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SCHEDULE No. 7A

DISCLOSURE OF CONDUCT OBLIGATIONS FOR INTERMEDIARIES IN RELATIONS WITH CONTRACTING/INSURED PARTIES

Pursuant to the provisions of legislative decree no. 209/2005 (Private insurance code) and of ISVAP regulation no. 5/2006, concerning rules of conduct that must be observed in the exercise of insurance intermediation activities, intermediaries:

- a) prior to signing an insurance proposal or, where not required, an insurance contract, and in case of significant amendments to the contract or renewal which involves such amendments, shall deliver copy of the document (Schedule no. 7B to the ISVAP regulation) containing information on intermediary, on any potential conflict of interest and on forms of protection for contracting party;
- b) shall deliver to contracting party copy of pre-contractual and contractual documentation provided by applicable provisions of law, copy of the contract entered into and any other document or deed signed by contracting party;
- c) can receive from contracting party, in payment of the insurance premiums, the following means of payment:
 1. bank and postal cheques or drafts, enfaced with the non-transferability clause, in the name of or endorsed to the insurance company on whose behalf the intermediary is operating or on whose behalf the contracts are distributed or to the intermediary, expressly in such capacity;
 2. wire transfer orders, other means of payment by bank or post office, electronic payment systems, which have as their beneficiary one of the parties indicated under point 1 above;
 3. cash amounts, exclusively for insurance against damages from liability for motor-vehicles and related accessory guarantees (if and to the extent relating to the vehicle insured against civil liability) and contracts for other sectors of damage with a limit of five hundred euro per year for each contract.

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SCHEDULE No. 7B

INFORMATION TO BE GIVEN TO THE CONTRACTING/INSURED PARTY PRIOR TO ENTERING INTO A PROPOSAL OR, WHERE NOT REQUIRED, A CONTRACT, AND IN CASE OF SIGNIFICANT AMENDMENTS TO THE CONTRACT OR RENEWAL WHICH INVOLVES SUCH CONTRACTS

Pursuant to applicable laws, an insurance intermediary is under an obligation to deliver this document to the contracting party. This document contains information on the intermediary, on potential conflicts of interest and on instruments for the protection of the contracting party. Failure to comply with the obligation to deliver this document is punishable by way of administrative pecuniary and disciplinary sanctions.

PART I – General information on the intermediary entering into the contract with the contracting party

a) Data relating to the intermediary registered in the register of insurance and reinsurance intermediaries:

- MARSH S.p.A.
- Registration Number and date of registration in the register: B000055861 / 12 March 2007
- Section and qualification: Section B - Broker
- Telephone no.: 02 48538 1
- Website: www.marsh.it
- E mail: fiera.milano@marsh.com
- Names of insurance companies whose products are offered: SIAT, RAS

Supervision of activities is conducted by ISVAP as the competent Authority, with headquarters in Rome, via del Quirinale 21.

Note for contracting party: **details identifying and relating to registration of the intermediary can be checked by viewing the single register of insurance and reinsurance intermediaries (www.isvap.it).**

PART II – Information relating to potential conflicts of interest

Below is a list of insurance companies in which Marsh S.p.A. holds an indirect stake exceeding 10% of the share capital or of voting rights, through its parent company Marsh & McLennan Co.:

- | | |
|-------------------------|---------|
| - MaRI Holdings Limited | 19.60%; |
| - Signal Holdings LLC | 12.50% |

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

In relation to the proposed contract, we inform you that the intermediary proposed this contract to you in the absence of any contractual obligations that require him to offer exclusively contracts provided by one or more insurance companies. The contracting party is, in any event, entitled to request the name of the insurance companies that the intermediary has business relations with (see ranking list of Premiums for Group company).

