



Istituto per la Vigilanza sulle Assicurazioni Private e di Interesse Collettivo

(only the Italian version is authentic)

REGULATION N. 34 OF 19 MARCH 2010

REGULATION CONCERNING THE PROMOTION AND DISTANCE MARKETING OF INSURANCE CONTRACTS REFERRED TO IN ARTICLES 183 AND 191, PARAGRAPHS 1, LETTERS A) AND B), OF LEGISLATIVE DECREE N. 209 OF 7 SEPTEMBER 2005 – CODE OF PRIVATE INSURANCE.

**AMENDED AND SUPPLEMENTED BY ISVAP ORDER N. 2805 OF 9 JUNE 2010, IVASS REGULATION N. 6 OF 2 DECEMBER 2014, IVASS REGULATION N. 8 OF 3 MARCH 2015 AND IVASS ORDER N. 41 OF 22 DECEMBER 2015.
THE AMENDMENTS AND INTEGRATIONS ARE SHOWN IN *ITALICS*.**

ISVAP

Istituto per la vigilanza sulle assicurazioni private e di interesse collettivo (Supervisory Authority for Private Insurance Undertakings and Insurance Undertakings of Public Interest)

HAVING REGARD to law n. 576 of 12 August 1982 as subsequently amended and supplemented, on the reform of insurance supervision;

HAVING REGARD to legislative decree no. 209 of 7 September 2005 as subsequently amended and supplemented, introducing the Code of Private Insurance;

HAVING REGARD to legislative decree n. 206 of 6 September 2005 as subsequently amended and supplemented, introducing the Consumer Code and, in particular, to articles 67 *bis* and following;

HAVING REGARD to legislative decree n. 70 of 9 April 2003 as subsequently amended and supplemented, on certain legal aspects of information society services in the internal market, with special regard to the electronic commerce;

HAVING REGARD to legislative decree n. 196 of 30 June 2003 and subsequent modifications and integrations, regarding the personal data protection code;

HAVING REGARD to legislative decree n. 82 of 7 March 2005, as subsequently amended and supplemented, introducing the Digital Administration Code;

adopts the following:

REGULATION

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Chapter I General Provisions

Art. 1 (Legislative sources)

1. This Regulation has been adopted in compliance with articles 5 (2), 121, 183 (2) and 191 (1, a and b) of legislative decree n. 209 of 7 September 2005.

Art. 2 (Definitions)

1. For the purposes of this Regulation the following definitions shall apply:
 - a) "compulsory insurance against civil liability in respect of the use of motor vehicles and craft" shall mean: compulsory insurance covering civil liability in respect of the use of motor vehicles for the risks classified in class 10, other than carrier's liability, and for the risks classified in class 12 referred to in article 2 (3) of legislative decree n. 209 of 7 September 2005;
 - b) "call centre" shall mean: human resources and specialised infrastructure allowing multichannel contacts and communications with policyholders;
 - c) "policyholder" shall mean: the natural or legal person who underwrites or intends to underwrite a distance insurance contract, including the holders of collective insurance policies;
 - d) "distance contract" shall mean: the life or non-life insurance contract concluded between an insurance undertaking and a policyholder under an organised distance sales scheme run by the undertaking, which, for the purpose of that contract, makes exclusive use of one or more means of distance communication up to and including the time at which the contract is concluded;
 - e) "decree" shall mean: legislative decree n. 209 of 7 September 2005, introducing the Code of private insurance;
 - f) "insurance undertaking" or "undertaking" shall mean: one of the undertakings referred to in article 1 (1, u and v) of the decree;
 - g) "Community insurance undertaking" shall mean: the undertaking with head office in another member State licensed to carry on business in the territory of the Italian Republic by way of establishment or of free provision of services;
 - h) "Italian insurance undertaking" shall mean: an undertaking with head office in Italy and the Italian branch of an insurance undertaking with head office in a third State authorised to pursue insurance business;
 - i) "ISVAP" shall mean: Istituto per la vigilanza sulle assicurazioni private e di interesse collettivo (Supervisory Authority for Private Insurance Undertakings and Insurance Undertakings of Public Interest);
 - i-bis)* "policy": *documentary evidence of the insurance contract as per article 1888 of the Civil code*¹;
 - j) "European Economic Area" shall mean: the European Economic Area pursuant to the agreement extending European Union regulations to States belonging to the European Free Trade Association, signed in Oporto on 2 May 1992 and ratified by Italian law n. 300 of 28 July 1993;

¹ Letter added by article 13 of IVASS Regulation n. 8 of 3 March 2015.

