. Any medical, surgical and pharmaceutical costs coming to less than €30.*

Procedure in the event of a loss:

Once an event has occurred which might result in the provision of any of the services covered by this clause, Europ Assistance's authorisation must be obtained by reporting the loss immediately to one of the following numbers:

Phone nos. 911 123 443 and/or
91 514 37 76 Fax 91 514 37 34

If the loss cannot be reported immediately due to reasons of force majeure, it must be reported as soon as conditions permit. Once contact has been made, the insured should indicate: vessel details and location, a contact phone number, the circumstances of the loss and the type of assistance required. Once it has been informed, Europ Assistance will give the insured instructions in order to provide the requested service. If the insured acts contrary to the instructions given by Europ Assistance, they will have to pay for any expenses incurred as a result.

Europ Assistance replaces the insured, up to the total cost of the services it provides, in the insured's rights and remedies against any person liable for the events and which have led to its intervention. When the benefits provided under this policy are covered in whole or in part by another insurer, by the Social Security or by any other institution or person, Europ Assistance will replace the insured in the latter's rights and remedies against the abovementioned insurer or institution.

To that end the insured agrees to cooperate actively with Europ Assistance to provide any assistance or any documents the latter may deem necessary. Under all circumstances Europ Assistance will be entitled to use or request from the insured the reimbursement of the ticket (train, airline, etc.) the latter has when the cost of their return journey is met by Europ Assistance. The financial sums stated as a limit in each of the benefits of this policy are the maximum sums that may be accrued during the policy period.

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Europ Assistance will not accept claims filed by the insured more than ninety days after the termination of the provision of the service.

13

EXCLUSION AND LIMITATION OF PENALTIES CLAUSE

The insured acknowledges and accepts that the insurer will be relieved of any liability and/or obligation for damage, losses, costs or expenses related to this contract of insurance when the provision of these services exposes the insurer to any penalty, prohibition or restriction based on United Nations resolutions or any regulations, laws and economic or trade sanctions introduced by the European Union, the United Kingdom or the United States.

14 General Clause on Adaptation to the Maritime Navigation Act 14/2014, of 24 July

"This marine insurance contract shall be governed by the provisions of the Maritime Navigation Act of 24 July 2014 which are mandatory, by the special terms and conditions and schedule of cover set out below, and by the terms and conditions and specific terms and conditions which are hereby amended inasmuch as references therein to the Commercial Code shall be deemed to be deleted and replaced by a reference to the relevant provisions of the abovementioned Maritime Navigation Act, which under all circumstances shall prevail in case of conflict. Alternatively the provisions of the Insurance Contract Act 50/80 shall apply except for Sections 3, 18, 20 and 38 which shall not apply under any circumstances."

15 The effects of the insurance contract are conditional upon the insurance company verifying that the parties involved in the business relationship comply with the regulations on the prevention of money laundering and the financing of terrorism. Likewise, throughout the term of the contract, the company shall carry out all the formalities and checks necessary to guarantee compliance with these regulations, and the consequences established in Section 1 of Act 12/2003, of 21 May 2003, on the prevention and blocking of the financing of terrorism, and the provisions of Act 10/2010, of 28 April 2010, on the prevention of money laundering and the financing of terrorism and its implementing regulations approved by Royal Decree 304/2014, of 5 May 2014, may be applicable.

16 *If the premium is not paid under the terms provided for in the policy, the policyholder expressly authorises GENERALI España de Seguros y Reaseguros, S.A. to release their personal details concerning financial solvency and creditworthiness to registers relating to meeting or not meeting monetary obligations, based on Section 37 and following of Royal Decree 1720/2007 of 21 December. GENERALI España de Seguros y Reaseguros, S.A. hereby informs you that in compliance with the provisions of Section 42 of the Royal Decree 1720/2007, of 21 December, it reserves the right to search these legally constituted financial solvency and creditworthiness registers.*

17 ***Cyber Loss Limited Exclusion Clause***

This Contract excludes any direct or indirect loss, damage, liability, claim, cost or expense of whatsoever nature or Time Element Loss caused solely by a Cyber Incident.

On the other hand, and subject to its other terms, conditions and exclusions, this Contract covers physical loss of or damage to property and any Time Element Loss directly resulting therefrom caused by any otherwise covered peril even if a Cyber Incident may be regarded as direct, indirect, joint or concurrent cause of the loss.