PART III – Information on instruments for the protection of contracting parties

- Premiums paid by the contracting party to the intermediaries and sums given in compensation or payments due from companies, if settled through the intermediary, constitute autonomous assets that are separate from the assets held by the intermediary.
- Brokerage activities are guaranteed by a general liability insurance policy that covers damages caused to contracting parties due to negligence and professional errors on the part of the intermediary or negligence, professional errors and dishonesty on the part of employees, collaborators or persons for whom the intermediary is liable pursuant to the law.
- Without prejudice to the possibility to make recourse to the Judicial Authorities, contracting party is also entitled to send a written complaint to the intermediary for whom activities are carried out; if the contracting party is not satisfied with the outcome of the complaint or in case there is no reply from the intermediary within the maximum term of forty five days, the contracting party may make recourse to ISVAP, *Servizio Tutela degli Utenti*, Via del Quirinale n. 21 – 00187 Rome, enclosing documentation relating to the complaint.
- Policy-holders may also make recourse to the Guarantee Fund for insurance and reinsurance mediators (c/o ISVAP Via del Quirinale, 21 - 00187 Rome - tel. +39 06/421.331), seeking compensation for economic damages caused to them by the exercise of intermediation activities, which have not been compensated by the intermediary himself or have not been indemnified by the above-mentioned civil liability insurance policy.
- The intermediary is not authorised – under an contract entered into with the companies SIAT and RAS – to collect premiums giving receipt in full discharge with regard to the insurance company.
- In case of motor liability insurance contracts, the amount as an absolute value and as a percentage value of commissions and fees paid to the intermediary by the company or by several companies in relation to policies offered;
- Save for contrary evidence to be provided by the company or intermediary, sums due to policy-holders and other persons entitled to insurance cover shall be considered to be received by the person entitled solely upon issue of a written receipt.

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Disclosure to clients for the processing of personal data for insurance purposes

Marsh S.p.A. with headquarters in Milan, Via Olona no. 2, processes personal data in full compliance with the “Data Privacy Act – Legislative Decree - 196/2003” (hereinafter the Act).

Pursuant to the Act, Marsh S.p.A directly processes data in its capacity as an independent “**Data-controller** ” and hereby provides you with certain information regarding the use of personal data.

Categories of data

For the purposes of carrying out its activities the **Data-controller** processes general personal data. **Sensitive** data may also be processed in relation to specific services or insurance cover agreed with the client, or operations or products requested by the Client. For this purpose certain sensitive data may be necessary, such as data relating to a persons state of health or certain judicial data as defined under article 4 of the Privacy Act. In order to process data – save for certain exemptions, such as in case of data-processing necessary in order to comply with legal obligations and/or for the management of labour relations – the Act requires specific approval which is set out in the consent request form enclosed.

Source of personal data

Personal data in the possession of the Data-controller is collected directly from the Client, the data-subject or may originate from third parties, registers or public lists.

Purposes of data-processing

Personal and sensitive data are processed for the purpose of carrying out consultancy, risk management and insurance brokerage activities and for any other purpose indicated in the contract or mandate granted to us. Furthermore the Data-controller may process your data for functional reasons, such as informative or formative reasons.

Consequences of refusal to supply data

Consent to processing, as described above, is not required under the Act when such data is necessary for the management of the contract and/or for other legal obligations. Consent is required in case of sensitive data including health data, or in case of activities that are functional to the contract as indicated above. REFUSAL to provide data or consent could result in it being impossible to fulfil the contract, whilst it will not involve any consequences in case of functional purposes indicated above.

Data-processing methods

Processing of personal data, exclusively for the purposes mentioned, is carried out using manual, automated and telematic instruments, applying logic that guarantees the confidentiality and the security of such data, with regard to both its integrity and availability.

Communication of data

Personal data shall not be circulated but the realisation of processing operations requires the communication of data to certain persons acting as Data-Processors, Data-Managers or Data-Controllers, including abroad. These persons may be internal to the company, such as personnel or collaborators belonging to Marsh S.p.A. or other entities or external companies, such as for example: companies, agents, co-insurers, reinsurers, assessors, doctors, consultants, lawyers, ISVAP, Ministry of Industry, for all of the purpose illustrated above.

Consent to processing

Consent, when required, must be given in the enclosed form which must be sent back to the Data-controller in accordance with indications on the form.

Rights under article 7

Finally, we inform you that article 7 of the Act grants data-subjects specific rights. In particular, data-subjects may obtain from the “**Data-controller**” confirmation of the existence or otherwise of their personal data and the availability of such data in an intelligible form. Data-subjects may also ask to be informed about the origin of data and the logic and purposes according to which processing was carried out; they may obtain the deletion, transformation into anonymous form or a block on data processed in violation of the law, and they may also obtain updates, rectifications or, if it is in their interest, supplements to the data; data-subjects may object to the processing of data in case of legitimate reasons.