- k) "branch" shall mean: a branch, not having a legal personality, that is part of an insurance undertaking and that directly exercises all or part of the insurance business;
- l) "Member State" shall mean: a Member State of the European Union or a State belonging to the European Economic Area and, as such, treated on a par with the member State of the European Union;
- m) "third State": a State which is not a member of the European Union or does not belong to the European Economic Area;
- n) "durable medium" shall mean: any instrument which enables the policyholder to store information addressed personally to him/her in a way accessible for future reference for a period of time adequate for the purposes of the information and which allows the unchanged reproduction of the information stored;
- o) "mean of distance communication" shall mean: any means which, without the simultaneous physical presence of the undertaking and the policyholder, may be used for the conclusion of the contract between those parties.

Art. 3 (Scope)

1. This Regulation shall apply to the promotion and placement by means of distance communication, by insurance undertakings, of:
 - a) life assurance contracts intended for policyholders having their habitual domicile or – if legal persons – their head office in the territory of the Italian Republic;
 - b) non-life insurance contracts covering risks situated in the territory of the Italian Republic.
2. This Regulation shall not apply to the promotion and sale through the internet of insurance contracts by insurance undertakings when:
 - a) the website contains a specific warning that its contents are intended only for policyholders having their habitual domicile or – if legal persons – their head office in a State other than Italy, as regards life assurance policies, and for the purposes of covering risks situated outside Italy, as regards non-life insurance policies;
 - b) the website has operational procedures in place to refuse proposals or acceptances from policyholders having their habitual domicile or – if legal persons – their head office in Italy as regards life assurance policies, or proposals or acceptances regarding risks situated in Italy, as regards non-life assurance policies.

Art. 4 (Business under the right of establishment and the freedom to provide services)

1. The insurance undertakings having their head office in the territory of the Italian Republic intending to use distance communication for the promotion and placement of insurance contracts in another member State or a third State must comply with the provisions under Chapter II of Title II of the decree and the relevant implementing provisions, provided that they are not already licensed to write insurance business into that State by way of establishment or of free provision of services.
2. The insurance undertakings having their head office in a member State or a third State intending to use distance communication for the promotion and placement of insurance contracts in the territory of the Italian Republic must comply with the provisions under Chapters III and IV of Title II of the decree and the relevant

implementing provisions, provided that they are not already licensed to write insurance business by way of establishment or of free provision of services.

Chapter II

General provisions for the promotion and distance marketing of insurance contracts

Art. 5 (Prohibition of discrimination)

1. When promoting and distance marketing insurance contracts it is prohibited to use procedures preventing certain categories of policyholders from contacting the undertaking or, in case of contracts covering compulsory insurance against civil liability in respect of the use of motor vehicles and craft, from underwriting distance contracts.
2. In particular, in accordance with paragraph 1, it is prohibited to use filters based on the area code of the caller and mechanisms or arrangements which stop or hinder the calculation of the estimate or the completion of the sale on the internet as a result of inputting certain values or information, such as the place of residence or other factors of territorial discrimination.

Art. 6 (Marketing of unsolicited contracts)

1. Undertakings are not allowed to distance market insurance contracts without the express prior consent of the policyholder. The absence of a reply or of dissent cannot be construed as expressing consent on the part of the policyholder.
2. Failure on the part of the policyholder to cancel the insurance cover automatically inserted as annex to a contract of a different nature concluded by means of distance communication cannot be construed as expression of his/her consent.

Art. 7 (Use of call centres)

1. In the promotion and distance marketing of insurance contracts undertakings may use call centres, provided that:
 - a) the call centre staff are employees of the undertaking;
 - b) in case the call centre staff are not employees of the undertaking, the latter assumes full responsibility for the acts done by them. In that case the undertaking shall appoint one of its employees as responsible for the coordination and supervision over the promotion and distance marketing of insurance contracts by the call centre.
2. The undertakings which use call centres shall make sure that:
 - a) the call centre staff have adequate professional competences and appropriate knowledge of the contracts and services offered, acquired through specific initial training of no less than 30 hours and regular updating, at least on an annual

basis, of no less than 15 hours. *The provisions of IVASS Regulation n. 6 of 2 December 2014² shall apply, mutatis mutandis.*

- b) on the first contact the call centre staff furnish their identification code or their name and the name of the undertaking whose contract they are promoting, and avoid calling themselves intermediaries or using expressions which could suggest their playing an intermediary's role;
- c) the policyholder can, upon request, be put in contact with the person responsible for the undertaking in the case referred to under paragraph 1 (b);
- d) the information are correct, true, given in Italian and in a clear and comprehensible language;
- e) the answers given by the call centre staff are standardised and compliant with contract terms.

