

“Insured for TRAVEL” Travel Insurance



- Document containing information about an insurance product
- General Terms and Conditions of Insurance

„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

Wiener is a trademark of Compensa TU S.A. Vienna Insurance Group.

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.

GENERAL TERMS AND CONDITIONS OF INSURANCE TRAVEL Package

The General Terms and Conditions of Insurance (hereinafter also referred to as the GTCI) is a valid document. Read it to learn what you are gaining from our insurance and how to use it.

There you will find information on:

- what we insure under the insurance agreement:



- to whom the insurance agreement pertains:



- in what situations is our cover effective and when it is not effective:



- how we determine the amount of the insurance premium:



- our and your obligations:



- how to notify us about a loss:



- when we pay out a benefit and on what is its amount conditioned:



We conclude the insurance agreement with the policyholder.

The policyholder pays the premium and decides who the insured party is, i.e. who is to be insured.



The policyholder may insure either themselves or you.

If they insure themselves, they also become the insured party. If we talk about you in the GTCI, we mean the insured party, when we talk about us, we mean Compensa TU S.A. Vienna Insurance Group (hereinafter referred to as Compensa).



We have included a glossary in the GTCI.

In the glossary we explain insurance terms used in the GTCI. In the text they are highlighted in bold.

The table below contains information on material provisions of the general terms and conditions of insurance. Such information is required under Article 17(1) of the Act on Insurance and Reinsurance Activity.

Type of information		GTCI clause
Conditions for payment of compensation and other benefits	GTCI of the "Insured for TRAVEL" – COMMON PROVISIONS	items 9 - 11, 13 - 17, 39, 42 - 49, 58 - 60, 71 - 73, 75 - 86, 88, 89, 91 - 95, with reference to applicable terms defined in 113 of the GTCI "Insured for TRAVEL"
	Appendix to the GTCI "Insured for TRAVEL" – Table of fixed rate benefits	items 1 - 144
	Clause 1 – Insurance against the costs of treatment together with assistance services	items 1 - 11, 14 - 16, 18 - 25, with reference to applicable terms defined in 113 of the GTCI "Insured for TRAVEL"
	Clause 2 – Accident insurance	items 1 - 4, 6 - 23, with reference to applicable terms defined in 113 of the GTCI "Insured for TRAVEL"
	Clause 3 – Insurance for travel luggage or electronic equipment	items 1 - 5, 8 - 16, with reference to applicable terms defined in 113 of the GTCI "Insured for TRAVEL"
	Clause 4 – Insurance against third party liability in private life	items 1 - 8, with reference to applicable terms defined in item 108 of the GTCI "TRAVEL Package"

<p>Limitations and exclusions of our liability which entitle us to refuse to pay or reduce the payment of compensation</p>	<p>GTCI "Insured for TRAVEL" – COMMON PROVISIONS</p>	<p>items 11, 13, 18, 22 - 24, 26, 36, 43 - 44, 46, 48 - 50, 57 - 59, 72 - 74, 75, 76, 81, 84 - 85, 91, 94, 95, 105, 109, 110, with reference to applicable terms defined in 113 of the GTCI "Insured for TRAVEL"</p>
	<p>Clause 1 – Insurance against the costs of treatment together with assistance services</p>	<p>items 3 - 6, 8 - 13, 15, 16, 19 - 21, with reference to applicable terms defined in 113 of the GTCI "Insured for TRAVEL"</p>
	<p>Clause 2 – Accident insurance</p>	<p>items 3 - 8, 9 - 12, 16, 17, 22, with reference to applicable terms defined in 113 of the GTCI "Insured for TRAVEL"</p>
	<p>Clause 3 – Insurance for travel luggage or electronic equipment</p>	<p>items 3 - 9, 11, 12, 14 - 16, with reference to applicable terms defined in 113 of the GTCI "Insured for TRAVEL"</p>
	<p>Clause 4 – Insurance against third party liability in private life</p>	<p>items 3, 6, 8, 9, 11, with reference to applicable terms defined in 113 of the GTCI "Insured for TRAVEL"</p>

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PART 1 – COMMON PROVISIONS

General provisions

1. The General Terms and Conditions of Insurance TRAVEL Package – hereinafter referred to as GTCI – are part of the insurance agreement, trademarked “Wiener”, concluded by Compensa Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group (hereinafter: Compensa). As Compensa conclude this contract with natural persons, legal persons or organisational units without legal personality. The entity we conclude the contract with is referred to as the policyholder.
2. The policyholder may enter into an insurance contract on their own or for the benefit (and on behalf) of another person. The person for the benefit of which the contract is concluded and which enjoys insurance coverage is referred to as the insured person. This means that if the policyholder has entered into the contract for their own benefit, they act both in the capacity of the policyholder and the insured person. Whenever we refer to “you” in the GTCI, we mean the insured person. You can be the only insured person or one of many insured persons if the policyholder takes out insurance for more persons.
3. In consultation with the policyholder, we may introduce provisions into the insurance contract which are not included in the GTCI. In order for such provisions and amendments to the insurance contract to be valid, they must have a written form.
4. The insurance contract concluded pursuant to the GTCI is based on the laws of Poland.

5. If there are any matters we have not provided for in the GTCI, the applicable provisions of Polish laws, especially the Civil Code and specific legal acts regulating insurance activity, shall apply.
6. Certain terms we use in the GTCI have a special meaning. We highlight them in the text and define them in the glossary at the end of the document. Please become familiar with those terms and their definition in order to be able how they need to be interpreted.
7. To make it easier for you to interpret the GTCI, we have included additional notes. The examples provided allow you to better understand the wording of the contract but should not be interpreted as its integral part.

Subject, scope and place of insurance

8. Depending on the type of the insurance policy, we insure your health, life, property and third party liability. This is what we refer to as the subject of insurance.
9. What is insured and to what extent it is insured, depends on the insurance option chosen by the policyholder.
10. Depending on where you are travelling to, we insure:
 - 1) costs of treatment when travelling abroad;
 - 2) costs of treatment when travelling in Poland;
 - 3) consequences of accidents when travelling abroad and in Poland;
 - 4) travel luggage or sports equipment when travelling abroad and in Poland;
 - 5) third party liability in private life when travelling abroad and in Poland;
11. Table 1 shows who and to what extent may be covered depending on the type and length of travel.

Table 1. Scope of our insurance coverage offered under the “Insured for TRAVEL” scheme.

SCOPE OF INSURANCE COVER	FOREIGN TRIP		DOMESTIC TRIP		
			ARRIVAL 1 TEMPORARY STAY	SHORT-TERM TRAVEL	
costs of treatment, including assistance	Polish citizen	foreign national	foreign national	-	-
accident insurance	Polish citizen	foreign national	foreign national	Polish citizen	foreign national
luggage or sports equipment	Polish citizen	foreign national	-	Polish citizen	foreign national
third party liability in private life	Polish citizen	foreign national	foreign national	Polish citizen	foreign national

12. We provide coverage throughout the entire period indicated in the insurance contract,
13. When you take advantage of our coverage:
 - 1) when travelling abroad – your treatment costs are covered worldwide, in Europe, with the exception of Poland and your country of permanent residence. However, under insurance against accidents, luggage or sports equipment and third party liability in private life, you are also covered in Poland and your country of permanent residence. Worldwide also includes the USA, Canada, Japan and Australia, provided that the policyholder pays an additional premium;
 - 2) when travelling domestically – you are covered in Poland:
 - a) during short-term travel – under insurance against accidents, luggage or sports equipment and third party liability in private life;
 - b) during arrival and temporary stay – under insurance against treatment costs in Poland, accidents and third party liability in private life.
14. We are liable for events that occurred while practising amateur sporting activities or while using sports equipment, depending on the insurance cover you choose. We do not charge any additional premiums for this.
15. We can extend our liability to include risks resulting from the fact that you perform manual labour, practise competitive sports, high-risk sports, or you have a chronic illness and you want to enjoy cover up to the upper limit of the sum insured for treatment costs and assistance. We charge an additional premium for this.
16. If we extend our liability to include competitive sports and high-risk sports, the scope of insurance also includes amateur sports. If the insurance contract covers competitive sports, the scope of insurance also includes high-risk sports.
17. We can also extend our liability to include risks resulting from the fact that you need assistance in the event of quarantine and forced isolation due to COVID-19. We charge an additional premium for this.
18. We are not liable for:
 - 1) bodily injuries resulting from treatment, vaccination or medical procedures – regardless of who performed them and for what purpose;
 - 2) benefits lost due to an illness or accident;

Example:

If you are hospitalised as a result of an illness or accident, we cover the costs of your treatment. But we are not liable if, due to this hospitalisation, you do not return to Poland or the country of permanent residence on time and do not sign a lucrative contract you planned to conclude. All losses relating to this are deemed lost benefits.

- 3) losses which consist in the loss or reduction of your earnings;

Example:

If you are on sick leave due to an illness or accident, your remuneration will be lower. The lower remuneration is a loss that reduces your earnings.

- 4) damage to the natural environment.
19. The detailed scope of insurance cover is specified in the specific clauses.
20. If the provisions of the clauses differ from the provisions of Part 1 of the GTCI, provisions of the clauses shall prevail.
21. Common provisions (part 1 of the GTCI) apply to matters not regulated in the clauses.

General exclusions of our liability

Note:

Exclusions of our liability are situations in which our cover does not apply. If a loss occurs that falls under these exclusions, you will not receive any compensation from us.

22. We are not liable for certain losses or we are liable for them only partially. This applies to situations where an insured event or loss is a typical, normal consequence of the circumstances that we have indicated in the exclusions or limitations of our liability.
23. We are not liable for losses;

- 1) which occur as a result of your intentional actions or the intentional actions of a beneficiary. This also applies to a situation in which you or the beneficiary attempt to commit or actually commit an offence, suicide, self-mutilate or knowingly cause health impairment;
- 2) 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 physician's recommendations, or other intoxicants, excluding alcohol, unless you are in a state after consumption of alcohol exceeding the permitted consumption limit provided for in the applicable laws of the country in which you are staying during your travel. In the absence of such a limit, the value of 0.2‰ is deemed to constitute such a limit;

Note:

The meaning of substitute drugs and psychoactive substances is defined in the Act on Counteracting Drug Addiction.

- 3) which occur when you are driving a vehicle:
 - a) under the influence of alcohol or in a state of intoxication;
 - b) without the required authorisations;
 - c) contrary to the terms of use specified by the manufacturer;
 - d) contrary to the provisions of law;
- 4) caused by:
 - a) war, civil war, rebellion, riot, uprising, war confiscation, nationalisation, the imposition of martial law or a state of emergency, acts of terror. However, due to these events, we extend our insurance cover to include the costs of treatment when travelling abroad and in Poland up to 7 days and we are liable for the costs of your treatment, consequences of an accident, travel luggage, sports equipment or third party liability, if these events prevent you from returning to Poland or the country of permanent residence, and the costs of treatment, accident, loss or damage to travel luggage or sports equipment and your third party liability are not directly related to them;
 - b) requisitioning by public authorities;

Example:

If, as a result of war, martial law, state of emergency or any other event, the authorities of the country in which you are staying abroad or in Poland confiscate your travel luggage, sports equipment or other items that are not yours, we will not compensate you for them under the insurance for travel luggage or sports equipment.