The Data-Manager who should be contacted in order to exercise these rights is Roberto Greco c/o Marsh S.p.A Viale Bodio 33– 20158 Milan (e-mail address: roberto.greco@marsh.com).

Data-controller

The Data-controller is Marsh S.p.A with headquarters in Via Olona n. 2, 20123 Milan.

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Disclosure to Contracting Parties

Prepared pursuant to article 185 of Legislative Decree no. 209, 7 September 2005 and in compliance with the provisions of ISVAP circular no. 303 dated June 1997

Information regarding the company

The contract has been entered into with SIAT – *Società Italiana Assicurazioni e Riassicurazioni p.A.*, – *direzione e coordinamento FONDARIA-SAI S.p.A.* with registered and administrative offices in Italy in Genoa (16121) Via V Dicembre 3. SIAT – *Società Italiana Assicurazioni e Riassicurazioni p.A.* has been authorised to provide insurance by way of a Decree of the Ministry of Industry, Commerce and Handicrafts dated 26/05/1967 (Official Journal no. 138, 05/06/1967).

General information regarding the contract

Governing Law

Pursuant to article 185 of Legislative Decree no. 209/2005, the parties may agree that the contract is governed by a law other than Italian law, save for limits deriving from the application of mandatory rules of national law and save for the prevalence of specific provisions relating to mandatory insurance under the Italian legal order.

SIAT – Società Italiana Assicurazioni e Riassicurazioni p.A. proposes the application of Italian law to the contract.

Complaints regarding the contract or claims

Any complaints regarding contractual relations or the management of claims must be sent in writing to the Company:

Direzione Relazioni Esterne e Comunicazione – Customer Services

Corso Galileo Galilei n. 12, 10126 TURIN

Fax: +39.011.6533745

e-mail servizio.reclami@fondiaria-sai.it

If the complainant is not satisfied by the outcome of the complaint or in case of failure to reply within the maximum term of 45 days, he may make recourse to ISVAP, *Servizio Tutela Utenti, via del Quirinale 21, 00187 ROME*, sending an account of events together with documentation relating to the complaint dealt with by the Company.

In relation to disputes concerning the quantification of damages and the allocation of liability, please note that the Judicial Authorities shall have exclusive jurisdiction and the parties shall also be entitled to make recourse to conciliatory systems, where existing.

Prescription of rights

Rights deriving under the insurance contract prescribe within one year of the day on which the event from which the right derives occurred, in accordance with section 2952 civil code.

As regards general liability insurance, the term of one year commences from the date on which the third party sought compensation from the Insured Party or brought an action against such party.

Contracting Parties are cautioned that they must carefully read the contract prior to signing it.

If you require further information or clarifications you may contact your Intermediary, who will be pleased to provide you with all of the assistance necessary.

We thank you for your confidence in using our company.

Signed by SIAT CEO

All Risks Insurance Policy for Exhibitors : main conditions

Contractor: FIERA MILANO S.P.A.

Insured assets: “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.

Object of the insurance: From “*nail to nail*” (“*Da chiodo a chiodo*”): outward; goods placed/stored into the exhibition premises; return, including intermediate uploading and downloading.

Insured amounts: Goods placed/stored:

During the storage period, the coverage automatically provided is equal to:

- Euro 25.000,00 “ First absolute risk” (“*Primo Rischio Assoluto*”) for each Exhibitor.

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.

Transportation and/or transfer of the insured goods

- Euro 1.000.000,00, at full value for each truck;
- Euro 1.000.000,00, at full value for each railway coach;
- Euro 1.550.000,00 at full value for each airplane;
- Euro 2.550.000,00 at full value for each ship or ferry.

Insured Risks: 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.

Excess:

- For damages and losses discovered at the place of destination, the compensation shall not exceed 10% of the amount insured during the transportation and/or transfer.

- For damages indemnification due to earthquakes, inundations, floods, landslips, landslides, snow-overcharge during the storage period:
 - 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.
- For damages compensation due to lack or improper operation of cooling systems or leakage of cooling liquid, either during transportation or storage:
 - 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.
- 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 return of the insured items during the period they remain in the exhibition centre:
 - 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;
- 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:
 - 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.