Art. 8 (Pre-contractual information)

1. Subject to the information requirements envisaged by the regulations in force in case of promotion and distance marketing of insurance contracts undertakings shall supplement, where necessary, the Information Note referred to under article 185 of the decree and the relevant implementing provisions with the information referred to under articles 67-*quater*, 67-*quinquies*, 67-*sexies*, 67-*septies* and 67-*octies* of legislative decree n. 206 of 6 September 2005.
2. Before the policyholder is bound by any distance insurance proposal or contract, undertakings shall provide him/her with the information about:
 - a) his/her right to choose to receive and send the documents referred to under article 10 (1) on paper or on another durable medium;
 - b) *his/her right, in the case referred to under letter a), to change the arrangements for notification, with the indication of any costs relating to the printing and sending of documents in paper format³;*
 - c) *the fact that the undertaking will ask the policyholder to underwrite and send back the policy, unless it has been created as an electronic file in compliance with article 11⁴;*
 - d) his/her right, as per article 7 (1, b) to be put in contact with the person responsible for coordination and supervision of the promotion and distance marketing of insurance contracts by the call centre, by indicating his/her name and functions.

² Period added by article 17 of IVASS Regulation n. 6 of 2 December 2014.

³ Letter replaced by article 13 of IVASS Regulation n. 8 of 3 March 2015. The previous version laid down: "*his/her right to request, at any rate and without costs, to receive the documents referred to under article 10 (1) on paper, and to modify the means of distance communication in accordance with paragraph 4 of the same article;*"

⁴ Letter replaced by article 13 of IVASS Regulation n. 8 of 3 March 2015. The previous version laid down: "*the fact that the undertaking will ask the policyholder to underwrite and send back the contract sent by the same undertaking, and that – to underwrite and return the contract – the policyholder may choose to use the paper or another durable medium, unless the contract has been created as an electronic file in compliance with the technical rules referred to under article 71 of legislative decree n. 82 of 7 March 2005;*"

Art. 9
(Checking of fitness)

1. Before the policyholder is bound by a distance insurance contract undertakings shall acquire from him/her any information useful to evaluate how the contractual proposal fits the policyholder's insurance and pension needs and, where appropriate in relation to the type of contract, his/her risk propensity.
2. As regards life assurance contracts, in particular undertakings shall ask for information on the policyholder's personal characteristics, with special regard to his/her age, employment, family, financial and insurance position, risk propensity and expectations from the contract in terms of coverage, duration and any financial risks related to the contract to be concluded.
3. The policyholder's refusal to provide one or more pieces of the information requested in compliance with paragraphs 1 and 2 must be written down in a statement, containing a specific warning about the fact that that refusal shall undermine the possibility to select the contract tailored to his/her needs.
4. The undertakings which receive insurance proposals not fitting the policyholder's needs shall inform the latter of such circumstance and specify the reasons thereof.
5. Undertakings shall adopt procedures which allow:
 - a) the conclusion of the contract only if the information referred to under paragraphs 1 and 2 has been requested from the policyholder, and:
 - i) in the case under paragraph 3, the information therein specified has been given;
 - ii) in the case under paragraph 4, the information therein specified has been given;
 - b) the policyholder to acquire the requested and provided information on a durable medium;
 - c) the keeping of the information given by the policyholder and of the information on the fitness of the contract given by the undertaking.

Art. 10
(Sending of documents)

1. Undertakings shall send to policyholders:
 - a) before they are bound by a distance insurance proposal or contract, the pre-contractual and contractual documents envisaged by current regulations;
 - b) within five days from the conclusion of the contract, *the policy*⁵, in order to underwrite it;
 - c) throughout the term of the contract, the communications envisaged by current regulations.
2. *The documents referred to under paragraph 1 shall be sent on paper or on a durable medium – at the choice of the policyholder. The policyholder's choice must be made explicitly, and can be withdrawn at all times, provided that a notification is sent to the undertaking*⁶.