27. Whether we conclude the insurance contract depends on the information we receive from the policyholder. Such information has an impact on assessing the insurance risk.
28. We indicate the period of insurance in the insurance contract.
29. We can conclude the insurance contract for a period of one year or less than one year (short-term insurance).

Note:

We assume that the annual insurance period is 365 consecutive days and 366 days in a leap year. Insurance you take out for a period of less than one year is deemed to be short-term insurance.

30. Our insurance cover remains the same for annual and short-term insurance contracts.
31. We confirm the conclusion of the insurance contract by means of a policy.
32. In the policy, we confirm, each time, the details that the policyholder has provided us with. These include:
 - 1) first and last name or company name and address of the policyholder;
 - 2) date of birth or personal identification number (PESEL) or taxpayer identification number (NIP) of the policyholder;
 - 3) your date of birth, personal identification number (PESEL), statistical number (REGON) or taxpayer identification number (NIP);
 - 4) insurance period;
 - 5) sum insured;
 - 6) scope of insurance;
 - 7) territorial scope of insurance;
 - 8) the number of insured persons when the contract is a group contract;
 - 9) premium amount.
33. An insurance contract may be concluded for the benefit of a person(s) identified in the policy or in an external list.
34. The insured persons are identified in an external list when coverage under the insurance contract is provided to at least 10 persons. If such a contract is concluded, the same scope of coverage is offered to all insured persons.
35. An insurance contract offering the same insurance period and the same scope of coverage may be concluded by the policyholder, for the same insured persons, up to the maximum sums insured or sums guaranteed offered under individual types of insurance coverage.
36. If the policyholder concludes several insurance contracts for your benefit, and these contracts cover at least part of the same period and the same scope of insurance and the total sum insured or the sum guaranteed under these contracts exceeds the maximum sum under the selected type of insurance, our liability will be limited to the maximum amount envisaged for this type of insurance.

Conclusion of an insurance contract for the benefit of another person (a third party)

37. The policyholder may conclude an insurance contract for your benefit. In such a situation, the policyholder must name you in the insurance contract.
38. The policyholder is obliged to pay the premium. Therefore, we have a claim for payment of the premium only against the policyholder.
39. You have the right to claim your benefit or compensation directly from us. Third party liability insurance is an exception here.
40. If the policyholder has named you as the insured person in an insurance contract (i.e. they concluded the contract for your account), we will, upon your request, provide you with the provisions of such a contract and the provisions of the GTCL, specifying your rights and obligations. We shall do so within 14 days of receiving your request.
41. If the policyholder has named you as the insured person in an insurance contract, you are bound by the provisions of the GTCL.

Commencement and end of the liability period

42. The dates on which the insurance period commences and ends are specified in the policy.
43. Our liability begins on the date indicated in the policy as the commencement of the insurance period. It commences on that date provided that the policyholder:
 - 1) has concluded an insurance contract with us, and
 - 2) paid the premium or its first instalment at least one day in advance.

Note:

The due date on which the premium or its first instalment are to be paid is specified in the insurance contract and we confirm it in the policy.

44. If the due date on which the premium or its first instalment are to be paid is deferred, our liability commences on the date indicated in the policy as the commencement date of the insurance period.
45. In addition, our liability commenced on the day indicated in the policy and when you start your travel abroad or domestic travel.
46. When you are travelling outside the Republic of Poland or the country of your permanent residence and the policyholder enters into an insurance contract for your benefit, the insurance period and our liability may commence only 3 days from the date of conclusion of this contract and payment of the premium. This is a grace period. It applies to

Conclusion of the insurance contract

25. We conclude an insurance contract with the policyholder on the basis of their application for the conclusion of the insurance contract. The application constituted a part of such a contract.
26. The policyholder is obliged to answer all questions that we have included in the application form and which are necessary for the conclusion of the insurance contract.

the following coverage options:

- 1) insurance against the costs of treatment abroad;
 - 2) accident insurance;
 - 3) insurance of travel luggage or sports equipment;
 - 4) insurance of third party liability in private life.
- An exception to this rule is described in the following section.

Example:

On 31 August 2021, you are outside Poland and you need cover from 1 September 2021 for the duration of your stay abroad. We can conclude an insurance contract with a policyholder on 1 September 2021, but our cover will not become effective until 4 September 2021.

47. We do not apply a grace period upon renewal of an insurance contract. This is a situation when we conclude a contract with the policyholder for an additional period of time and maintain the continuity of our cover.
48. Our liability ends upon the expiry of the insurance contract. The situations in which the insurance contract expires are identified in item 50.
49. If, for fortuitous reasons, you cannot return to Poland or the country of permanent residence from a foreign trip as scheduled, we will extend our cover by 72 hours from the end of the insurance period indicated in the policy. We will do so under the current contract. We do not charge any additional premiums for this. During this time, you enjoy the full extent of our cover.
We will extend our cover provided that you inform the Emergency Centre about an event that prevents you from returning as planned before the end of the insurance period specified in the policy.
We consider such events to be:
 - 1) breakdown of a ground transportation vehicle, aircraft or watercraft;
 - 2) fire, hurricane, flood, heavy rainfall, hail, avalanche, direct lightning strike, earthquake, land subsidence or landslide, volcanic eruption, blast or aircraft crash during your foreign trip;
 - 3) cancellation or delay of a means of transport due to adverse weather conditions;
 - 4) accidents affecting ground, sea or air transport;
 - 5) outbreak of war, martial law, armed coup d'état or other political upheaval as a result of which the borders of the country in which you are staying are closed and you cannot leave the country on the scheduled date.As part of the extension of insurance coverage, we shall not bear the costs of your evacuation to Poland or the country of permanent residence, if such evacuation proves necessary.

Expiry of the insurance contract

50. The insurance contract expires when:
 - 1) the insurance period for which we have concluded it with the policyholder comes to an end;
 - 2) all limits applicable to benefits, the sum or sums insured, the sum or sums guaranteed, have been exhausted;
 - 3) the policyholder withdraws from the insurance contract (see item 51);
 - 4) the 30-day notice period for termination of the insurance contract expires – if terminated by the policyholder (see item 52);
 - 5) we provide the policyholder with our notice of termination of the insurance contract with immediate effect in the situations referred to in Article 814(2) and Article 816 of the Civil Code (see also item 53);
 - 6) upon the expiry of the last day of the additional deadline for payment of the next premium instalment specified in the payment request, in the situation referred to in Article 814(3) of the Civil Code;
 - 7) there comes a day which we have specified in our agreement with the policyholder as the date of termination of the contract;
 - 8) you withdraw from the insurance contract if you are the only person for whom the policyholder has entered into the contract (see item 54);
 - 9) you die.
51. If the insurance contract is entered into for a period longer than 6 months, the policyholder has the right to withdraw from it within 30 days, and if they are a business entity – within 7 days of entering into the contract. However, even if the policyholder exercises this right, they are obliged to pay the premium for the period in which we provided insurance cover.
52. The policyholder may terminate the insurance contract at any time with a 30-day notice period.
53. We may terminate a fixed-term insurance contract with immediate effect in situations stipulated by law and for valid reasons. A valid reason means that:
 - 1) the policyholder concealed or misrepresented circumstances which we had inquired about before the conclusion of the contract, which affected the assessment of the insurance risk or the amount of the premium due;
 - 2) the policyholder or you committed an offence related to the conclusion or performance of the insurance contract;
 - 3) the policyholder or you made it difficult for us to determine the circumstances in which the insured event and its consequences occurred;
 - 4) you or your legal representative did not release the persons or entities who have provided you with healthcare services from the obligation to maintain medical confidentiality.
54. As an insured person, you have the right to withdraw from a group insurance contract. In order to do this, you need to submit a written

statement to us. The statement takes effect on the day following the date on which it is made. From that date onwards, coverage is no longer provided. But we can also make different arrangements with you.

55. Although the insurance contract expires, the policyholder is obliged to pay the premium for the period in which we provided insurance cover.

Sum insured, sum guaranteed and limits of our liability

56. The policyholder agrees with us on the sum insured or the sum guaranteed when concluding the insurance contract. The policyholder determines it for you and other insured persons separately.

Note:

The sum insured is the maximum amount we are liable for when we insure your health, life or property.
The sum guaranteed applies to third party liability insurance. It is the maximum amount that the aggrieved person may receive under your third party liability insurance.

57. The sum insured or the limit of liability is the limit of our liability and serves as a basis for determining the premium amount. We may agree with the policyholder on other limits of our liability in the contract.
58. The sum insured or the sum guaranteed constitutes the upper limit of our liability for one and all insured events during the insurance period. It will be reduced by any benefit or compensation that we have paid. Accident insurance is an exception here (see item 59). However, we can specify otherwise in the clauses.

Note:

Liability for one and all events means that we will pay you compensation or a benefit in connection with each insured event that occurred during the insurance period. However, each compensation or benefit paid out reduces the sum insured or the sum guaranteed. Therefore, the sum insured or the sum guaranteed may be exhausted, as all indemnities or benefits paid out must not exceed it.

59. The sum insured is not reduced in accident insurance when we pay out a benefit for health impairment. However, it will be exhausted if we pay out a benefit in the event of your death.
60. Under insurance against third party liability in private life, the policyholder specifies a combined sum insured for personal injuries and property damage. It is reduced by the amounts of indemnities or benefits paid out.
61. The sum insured in euro is converted into PLN at the average exchange rate of the National Bank of Poland. We apply the rate from the last business day before the date of conclusion of the insurance contract.