Main Exclusions:

Damages due to the following events are excluded:

- 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;

Every damages of software equipment, wherever installed, are excluded.

Special Conditions for the exhibition of jewels, jewelries in general, stamp/numismatic collections:

- 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.

Special Conditions for the exhibition of art works or antiques

- 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. 1983), 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

La presente scheda è stata redatta sulla base della Polizza attualmente in essere.

Non deve essere in nessun caso considerata un'analisi vincolante delle coperture e, in caso di sinistri o problemi interpretativi, ci si dovrà basare esclusivamente sulla Polizza originale, che è l'unico documento che rileva a detti fini.

POLIZZA ALL RISKS ESPOSITORI

CONTRAENTE:

FIERA MILANO S.P.A.

ENTI ASSICURATI:

"Enti da portare in Fiera" di proprietà o in uso agli Espositori:

merci, beni, materiali, allestimenti, attrezzature e quant'altro relativo allo stand, con l'esplicita esclusione di software in genere, ovunque installati.

INTERESSE ASSICURATO:

da "chiodo a chiodo": viaggio di andata, giacenza presso la sede espositiva e viaggio di ritorno, incluse operazioni di caricazione e rimozione intermedie.

SOMMA ASSICURATA:

Giacenza:

Durante la giacenza capitale assicurato "in via automatica" pari a:

- Euro 25.000,00 a Primo Rischio Assoluto per ciascun Espositore.

Detto capitale può essere aumentato sino ad Euro 2.500.000,00 a Valore Intero per singolo Espositore; in tal caso verrà applicato il maggior premio dovuto.

Trasporto e/o trasferimento degli enti assicurati:

- Euro 1.000.000,00 a valore intero per ogni autocarro;
- Euro 1.000.000,00 a valore intero per ogni vagone e/o convoglio ferroviario;
- Euro 1.550.000,00 a valore intero per ogni aereo;
- Euro 2.500.000,00 a valore intero per ogni nave e /o traghetto.

RISCHI ASSICURATI:

All Risks: tutti i danni e le perdite materiali e diretti che le merci assicurate subiscano, ivi compresi rischi di Guerra e Scioperi o sommosse, salvo le esclusioni di polizza.

FRANCHIGIE:

- Per danni/perdite riscontrati a destino, il limite dell'indennizzo non potrà superare il 10% del capitale assicurato durante il trasporto e/o trasferimento.
- Relativamente ai danni da terremoto, inondazioni, alluvioni, franamenti, smottamenti e sovraccarico da accumulo di neve durante la giacenza:
 - il pagamento dell'indennizzo sarà effettuato previa deduzione, per singolo sinistro e per ciascun espositore, di una franchigia relativa pari al 5% del valore dichiarato dall'espositore;
 - in nessun caso gli Assicuratori pagheranno per uno o più sinistri che avvengano nella stessa manifestazione fieraistica, somma superiore al 70% del valore dichiarato dall'Espositore.
- Relativamente ai danni agli enti assicurati conseguenti a mancata od anormale produzione del freddo o fuoriuscita del liquido frigorigeno, sia durante il trasporto che la giacenza:
 - il pagamento dell'indennizzo sarà effettuato previa detrazione di una franchigia assoluta di Euro 250,00 per ciascun sinistro e per ciascun Espositore;
 - in nessun caso gli Assicuratori pagheranno per ciascun sinistro e per ciascun Espositore somma superiore a Euro 25.000,00.
- Relativamente ai danni denunciati agli Assicuratori entro l'ultimo giorno di ogni singola esposizione e derivanti da furto parziale, furto totale, rapina, smarrimento, manomissione e mancata riconsegna degli enti assicurati durante la giacenza:
 - il pagamento dell'indennizzo verrà effettuato nella misura del 90%, restando a carico dell'Assicurato lo scoperto del 10% con il minimo di:
Euro 250,00 per le manifestazioni con capitale assicurato in via automatica pari a Euro 25.000,00;
- Relativamente ai danni denunciati agli Assicuratori oltre l'ultimo giorno di ogni singola esposizione e derivanti da furto parziale, furto totale, rapina, smarrimento e manomissione:
 - il pagamento dell'indennizzo verrà effettuato nella misura del 80%, restando a carico dell'Assicurato lo scoperto del 20% con il minimo di Euro 500,00 per le manifestazioni con capitale assicurato in via automatica pari a Euro 25.000,00;

