

DORMANT LIFE ASSURANCE POLICIES

TIPS FOR CONSUMERS

1. IF YOU STIPULATE A LIFE ASSURANCE POLICY TO PROTECT YOUR FUTURE OR THAT OF YOUR LOVED ONES, INFORM YOUR FAMILY MEMBERS - OR THOSE TO WHOM YOU INTEND THE AMOUNTS TO BE PAID - OF THE EXISTENCE OF THE CONTRACT AND OF THE UNDERTAKING WITH WHICH IT HAS BEEN STIPULATED.

2. TO BE SURE THAT THE AMOUNTS RESULTING FROM THE SAVINGS ARE ACTUALLY COLLECTED, PAY ATTENTION TO THE DESIGNATION OF THE BENEFICIARIES. IT IS IMPORTANT TO INDICATE THEM BY NAME AVOIDING USE OF GENERIC FORMULATIONS SUCH AS, FOR EXAMPLE, "LEGITIMATE OR TESTAMENTARY HEIRS, CHILDREN BORN AND/OR UNBORN, SPOUSE OR SPOUSE AT THE TIME OF DEATH".

3. TO ENABLE THE UNDERTAKING WITH WHICH YOU HAVE STIPULATED THE POLICY TO TAKE ACTION, PROVIDE ALL THE INFORMATION THAT IS USEFUL IN ORDER TO TRACE THE BENEFICIARIES IN THE EVENT OF DEATH (ADDRESS, TELEPHONE NUMBER, E-MAIL) REMEMBERING TO UPDATE THEM IN THE EVENT OF VARIATIONS.

4. IF YOU DO NOT WISH THE BENEFICIARIES TO BE AWARE OF THE EXISTENCE OF THE POLICY WHEN IT IS UNDERWRITTEN, INFORM A THIRD PARTY THAT SHALL TAKE ACTION AT THE OCCURRENCE OF THE INSURED EVENT.

5. IF YOU WOULD LIKE TO VERIFY IF A DECEASED FAMILY MEMBER HAD STIPULATED A LIFE ASSURANCE POLICY YOU MAY CONTACT THE "[LIFE ASSURANCE COVERAGE RESEARCH SERVICE](#)" OF ANIA (NATIONAL ASSOCIATION OF INSURANCE UNDERTAKINGS) OR THE INSURANCE INTERMEDIARY, BANK OR INSURANCE UNDERTAKING THE FAMILY MEMBER WAS A CUSTOMER OF, REQUESTING INFORMATION - BETTER IF IN WRITING - ON THE EXISTENCE OF THE POLICY ([REQUEST FACSIMILE](#)). THIS INFORMATION CAN ALSO BE REQUESTED FROM THE CONTACT POINTS AVAILABLE ON THE WEBSITES OF ITALIAN INSURANCE UNDERTAKINGS.