Insurance premium

62. The amount of the premium is calculated for the duration of our liability, on the basis of the premium tariff applicable as at the date of entry into the insurance contract.
63. The amount of the premium and its due date are confirmed in the policy.
64. The amount of the insurance premium is affected by:
 - 1) insurance option;
 - 2) territorial scope of coverage;
 - 3) sum insured or sum guaranteed;
 - 4) scope of insurance;
 - 5) insurance period;
 - 6) purpose of travel;
 - 7) risk factors;
 - 8) number of insured persons;
 - 9) individual insurance risk assessment;
 - 10) a system of premium discounts and increases.
65. The policyholder may pay the premium in full or in instalments.
66. The policyholder pays the premium or its first instalment at the moment of entry into the insurance contract. However, we may agree otherwise with the policyholder in the insurance contract.
67. If the policyholder pays a lower amount of the premium or its instalment than specified in the insurance contract, we consider the premium not paid.
68. If the policyholder pays the premium by a wire transfer or postal order, the date of payment is the date on which:
 - 1) they placed an order requiring a payment to our account with their bank or at the post office – provided that a sufficient balance is available on their account; or
 - 2) the full amount of the required premium or its instalment is credited to our account.
69. If the policyholder has provided false information on the basis of which we calculated the premium, the policyholder is obliged to pay, at our request, the difference between the premium due and the premium indicated in the policy.
70. The policyholder may decide that you and other insured persons will pay the premium. But before you agree to this, they must provide the GTCI to each and every one of you.
Your obligations and obligations of the policyholder under the insurance contract

71. When the policyholder enters into an agreement for the account of a third party, they are under an obligation to provide you and other insured parties with our information on material provisions of the GTCL. In the said information we indicate the provisions of the GTCL in which we described:
- 1) circumstances which represent grounds for the payment of the benefit or compensation, and
 - 2) situations in which we may refuse to pay the benefit or compensation or reduce its amount.
- The policyholder should do so before they insure you. Our information is to be provided in writing or – if you agree – on another durable medium.
72. When the contract is in effect, the policyholder is under an obligation to notify us of any changes in circumstances about which we asked in the offer (application) form or other documents prior to the conclusion of the contract. However, if you know that the policyholder has entered into an insurance contract to your benefit, you are also obligated to notify us of all changes concerning the insurance. The policyholder or you should notify us of the changes as soon as you become aware of them.
73. The policyholder or you – if you know that the policyholder entered into an insurance contract for your benefit – are under an obligation to:
- 1) comply with:
 - a) comply with generally applicable provisions of law which apply in the country in which you are travelling, e.g. have been vaccinated in accordance with the requirements in effect in a given country;
 - b) the manufacturer's recommendations as to the conditions of operation, storage, transport and use of luggage and sports equipment;
 - 2) protect the subject of insurance against burglary;
74. If you or the policyholder fail to fulfil any of your obligations mentioned in items 26, 72 or 73, we will refuse to award a benefit or compensation in the part in which it affected the occurrence, course or extent of the loss. If a breach of these obligations has been committed intentionally, in the case of doubts we assume that the insured event and its consequences are the result of those circumstances.

Your obligations when the loss occurs

75. If an insured event occurs, we will be able to pay an compensation or a benefit if you, your legal representative, the beneficiary, the person in whose care you are or the policyholder fulfils the obligations listed below. You should:
- 1) You, your legal representative, the beneficiary or a person in whose care you are or the policyholder:
 - a) notify us of the occurrence of the insured event – before taking any action on your own and immediately, but not later than 48 hours from the event giving rise to our liability – request assistance from the Emergency Centre by phone, with the exception of a single visit at a dentist's related to the treatment of acute inflammation or pain, limited to one tooth, or a single outpatient visit, if you choose the dentist or physician yourself and cover the costs of the visit up to the equivalent of EUR 100;
 - b) provide us with:
 - i. a completed loss report form;
 - ii. other documents that we need in order to determine the legitimacy of claims and the amount of the benefit or compensation – we identify them to you, your legal representative, the beneficiary, the person in whose care you are or the policyholder after the loss has been reported;
 - c) secure evidence related to the insured event in order to substantiate the claim.
76. You are also under an obligation to:
- 1) use all available means to prevent the loss or mitigate the extent of the loss. On the other hand, we are under an obligation to reimburse you for the cost of the said means within the limits of the sum insured or sum guaranteed, provided that the said means were purposeful, even if they proved ineffective;
 - 2) secure the ability to seek claims for damages against persons who contributed to or caused the loss, especially indicate those persons;
 - 3) immediately notify the police and obtain a written confirmation of the report if the loss occurred as a result of an offence or illegal act, e.g. burglary, robbery, devastation, vandalism;
 - 4) 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;
 - 5) provide our representatives with any and all requested explanations and information regarding the loss (i.e. policy number, your details and telephone number at which the Emergency Centre may reach you) as well as the necessary powers of attorney;
 - 6) provide us with evidence, including the medical records and other documents, that we will need in order to determine the circumstances and extent of the loss;
 - 7) follow our recommendations, if we provided any;
 - 8) prepare a summary of your losses at your own expense and submit it to us;
 - 9) immediately notify us if you start repairing medical aids, travel luggage or sports equipment and find that the damage is greater than previously reported.
77. We may need to confirm data on your health condition and make sure that your treatment was connected to the accident or illness. Therefore, we can ask you or your legal representative or the person in whose care you are for a written consent to request information from the entities that provided you with healthcare services, especially from physicians who provided or continue to provide you with care. This information will be necessary to assess the legitimacy of your claims.
78. If criminal or civil proceedings have been instituted against you in connection with an insured event or the aggrieved person took legal action, the policyholder or you are under an obligation to immediately notify us of this in writing. You should do so even if you have already reported the loss to us.
79. If we have incurred the costs of defending your legal interests in criminal proceedings, you are under an obligation to notify us of:
- 1) the date on which the verdict is passed – promptly after receiving information about that date, or
 - 2) the verdict being served on you – promptly after you receive it.
- You do not have to do so when our representative participates in the proceedings.
80. If the legal action is limited or withdrawn, you are under an obligation to promptly notify us of this.
81. You cannot accept or settle any claims of the beneficiary under the insurance contract if you have not obtained our prior written consent. If you do so without our consent, we shall not be legally bound by such actions on your part.

Example:

If you damage someone's skis at the ski slope, you cannot give that person money to repair or purchase their skis, assuming in advance that we will reimburse you for that cost.

82. If another insurer has covered the same insured event as us, you are under an obligation to promptly:
- 1) inform that insurer about the occurrence of the loss, and
 - 2) notify us that you have done so.
83. The obligations that we mentioned in the previous sections apply to you provided that you know that the policyholder has entered into a contract for your benefit. They also apply to the policyholder.
84. If the policyholder or you (if you know that they have entered into a contract for your benefit) – either intentionally or as a result of gross negligence – failed to notify us about the occurrence of the insured event within the set time limit (see section 75) and this has contributed to exacerbation of the loss or prevented us from determining the circumstances and consequences of an insured event, we may reduce the compensation or benefit accordingly. We may reduce them insofar as they have contributed to the exacerbation of the loss or prevented us from determining the circumstances and consequences of the insured event.
85. We will not be liable for losses, if you or the policyholder, either deliberately or as a result of gross negligence:
- 1) do not attempt to mitigate the consequences of a fortuitous event (see item 76, bullet 1), or
 - 2) do not allow us to pursue claims for damages against those responsible for the loss (see item 76, bullet 2).

Reporting losses

86. In the loss report, you describe the circumstances of the insured event as well as the damage and losses you have determined.
87. We confirm that we have received the report and determine the further course of action.
88. We may ask you to provide:
- 1) documentation from treatment or rehabilitation – in the event of a personal injury;
 - 2) an inventory of damaged property;
 - 3) a confirmation that the loss has been reported to the police, a statement from the perpetrator, an administrative report from the site where loss occurred, witness statements, if there were any witnesses to the insured event (in the form of written statements), and a list of witnesses along with their contact details;
 - 4) cost estimates or invoices for the incurred costs of treatment, medications, dressings, aids, personal items, repairs or purchase of damaged or destroyed property.
89. We may check the documents that you provide to us, including receipts, cost estimates and invoices, in order to determine the circumstances, extent and amount of the loss.
90. If we do not accept our liability, we or the Emergency Centre will inform you or the beneficiary in writing that we refuse to pay out the compensation or benefit. In doing so, we will indicate the reason for our refusal.

Payment of compensation or benefit

91. We pay the compensation or benefit to you or the person or entity authorised to collect the compensation or benefit, and when we are refunding costs – to the person or entity who incurred the said costs.

Note:

The entity authorised to collect the compensation or benefit may be, for example, a medical facility that treated you and incurred the costs of your treatment.

92. The compensation or benefit is paid out in PLN. However, when an entity having its registered office outside Poland applies for the reimbursement of costs and the said costs were incurred in a foreign currency, we will pay the compensation or benefit in that foreign currency.

93. The costs you bear in foreign currencies are converted into Polish zlotys at the average exchange rate of the National Bank of Poland. We apply the exchange rate applicable as at the date on which we determine the compensation or benefit.
94. We reimburse the costs included in our coverage on the basis of receipts and proof of payment as well as your statement that no other person has reimbursed them.
95. We may verify documents that you provide us and consult specialists.

FINAL PROVISIONS

Complaints

96. You, the policyholder, the beneficiary or the aggrieved person may lodge a complaint concerning the conclusion or performance of this contract.
97. A complaint may be submitted:
 - 1) in writing – to the address of our selected branch or in person;
 - 2) electronically – using the complaint form available at www.wiener.pl;
 - 3) orally (in person for the record or by phone).
98. In the complaint, you provide:
 - 1) your first name, surname (name), address and contact number;
 - 2) claim number or policy number;
 - 3) subject of the complaint;
 - 4) substantiation of the complaint and any proof.
99. We will consider the complaint without undue delay but, in any case, within 30 days from the day on which we received it. If the matter is particularly complicated and we cannot respond to the complaint within 30 days, we will reply within a maximum of 60 days from the day on which we received it. In such a case, we will inform you about:
 - 1) the reason for the delay;
 - 2) the circumstances we need to establish in order to handle the complaint;
 - 3) the time frame in which we will handle the complaint and provide a response.
100. We will provide you with a response in writing. We may send it by e-mail, but only at your request.
101. You, the policyholder, the beneficiary or the aggrieved person may:
 - 1) apply to the Financial Ombudsman to have the case investigated.
 - 2) take advantage of:
 - a) extrajudicial proceedings to resolve disputes between a customer and a financial market participant, conducted by the Financial Ombudsman (www.rf.gov.pl), or
 - b) proceedings before the Arbitration Court of the Polish Financial Supervision Authority (www.knf.gov.pl);
 - 3) pursue your claims before a common court – this means that you may bring an action in accordance with the provisions on general jurisdiction, or before a court having jurisdiction over your place of residence or registered office
102. We are subject to supervision by the Polish Financial Supervision Authority.

Recourse claims

103. You have a duty to help us pursue recourse claims against third parties who are responsible for the loss, including by providing relevant documents and the necessary information.
104. As of the date of payment of the benefit or compensation, your claims against the perpetrator are transferred by law to us up to the value of the amounts we paid out.
105. If you or a person who acts on your behalf waives or limits the claim to a benefit or compensation against the perpetrator of the loss without our consent, we may refuse to pay the benefit or compensation or may reduce it accordingly. If we become aware that a claim has been waived or limited after the payment has been made, we may seek:
 - 1) the amount of benefit or compensation we paid out, either in whole or in part, and
 - 2) the necessary costs that we have borne in order to recover the amount paid.