⁵ Words replaced by article 13 of IVASS Regulation n. 8 of 3 March 2015. The previous wording was “*the contract*”.

⁶ Paragraph replaced by article 13 of IVASS Regulation n. 8 of 3 March 2015. The previous version laid down: “*The documents referred to under paragraph 1 shall be sent by the undertaking to the policyholder and by the policyholder to the undertaking on paper or on a durable medium in compliance with the*

3. Undertakings shall make available the instruments which enable policyholders to make the choice and adopt procedures in order to keep evidence of the choice made by the policyholder and of the sending or receipt of the documents referred to under paragraph 1.
4. *At any rate the policyholder shall have the right to receive on paper the documents referred to under paragraph 1 from the undertaking at all times, upon his/her request, and to change the means of distance communication used, unless that circumstance is incompatible with the contract concluded. In that case, the undertakings or intermediaries may envisage that the sole costs relating to the sending of documents in paper format be borne by the policyholder⁷.*
5. *In case of compulsory insurance contracts against civil liability in respect of the use of motor vehicles, the insurance certificate shall be sent on paper by mail, or, where the policyholder has given his/her consent as per paragraph 2 on a durable medium, also by electronic mail, in accordance with article 11 of ISVAP Regulation n. 13 of 6 February 2008. The green card shall be sent on paper⁸.*

Art. 11
(Electronic file)

1. *The policy can be created as an electronic file underwritten with an advance electronic signature, a qualified electronic signature or a digital signature, under the existing regulations in this field⁹.*

Chapter III
Specific provisions in the field of promotion and distance marketing

Art. 12
(Marketing via voice telephony)

1. In case of distance sale of insurance contracts via voice telephony undertakings shall:
 - a) if the caller is the undertaking, declare in a clear and unequivocal fashion their corporate name and the commercial objective of the call;
 - b) give, subject to the consent of the consumer, only the following pieces of information:

provisions of article 1888 of the civil code. The policyholder's choice must be made explicitly, jointly or individually for each of the categories of documents referred to under paragraph 1 (a, b and c), and can be withdrawn at all times, provided that a notification is sent to the undertaking."

⁷ Paragraph replaced by article 13 of IVASS Regulation n. 8 of 3 March 2015. The previous version laid down: "*At any rate the policyholder shall have the right to receive on paper the documents referred to under paragraph 1 from the undertaking at all times, upon his/her request and without costs, and to change the means of distance communication used, unless that circumstance is incompatible with the contract concluded*".

⁸ Paragraph replaced by article 1 of IVASS Order n. 41 of 22 December 2015. The previous version of paragraph 5) laid down: "*In case of compulsory insurance contracts against civil liability in respect of the use of motor vehicles, the insurance certificate, sticker and the green card shall be sent at any rate on paper, by mail, in accordance with article 11 of ISVAP Regulation n. 13 of 6 February 2008*".

⁹ Article replaced by article 13 of IVASS Regulation n. 8 of 3 March 2015. The previous version laid down: "*The distance insurance contract can be created as an electronic file underwritten with qualified electronic signature or digital signature, in compliance with the technical rules referred to under article 71 of legislative decree n. 82 of 7 March 2005.*"

- i. their identification code or name and the relationship between the undertaking and the person in contact with the policyholder;
 - ii. a description of the main features of the insurance contract; in case of compulsory insurance contracts against civil liability in respect of the use of motor vehicles and craft: the guarantees offered, the subjects excluded from the insurance cover, the amounts of cover, recourse and deductibles;
 - iii. the total premium to be paid by the policyholder to the undertaking for the insurance contract, including the taxes paid via the undertaking or, when an exact premium cannot be indicated, the basis for the calculation of the premium enabling the policyholder to verify it;
 - iv. notice of the possibility that other taxes and/or costs may exist that are not paid via the undertaking or invoiced by it;
 - v. the existence or absence of a right of withdrawal in accordance with article 67-*duodecies* of legislative decree n. 206 of 6 September 2005 and, where that right exists, its duration and the conditions for exercising it, including information on the amount which the consumer may be required to pay on the basis of article 67-*terdecies* (1) of legislative decree n. 206 of 6 September 2005.
2. The undertaking shall inform the consumer that further pieces of information than those referred to under paragraph 1 are available on request and of what nature they are.
3. In case of marketing of insurance contracts via voice telephony and at the policyholder's request, by way of derogation from article 10 (1, a) undertakings shall comply with the obligation to send the documents provided for in this article immediately after the distance contract has been concluded and in any event no later than five days following the conclusion.