PRINCIPALI ESCLUSIONI:

Sono esclusi i danni derivanti da:

- dolo dell'Assicurato,
- mancanza degli enti assicurati rilevata soltanto alla fine della manifestazione attraverso l'inventario,
- per mancanze a destino se denunciate oltre le 72 ore dall'arrivo,
- difetto di imballaggio delle merci durante il trasporto,
- vizio proprio della merce,
- influenze climatiche,
- perdite di mercato,
- terrorismo,
- deperimento, usura o logorio,
- eventi atmosferici che interessino beni in esposizione in aree esterne.

Sono inoltre esclusi i danni/furti subiti da software, ovunque installati.

CONDIZIONI PARTICOLARI PER
ESPOSIZIONI DI GIOIELLI, PREZIOSI
IN GENERE, FILATELIA E
NUMISMATICA DA COLLEZIONE:

- durante le ore di apertura al pubblico i beni devono essere riposti in bacheche chiuse ed adeguatamente fissate a pareti ripiani, tavoli o simili e durante la dimostrazione e la manipolazione dovrà esserci presenza costante di personale addetto allo stand
- Durante la notte i valori dovranno essere posti in cassaforti, caveaux, armadi, bacheche, vetrine e cassetti chiusi a chiave

CONDIZIONI PARTICOLARI PER
ESPOSIZIONI DI OGGETTI D'ARTE
O D'ANTIQUARIATO:

- il trasporto dovrà essere effettuato con automezzi furgonati adeguati al tipo di ente da trasportare.
- Durante la permanenza nel Quartiere fieristico gli enti assicurati di piccole dimensioni e di particolare fragilità e/o elevato valore devono essere riposti in bacheche di vetro e/o protetti da adeguati mezzi di protezione.
- In caso di danno materiale all'ente assicurato, gli Assicuratori risponderanno delle spese di restauro, riparazione, ripristino o rimpiazzo della parte danneggiata e altresì del deprezzamento dell'ente assicurato nella percentuale massima del 50%.

La presente copertura è prestata in base alle condizioni Generali del Capitolato della "Polizza Italiana di Assicurazione Merci Trasportate" (edizione 1983) integrate, agli effetti della delimitazione e della durata della copertura e ferma restando l'applicazione della legge italiana, dalle seguenti clausole:

- 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

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Information Note for Contracting Parties Damages Sector – Excluding motor vehicles

This Information Note aims to provide Contracting Parties (individuals or legal entities who enter into insurance contracts) with all of the information necessary prior to concluding the contract (insurance contract) in accordance with the provisions of article 123, Legislative Decree no. 175, 17 March 1995 (published in the Ordinary Supplement to the Official Journal no. 114, dated 18 May 1995).

This Note is drawn up in Italy in the Italian language, although Contracting parties may request copy in another language.

1. Information on the Company

Name and legal form of Company (Insurance Company)

The insurance company is RAS – *Riunione Adriatica di Sicurtà S.p.A.*

Registered Offices

Corso Italia 23 – 20122 MILAN (Italy)

Authorisation to provide insurance

The Company has been authorised to provide insurance by way of Ministerial Decree dated 26.11.1984, published in Official Journal no. 357, 31.12.1984.

2. Information on the Contract

Insurance Contract

The insurance is the contract whereby the insurer undertakes - against payment of a premium - to make good the insured party's losses, following damage caused by an accident, or to indemnify the insured party for amounts that such party is obliged to pay to third parties, as a result of events that occur during the term of the insurance, on the basis of liability under the contract.

The premium, which is a sum of cash, represents performance by the Contracting party and constitutes the price for the service, upon occurrence of an accident, from the Insurer. Save for contracts with a term of less than twelve months, the premium is established for insurance periods of one year, and is due in full, including where paid in instalments.

In case of payment of the premium by instalments an additional fee may be applied.