Notices and statements

106. Any notices and statements submitted by you, the policyholder, us or other persons regarding the insurance contract must be – for the purpose of securing evidence – submitted:
 - 1) in writing (a letter with a handwritten signature), or
 - 2) as a document (e.g. an e-mail sent from a personal mailbox), or
 - 3) in electronic form (e.g. an electronic document affixed with a qualified electronic signature).
 The situations in which other rules for submitting documents apply are indicated in the insurance contract, in part 1 of the GTCI or in the clauses.
107. The policyholder is under an obligation to inform us of any change of their address of residence or registered office.
108. We have a duty to inform the policyholder about any changes to the address of our registered office.
109. The Company shall not provide cover or pay the benefit to the extent that such cover or payment of the benefit would expose the Company to consequences related to non-compliance with UN resolutions or sanctions regulations, trade embargo or economic sanctions imposed under the laws of the European Union or the United States of America or the laws of other countries and regulations issued by international organisations, if they apply to the subject-matter of the contract.
110. The benefit referred to in item 109 is understood to include compensation, damages and any other amounts due from us in connection with an insured event.

Applicability of the GTCI

111. The GTCI were approved by our Management Board by Resolution no. 01/07/2024.
112. The GTCI shall enter into force on 1 July 2024. They form a part of insurance contracts which we have concluded under the "Insured for TRAVEL" from that date onwards.

GLOSSARY

113. Certain terms used in the GTCI have a special meaning. We explain them below and highlight them in the text by using bold print. These include the following:
 - 1) **act of terror** – an illegal act or action that is also:
 - a) based on ideological, religious, political or social grounds;
 - b) perpetrated by an individual or a group;
 - c) performed by individuals operating independently or on behalf of any organisation or government;
 - d) directed against persons, facilities or the public;
 - e) intended to influence a government, introduce chaos, intimidate the population or disorganise public life using violence or threat of violence;
 - 2) **practising amateur sports** – undertaking physical activity for recreation and biological regeneration, including winter and water sports, which include:
 - a) skiing, snowboarding, tobogganing on downhill courses designated for that purpose;
 - b) skating, playing ice hockey on ice rinks prepared for that purpose;
 - c) ice boating, mountain kayaking, surfing, rowing, sailing, kitesurfing, diving using breathing apparatus and sports scuba diving, freediving, wakeboarding, mountain canoeing, rafting, water skiing;
 - 3) **necessities** – basic clothing, toiletries or hygiene products and foodstuffs that you purchase only for yourself. They do not include alcoholic beverages;
 - 4) **travel luggage** – your personal items which you customarily take when travelling, such as clothing and underwear, footwear, cosmetics, toiletries and hygiene products, spectacles and electronic equipment;
 - 5) **brawl** – an altercation the participants of which violate each other's physical integrity, as they exchange blows. They are both attackers and defenders.
A fight does not mean:
 - a) engaging in a clash as part of official duties to restore order or peace, and
 - b) acting in self-defence;
 - 6) **worldwide** – all countries of the world with the inclusion of Europe, but excluding the territory of Poland and the country of permanent residence. Worldwide includes the USA, Canada, Japan and Australia, provided that the policyholder pays an additional premium;
 - 7) **Emergency Centre** – an entity which organises and provides assistance insurance services on our behalf;
 - 8) **illness, sickness** –
 - a) a sudden reaction of the body to the pathogen, manifested by functional disorders or damage to the structure of the body and causing undesirable symptoms, or
 - b) a medical condition that occurred suddenly, threatens your life or health, requires immediate medical assistance and requires you to undergo treatment before returning to Poland or the country of permanent residence;
 - 9) **chronic illness** – a long-term illness diagnosed prior to the commencement of insurance coverage, usually lasting for months or years (including periods of exacerbation or remission), treated either continuously or periodically. Cancer is also considered a chronic illness. Mental illnesses and disorders are not considered chronic illnesses;
 - 10) **foreign national** – a natural person who is not a citizen of Poland or has Polish citizenship but Poland is not a country of permanent residence for him or her;
 - 11) **works of art** – antiques and items of artistic, historical or museum value (paintings, posters, sculptures, furniture, jewellery), which:
 - a) were valued by an appraiser, an auction house or a professional art dealer, or
 - b) have a documented purchase value;
 - 12) **Europe** – the Republic of Albania, the Principality of Andorra, the Republic of Austria, the Republic of Belarus, the Kingdom of Belgium, Bosnia and Herzegovina, the Republic of Bulgaria, the Republic of Croatia, the Republic of Cyprus, the Czech Republic, the Kingdom of Denmark, the Republic of Estonia, the Republic of Finland, the French Republic, the Hellenic Republic, the Kingdom of Spain, including the Canary Islands, Ireland, the Republic of Iceland, the Kingdom of Liechtenstein, the Republic of Lithuania, the Grand Duchy of Luxembourg, the Republic of Latvia, the former Yugoslav Republic of Macedonia, the Republic of Malta, the Republic of Moldova, the Principality of Monaco, the Kingdom of the Netherlands, the Kingdom of Norway, the Portuguese Republic, the Russian Federation, the Federal Republic of Germany, Romania, the Republic of San Marino, the Republic of Serbia, the Republic of Montenegro, the Slovak Republic, the Republic of Slovenia, the Swiss Confederation, the Kingdom of Sweden, the Republic of Turkey, the Holy See, Ukraine and the Kaliningrad Oblast, the Republic of Hungary, the United Kingdom of Great Britain and Northern Ireland, the Italian Republic excluding the territory of the Republic of Poland and the country of permanent residence;
 - 13) **search and rescue costs** – if you go missing when travelling abroad, these are the costs of:

- a) a search and rescue operation conducted by specialised services,
 - b) your transport, and
 - c) emergency medical assistance from the moment you are found to the moment of transport to the nearest medical facility.
- The duration of the search and rescue operation is the period from the moment when the person is reported missing until the end of the search and rescue operation;
- 14) **theft** – seizure of property for the purpose of its misappropriation;
- 15) **burglary** – an attempted or perpetrated theft from closed premises:
- a) after the perpetrator:
 - i. removed the existing security measures using force and tools, destroying or damaging them, or
 - ii. unlocked the security measures using the original key obtained as a result of theft or robbery;
 - b) by a perpetrator who hid in the room before it was locked, provided that this could not be discovered while exercising due diligence and the perpetrator left traces that prove that they were hiding there;

Note:

Under the travel luggage or sports equipment insurance, premises shall also mean the trunk of a vehicle that is locked using existing security measures. However, travel luggage or sports equipment left inside cannot be visible from outside.

- 16) **country of permanent residence** – a country in which your vital interests (personal and economic) are concentrated, to which you will return when your travel abroad or domestic travel ends;
- 17) **rehabilitation treatment** – medical treatment recommended by a physician, intended to:
 - a) restore the psychophysical fitness of the skeletal, muscular and nervous system to the fullest possible extent, and
 - b) eliminate mental disorders and adverse reactions.
 Rehabilitation treatment also includes rehabilitation recommended by a physician.
- 18) **accident** – a sudden fortuitous event resulting from an external cause which leads you, as an insured person, independently of your will, to:
 - a) suffer a bodily injury or a health disorder, or
 - b) die.
 Under accident insurance, coverage also includes the first cerebral infarction and the first myocardial infarction;
- 19) **compensation** – the money we pay to:
 - a) you as compensation for the loss of assets, when we insure your property, or
 - b) a third party, if you cause property damage due to your own fault;
- 20) **close relative** – spouse, partner, sibling, ascendants (parents, grandparents, great-grandparents), descendants (children, grandchildren, great-grandchildren), stepfather, stepmother, parents-in-law, son-in-law, daughter-in-law, adoptees, children adopted for upbringing, adoptive parents;
- 21) **third party** – a person other than you or a close relative. We do not consider a third party to be a person who we insure under the same insurance contract as you;
- 22) **partner** – a person who, during the period of insurance coverage, is in an informal relationship with you and shares a household with you. Such a person is 18 years of age and is not related to you;
- 23) **travel abroad** – departure, travel or temporary stay outside Poland and the country of permanent residence of a Polish citizen or a foreign national;
- 24) **domestic travel:**
 - a) short-term domestic travel of a Polish citizen or a foreign national outside the place of their residence, e.g. in connection with a holiday trip, a holiday camp, pilgrimage, or
 - b) arrival and temporary stay in Poland of a foreign national, e.g. in connection with education, work, long-term secondment;
- 25) **aggrieved person** – any third party to whom you are liable under the insurance against third party liability in private life for the loss caused and who is not indicated as an insured person under the policy;
- 26) **fire** – a fire that has spread beyond a hearth or that started spontaneously without a hearth and has spread on its own;
- 27) **personal items** – braces, corsets, crutches, stabilisers, orthopaedic aids, corrective glasses, corrective lenses and hearing aids, blood pressure or glucose measuring aids, insulin pump;
- 28) **convalescence** – the period of health recovery and biological regeneration after an illness, accident or surgery;
- 29) **robbery** – theft or attempted theft for the purpose of misappropriation of an insured item by a perpetrator who:
 - a) used physical violence against you or threatened to use it immediately or rendered you unconscious or defenceless – including for the purpose of keeping an item that they have taken from you;
 - b) deceived you, i.e. misled you or took advantage of your mistake when, due to your health condition or age, you were unable to oppose the theft, including by scamming money (e.g. “grandchild”, “police officer” scams, etc.);
- 30) **motorsport** – a sports discipline involving competing with the use of land vehicles powered by engines, usually internal combustion engines, as well as jet, turbine or rocket engines;
- 31) **high-risk sports** – abseiling (line zipping), alpinism, cave alpinism, hot-air ballooning, bobsleighting, bouldering, bungee jumping, BASE jumping, downhill MTB, heli-skiing, heli-snowboarding, horseback riding, riding quad bikes and snow mobiles, cycling in obstacle-filled terrain (bumps, jump ramps) or on purpose-designed courses (excluding

urban and tourist bicycle paths), kite-boarding, kite-skiing, kite-snowboarding, hunting, paragliding, parkour, rugby, parachuting, speleology, aviation sports, water motorsports including: riding water jets, water skiing, riding launches and other water sports in which other watercraft are used, gliding, martial arts and all defence sports, climbing, indoor climbing, ice climbing, mountain climbing, competitive skiing and snowboarding outside designated routes, expeditions to places with extreme climate or natural conditions, expeditions to mountain or highland areas at an altitude of over 3,500 metres above sea level or staying at an altitude of over 3,500 metres above sea level;