In any event, any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data, directly occasioned by the Cyber Incident shall not be recoverable hereunder nor be considered as physical loss of or damage to property.

Definitions

1. *Time Element Loss means business interruption, contingent business interruption or any other consequential losses.*

2. *Cyber Incident includes:*

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(a) *Cyber Attack;*
(b) *the alteration, modification, distortion, corruption, misuse of, theft of, loss of or damage to Information Systems, or a reduction in the functionality, availability, or operation of an Information System;*
(c) *the introduction of a Virus into an Information System;*

3. *Cyber Attack means an unauthorized and willful or malicious act to access, alter, compromise, control, corrupt, extort, damage, delete, destroy, disrupt, or steal an Information System or to temporarily render the resources of an Information System unavailable for their intended purpose or to their intended users, including the generation of excess traffic into network addresses, the exploitation of system or network weaknesses and the generation of excess or nongenuine traffic between and amongst networks.*

4. *Information Systems mean any network, data, internet and computer systems used to share, store or process information or otherwise communicate, including the Internet, computer systems, hardware, mobile devices, computer programs, computer software, data, information repositories, cloud-based computer systems and data repositories, microchips, integrated circuits or similar devices in computer equipment or non-computer equipment.*

5. *Virus means program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not, including viruses, worms, Trojan horses, ransomware, spyware, adware, rootkits, and any other type of malicious computer code or computer program.*

6. *Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by an Information System.*

18 ***Communicable Disease Exclusion Clause (in accordance with LMA 5503 amended)***

1. *This Contract excludes any direct or indirect loss, damage, liability, claim, cost or expense of whatsoever nature or Time Element Loss caused by*
   1.1. a Communicable Disease or the actual or perceived fear or threat thereof; or
   1.2. an order of closure of businesses imposed to reduce or limit the spread of such Communicable Disease; or
   1.3. the combination of the above causes.
2. *Subject to its other terms, conditions and exclusions, this Contract covers physical loss of or damage to property and any Time Element Loss directly resulting therefrom directly caused by any otherwise covered peril and not otherwise excluded under this Contract.*
   For the avoidance of doubt, it is expressly agreed that: (i) a Communicable Disease, including (but not limited to) any governmental or other response to it, is not a peril that is otherwise covered by this Contract; and, (ii) the actual or suspected presence, or the fear or threat of the presence (whether actual or perceived), of a Communicable Disease or any substance or agent capable or believed to be capable of causing a Communicable Disease shall not be treated as causing physical loss of or damage to property for the purposes of this Clause.
3. *In case of conflict with any other provision within this Contract, this clause shall prevail.*

Definitions

4. *Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:*
   4.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
   4.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
   4.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Time Element Loss means business interruption, contingent business interruption or any other consequential losses.

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19 *The policyholder and/or the insured state that they are aware of and have received prior to signing the contract of insurance or the application form the information referred to in Section 96.1 of the Organisation, Supervision and Solvency of Insurers and Reinsurers Act 20/2015, of 14 July, and Section 122 of Royal Decree 1060/2015, of 20 November, enacting its implementing Regulations, about the legislation applicable to the contract of insurance, the various mechanisms for the resolution of disputes and other information about the content and terms and conditions of this contract, concerning the general requirement for the insurer to provide information to the policyholder and the insured.*

If this policy is group insurance, under the provisions of the final part of Section 122.4 of the stated regulation the policyholder undertakes to provide the information referred to in the previous point to all the insured who join this policy and releases the insurer from this responsibility.

