

„Insured for TRAVEL“

Document containing information about an insurance product

Insurance undertaking: Compensa Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group,

Poland, license issued by the Minister of Finance on 12 February 1990, DMU-006-10-90

Product: Insured for TRAVEL

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Detailed information disclosed prior to entering into an insurance contract and information concerning the contract itself is available in other documents.

What type of insurance is offered?

This product offers insurance coverage referred to in groups 1, 2, 9, 13, and 18 of section II of the Annex to the Act on Insurance and Reinsurance Activity.



What is covered?

- ✓ We insure your life and health, your property and your third party liability in private life.
- ✓ What we insure and the extent of our coverage depends on the insurance option selected as well as on the type and duration of travel.
- ✓ Depending on your choice, the following are covered:
 - 1) treatment costs incurred in connection with a sudden illness or an accident that are borne abroad or incurred in Poland, including the cost of assistance services. The following costs and services are covered:
 - costs of hospital treatment and surgical procedures;
 - costs of diagnostic and outpatient procedures related to chronic illnesses;
 - costs of dental procedures;
 - costs of continuing the treatment after returning to Poland;
 - costs of transporting the remains to Poland or to the country of permanent residence or the costs of funeral or cremation;
 - costs of travel, board and accommodation of an accompanying person or a person summoned to you;
 - search and rescue costs when travelling abroad;
 - costs of language assistance when travelling abroad;
 - costs of transporting the accompanying persons to Poland or the country of permanent residence in the event of your death;
 - costs of caring for and transporting minor children or dependent adults to Poland or the country of permanent residence;
 - convalescence costs;
 - costs of continuing travel after treatment;
 - telephone medical consultations;
 - costs of ski passes or sports school lessons not used due to an illness or accident;
 - costs of an early return to Poland or the country of permanent residence; costs of legal assistance
 - costs of assistance in the event of being in quarantine and in forced isolation caused by COVID-19;
 - 2) in the case of an accident insurance policy – your health and life. The insurance includes a benefit for permanent health impairment and a death benefit;
 - 3) in the case of a travel luggage and sports equipment insurance policy – your property. Accidents involving a loss or destruction of, or damage to luggage or sports equipment during transport, storage or use when travelling are covered;
 - 4) in the case of a third party liability (TPL) in private life policy, personal injuries or property damage caused by you or persons for whom you are legally accountable and resulting from a tortious act when travelling are covered.
- ✓ The sum insured shall be determined separately for each type of coverage included in the product.



What is not covered?

- ✗ Coverage offered under the "Insured for TRAVEL" policy is not compulsory and does not replace any compulsory insurance.



What are the limitations of the insurance coverage?

- ! The damage suffered shall not be covered if the insured event has occurred as a result of:
 - 1) your intentional actions, including actions consisting in attempted or perpetrated offences, suicide, self-mutilation or a health disorder caused by you deliberately;
 - 2) actions which occur or which you cause when you are under the influence of drugs, psychotropic drugs, drugs not recommended by a physician or used contrary to the recommendations of a physician, or other intoxicants;
 - 3) you driving a motor vehicle or another vehicle under the influence of alcohol, in a state of intoxication or without the required license to drive the vehicle or in breach of the provisions of law or rules specified by its manufacturer.
- ! The insurance does not cover any situations where an insured event has occurred:
 - 1) in connection with the performance of manual labour by the Insured Person (unless the Parties have included it in the scope of insurance);
 - 2) in connection with practising competitive sports or high-risk sports (unless the Parties have included it in the scope of insurance);
 - 3) in connection with rehabilitation treatment;
 - 4) if your country of destination is different from your country of permanent residence or is to become your country of permanent residence;
 - 5) prior to the commencement of the insurance period.
- ! Under the insurance against the costs of treatment outside the Republic of Poland together with assistance services and accident insurance, as well as the costs of treatment of foreign nationals together with assistance services, the following are not covered:
 - 1) costs of treatment incurred in Poland and in the country of permanent residence – if they originated in connection with the insurance against the costs of treatment outside the Republic of Poland together with assistance services;
 - 2) expenditure on special nutrition, spa and health resort stays, rehabilitation treatment, plastic surgeries, dental procedures, including preventive and prosthetic treatment, alcohol poisoning;
 - 3) costs of treatment of bodily injuries or health disorders caused by medical treatment or procedures or vaccinations;
 - 4) costs of treatment of persons whose purpose of travel is to undergo medical treatment;
 - 5) treatment costs exceeding the scope necessary to restore the Insured Person's health to a degree enabling them to return to the country;
 - 6) costs of treatment of mental disorders, congenital defects, venereal diseases, AIDS, diseases caused by or related to HIV;
- ! Under an accident insurance policy, the following are not covered, inter alia:
 - 1) any diseases or medical conditions, even if they occur suddenly;
 - 2) bodily injuries caused by treatment or medical procedures.
- ! Under a travel luggage and sports equipment insurance policy, the following are not covered, inter alia:
 - 1) files, documents, travel tickets, keys, manuscripts, money and legal tenders, securities, cheques, credit cards, payment cards, computer programmes and data, bills of exchange;
 - 2) stationary computer equipment, data mediums, software, cassettes, discs, communications equipment;
 - 3) losses resulting from theft without burglary;
 - 4) losses consisting only in damage to or destruction of suitcases, trunks and other luggage containers in transit;
- ! Under a TPL insurance policy, the following types of losses are not covered, inter alia:
 - 1) related to the pursuit of gainful employment;
 - 2) caused mutually: by you to another insured person who we insure together with you under the same agreement, and to other relatives;
 - 3) which are related to access to a computer network or the Internet or to the use thereof and resulting from the loss of data regardless of the type of the data medium involved;
 - 4) which occurred in relation to equipment used or made available for use under a lease, sublease, rental, use or any similar agreement – this applies, among others, to sports equipment, electronic equipment, vehicles, their equipment and items left in such vehicles.