- 32) **electronic equipment** – cameras (analogue and digital), portable computer equipment, tablets, video cameras (analogue and digital), sports cameras, drones, mobile phones, e-book readers, discmans, MP3 players, wireless headphones, portable drives, powerbanks;
- 33) **sports equipment** – own, non-rented equipment used for practising amateur and competitive sports that you take when travelling, such as: bicycles, cross-country skis, downhill skis, water skis, ski boots, ski poles, trekking poles, Nordic walking poles, skates, roller-blades, skateboards, scooters, helmets, surfing boards, windsurfing boards, snowboards, ice axe, etc. together with accessories necessary for the equipment to function correctly;
- 34) **water equipment** – rowing boats, racing shells, canoes and pedal boats, surfing boards, pontoons, sailing yachts with a sail area of up to 10 m²;
- 35) **sum insured** – the maximum amount up to which we are liable when we insure the relevant type of property or the relevant event under property and personal insurance. We determine it together with the policyholder;
- 36) **sum guaranteed** – the maximum amount which the aggrieved person may receive under insurance against third party liability in private life;
- 37) **loss** – a personal injury or property damage;
- 38) **total loss** – destruction of property to the extent where:
 - a) it cannot be used any longer, or
 - b) the repair costs would exceed its value;
- 39) **personal injury** – a health disorder or death as a result of an insured event;
- 40) **property damage** – damage, destruction or seizure of property as a result of an insured event;
- 41) **hospital** – a healthcare institution which provides round-the-clock care for patients:
 - a) of the in-patient variety, and
 - b) offering suitable diagnostic and treatment procedures, and
 - c) with the help of qualified medical and nursing staff.
 The term hospital does not include a nursing home, a centre for the mentally ill, a centre for the treatment of addiction to alcohol, drugs, medication and other similar agents, a sanatorium, a holiday resort, a spa resort;
- 42) **aids** – remedies recommended by a physician that are necessary to support treatment conducted in connection with an illness or accident, such as: corsets, prostheses (except dental prostheses), braces, crutches, stabilisers, orthopaedic aids, hearing aids, corrective glasses, corrective lenses;
- 43) **means of payment** – cash, payment and credit cards, cheques;
- 44) **benefit** – compensation for personal injury, e.g. costs of your treatment, annuity or compensation for a third party, which we pay out on a one-off or recurring basis;
- 45) **table of fixed benefits** – a list of bodily injuries and the corresponding health impairment percentage rate, applicable as at the date of conclusion of the insurance contract. The table is not an annex to the GTCI;
- 46) **policyholder** – a person who enters into an insurance contract with us and is under an obligation to pay the premium. The policyholder may conclude the contract:
 - a) for themselves – in such a case they are both the policyholder and the insured person, or
 - b) for you – in such a case you are the insured person;

Note:

The policyholder may be a natural person, legal person or organisational unit without legal personality.

- 47) **insured person** – you, i.e. the person covered by the insurance. If you are a Polish citizen, you may take advantage of insurance against the costs of treatment abroad together with assistance services and insurance against the consequences of accidents in Poland. If you are a foreign national, you may take advantage of the following insurance options:
 - a) insurance against the costs of treatment abroad together with assistance services, or
 - b) insurance against the costs of treatment of foreign nationals together with assistance services in Poland;

Note:

We may provide you insurance coverage under a contract concluded with the policyholder, if you are a natural person.

- 48) **cerebral infarction** – a sudden brain dysfunction which lasts more than 24 hours, results from vascular factors (haemorrhage, thrombus, embolism) and causes deficits that last more than 3 months and are confirmed by the results of imaging tests – CT or MRI. Cerebral infarction does not include a transient ischemic attack (TIA);

- 49) **aircraft crash**,
a) the crash of an aircraft, its part or cargo, or
b) forced landing of an aircraft;
- 50) **beneficiary** – a person authorised to receive the benefit in the event of your death. If the policyholder has not named a beneficiary, we will pay out the benefit to the following persons (in the order specified below):
a) your spouse, if your separation has not been announced, or your partner;
b) your children, in equal shares – if you do not have a spouse or partner;
c) your parents or legal guardians who were taking care of you at the time of your death, in equal shares – if you do not have a spouse, partner or children;
d) other heirs, with the exception of the municipality of your last place of residence and the State Treasury;
Under the third party liability insurance, the beneficiary is the aggrieved person;
- 51) **health impairment** – a physical impairment that causes impaired organ or limb function;
- 52) **PTD** – a personal transportation device:
a) which may be used exclusively by an operator located on that device, and
b) with a maximum width in motion of 0.9 m;
c) with a length of 1.25 m;
d) with a mass of up to 20 kg, and
e) equipped with an electric drive the design of which limits the speed of travel to 25 kph;
- 53) **replacement value** – the costs of restoring property to an as-new, but not improved condition. This includes the costs of repair, replacement or purchase of a new item of the same kind, type and with the same or similar parameters. The replacement value only applies to assets which are not older than 5 years as at the moment of entry into the contract. Actual value is determined for older assets.
- 54) **actual value** – the purchase price of a new item of the same kind, type and with the same or similar parameters less the degree of technical wear and tear;
- 55) **practise of competitive sports**:
a) practising sport as part of a membership in sports clubs, associations and sports organisations to maximise performance;
b) participation in competitions, events or fitness training camps, regardless whether you gain any income from said participation;
- 56) **performance of manual labour** – work involving a higher risk of loss which you are performing and for which remuneration is customarily received. The legal basis of your employment is irrelevant. The performance of manual labour is also considered to mean the performance of activities or work:
a) in the construction industry – including at heights;
b) in the mining and quarrying industry – including underground;
c) in the shipbuilding industry – while building and repairing ships;
d) diving and underwater activities;
e) using tools such as cranes, machining equipment, road-building and pneumatic machinery;
- f) involving the use of paints, varnishes, liquid fuels, gases, liquids and technical oils;
g) with high voltage equipment;
h) with explosive, radioactive and chemical materials;
i) as a racehorse rider and jockey;
j) as a delivery truck, lorry and tanker driver;
k) in the oil industry (oil rigs, drilling rigs, fuel warehouses, gas stations);
l) in mountain and water rescue services;
m) as an acrobat, stuntperson, animal tamer and a person performing other circus professions;
- 57) **equipment**:
a) movable assets (furniture, bed mattresses, floor liners, carpets and curtains, home electronics and household appliances, interior or decoration elements) and
b) fixed interior elements (finishing elements, installations as well as electrical, water and sewage, gas and alarm system equipment, either installed or permanently embedded inside rooms);
- 58) **flooding** – the effects of liquids or steam inside rooms, resulting in damage to your property. We consider flooding to mean flooding as a consequence of:
a) failure of and damage to installations or devices forming their components, including pipe cracks resulting in leakage outside those installations or devices;
b) unintentionally leaving faucets or other valves in the devices or installations in the open position, spontaneous initiation of automatic fire extinguishing installations (sprinkler or jet spray), excluding cases where they are a consequence of fire, attempted start-up, attempted repair, reconstruction or modification of an installation or a building;
c) precipitation, e.g. rain, hail or melting snow;
d) power supply interruptions or white goods failure;
e) damage to aquariums, including their accessories;
f) flooding by third parties as a result of rescue operations;
g) backup of liquids or steam from water supply or sewage installations;
h) failure of or damage to a waterbed;
- 59) **myocardial infarction** – myocardial necrosis:
a) resulting from ischemia; and
b) showing electrocardiographic and biochemical symptoms; and
c) diagnosed in imaging tests (ECHO, computed tomography);
- 60) **collection** – a collection of items of one type, e.g. a collection of paintings, coins, posters with a cultural, artistic, historical, museum or scientific value;
- 61) **fortuitous event** – future, uncertain, sudden, unexpected events beyond your control that result in a loss. The said events include: lightning strike, blast, aircraft crash, fire, wind, precipitation, flood, land subsidence, landslide, avalanche, flooding, volcanic eruption;
- 62) **insured event** – an event for which we are liable on the basis of a contract with the policyholder. Such events are: illness, accident, loss or destruction of travel luggage or sports equipment, events that give rise to your third party liability, and other fortuitous events that we discuss in the GTCI and for which we provide assistance to you indicated in the GTCI.

Appendix to the GTCI of the „Insured for TRAVEL“ – Table of fixed rate benefits

Item / point	Type of injury	Impairment rate	
		Right (dominant)	Left
I.	FRACTURES		
1	Skull cap fracture	5%	
2	Skull base fracture	10%	
3	Jaw or mandible fracture	6%	
4	Nasal bone fracture	2%	
5	Rib fracture	1% per each rib, 10% maximum	
6	Sternal fracture	3%	
7	Shoulder blade, clavicle fracture	6%	5%

8	Humerus fracture	6%	5%
9	Radius bones fracture	3%	2%
10	Carpal and metacarpal fractures	2%	1%
11	Thumb and index finger fracture	2%	1%
12	Middle, ring and little finger fracture (per finger)	1%	1%
13	Pelvic fracture	12%	
14	Femur fracture	10%	
15	Lower leg fracture (tibia or tibia and fibula)	2%	
16	Fracture in the ankle joint area	2%	
17	Fracture in the knee joint area	2%	
18	Foot fracture (excluding toe bones)	1%	
19	Hallux fracture	2%	
20	Toe fracture (per toe)	1%	
21	Hip joint fracture	5%	
22	Vertebral fractures without neurological symptoms (per vertebrae)	4%	
23	Spinal fractures – arches, transverse processes, spinous processes (per fracture)	2%	
24	Coccyx fracture	3%	
II.	DISLOCATIONS, SPRAINS, MUSCLE AND TENDON INJURIES	Right (dominant)	Left
25	Dislocation of the acromioclavicular joint or sternoclavicular joint or scapulohumeral joint	3%	2%
26	Sprain of the acromioclavicular joint or sternoclavicular joint or scapulohumeral joint	2%	1%
27	Dislocation of the elbow joint	5%	4%
28	Sprain of the elbow joint	3%	2%
29	Sprain, dislocation of the wrist	2%	1%

30	Dislocation, sprain of the thumb	2%	1%
31	Dislocation, sprain of interphalangeal joints or metacarpophalangeal joints of fingers other than the thumb (per finger)	0,5%	
32	Post-traumatic dislocation of the hip joint	10%	
33	Sprain of the hip joint	3%	
34	Dislocation of the knee joint	5%	
35	Sprain of the knee joint	3%	
36	Dislocation of the ankle joint	1%	
37	Sprain of the ankle joint or the foot or of the ankle joint and the foot	1%	
38	Dislocation, sprain of the tarsal	1%	
39	Dislocation, sprain of the hallux	1%	
40	Dislocation or sprain of toes other than the hallux (per toe)	1%	
41	Cervical sprain	1%	
42	Thoracic sprain	1%	
43	Lumbar sprain	1%	
44	Muscle injuries unrelated to other injuries mentioned in this table	3%	
45	Tendon ruptures unrelated to sprains and dislocations mentioned in this table	3%	
III.	BURNS, FROSTBITE		
46	2nd degree burn to 1-2% of total body surface area (TBSA)	1%	
47	2nd degree burn to 3-14% of total body surface area (TBSA)	1%	
48	2nd degree burn to 15-30% of total body surface area (TBSA)	10%	
49	2nd degree burn to more than 30% of total body surface area (TBSA)	20%	
50	3rd degree burn to 1-2% of total body surface area (TBSA)	2%	
51	3rd degree burn to 3-10% of total body surface area (TBSA)	6%	

