

Underwriting Policy - Uci Frontier Policies

Version 1 October 2023

1. Foreword

This "policy for issuing border policies" sets out the guidelines that Uci adopts when issuing border policies.

In the event of changes to the renewal conditions or the premiums applied, Uci undertakes to publish the changes 60 days in advance of the effective date.

The general terms and conditions will be available from 2 November 2023 at www.ucimi.it

Uci carries out the activity of issuing cross-border policies in compliance with the law and the Internal Regulations. Uci performs this service with the aim of facilitating cross-border traffic from non-EU countries while ensuring compliance with Italian regulations on the obligation to register vehicles coming from abroad.

Uci publishes the following documents on its website:

- Fac simile of the self-certification model
- Conditions of contract
- Underwriting policy.

2. Duration of covers and premiums

The covers and premiums are set out in the table below

Cod	Description	Validity 15 days	Validity 30 days	Validity 45 days	Validity 90 days	Validity 180 days
A	Autovetture	120 €	145 €	190 €	245 €	390 €
B1	Motorcycles	65 €	80 €	100 €	150 €	245 €
B2	Motorcycles	101 €	146 €	192 €	246 €	385 €
C1	Trucks	375 €	560 €	740 €	900 €	1425 €
C2	Motor caravans, ambulances and hearses	270 €	395 €	525 €	660 €	1055 €
D	Mopeds	35 €	45 €	60 €	125 €	230 €
E	Buses	515 €	760 €	1015 €	1370 €	2055 €
F1	Lorry trailers	191 €	285 €	372 €	480 €	795 €
F2	Bus trailers	300 €	440 €	590 €	720 €	1080 €
F3	Camping, caravan and boat trailers	84 €	121 €	165 €	247 €	386 €

3. Regulatory Constraints

The border policy takes effect in accordance with the following articles of the road traffic code:

- Art. 132. Circulation of vehicles registered in foreign states.
- Art. 93-bis. Formalities necessary for the circulation of motor vehicles, motorbikes and trailers registered in a foreign State and driven by residents in Italy.

4. Renewal Conditions

The cross-border policy is issued to facilitate and guarantee cross-border circulation but meets the need to insure vehicles in transit within the national territory and/or with defined durations.

The renewal conditions are as follows:

- In the case of six-month cover, a further six-month renewal is permitted, provided that a minimum period of non-coverage of 30 days elapses between the two policies.
- Several policies of different durations may be issued for a period not exceeding six months. Subsequently, the policy may only be renewed again if the vehicle has been without cover for a minimum period of 30 days.

Finally, Uci reserves the right to derogate from the above points in exceptional cases.

5. Conditions of assumption of risk

Uci reserves the right not to issue the border policy in particular for :

- Irregularities or deficiencies in the documentation produced
- Past claims history
- Ascertained attempts at fraud
- Finally, Uci reserves the right to waive these conditions in improved terms in the event of proven necessity.