

INFORMATIVE MEMORANDUM ON THE ASSOCIATION RULES

1 – MEMBERSHIP OR WAY OF ENTRY INTO MEMBERSHIP

Membership and registration in LIPA Association may require every adult person (18 years) of any nationality and religion. It is not taken into account whether they are or not legally in the country of residence. There is no age limit. Children are considered to be up to 21 years of age.

Each new member of the LIPA Association should fill in, sign and send the membership form with the payment and the required documentation, after a careful reading of the Informative Memorandum.

2 – REGISTRATION AND PAYMENT

No registration is registered without payment. The membership fee is to be paid upon enrolment. The first registration in the membership will be charged at the price defined by the LIPA Association for the current year. You pay only once for enrolment in the association and it is independent of the package you have chosen, the country where you are or whether you entered the association individually, as a couple or with your family. Date of registration is introduced from the day when the payment is registered in the account of the association.

Then it is automatically renewed on its anniversary for the new annual period, unless the member terminates the contract within 2 months before the annual renewal.

Members have an obligation to inform our association within 30 days of any changes made in the family (change of address, marriage, divorce, birth, etc...).

Each new member of the LIPA Association should fill in, sign and send the membership form with the payment and the required documentation, after a careful reading of the Informative Memorandum.

3 – REPORT ON DEATH

The death of our family member should be reported as soon as possible to LIPA Association. The association will take over all the organization of repatriation and burial of their member through our funeral partners.

LIPA Association is freed off all responsibility and will not bear the costs if the family engages on their own the funeral company that does not have our accreditation or without our consent.

In case of death, the LIPA Association will have the authorization to organize the funeral of their member, in consultation with the family.

4 – WARRANTY AND APPLICATION

Payment of warranty:

Funeral services are paid according to the actual funeral costs and up to limit of the sum specified in the contract:

- To individual or legal person who has supported funeral costs.
- Or to an accredited funeral company that performed the service of funeral.

Warranties:

Support for funeral costs, according to the selected warranty is between € 500 and € 7,000 depending on the country of repatriation and the country of funeral.

For the realization of funeral warranty, as funeral expenses are considered: procedures and administrative formalities, costs of the coffin and complete additional equipment, care of the deceased, transport of the deceased in country or abroad, the costs of the chapel and cold storage, digging grave and funeral and all the other services offered by the funeral company.

All funeral warranties offered by authorized partners, must be accurate and validated, then signed by the partners and our member, and forwarded to the LIPA Association for verification.

5 – ACQUISITION OF RIGHTS AND NOT GUARANTEED ACCIDENTS

For each new member, funeral warranty shall enter into force 190 days after registration.

In case of death over a period of 190 days after the registration, it will not be returned to members under 65 years of age. For other members, registration is returned reduced for costs of the association, that is, 58 € for the West and 38 € for the former YU.

The following cases are not guaranteed by funeral warranty:

- The death of our member before the acquisition of rights and the period of 190 days, except in the case of traffic accidents and accidents at work, as well as unpredictable causes of death (heart attack and stroke, etc...) which are guaranteed from the first day.
- In the case of the suicide of a member, funeral warranty is guaranteed only after 3 years from the entry into the association.
- There are not guaranteed accidents in which a member would participate and thereby would not possess a license for any of the motor vehicles referred to in that accident.
- In case of war
- In the case of assassination or attempted of assassination, unless our members had any active role.
- In the event of occurrence of national or international epidemic, warranties will be supported only within the limits of the financial possibilities of the LIPA Association.
- In the event that a member was on a business trip over 30 days without having informed the association.
- The association does not bear the costs if the family engages on their own, without authorization, a funeral company that previously has not received approval.
- In the case of false information at the registration or death.

6 – MEMBERSHIP FEE

The amount of the annual membership fee is paid in advance, at enrolment or at the annual renewal, and it is defined by the LIPA Association for the current year. Annual terms are calculated from the date of enrolment to the anniversary date.

Each member will be notified in writing one month before the date of the anniversary in order to renew the warranty.

Membership fees can be revalued each year.

Our association cannot be held responsible for lost mail (checks or deposit slip).

Unpaid membership fees:

In the event of an incident in the payment of membership fees and in the absence of their regulation within 15 days after the anniversary, the LIPA Association will withdraw their member

if there is not reached regulation even after a period of 40 days after sending written notice.

7 – TERMINATION OF MEMBERSHIP AND CONTRACT TERMINATION

In the case of termination of the membership within 30 days of the entry in the association, the fee of 20 € will be reserved from registration and membership fees for processing documentation.

In the case of withdrawal from the association after the expiry of 30 days from the entry, registration and membership fees will not be returned.

Termination of membership will be made in writing 30 days before the birthday date of registration, with no obligation on giving the reason for the termination of membership.

Termination of membership does not give the member any right to re-join the association at no cost of entry.