52	3rd degree burn to 11-30% of total body surface area (TBSA)	15%	
53	3rd degree burn to more than 30% of total body surface area (TBSA)	25%	
54	Respiratory tract burns treated in hospital	25%	
55	2nd or 3rd degree frostbite in one finger or toe	1%	
56	2nd or 3rd degree frostbite in more than one finger or toe	3%	
57	2nd or 3rd degree frostbite of the nose or auricle	3%	
IV.	CONCUSSIONS		
58	Concussions with confirmed loss of memory or consciousness, without hospitalisation	1%	
59	Concussion - hospitalisation for 1-2 days	2%	
60	Concussion - hospitalisation for more than 2 days	3%	
V.	SKIN DAMAGE		
61	Facial skin wounds requiring surgical treatment, e.g. stitches	3%	
62	Non-facial skin wounds requiring surgical treatment, e.g. stitches	2%	
63	Wounds inside the oral cavity requiring surgical treatment, e.g. stitches	2%	
64	Facial bite wounds	2%	
65	Non-facial bite wounds	1%	
VI.	DISMEMBERMENTS, AMPUTATIONS	Right (dominant)	Left
66	Upper limb above the elbow joint	70%	60%
67	Upper limb below the elbow joint	60%	50%
68	Lower limb above the knee joint	60%	
69	Lower limb below the knee joint	50%	
70	Lower limb below the tarsal (forefoot)	30%	
71	Total loss of both feet	100%	

72	Total loss of one upper limb and one lower limb, loss of one hand and one foot above the ankle joint	100%	
73	Complete paralysis of at least two limbs	100%	
74	Complete paralysis of one limb	50%	40%
75	Total loss of a thumb	15%	10%
76	Partial loss of a thumb	8%	6%
77	Total loss of index finger	12%	10%
78	Partial loss of index finger	6%	4%
79	Total loss of middle or ring finger (per finger)	7%	5%
80	Partial loss of middle or ring finger	3%	2%
81	Total loss of little finger	3%	3%
82	Partial loss of little finger	2%	1%
83	Loss of the tip of the thumb, index or middle finger (per finger)	1%	1%
84	Loss of all fingers in one hand	40%	30%
85	Total loss of toes: II, III, IV, V (per toe)	2%	
86	Partial loss of toes: II, III, IV, V (per toe)	1%	
87	Total loss of the hallux	8%	
88	Partial loss of the hallux	5%	
89	Loss of all toes in one foot	15%	
90	Loss of a teat in women	15%	
91	Loss of a nipple	10%	
92	Loss of sight in one eye	40%	
93	Loss of sight in both eyes	100%	
94	Loss of sight in one eye with concurrent enucleation of the eye ball	50%	

95	Loss of hearing in one ear	30%
96	Total loss of hearing in both ears	80%
97	Total loss of speech	100%
98	Total loss of an auricle	15%
99	Partial loss of an auricle	4%
100	Total loss of both auricles	30%
101	Total loss of the nose	20%
102	Amputation of an ala of the nose	8%
103	Total loss of permanent teeth (per tooth)	2%, 20% maximum
104	Partial loss of permanent teeth (per tooth)	1%, 10% maximum
105	Total loss of deciduous teeth (per tooth)	1%, 10% maximum
106	Loss of the jaw or mandible	40%
107	Total loss of the spleen	20%
108	Loss of the uterus	40%
109	Loss of the phallus	40%
110	Total loss of one kidney (with other kidney remaining healthy)	20%
111	Total loss of both kidneys or loss of one kidney with impaired functionality of the other kidney	80%
112	Total loss of an ovary or a testicle	10%
113	Total loss of both ovaries or both testicles	40%
VII.	NEUROLOGICAL DISORDERS, OTHER CONSEQUENCES OF HEAD INJURIES	
114	Chronic hemiplegia or paraparesis (Lovett 0-1)	100%
115	Hemiparesis or paraparesis significantly impairing the limbs (Lovett 2)	80%
116	Hemiparesis or paraparesis moderately impairing the limbs (Lovett 3)	70%

117	Mild hemiparesis (Lovett 3 + - 4-)	40%
118	Permanent extrapyramidal syndrome which significantly hinders the efficiency of the system and requires care by others	100%
119	Permanent extrapyramidal syndrome which hinders the efficiency of the system, combined with speech impediments, ocular attacks, etc.	60%
120	Permanent extrapyramidal syndrome	10%
121	Permanent balance disorders	30%
122	Confirmed post-traumatic epilepsy (with an attack observed by a physician)	50%
123	Encephalopathies with changes in character, retardation, etc.	50%
124	Cerebrastenia related to craniocerebral trauma – dizziness, concentration, attention and memory disorders – persisting for more than 6 months after trauma, despite treatment – treatment records required	10%
125	Confirmed post-traumatic headaches – persisting for more than 6 months after trauma, despite treatment – treatment records required	5%
126	Post-traumatic hypothalamic syndromes (diabetes, diabetes insipidus, hypothyroidism and other endocrine disorders of central origin)	30%
127	Impairment of the motor nerve of the eyeball	15%
128	Impairment of the trigeminal nerve	10%
129	Impairment of the facial nerve	10%
130	Mental disorders requiring constant care by third parties (dementia, permanent psychosis)	70%
131	Other permanent paresis or paralysis	10%
132	Cerebral infarction without permanent consequences	5%
133	Parenchymal contusion	10%
VIII.	OTHER INJURIES	
134	Speech disorders	10%
135	Concentric narrowing of the visual field	20%
136	Disorders related to lacrimal duct obstruction	10%
137	Damage to lungs and the pleura (pleural adhesions, damage to lung tissue, loss of lung tissue, foreign bodies, etc.)	7%
138	Damage to the oesophagus causing eating difficulties	20%

139	Post-traumatic hydrocele	7%
140	Reduction of visual acuity, according to the Snellen chart, per 0.1	5%
141	Removal of scalp in men	7%
142	Removal of scalp in women	10%
143	Myocardial infarction	20%
144	Any other injuries not listed in this table that require non-recurring, uninterrupted hospital treatment lasting for at least 3 days over a period of no more than 12 months from the date of the event	2%

PART 2 – CLAUSES – SPECIFIC PROVISIONS

Clause 1 - Insurance against the costs of treatment together with assistance services

Subject and scope of insurance

- This clause forms part of the insurance contract concluded with the policyholder, if they chose to opt for this scope of coverage. Pursuant to this clause, we are liable for the costs of your treatment or of the assistance services provided. The above includes costs which arose during the term of this insurance contract.
- Under this clause, the insurance contract may pertain to:
 - travel abroad, or
 - domestic travel – arrival and temporary stay in Poland.
- We are liable for the costs of treating an illness or the consequences of an accident that occurred:
 - when travelling abroad – in accordance with the territorial scope selected. We are liable for the costs of treating an illness or consequences of accidents that you are experiencing, or which you contract during your travel abroad when you are outside Poland or the country of permanent residence. We provide cover to you in the case of an accident, including when you are on the way – from the place of residence directly to the border of the country of residence (not longer than 12 hours) and on the way back from the border of the country of residence directly to the place of residence (not longer than 12 hours), up to the date indicated in the policy;
 - when travelling domestically – only in Poland.
- The coverage includes the costs of treatment of an illness or the consequences of an accident which you must undergo immediately when travelling abroad or travelling domestically and which is necessary from the medical standpoint.
- The coverage also includes the costs of treatment which you must undergo in connection with being infected with COVID-19 when travelling abroad or travelling domestically and which is necessary from the medical standpoint.
We cover the costs of treatment of that illness if, as at the date of your departure abroad or date of your arrival in Poland you:
 - have undergone a full COVID-19 vaccination routine and at least 14 days have passed between the vaccination and the commencement of your travel, or

- 2) have received a negative result of a PCR or antigen test, performed within 72 hours prior to commencing your travel abroad or your arrival to Poland, or
- 3) are a convalescent, i.e. you have recovered from COVID-19 within 6 months prior to the commencement of travel or arrival in Poland and you have additionally received a negative result of a PCR or antigen test or you possess a quarantine completion certificate, where such requirements are imposed by the country you are travelling to.
6. Within the framework of coverage, we arrange medical assistance in connection with your health problems and we cover its costs until your health condition allows you to return or be transported to Poland or the country of permanent residence.
7. Pursuant to this clause, we can conclude a contract in one of the two options specified below:
 - 1) an option covering the costs of treatment abroad together with assistance services and the consequences of accidents in Poland, or
 - 2) an option covering the costs of treatment of foreign nationals together with assistance services in Poland.
8. In the option covering the costs of treatment abroad together with assistance services and the consequences of accidents in Poland, you may choose coverage for travel abroad or domestic travel. This insurance option does not cover the costs of treatment of an illness, but it does cover the consequences of an accident.
9. In the option covering the costs of treatment abroad together with assistance services and the consequences of accidents in Poland, we can provide coverage to Polish citizens and foreign nationals.
10. In the option covering the costs of treatment of foreign nationals together with assistance services in Poland, we can provide coverage only to foreign nationals who are travelling in Poland.
11. The scope of insurance coverage provided under both options is presented in the tables below. These include the following:
 - 1) for the option covering the costs of treatment abroad together with assistance services and the consequences of accidents in Poland – Table 1;
 - 2) for the option covering the costs of treatment of foreign nationals together with assistance services in Poland – Table 2;
The tables specify the costs that we cover or reimburse and assistance services we guarantee under the insurance coverage.

Table 1. Coverage offered under insurance against the costs of treatment abroad together with assistance services and the consequences of accidents in Poland.

Item	Coverage offered	Our liability	Sums insured and limits of liability
1	costs of hospital treatment and surgical procedures when travelling abroad	Through the Emergency Centre, we will arrange for hospital treatment and pay for that treatment and surgical procedures if they are necessary from a medical standpoint, in connection with an illness or accident which occurred during your travel abroad. We shall also pay for the use of a decompression chamber, if necessary.	up to the amount of the sum insured for treatment costs
2	costs of hospital treatment and surgical procedures as well as the costs of diagnosis and outpatient procedures for chronic illnesses while travelling abroad	Through the Emergency Centre, we will arrange and pay for: <ol style="list-style-type: none"> hospital treatment and surgeries, if they are necessary from a medical standpoint in connection with an exacerbation of a chronic illness; treatment related to the exacerbation of a chronic illness which requires a visit by a physician, or diagnostic tests ordered by a physician during travel abroad, necessary to assess the effects of that illness; 	up to 15% of the sum insured for treatment costs Upon payment of an additional premium, up to the amount of the sum insured for treatment costs