Art. 13
(Website)

1. In case of promotion and marketing of insurance contracts via the internet, the website of the Italian insurance undertakings shall contain the following clearly visible information:
 - a) the corporate name and the address of the undertakings' head office or branch;
 - b) the undertaking's telephone, fax number and e-mail address;
 - c) the details of the authorisation to the pursuit of insurance business;
 - d) the number of registration in the register of insurance undertakings kept by ISVAP pursuant to ISVAP Regulation n. 10 of 2 January 2008, with the warning that by querying that register it is possible to check whether the undertaking is regularly authorised to pursue business;
 - e) the indication that the undertaking is subject to ISVAP's supervision.
2. In case of promotion and marketing of insurance contracts via the internet, the website of the Community insurance undertakings shall contain the following clearly visible information:
 - a) the undertaking's corporate name and the address of its head office in the home member State;
 - b) the undertaking's telephone, fax number and e-mail address;
 - c) the address, telephone, fax number and e-mail address of the head office in Italy, if the Community undertaking pursues business by way of establishment;

- d) the statement of license to pursue insurance business in Italy and the number of registration on the list attached to the register of insurance undertakings in compliance with ISVAP Regulation n. 10 of 2 January 2008, with the warning that by querying that register it is possible to check whether the undertaking is regularly licensed to pursue business;
 - e) mention of the supervisory authority of the home member State;
 - f) mention of the claims representative referred to under article 25 of the decree, for Community undertakings pursuing compulsory insurance against civil liability in respect of the use of motor vehicles and craft under the freedom of services.
3. In case of promotion and marketing of insurance contracts through the internet, undertakings shall publish the Information Dossier on their website as supplemented in accordance with article 8.

Art. 14

(Procedures for sale through the internet)

1. Undertakings selling insurance contracts through the internet shall make available on their website the information on:
 - a) the various steps of concluding the contract;
 - b) the technical resources and arrangements to find out and correct input errors before the conclusion of the contract.
2. Immediately before the policyholder completes the step where the contract is executed the undertaking shall inform him/her of the consequences of that operation.

Chapter IV

Provisions on distance commercial communications regarding insurance contracts

Art. 15

(Unsolicited commercial communications)

1. The undertakings which promote insurance contracts through commercial communications by means of distance communication for direct marketing, distance selling, market research or commercial communications, shall require the policyholder's prior consent to use the means of communication. Undertakings shall make available the instruments to gain the policyholder's consent and adopt procedures allowing to show evidence that the consent has been given.
2. The consent referred to under paragraph 1 shall be given explicitly, in relation to the various types of communication, without costs for the policyholder and can be withdrawn at all times.
3. If no objection is notified by the policyholder undertakings may use the distance communication referred to under paragraph 1 without gaining the policyholder's consent in case the policyholder has already given his/her addresses for the marketing of an insurance contract regarding the same insurance class. For each communication made pursuant to this paragraph undertakings shall inform the policyholder of the possibility to opt-out at all times and free of charge from receiving further communications.

Art. 16

(Commercial communications by means of distance communication)

1. Without prejudice to the provisions of article 15 for each communication made undertakings which promote insurance contracts through commercial communications by means of distance communication shall inform policyholders of the following:
 - a) if the commercial communication is aimed to sell insurance contracts;
 - b) where the policyholders' personal data came from and their use;
 - c) that they have the right to withdraw their consent to the use of the commercial communication given in compliance with article 15 (1) and to opt-out at all times and free of charge from receiving the communications as per article 15 (3);
 - d) how to exercise the rights referred to under (c).
2. Undertakings shall ensure that the commercial communications referred to under paragraph 1 made by third parties on behalf of the undertaking:
 - a) are accompanied by the information referred to under paragraph 1;
 - b) indicate the name of the undertaking which markets the insurance contract;
 - c) provide for a hyperlink to the undertaking's website or the indication of its URL.

Chapter V

Changes to ISVAP Regulation n. 5 of 16 October 2006

Art. 17

(Amendments to article 3 of ISVAP Regulation 5 of 16 October 2006)

1. In article 3 (6) of ISVAP Regulation n. 5 of 16 October 2006 the words "*and 53*" shall be replaced by "*53, 59 (2, d) and of articles 13 and 14 of ISVAP Regulation n. 34 of 19 March 2010.*".

