

## **Press Release**

## UNIPOL GROUP - LAUNCH OF 2DICUORE

## THE FIRST BANK-INSURANCE INTEGRATED SOLUTION COMBINING INSURANCE POLICY AND BANKING ACCOUNT

Carlo Salvatori, CEO of the Unipol Group said: 'a very innovative product is born, which is unique in the Italian landscape and enhances the integration between bank and insurance'.

Bologna, 5 February 2007 — The Unipol Group presents 2diCuore, an absolute innovation in the Italian market, which combines banking account and Motor TPL policy in a single solution, hence granting to customers the added value of friendliness, cost and time saving.

'2diCuore — commented Carlo Salvatori, CEO of the Unipol Group — is an innovative solution for the ever increasing convergence of financial and banking needs of the Italian households. Unipol is the first group in Italy to implement it thanks to its unique positioning as financial group which really integrates banking and insurance sectors.'

**2diCuore** is a product designed and developed by Unipol Assicurazioni, Unipol Banca and Aurora Assicurazioni together, which will be available to employees and pensioners in over 2,000 banking and insurance sales points of the Group.

In detail, 2diCuore includes:

- a specific **current account** providing for **the cheapest conditions in the market**, i.e. a monthly fee of only €2.50 permitting an unlimited number of transactions; a very interesting credit rate; ATM card, payment of bills by direct debit, chequebook and phone and internet banking services all for free.
- one of the most low-priced and innovative **Motor policies** on the market. It is **low-priced** because it offers discounts of 10% to 20% on Motor TPL premium and up to 50% on fire and theft premium. It is **innovative** because it employs the most advanced satellite device for bringing assistance to vehicles and persons involved in claims (**Unibox** and **Aurobox**) developed by Octotelematics, leader in the sector in Europe. The device allows to find the stolen vehicle once the claim is reported and to send an alarm to call for help in case of accident.









The average price of this great innovation is usually €500/600 for the device and €80 for the annual fee to access the services provided by Octotelematics operating centre.

Merging insurance and banking into a single product allows **remarkable cost reduction and many advantages**. Customers do not incur in any costs either for the purchase or for the first-time installation of Unibox and Aurobox. Furthermore, Unipol Banca will be charged with paying the fee for 3 years after opening of the **2diCuore** current account. The account is fee-free and has the same conditions also for the family member co-beneficiary of **2diCuore** who has his/her salary or pension credited to the current account.

Whoever will open *2diCuore* by 30 June 2007 may chose to pay the Motor policy in monthly instalments at zero rates and direct debited to the account.

For further information www.unipolonline.it www.aurorassicurazioni.it www.unipolbanca.it

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Please note that the original Press Release is in Italian. In case of doubt, the Italian version prevails.