3	costs of diagnosis and outpatient procedures when travelling abroad and the costs of physician's travel	Through the Emergency Centre, we will arrange the treatment for an illness or the consequences of an accident requiring a visit by a physician, and we will pay for that treatment or diagnostic tests ordered by a physician during travel abroad, if these are necessary to assess the effects of that illness or accident. If your health condition does not allow you to visit your physician, we will arrange, through the Emergency Centre, a visit by a physician to the place where you are residing during travel abroad.	up to the amount of the sum insured for treatment costs
4	costs of dental treatment	If you suffer from acute pain or inflammation and you need immediate dental assistance, we will arrange and pay for that treatment through the Emergency Centre. If you arrange this treatment on your own, we will reimburse you for its costs.	up to EUR 500 under the sum insured for treatment costs
5	costs of continuation of treatment after returning to Poland	If the illness or accident that occurred during your travel abroad also requires treatment when you return to Poland or the country of permanent residence, we will reimburse you for the costs of their further treatment – but only if it is continued in Poland. We will reimburse you for the said costs, provided that: a) they are connected to the illness or accident which occurred during your travel abroad and was treated there for that reason; b) the Emergency Centre arranged the treatment and paid for it or you paid for it and you have the medical records which confirm the treatment of the illness or the consequences of the accident. The costs of continuation of treatment do not include the costs of rehabilitation treatment, including recommended rehabilitation.	up to PLN 1,000 under the sum insured for treatment costs
6	costs of transport when travelling abroad: • from the place of illness or accident when travelling abroad to a medical facility, • between medical facilities, • from a medical facility to the place of stay.	Through the Emergency Centre, we will arrange and pay for transport by a means of transport adequate to your health condition: a) from the place of illness or accident to the nearest medical facility; b) between medical facilities; c) return transport from these medical facilities to the place of your stay when travelling abroad. If you arrange for this transport on your own, we will reimburse you for its costs.	up to EUR 200 under the sum insured for treatment costs
7	costs of transport from travel abroad to a hospital or the place of residence in Poland or the country of permanent residence	If in connection with an illness or accident and your medical need to be transported to a hospital or to your place of residence in Poland or in the country of permanent residence, we will arrange that transport and pay for it through the Emergency Centre. We will pay for it up to the amount of costs of the means of transport adequate to your health condition. It must meet the requirements specified in a written recommendation issued by a physician. The transport must be agreed with the Emergency Centre. Without its acceptance, we will not accept the costs of that transport. In the event of transport to the country of permanent residence other than Poland which is arranged by the Emergency Centre, we will pay for it up to the amount of costs that the Emergency Centre would have borne if it had arranged it to Poland. Transport costs reduce the sum insured specified for treatment costs. If you arrange this transport on your own, we will reimburse you for the costs that the Emergency Centre would have borne if it had arranged it on its own.	up to the amount borne by the Emergency Centre when arranging transport – up to the equivalent of the sum insured for treatment costs
8	costs of purchase of medications, infusion fluids, dressings, medical aids	We will reimburse you for the costs of medications, dressings and infusion fluids purchased, if they were recommended by your physician during travel abroad.	up to the amount of the sum insured for treatment costs
9	costs of repairing or purchasing medical aids	We will reimburse you for the costs of repairing medical aids and, if they cannot be repaired, the costs of purchasing new ones. These must be medical aids which, during your travel abroad: a) belonged to you, and b) were damaged or destroyed as a result of an illness or an accident.	up to PLN 600 under the sum insured for treatment costs
10	costs of transport of remains to Poland or to the country of permanent residence, regardless of the cause of death, or the costs of a funeral or cremation during travel abroad	In the event of your death during travel abroad, the Emergency Centre will arrange and pay for the transport of the remains to Poland or to the country of permanent residence. When this applies to transport to the country of permanent residence other than Poland, we will pay for it up to the amount of costs that the Emergency Centre would have borne if it had arranged transport to Poland. If transport is arranged by your relatives, we will reimburse them for their costs, including the cost of purchasing a special transport coffin, up to the amount that the Emergency Centre would have paid if it had arranged the said transport. Transport costs reduce the sum insured for treatment costs. When a funeral or cremation takes place during your travel abroad, we will cover or reimburse funeral or cremation costs only, together with the transport of the urn, up to EUR 2,000.	up to the amount borne by the Emergency Centre when arranging transport – up to the equivalent of the sum insured for treatment costs

11	costs of travel, board and accommodation of an accompanying person or summoned person	<p>If as a result of an illness or accident you are hospitalised for at least 7 days and during that period you will need a person to accompany you or a person who will have to be summoned to deal with matters related to your return to Poland or to the country of permanent residence because you cannot handle them on your own due to your health condition, we will reimburse you for the costs of:</p> <p>a) transport, board and accommodation of one person who will accompany you during your hospitalisation during your travel abroad;</p> <p>b) transport, board and accommodation of one person who you or your attending physician will summon to assist you and who will accompany you during transport to Poland or the country of permanent residence.</p> <p>Your physician must confirm that it is necessary for a person to accompany you during hospitalisation or for a person to be summoned.</p>	accommodation up to EUR 100 per day, for 7 days maximum, under the sum insured for treatment costs
12	search and rescue costs when travelling abroad	If you go missing during your travel abroad, the Emergency Centre will arrange a search for you by specialised mountain or water search and rescue services and will cover the costs of this operation as well as the costs of first aid provided to you by the said services.	up to the amount of the sum insured for treatment costs
Scope of assistance services covered		Which services are guaranteed	Limits of liability
13	round-the-clock assistance of the Emergency Centre	<p>If you need our assistance, you can call the Emergency Centre at any time of day and night. The Emergency Centre will:</p> <p>a) help you arrange treatment in the event of an illness or accident;</p> <p>b) inform you what to do when an event for which we are liable occurs;</p> <p>c) support you in connection with the services and benefits you take advantage of.</p>	no limits apply
14	provision of information	In case of an unforeseen event – such as a strike, aircraft hijacking, illness or accident – which results in a delay or change of your itinerary, the Emergency Centre, at your request, will provide the necessary information to your relative, employer or other institution or person you designate.	no limits apply
15	information assistance in replacing documents	If, during your travel abroad, you lose your identity card, passport, travel ticket or other documents necessary to travel or return to Poland or the country of permanent residence or if they are stolen, the Emergency Centre will inform you what to do in order to recover these documents or to receive replacement documents so that you can safely continue travelling or return home. However, we will not reimburse you for the costs you bear to replace or apply for documents.	no limits apply
16	travel helpline	<p>By calling the travel helpline, you will receive information about the country of your destination, including:</p> <p>a) required documents and vaccinations;</p> <p>b) addresses of Polish embassies and consulates;</p> <p>c) the most convenient transport connections;</p> <p>d) prices of motorway tolls, exchange rates, national holidays.</p> <p>You will also learn what medical services are guaranteed by the National Health Fund in individual EU Member States.</p>	no limits apply
17	sports helpline	<p>As part of the sports hotline, we provide you with, among others, access to information in the country you are travelling to about:</p> <p>a) opening hours of ski slopes;</p> <p>b) weather on the slope;</p> <p>c) atmospheric conditions on waterways (e.g. water temperature, wind intensity);</p> <p>d) pass prices;</p> <p>e) recommended routes;</p> <p>f) warnings of difficult conditions;</p> <p>g) procedure to be followed if you cause damage to someone when practising sports;</p> <p>h) addressees of sports bases;</p> <p>i) contact details of sports schools, instructors;</p> <p>j) addressees of sports equipment stores;</p> <p>k) contact details of and rates charged by professional sports equipment rental facilities.</p>	no limits apply
18	language assistance	If you have problems communicating in a foreign language during the treatment of an illness or the consequences of an accident or when reporting a loss of or damage to travel luggage or sports equipment to competent authorities, the Emergency Centre will arrange for an interpreter to assist you.	up to EUR 200 under the sum insured for treatment costs
19	costs of necessities in the event of flight delay	If the flight you intend to take in order to continue your travel (both return travel to the Republic of Poland or the country of permanent residence and travel between other countries) is delayed by at least 4 hours in relation to the scheduled departure time indicated in the flight schedule, we will reimburse you for the costs borne to purchase the necessities required. We will not reimburse these costs if chartered flights are delayed.	up to EUR 150 under the sum insured for treatment costs
20	transport of accompanying persons to Poland or the country of permanent residence in the event of your death	<p>In the event of your death during travel abroad, the Emergency Centre will arrange and pay for an early return to Poland or the country of permanent residence for persons who accompanied you.</p> <p>We will arrange transport for these persons, if they are covered together with you under the same insurance contract.</p> <p>If persons who accompanied you are returning to the country of permanent residence other than Poland, we will reimburse you for transport costs up to the amount of costs that would have been borne by the Emergency Centre if it had arranged transport to Poland.</p>	up to EUR 1,000 under the sum insured for treatment costs

21	costs of care for minor children or dependent adults and their transport to Poland or the country of permanent residence	<p>If you are hospitalised as a result of an illness or accident that occurred during your travel abroad, the Emergency Centre will:</p> <ol style="list-style-type: none"> arrange care for minor children or dependent adults that accompanied you during your travel and cannot continue to travel without your care; cover the costs of such care, board and accommodation; arrange and pay for transport to their place of residence in Poland or in the country of permanent residence. <p>We will arrange transport for your children or dependent adults, if they are covered under the same insurance contract as you. We will pay for care, meals, accommodation and transport of children or dependent adults only if they were exclusively under your care during your travel abroad and were not accompanied by any other adult who could take care of them. If they return to the country of permanent residence other than Poland, we will pay for transport up to the amount of costs that would have been borne by the Emergency Centre if it had arranged transport to Poland.</p>	up to EUR 700 within the sum insured for treatment costs, for care, board and accommodation for one and all children or dependent adults, as well as transport costs for each child or for each dependent adult
22	convalescence costs	<p>If after the end of your hospitalisation due to an illness or accident the attending physician determines that due to your health condition you cannot be transported to Poland or the country of permanent residence, the Emergency Centre will arrange and pay for accommodation and board for the duration of your convalescence, until your safe return or transport is possible. The method of convalescence is determined on the basis of medical records by the physician in charge of your treatment abroad.</p>	up to EUR 100, for 7 days maximum, under the sum insured for treatment costs
23	costs of continuation of travel abroad after treatment	<p>If after the end of your treatment or hospitalisation due to an illness or accident you can continue your travel abroad, the Emergency Centre will arrange and pay for transport from the place of your treatment or hospitalisation to the location of the next stage of your travel.</p>	up to EUR 200 under the sum insured for treatment costs
24	phone consultations with a physician	<p>If you suffer, during travel abroad, from a cold, food poisoning, sun allergy or another ailment which does not require you to take prescription medication, at your request and with your consent the Emergency Centre will arrange a one-off phone consultation with your physician. Your physician will tell you what to do in this situation and what medication to take.</p>	up to the amount of the sum insured for treatment costs
25	costs of ski passes or sports school lessons	<p>If as a result of an illness or accident you cannot use a purchased ski pass or you cannot participate in purchased sports school lessons (skiing, snowboarding, sailing or windsurfing), we will reimburse you for the costs of an unused pass or unused sports lessons. If the seller does not reimburse the cost of the pass or sports school lessons and you are able to present a document that confirms the payment and that some lessons have not been taken advantage of, we will reimburse you for full unused days.</p>	up to EUR 250 under the sum insured for treatment costs
26	costs of early return to Poland or the country of permanent residence	<p>If during your travel abroad you receive information that makes you decide to interrupt your journey and immediately return to Poland or to the country of permanent residence, but the original means of transport cannot be used, we will arrange and pay for early return through the Emergency Centre. This applies to situations in which you become aware of:</p> <ol style="list-style-type: none"> an illness or accident of a relative that requires their immediate hospitalisation, death of a relative, or burglary, fire or flooding at your apartment or home. <p>In such a case, the Emergency Centre will ask you about the reason for your early return and will require:</p> <ol style="list-style-type: none"> medical records from a hospital that confirm hospitalisation of the relative; a death certificate of the relative; a police report in the event of a burglary; a statement from the building administrator on the fire or flooding; or other documents to confirm that you need to return early. <p>If you return early to the country of permanent residence other than Poland, we will pay for your return, up to the amount that would have been paid by the Emergency Centre if it had arranged for your return to Poland.</p>	up to EUR 500 under the sum insured for treatment costs
27	costs of legal assistance	<p>If you require legal assistance related to third party liability under the law applicable in the country in which you are staying during your foreign trip, we will arrange, through the Emergency Centre, for a solicitor and an interpreter to conduct, on your behalf, an investigation regarding the claims brought against you by third parties. We will also pay their fees. However, we will not arrange for such assistance and we will not cover its costs if the problem you have reported to us concerns:</p> <ol style="list-style-type: none"> criminal liability; business or professional activity; and owning or driving a motor vehicle. 	up to EUR 1,000 under the sum insured for treatment costs
28	costs of assistance in the event of quarantine and forced isolation due to COVID-19	<p>If you have to stay abroad due to a quarantine or forced isolation as a result of contact with a person who is infected or suspected of being infected with COVID-19, or as a result of government decisions of the country in which you are staying due to having tested positively for COVID-19, we will reimburse you, once you return to Poland or to the country of permanent residence, for the costs of accommodation or board, to a standard not higher than the originally planned stay, or for the costs of your return transport if you are forced to extend your stay abroad and you are unable to use the planned means of transport, provided that before your travel you:</p> <ol style="list-style-type: none"> had a negative result of a PCR or antigen test, performed within 72 hours prior to commencing travel, or have undergone a full COVID-19 vaccination routine and at least 14 days have passed between the vaccination and the commencement of your travel, or recovered from COVID-19 within the period of 6 months prior to the commencement of travel, as confirmed by a PCR test or antigen test or a quarantine completion certificate, <p>if such requirements are imposed by the country to which you are travelling.</p>	Upon payment of an additional premium – up to EUR 2,000, including up to EUR 200 per day/person, for 10 days maximum, under the sum insured for treatment costs

