

F.A.N.I.MAR
INTERNAL OPERATING REGULATION

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GENERAL PROVISIONS

Art. 1 – Object

1.1 These Operating Regulations (the "Regulations"), prepared pursuant to Article 30 of the Articles of Association, have as their object the regulation of Healthcare Services (Section I), Accident Insurance Services (Section II), Social Assistance Donations (Section III), (all jointly referred to as "Benefits") and, as provided for by the same article, the procedures for admission, the rights and duties of the Member for Healthcare Benefits, the cases of termination of the status of Member for Healthcare Benefits and in general, the profiles of the Statute already referred to.

1.2 The activity of the Fund is regulated on the basis of economic and financial years which coincide annually with the calendar year.

1.3 Fund, as envisaged by Art. 2 of the Statute, provides:

- I. Healthcare Services in favor of the Members and their nuclear family as defined in articles 4 and 5 of the Statute;
- II. Accident benefits in favor of the Beneficiaries, as defined in art. 3 of the Statute;
- III. Fanimar fund Donations in favor of Partners and Beneficiaries as defined in the arts. 3 and 4 of the Statute.

Art. 2 – Advertising

2.1 Members' enrollment in healthcare Services and the indication of the beneficiaries referred to in Article 3 of the Articles of Association presuppose, for them, the knowledge and acceptance of the provisions of the Articles of Association, of these Regulations and of the information on privacy.

2.2 of these Regulations, as well as the Statute and the privacy policy, can be viewed and downloaded on the Fund's website ("Site") and/or at the Fund's headquarters and/or upon request.

2.3 Further information documents pertaining to the associative relationship, the procedures for registering and requesting the Services referred to in Part can also be viewed and downloaded from within the Website. 2 of the Statute.

SECTION 1 - HEALTH SERVICES

Art. 3- Fund Membership Requirements

3.1 All subjects indicated in Art. 4 of the Statute, namely:

- a) Commanders and Chief Engineers;
- b) Deck and Engineer Officers, Radio Operators and Pursers;
- c) Non-commissioned officers and Municipalities;
- d) administrative and Worker Personnel;
- e) personnel working for the trade union organizations that are signatories of understandings and agreements;
- f) retired personnel who were already members of the fund before retirement.

3.2 The persons referred to in the previous points "a", "b", "c", "d", can register regardless of whether they belong to a shipping company or a public, private or mixed capital agency

Art. 4 - How to register the Member

4.1 The Member's registration must be carried out by completing the registration form ("Form") which can be downloaded from! Website and to be sent to the Fund at the addresses indicated in the Form.

4.2 Applications for registration must be accompanied by all attachments and/or certificates required for each qualification and/or category (the relevant forms can be downloaded from the Silo and/or available at the headquarters of the Fund and/or upon request).

4.2.1 In particular, the preventive health declaration form (mandatory except in particular cases) forms an integral part of the registration request and the Health Services will be provided on the basis of the declarations provided by the signatories, therefore requests for Health Services may be rejected (such as reimbursement of expenses relating to illnesses that have arisen, been cured and/or diagnosed prior to enrollment or withheld, in the preventive health declaration, by the signatories, despite being aware of them).

4.3 The Module requires you to select with an (X) the category you belong to ("Class") chosen from the following: (i) Class A Super; (ii) Level A; (iii) Level B; (iv) Bracket C over 80. Choosing a bracket involves paying a different amount of contributions.

The selection of the Band, for some types of Members such as the Members referred to in the previous article letter a) is mandatory. For the terms, conditions and methods of providing the Services, please refer to the Information Prospectus of Healthcare Services which can be downloaded from the Website in the Section "Bandages of Services and annual contributions" within the page dedicated to Healthcare Services and/or to be requested from the Fund, as well as in art. 5 of this Regulation.

4.4 The Form provides for selecting with one (x) the method of payment of the contribution, which can be paid directly by the aspiring Member, or where possible, by proxy to one's employer by deduction of the contribution in installments on one's pay slip.

4.5 The aspiring member, should he wish to enroll his own family nucleus, as provided for in art. 5 of the Statute, must indicate in the Form the personal data of the members of the family Nucleus and attach the certificate of "Family status" which will be used to identify the members of the family Nucleus entitled to benefits. Any changes must be promptly communicated to the Fund by enclosing a new certificate.

4.6 When completing the Form, the aspiring Member also declares by signing it that he has read the privacy policy attached to the Form.