Governing Law

The contract is governed by Italian law: the Parties are however entitled, prior to entering into the Contract, to choose different legislation.

The Company proposes Italian legislation as its choice.

The above is without prejudice to the application of **mandatory rules** of Italian law.

Prescription of Rights under the Contract

Pursuant to section 2952 Civil Code "the Insured Party's rights (subject in whose interest the contract has been entered into) deriving under the contract shall prescribe within one year of the day on which the event which gives rise to the right occurred.

Complaints regarding the contract

If the parties choose to apply Italian law to the contract, any complaints concerning contractual relations or the management of claims shall be sent in writing to:

RAS – Riunione Adriatica di Sicurtà S.p.A.

Customer Services

Corso Italia 23 – 20122 MILAN (Italy)

Free Phone 800-686868

Fax 0272169145 – fax 0272165028

E-mail address: info@rasnet.it

If the complainant is not satisfied with the outcome of the complaint or in case there is no reply within the maximum term of 45 (forty five) days, he or she may make recourse to

ISVAP (*Istituto di Vigilanza sulle Assicurazioni Private e di Interesse Collettivo*) (the Insurance Supervisory Authority), sending an account of events together with documentation relating to the complaint dealt with by the Company to the following address:

ISVAP

Servizio tutela degli Utenti

Via del Quirinale, 21, 00187 ROME

As regards disputes relating to the quantification of damages and the allocation of liability, please note that the Judicial Authorities shall have exclusive jurisdiction and the parties shall also be entitled to make recourse to conciliatory systems, where existing.

In case the parties choose to apply legislation other than Italian legislation to the contract, the competent body will be any body provided by such specific legislation.

The Contracting Party may however make recourse to ISVAP which will facilitate communications and relations with the above-mentioned foreign supervisory body.

3

Information during the term of the Contract

If during the term of the contract changes occur regarding information relating to the Company and/or the relative Contract, the Company undertakes to communicate such changes to the Contracting Party promptly, providing any necessary details.

Warning

This note is a purely informative document and is not a contractual document, it must be delivered to the Contracting Party prior to underwriting any insurance contract against damages.

In consideration of the multiple types of insurance against damages Contracting Parties are advised always to ask their insurance intermediary for any further details on the chosen contract and to read it carefully prior to signing the policy.

Riunione Adriatica di Sicurtà

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Disclosure of Privacy policy and techniques for distance communication

Use of personal data for insurance purposes¹

In order to comply with regulations concerning the protection of personal data this note contains information on the use of your personal data and your rights². Our company must acquire (or already holds) certain data concerning you.

Data supplied by your or by other persons³, is used by RAS S.p.A., by RAS Group Companies or by third parties to whom it is communicated for the purpose of:

- executing the insurance service and/or providing you with the insurance product, together with connected or accessory services and products requested by you;
- redistributing the risk through coinsurance and/or reinsurance.

also by way of the use of fax, telephone, including mobile phones, e-mail and other means of distance communication.

We therefore ask that you give your consent to the processing of your data strictly necessary for the supply of the insurance services and products requested by you. For these insurance services and products we also need to process “sensitive”⁴ data strictly necessary for the supply of such services. This is the case of medical examinations for the subscription of life insurance policies or for the settlement of claims. The consent that we require from you therefore also concerns data for these specific purposes. Your data could be communicated to the following persons who operate as autonomous data-controllers: other insurers, co-insurers, reinsurers, sector consortiums and associations, insurance brokers, banks, SIMs, SGRs (*Asset and Savings Management Companies*).

Your consent also therefore concerns activities carried out by such persons. A constantly updated list of these persons is available free of charge from RAS S.p.A. – Customer Services – C.so Italia 23 – 20122 Milan or by calling the free phone number 800686868.

Without your data we will not be able to provide you with all or part of our services and products.

Certain data must be communicated by you or by third parties pursuant to the law. See for example anti money-laundering regulations.

Method of use of data

Your personal data will be used only with methods and procedures that are strictly necessary for providing you with the services, products and information requested by you, including by way of the use of fax, telephone (also mobile phones) e-mail or other distance communication methods. We use the same procedures also when communicating this data to other companies in our sector in Italy and abroad and to other companies in our Group, in Italy and abroad.

