



*To whom it may concern*

Reggio Emilia, April 1, 2025

**MEMORANDUM N. 28/2025**

**Deadline/Fulfillment**

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**Subject: Extension of insurance against disasters and catastrophic events**

The Council of Ministers on March 28, 2025 approved a decree-law by which the terms for taking out so-called catastrophe policies were extended to the:

- October 1, 2025 for medium-sized enterprises;
- January 1, 2026 for micro and small enterprises.

The date of March 31, 2025, on the other hand, remains firm for large enterprises, but without penalties for 90 days. This means that in the event of noncompliance for 90 days, public contributions are not lost.

The Firm remains available for any clarifications.

***SGB & Partners - Commercialisti***

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