20

Basic information on Data Protection	
Controller	Generali España de Seguros y Reaseguros, S.A. ("**GENERALI**").
Purpose of the processing	• Manage, maintain and supervise the entire contractual relationship with you, including automated individual decision-making and/or profiling, and send you non-marketing messages. • Improve the quality of the service delivered by GENERALI and assess your satisfaction. • Prevent and identify fraud. • Offer you GENERALI products and services, which may be done on the basis of profiling to send you personalised offers. • Offer you products and services from other companies in the GENERALI Group and third parties, provided that you have given us your consent, which may be done on the basis of profiling to send you personalised offers. • Disclose your data to third parties only when required to comply with a legal obligation or to manage this insurance.
Lawfulness of the data processing	Your personal data and any generated in the event of a claim, including health data which may be essential for handling it, will be processed on the basis of the performance of a contract, compliance with a legal obligation, GENERALI's legitimate interest in conducting such processing and where applicable the consent you have expressly given.
Origin of the data	Personal data provided by you and/or your insurance intermediary. Additionally, data from common systems, industry systems and/or public agencies, credit reporting systems, advertising opt-out systems and doctors or medical facilities and hospitals that have treated or examined you; in particular: identification data, postal or electronic addresses, financial data, vehicle identification data and health data.

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How do we process your personal data?	We process your personal data only when necessary both manually and automatically. We use statistical and artificial intelligence (AI) systems and analytical solutions when processing your data which enables us to improve our response to your specific needs, customise our products and services and optimise internal processes, where possible by using anonymised or aggregated data.
Potential data addressees	Generali Group companies, insurers, co-insurers and reinsurers, financial institutions, doctors, medical facilities, hospitals and public authorities. No international data transfers are made to countries outside the European Economic Area, except in cases where they are required for the fulfilment of the stated purposes and there are appropriate safeguards in place to ensure that the level of protection in applicable regulations is met.
Data protection rights	You can exercise your rights of access, rectification, erasure, restriction or objection to our processing of your data, including not to be subject to automated individual decision-making, and data portability and to withdraw any consent you may have given at any time. Please refer to the "Additional Information" for further details.
Additional information	You can view detailed additional information about data protection at: https://www.generali.es/quienes-somos/privacidad

21 *By signing these Particular Conditions, and unless you notify the Insurance Company otherwise, you expressly consent to the use, indistinctly, of email, text message (SMS), WhatsApp instant messaging, burofax, or postal mail as means for sending communications and notifications, including premium receipts, under the terms set out in the clause "Communications and notifications between the parties" of the General Conditions of your Insurance Contract. Therefore, the Policyholder expressly accepts the obligation to inform the Company of any change or incident that may affect any of these means of communication.*

Notwithstanding the above, if the client wishes to contact the Company via social media (e.g., Twitter, Facebook, WhatsApp, etc.), the Company may respond to the inquiry through that channel, always in compliance with data protection regulations and without prejudice to the use, in addition, of the aforementioned means of communication.

Therefore, the Policyholder expressly accepts the obligation to inform the Company of any change or incident that may affect any of these means of communication.

This document shall not be valid if the printed version thereof has been changed in any way by additions, alterations, erasures, crossings out or similar.

This document will not be valid or have any effect without the electronic signature of the Policyholder/Applicant, which will be requested during the electronic enrollment process. Please note that since this is an entirely online process, the signature

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of the Policyholder/Applicant may only be provided electronically (handwritten signatures will not be accepted). Please also note that without an electronic signature no bills will be processed for payment and this document will not be valid or considered legally binding.

The contractual documentation of this Policy contains the verified digital signature of the Policyholder/Insured Person, as certified by SIA, a Qualified Trust Service Provider, the Policyholder/Insured Person stating that, pursuant to Section 3 of Act no. 50/80 on Insurance Contracts, the Policyholder/Insured Person is acquainted with all general, special, and particular terms and conditions therein contained, expressly accepting all clauses limiting the rights of the Policyholder/Insured Person, which are highlighted in capitals and/or bold type, placing clearly on record that, by e-signing in the margin of this Policy, confirmation is given that the Policyholder/Insured Person has examined said clauses closely and fully agrees to the terms of each and every one of them.

The Policyholder hereby acknowledges that they have read the Specific General Conditions of this Insurance (G50704/GEN) and the original of these Specific Present Conditions which conssit of ? sheets with 21 specific clauses.

This Counterpart of the Policy, consisting of the Specific Conditions, Specific General Conditions and General Conditions, is issued by the Company at the request of the interested party, due to the mislaying of the original and in compliance with the provisions of article 49 of the "Reglamento de Ordenación del Seguro Privado".

MADE IN TWO COUNTERPARTS IN MADRID ON 23 OF APRIL IN 2026.

THE POLICYHOLDER

COUNTERPART OF THE INSURANCE CONTRACT
GENERALI SEGUROS

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