- 5) related to the fact that you use water equipment other than the equipment defined in the GTCL, motor vehicles which are subject to compulsory registration and aircraft;
 - 6) they constitute a purely financial loss, i.e. a loss other than personal injury and property damage.
- ! Other exclusions and limitations of liability shall be set out in the general terms and conditions of insurance.



Where is the coverage valid?

- ✓ Depending on the type, nature and length of the trip, the coverage is valid worldwide, in Europe or in Poland.



What are the obligations of the Insured Person?

- The Policyholder is obliged to:
 - pay the premium;
 - answer any and all questions that we have included in the application or asked in writing.
- The Policyholder or you are obliged to:
 - during the term of the insurance contract:
 - notify us of any changes in the circumstances we inquired about in the offer (application) form or in other documents prior to the conclusion of the contract;
 - comply with generally applicable provisions of law which apply in the country in which you are travelling, e.g. have be vaccinated in accordance with the requirements in effect in a given country;
 - comply with the manufacturer's recommendations related to the operating conditions, storage, transport and use of luggage and sports equipment;
 - protect the subject of insurance against burglary;
 - in the case of an insurance event:
 - contact the Emergency Centre to obtain a guarantee for the coverage of the costs payable to a medical facility in respect of medical assistance provided;
 - notify us about the occurrence of an insured event – no later than within 48 days from the date of the accident;
 - provide us with the following: a completed loss report form, other documents that we need to establish the legitimacy of the claim and the amount of the benefit due, secure evidence relating to the event, including medical documentation;
 - use all available means to mitigate the extent of the loss;
 - ensure that claims for damages may be sought against persons who contributed to or caused the loss, in particular by identifying those persons;
 - immediately notify the fire department, police or other services if the circumstances or type of loss require their presence at the location where it occurred – e.g. when you suspect that an offence has been committed;
 - provide our representatives with any and all explanations regarding the loss that have been requested;
 - follow our recommendations;
 - prepare, at your own expense, a summary of your losses;
 - notify us if the extent of the loss is greater than previously reported;
 - not to recognise or settle any claims of the beneficiary under the insurance contract, if you have not obtained our prior written consent to do so. If you do so without our consent, we shall not be legally bound by such actions on your part.



How and when do I pay premiums?

Depending on your choice – in full or in instalments. The premium amounts and their due dates are set forth in the insurance policy.



When does insurance coverage commence and conclude?

- Our liability shall begin on the date indicated in the policy as the commencement of the insurance period. It shall commence on that date, provided that the policyholder has entered into an insurance contract with us and has paid the premium or its first instalment.
- In the event that the contract is concluded for the benefit of a person staying outside the Republic of Poland, the insurance coverage shall commence after a 3-day grace period commencing on the date of conclusion of the insurance contract and payment of the premium. The grace period does not apply in the event of continuation of the contract (i.e. the conclusion of an insurance contract for a subsequent period of time, with continuity of insurance coverage maintained).
- The insurance contract shall expire when:
 - the insurance period for which we have concluded it with the policyholder expires;
 - all benefit limits, the sum or sums insured, the sum or sums guaranteed which constitute the upper limit of our liability have been exhausted;
 - the 30-day notice period for termination of the insurance contract expires – if terminated by the policyholder;
 - the policyholder withdraws from the insurance contract;
 - we provide the policyholder with our notice of termination of the insurance contract with immediate effect;
 - the last day of an additional deadline for the payment of the premium or its instalment that we have set in the payment request has expired;
 - a day comes which we have specified, in our agreement with the policyholder, as the date of termination of the contract;
 - you withdraw from the insurance contract if you are the only person for the benefit of which the policyholder has entered into the contract;
 - you die.



How do I terminate the contract?

- The Policyholder may terminate the contract at any time by observing a 30-day notice period.
- The Policyholder may withdraw from the insurance contract by serving a written notice within 30 days from the date of conclusion of the contract if the Policyholder is a natural person, or within 7 days if the Policyholder is a business entity.
- The Policyholder's notice of termination of the contact shall be made in writing and delivered to us.