

## PRESS RELEASE

### SUPERBONUS: CATTOLICA ACTIVATES TAX CREDIT ASSIGNMENT

*102% reimbursement for individuals and 101% for businesses, and insurance solutions to protect individuals, professionals and businesses*

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Verona, 19 January 2021. Cattolica Assicurazioni is activating its tax credit assignment service and has enhanced its offer with insurance solutions for individuals, professionals and businesses that take energy or anti-earthquake upgrading measures, contributing to the sustainable development of the country.

#### ASSIGNMENT OF THE CREDIT

In line with the provisions of the Relaunch Decree (Law 77/2020), anyone carrying out measures to improve energy efficiency, environmental sustainability or earthquake resistance is entitled, over the next five years, to request and obtain tax advantages equal to 110% of the expenses incurred (the so-called "Ecobonus" and "Sismabonus"). Cattolica Assicurazioni, which has always been focused on the needs of individuals, professionals and businesses, is offering a tax credit purchase service, paying out an amount equal to 102% of the expenses incurred for the work to **individuals** and 101% to **businesses**.

The service, which is available throughout Italy, gives customers quick access to reimbursement within a few days of submission of all the necessary documents to their dedicated Cattolica Agent.

#### DEDICATED INSURANCE SOLUTIONS

Cattolica has decided to support its customers, both individuals and businesses, by offering not only the reimbursement of expenses, but also insurance solutions for the measures themselves and the subsequent maintenance of the work.

These solutions are designed to meet the various requirements for the protection of the individuals and condominium co-owners entitled to the Superbonus, the professional technicians that assess and certify the requirements and the construction companies that carry out the renovation works.

As well as the tax credit, **for individuals and condominium co-owners** the legislation provides another incentive: a tax refund equal to 90% of the premium for anti-earthquake insurance policies taken out at the same time as the assignment of the credit. In addition, with Cattolica, the building can be protected during and after the works, through:

- the **360° Condominium policy**, which covers the condominium and anyone living there as an owner or tenant.

In particular, the policy protects condominium co-owners from expenses incurred when damage to the building occurs or when the insured is civilly liable for damage caused to third parties. For those who want complete protection of the building, cover can also be activated for legal protection, assistance, electrical phenomena, vandalism, weather events and the most common catastrophe risks such as earthquakes and flooding. Furthermore, the policy also applies to condominium board directors, protecting their professional activities;

- the **Active Casa&Persona policy**, which is intended for the owners or tenants of a home and the relevant household, protects the family and the home from fire, theft and civil liability. Through ancillary cover, it also allows protection to be extended to four-legged friends and cyber risks, income protection, 24-hour assistance, cyber bullying, catastrophe risks and health;
- the **Cattolica&Energie Rinnovabili** policy, designed to protect owners or operators of photovoltaic power plants against direct material damage to the plant and damage as a result of natural disasters, theft, fire and machine failure, covers financial losses due to the total or partial interruption of the plant's business and the liability associated with the ownership and management of the plant.

**Professional technicians** are responsible for assessing and certifying the fulfilment of the energy and anti-earthquake requirements for the 110% Superbonus, ensuring that on completion of the work the individual or condominium requesting the tax credit actually receives it. For them, Cattolica has created a **professional liability policy** covering the entire compensation that the policyholder is required to pay for damages caused to third parties in relation to the issue of written declarations and certifications. The policy also includes tax penalties, fines and other penalties imposed on the policyholder's clients for errors attributable to the policyholder.

To enable **businesses** to carry out energy and anti-earthquake upgrading work with complete peace of mind, Cattolica has designed three complementary solutions that offer policyholders broad-spectrum protection:

- the **CAR (Contractor's All Risks) policy** protects entities and businesses that commission or take part in construction, maintenance and extension against damage caused to works or to third parties;
- the **Third-party and Workers' Liability policy**, designed specifically for companies in any productive sector, offers coverage for damage caused by third parties or employees during the performance of their activities;
- the **Replacement and Installation policy** is designed to cover any damage caused by the incorrect installation of thermal cladding that renders the work no longer adequate.

*Cattolica Assicurazioni is one of the main players on the Italian insurance market and the only cooperative company in its industry to be listed on the Milan Stock Exchange, where it has been present since November 2000. With more than 3.5 million customers who rely on the insurance solutions and products it distributes, the Group has total premiums of nearly €7 billion (2019). At the Group level, Cattolica has 1,368 agencies throughout Italy, covering both large cities and smaller towns, and a network of 1,862 agents. For further information: <https://www.cattolica.it/en/profile>*

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