4.7 The Member's registration may also be requested, also by virtue of specific trade union agreements, by the relative company to which he belongs by sending to the Fund the list of names of the subjects who intend to request registration as Members and the indication of the Bracket and the number of members. The Fund will take steps to recover from the individuate whose registration is required, the subscription of the Form.

4.8 In case of registration by the! single aspiring Member in the second semester of the calendar year (July 1st - December 31 1^o st), the aspiring Member must, when completing the Form, communicate the date of enrollment in the second semester by virtue of the provisions of Art. 6 of the Statute.

Art. 5 - Conditions for the Member's registration

5.1 In consideration of the trade union agreements in place and/or which may subsequently be concluded, as well as in consideration of belonging to the categories

referred to in letter a) - f) of the alt. 4 of the Articles of Association, membership in the Fund may be optional and/or mandatory, depending on the case, and the amount of contributions due to the Fund may vary and their payment may be charged to the Member or the company to which he belongs or both in determined percentages, as indicated below:

5.11 For active seafarers

A) With the title of Captain or Chief Engineer (National or Foreign Flag):

- enrollment in the Fund must be understood as requested from 01/01/1997 following existing trade union agreements or from the date of signing of any subsequent new agreements and tacitly renewed from year to year (unless terminated) with consequent charge on the remuneration of the quota paid by the seafarer.
- Total amount of annual contribution (2/3 employer + 1/3 seafarer):
Euro 1,503.00 (Health Services in the "A SUPER" category)

B) With the title of Deck Officers or Engineers or Radio Operator as well as Purser and also of Petty Officers or Municipalities (National or Foreign Flag):

- registration in the Fund must be considered required following any future union agreements from the date of signature of the same except for a registered letter of renunciation by the seafarer to be sent to his employer within 15 days from the aforementioned date. In the absence of a letter of renunciation in the terms and manners set out above, the registration becomes final and tacitly renewed from year to year (unless withdrawn) with the consequent charge on the remuneration of any contribution fee to be paid by the seafarer.
- In the absence of trade union agreements, registration is always possible by completing and sending to the Fund by registered mail the envisaged registration forms, delegation forms for the Employer, the composition of any family unit as well as the preventive health declaration.
- Total annual contribution amount:
Euro 594.00 (band "B" healthcare Services)

Euro 1,033.00 (level "A" healthcare Services)
(optional band "A SUPER"),

5.1.2 For administrative staff and workers in business:

- Membership in the Fund must be considered required following any future union agreements from the date of signature of the same, except for a registered letter of renunciation by the seafarer to be sent to his employer within 15 days from the aforementioned date. In the absence of a letter of renunciation in the terms and manners set out above, the registration becomes definitive and tacitly renewed from year to year (unless withdrawn) with the consequent charge on the salary of the possible -share of contribution to be paid by the seafarer.
- In the absence of trade union agreements, registration is always possible by completing and sending to the Fund by registered mail the envisaged registration forms, delegation forms for the Employer, the composition of any family unit as well as the preventive health declaration.

- Total annual contribution amount:

Euro 594.00 (band "B" healthcare Services)

Euro 1,033.00 (level "A" healthcare Services)
(optional band "A SUPER").

5.1.3 For personnel working for the trade unions agreement signatories:

- In the absence of trade union agreements, registration is always possible by completing and sending by registered mail to the Fund the envisaged registration forms, delegation forms for the Employer, the composition of any family unit as well as the preventive health declaration.

- Total annual contribution amount:

Euro 594.00 (band "B" healthcare Services)

Euro 1,033.00 (level "A" healthcare Services)
(optional band "A SUPER").

5.1.4 For retired personnel who were already Members of the Fund before retirement (regardless of the qualification or category of origin):

- the continuation of the associative relationship is possible by filling in and sending to the Fund by registered letter the envisaged registration forms, the composition of any family unit as well as the preventive health declaration (the forms can be downloaded from the Website and/or can be found at the headquarters of the Fund and/or upon request) also enclosing, following the written communication from the Fund of acceptance of the application for registration and conditions, proof of payment of the contribution (photocopy of the receipt of payment in favor of the Fund).
- Amount of the annual contribution:
 - Euro 360.00 (band "B" healthcare Services)
 - Euro 750.00 (level "A" healthcare Services)
 - Euro 1,050.00 ("A SUPER" range healthcare Services)
 - Euro 360.00 (group "C" healthcare Services OVER 80) - (member + spouse also over 80)

Art. 6 - Duration of the associative relationship and withdrawal

6.1 Membership and the relative commitment to pay the contribution will be considered tacitly renewed from year to year, with the exception of the position of Member of quiescent personnel which dissolves the associative relationship with retirement, without prejudice to the possibility for the latter to request renewal of his registration as a member pursuant to art. 4 letter f) of the Articles of Association by completing and sending the specific forms to the Management Committee.