Art. 18

(Amendments to article 51 of ISVAP Regulation 5 of 16 October 2006)

1. In article 51 (2) of ISVAP Regulation n. 5 of 16 October 2006 the words "*no later than two working days after the conclusion.*" shall be replaced by "*no later than five working days after the conclusion.*".

Art. 19

(Amendments to article 58 of ISVAP Regulation 5 of 16 October 2006)

1. Article 58 (1) of ISVAP Regulation n. 5 of 16 October 2006 shall be amended as follows:
 - a) paragraph 1 shall be replaced by the following: "*1. The provisions of this Chapter shall apply to mediation pursued by means of distance communication concerning insurance contracts intended for policyholders having their habitual domicile or – if legal persons – their head office in the territory of the Italian Republic, covering risks situated in the territory of the latter.*";
 - b) the following shall be placed after paragraph 2: "*3. This Chapter shall not apply to insurance mediation through the internet when:*

- a) *the website contains a specific warning that its contents are intended only for policyholders having their habitual domicile or – if legal persons – their head office in a State other than Italy for the purposes of covering risks situated outside Italy;*
- b) *the website has operational procedures in place to refuse proposals or acceptances from policyholders having their habitual domicile or – if legal persons – their head office in Italy for the purposes of covering risks situated in Italy."*

Art. 20

(Introduction of article 58 bis into ISVAP Regulation n. 5 of 16 October 2006)

1. The following article shall be placed after article 58 of ISVAP Regulation n. 5 of 16 October 2006:
 - "Art. 58 bis (Call centre) – 1. In the promotion and distance marketing of insurance contracts the intermediaries registered under sections A, B or D of the register may use call centres, provided that the intermediary assumes full responsibility for the acts done by the call centre staff and identifies, for each call centre, one of its collaborators registered in section E responsible for the coordination and supervision over the distance mediation activity carried on by the call centre.*
 - 2. The intermediaries which use call centres shall make sure that:*
 - a) *the call centre staff meet the professional requirements referred to under article 17 (2), and regularly update their professional competences as per article 38;*
 - b) *on the first contact the call centre staff furnish their identification code or their name and the name of the intermediary they work for;*
 - c) *the policyholder can, upon request, be put in contact with the intermediary or with the subject registered in section E referred to under paragraph 1;*
 - d) *the information are correct, true, given in Italian and in a clear and comprehensible language;*
 - e) *the answers given by the call centre staff are standardised and compliant with contract terms."*

Art. 21

(Amendments to article 59 of ISVAP Regulation 5 of 16 October 2006)

1. Article 59 of ISVAP Regulation n. 5 of 16 October 2006 shall be amended as follows:
 - a) *"54 bis," shall be added to paragraph 1 after "54,";*
 - b) *the following sentence shall be placed after paragraph 2, point (c): "d) comply with the provisions referred to under articles 5, 6, 8, 10, 11, 12, 14, 15 and 16 of ISVAP Regulation n. 34 of 19 March 2010."*

Art. 22

(Amendments to article 60 of ISVAP Regulation 5 of 16 October 2006)

1. In article 60 (1) of ISVAP Regulation n. 5 of 16 October 2006 the words from *"In the case of telephone selling, the information to be provided to the policyholder shall be that indicated in article 67-novies of legislative decree n. 206 of 6 September 2005"* shall be deleted.

Art. 23

(Amendments to article 61 of ISVAP Regulation 5 of 16 October 2006)

1. Paragraph 3 of article 61 of ISVAP Regulation n. 5 of 16 October 2006 shall be deleted.

Chapter VI
Final provisions

Art. 24
(Repeals)

1. *In accordance with the terms referred to in article 25 ISVAP circular n. 393 of 17 January 2000 shall be repealed¹⁰.*

Art. 25
(Entry into force)

1. *This Regulation shall enter into force on 15 July 2010, except for articles 8 (2, a), b) and c) and 10 (2, 3 and 4), which shall enter into force on 1 November 2010¹¹.*

Art. 26
(Publication)

1. This Regulation shall be published in the Official Journal of the Italian Republic, in the Bulletin and on the ISVAP website.

Rome, 19 March 2010

The President
(Giancarlo Giannini)

¹⁰ Article amended by ISVAP Order n. 2805 of 9 June 2010.

¹¹ Article amended by ISVAP Order n. 2805 of 9 June 2010.