For certain services, we use persons appointed by us who carry out technical or organisational tasks on our behalf. Some of these persons operate abroad.

These persons are our direct collaborators and act as data-managers or data-processors for the processing of our data, or they operate entirely autonomously as data-controllers.

They are specifically persons forming part of the RAS Group or distribution chain such as agents, sub-agents, insurance or reinsurance mediators, producers and other channels for the acquisition of insurance contracts, technical consultants and other persons who carry out auxiliary services on behalf of the Company such as lawyers, assessors and doctors,

¹ Insurance purposes include, as indicated in recommendations drawn up by the European Council, REC (2002) 9, the processing of data for the prevention, identification and/or prosecution of insurance fraud.

² Article 13 of Data Privacy Act (Legislative Decree no. 196/2003)

³ Other persons who carry out operations that concern you or who, in order to satisfy your requests, provide the company with commercial, financial, professional information etc.

⁴ Data relating to your state of health, political opinion and trade union participation and your religious convictions should be considered as sensitive data (article 4 (1) point d) Data Privacy Act)

mechanics, vehicle demolition centres; companies providing receipt issue services; service companies appointed to manage, settle and pay claims; operative assistance centres and consultancy companies for judicial protection, approved clinics, IT and telematic or archiving service centres; postal service companies indicated on correspondence; auditing and consultancy firms; commercial information firms providing data on financial risk, service companies for the control of fraud, credit recovery companies.

In consideration of the above-mentioned complexity of the organisation and the strict interrelation between various company functions, in their capacity as data-managers or data-processors all of our employees and/or collaborators may become aware of data from time to time concerned with or involved in their respective tasks, in compliance with instructions received. The list of persons is constantly updated and can be easily obtained free of charge from RAS S.p.A. – Customer Services – C.so Italia 23 – 20122 Milan or by calling the free phone number 800686868, where you can obtain a list of Data-managers and more detailed information on persons who may become aware of data in their capacity as data-processors. Your consent therefore concerns the transmission to these categories and the processing of data by them and is necessary for the purpose of providing the insurance product or service required and for redistribution of the risk.

Your personal data will not be circulated.

You are entitled, at any time, to be informed about your data and the use made of it.

You are also entitled to update, supplement, rectify or delete your data, obtain a block on your data or object to its processing⁵.

For the exercise of your rights please contact RAS S.p.A. – Customer Services – C.so Italia 23 – 20122 Milan, free phone 800686868, fax 02/72165028, e-mail privacy@rasnet.it (the manager of this service is also the data-manager).

Name, Surname (or company name) and signature of the data-subject by way of consent

Date _____

The undersigned declares that prior to entering into the contract he/she received from RAS – Riunione Adriatica di Sicurtà the INFORMATION NOTE, drawn up pursuant to and for the purpose of article 123 Legislative Decree no. 175, 17/3/1995

The Contracting Party

Date _____

⁵ These rights are provided by article 7 of the Data Privacy Act. Deletion and blocking concerns data processed in violation of the law. Supplements can only be made in case of an interest. The right to object can always be exercised with regard to commercial and advertising material, direct sales and market surveys. In all other cases the objection must be based on a legitimate reason.

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

CONTRACTING PARTY : **FIERA MILANO S.P.A.**

INSURED PARTIES: stand personnel in respect of whom coverage has been requested

DELEGATEE COMPANY: RAS (Quota 100 %)

POLICY No. : 9056321

TYPE OF COVER: - ACCIDENTS incurred by Employees and occasional collaborators of exhibitor firms on carrying out their tasks at the stands

INSURED CAPITAL:

| | | |
|------------|-----------------------|-----------------|
| - 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 |

RISKS COVERED:

| | |
|--------------------------------------|-----|
| - Death | YES |
| - Permanent Disability | YES |
| - Permanent Disability from illness | NO |
| - Temporary Disability from accident | NO |
| - Medical costs | NO |
| - Recovery in Hospital | NO |

EXCESS: 3% Excess which is annulled after 10%

TERRITORIAL LIMITS: Global

SPECIAL CONDITIONS: 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.

GROSS PREMIUMS:

Option A: Euro 16.00 per individual

Option B : Euro 32.00 per individual

taxes 2.5% included