6.2 Registrations (even if the request was presented on a different date) are made on 1 January and 3 July of each year and the amounts relating to contributions must be paid no later than 30 days from these dates, unless otherwise agreed.

6.3 Enrollments in the Fund scheduled for January 1st or 1st July will take effect from the 30th day following these dates, unless special agreements are made and provided that the relative contribution has been paid within these terms.

6.4 The Member may withdraw from the Fund by sending a specific communication in writing by registered letter to be sent to the registered office of the Fund by 30 September of any year. If the enrollment was made in the second calendar semester of the year, the Member may withdraw only starting from the year following the one in which the enrollment was made.

6.5 Withdrawing Member may be readmitted to the Fund as a Shareholder only through a unanimous resolution by the Management Committee in accordance with the provisions of Art. 26 of the Statute.

Article 7 – Contributions

7.1 The payment of contributions by the Members will be made on the basis of the amounts foreseen for the Bands and the category of Member. The payment of contributions is annual and does not vary with respect to the number of members of the family nucleus.

7.2 The amounts relating to the annual contributions are established according to the provisions of the act. 8 of the Statute.

7.3 The payment of the annual contributions can, by virtue of the business provisions 12 of the Statute, by the will of the Management Committee, take place in two half-yearly installments in advance coinciding with 1 January of each year and 1 July of each year, and the amounts relating to contributions must be paid no later than 30 days from these dates, in which case the payments relating to each of the six-monthly installments are:

- for the "A SUPER" range: Euro 751.50 (for pensioners Euro 525.00)
- Band "A": Euro 516.50 (Euro 375.00 for pensioners)
- Band "B": Euro 297.00 (Euro 180.00 for pensioners)
- Band "C" (OVER 80): Euro 180.00

7.4 The payment of the first six-monthly installment of the contribution, if made during the year, provides for the proportional reduction of the ceilings foreseen for the Healthcare Services (this only applies to the first year of enrolment).

Art. 8 - Associative relationship

8.1 With the completion of the application for registration, the Shareholder acquires the right to participate in the life of the association and to appoint the members of the Board of Directors, on the proposal of the Trade Union Organizations.

Art. 9 - Exclusion and loss of membership status

9.1 Members lose their qualification in the cases indicated in art. 16 of the State. In the event of non-payment of the annual contributions, the Fund may decide on: I) the suspension of the provision of healthcare Services; ii) the exclusion of the Member, without prejudice to the recovery of the credit.

Art. 10 - Healthcare Services

10.1 The Fund, pursuant to peers. 13 of the State, provides health Services through the reimbursement of Services, treatments, health Services, welfare Services also of a social nature, supplementary, complementary and/or substitute health Services to the Health Service.

10.2 The list of Healthcare Services and their description, as well as the limits, exclusions and reimbursement methods, are described in the Healthcare Services Prospectus ("Prospectus") which can be downloaded from the Site and/or requested from the Fund.

10.3 The Fund manages requests for reimbursement of health Services by filling in the reimbursement request form by the Member which can be downloaded from the Site and/or requested from the Fund.

10.4 The Redemption conditions follow the provisions set forth in the Prospectus.

Art. 11 - Provision of Healthcare Services

11.1 The provision of healthcare Services is carried out in relation to the expenses actually incurred within the limits established by the Part. 13 of the Articles of Association and the Prospectus and provided that there is continuity and regularity in the contributions payments.

11.2 Otherwise, the provision of health Services is suspended until the regularization of the contribution position, provided that this occurs within 6 months of the

established deadlines. If this period has elapsed to no avail, any regularization could be rejected by the Management Committee pending further measures.

11.3 In any case, for the purposes of disbursing the Services, expenses incurred relating to events that arose prior to the effective date of enrollment in the Fund are excluded. Healthcare Services must be requested within 30 days of the invoice date, in the manner established by the Board of Directors.