Table 2. Coverage offered under insurance against the costs of treatment of foreign nationals together with assistance services in Poland.

Item	Coverage offered	Our liability	Sums insured and limits of liability
1	costs of hospital treatment and surgical procedures when travelling domestically	Through the Emergency Centre, we will arrange for hospital treatment and pay for that treatment and surgical procedures if they are necessary from a medical standpoint, in connection with an illness or accident which occurred during your domestic travel. We also cover the costs of using a decompression chamber, if necessary.	up to the amount of the sum insured for treatment costs
2	costs of hospital treatment and surgical procedures, as well as the costs of diagnosis and outpatient procedures for chronic illnesses while travelling domestically	Through the Emergency Centre, we will arrange and pay for: a) hospital treatment and surgeries, if they are necessary from a medical standpoint in connection with an exacerbation of a chronic illness; b) treatment related to the exacerbation of a chronic illness which requires a visit by a physician, or diagnostic tests ordered by a physician during domestic travel, necessary to assess the effects of that illness;	up to 15% of the sum insured for treatment costs. Upon payment of an additional premium – up to the amount of the sum insured for treatment costs
3	costs of diagnosis and outpatient procedures when travelling domestically	Through the Emergency Centre, we will arrange and pay for the treatment for an illness or the consequences of an accident requiring a visit by a physician, or diagnostic tests ordered by a physician during domestic travel, if these are necessary to assess the effects of that illness or accident. If you arrange for a medical visit or recommended tests or procedures on your own, we will reimburse you for their costs.	up to PLN 1,000 under the sum insured for treatment costs
4	costs of dental treatment	If you suffer from acute pain or inflammation and you need immediate dental assistance, we will arrange and pay for that treatment through the Emergency Centre. If you arrange this treatment on your own, we will reimburse you for its costs.	up to PLN 500 under the sum insured for treatment costs
5	costs of transport when travelling domestically: • from the place of illness or accident when travelling domestically to a medical facility, • between medical facilities, • from a medical facility to the place of stay.	Through the Emergency Centre, we will arrange and pay for transport: a) from the place of illness or accident to the nearest medical facility; b) between medical facilities; c) return transport from a medical facility to your place of stay during domestic travel by a means of transport adequate to your health condition. If you arrange for this transport on your own, we will reimburse you for its costs.	up to PLN 800 under the sum insured for treatment costs
6	costs of transport from Poland to a hospital or the place of residence in the country of permanent residence	If in connection with an illness or an accident and your medical need to be transported to a hospital or to your place of residence in the country of permanent residence, we will arrange that transport and pay for it through the Emergency Centre. We will pay for it up to the amount of costs for a means of transport adequate to your health condition. It must meet the requirements specified in a written recommendation issued by a physician. The transport must be agreed with the Emergency Centre. Without its acceptance, we will not accept the costs of that transport. Transport costs reduce the sum insured for treatment costs. If you arrange this transport on your own, we will reimburse you for the costs that the Emergency Centre would have borne if it had arranged it on its own.	up to the amount borne by the Emergency Centre when arranging transport – up to the equivalent of the sum insured for treatment costs
7	costs of medications, infusion fluids and dressings	We will reimburse you for the costs of medications, infusion fluids and dressings purchased, if they were recommended by your physician during domestic travel.	up to the amount of the sum insured for treatment costs
8	costs of repairing or purchasing medical aids	We will reimburse you for the costs of repairing medical aids and, if they cannot be repaired, the costs of purchasing new ones. These must be medical aids which during your domestic travel: a) belonged to you, and b) were damaged or destroyed as a result of an illness or an accident.	up to PLN 600 under the sum insured for treatment costs

9	costs of transport of remains to the country of permanent residence or the costs of a funeral or cremation during your domestic travel	In the event of your death during domestic travel – regardless of its cause – the Emergency Centre will arrange and pay for the transport of the remains to the country of permanent residence. If transport is arranged by your relatives, we will reimburse them for its costs, including the cost of purchasing a special transport coffin, up to the amount that the Emergency Centre would have paid if it had arranged the said transport. Transport costs reduce the sum insured for treatment costs. When a funeral or cremation takes place during your domestic travel, we will cover reimburse funeral or cremation costs only, together with the transport of the urn, up to PLN 3,000.	up to the amount borne by the Emergency Centre when arranging transport – up to the equivalent of the sum insured for treatment costs
10	costs of travel, board and accommodation of an accompanying person or a summoned person	If as a result of an illness or accident you are hospitalised for at least 7 days and during that period you will need a person to accompany you or a person who will have to be summoned to deal with matters related to your return to the country of permanent residence because due to your health condition you cannot handle them on your own, we will reimburse the costs of: a) transport, board and accommodation of one person who accompanied you during your hospitalisation during your domestic travel; b) transport, board and accommodation of one person who you or your attending physician will summon to assist you and who will accompany you during transport to the country of permanent residence. Your physician must confirm that it is necessary for a person to accompany you during hospitalisation or for a person to be summoned.	up to PLN 200 per day, for 7 days maximum, under the sum insured for treatment costs
Scope of assistance services covered		Which services are guaranteed	Limits of liability
11	round-the-clock assistance of the Emergency Centre	If you need our assistance, you can call the Emergency Centre at any time of day and night. The Emergency Centre will: a) help you arrange treatment in the event of an illness or accident; b) inform you what to do when an event for which we are liable occurs; c) support you in connection with the services and benefits you take advantage of.	no limits apply
12	medical helpline	By calling our medical helpline, you will receive information on: a) addresses of pharmacies located nearest to your place of residence; b) addresses of medical facilities and physicians located nearest to your place of residence; c) vaccinations required in Poland; d) medical services guaranteed by the National Health Fund.	no limits apply
13	provision of information	In case of an unforeseen event – such as a strike, aircraft hijacking, illness or accident – which results in a delay or change of your itinerary, the Emergency Centre, at your request, will provide the necessary information to your relative, employer or other institution or person you designate.	no limits apply
14	information assistance in replacing documents	If, when travelling domestically, you lose your identity card, passport, travel ticket or other documents necessary to travel or return to the country of permanent residence or if they are stolen, the Emergency Centre will inform you what to do in order to recover these documents or to receive replacement documents so that you can safely continue your stay or return home. However, we will not reimburse you for the costs you bear to replace or apply for documents.	no limits apply
15	travel helpline	By calling the travel helpline, you will receive information on: a) documents required in Poland; b) addresses of embassies and consulates; c) the most convenient transport connections; d) prices of motorway tolls, exchange rates, national holidays; e) medical services guaranteed by the National Health Fund to foreign nationals from EU Member States.	no limits apply
16	sports helpline	By calling the sports helpline, you will receive information on: a) opening hours of ski slopes; b) weather on the slope; c) atmospheric conditions on waterways (water temperature, wind intensity); d) pass prices; e) recommended routes; f) warnings of difficult conditions; g) procedure to be followed if you cause damage to a third party when practising sports; h) addressees of sports bases; i) contact details of sports schools, instructors; j) addressees of sports equipment stores; k) contact details of and rates charged by professional sports equipment rental facilities.	no limits apply
17	costs of necessities in the event of flight delay	If a flight by which you intend to continue your travel (both return travel to the country of permanent residence and domestic travel) is delayed by at least 4 hours in relation to the scheduled departure time indicated in the flight schedule, we will reimburse you for the costs borne to purchase necessities.	up to PLN 500 under the sum insured for treatment costs

18	costs of: <ul style="list-style-type: none"> care for minor children or dependent adults, and their transport to the country of permanent residence 	If you are hospitalised as a result of an illness or accident that occurred when travelling domestically, the Emergency Centre will arrange and pay for: <ol style="list-style-type: none"> care, board and accommodation for minor children or dependent adults that accompanied you during your travel and cannot continue to travel without your care; transport to their place of residence in the country of permanent residence. We will arrange transport for your children or dependent adults, if they are covered under the same insurance contract as you. We will pay for care, board, accommodation and transport of your children or dependent adults only if they were exclusively under your care during domestic travel and you were not accompanied by any other adult who could take care of them.	up to PLN 1,000 within the sum insured for treatment costs for care, board and accommodation for one and all children or dependent adults, and transport costs for each child or for each dependent adult up to the amount of the sum insured for treatment costs
19	convalescence costs	If after the end of your hospitalisation due to an illness or accident the attending physician determines that due to your health condition you cannot be transported to the country of permanent residence, the Emergency Centre will arrange and pay for your accommodation and board for the duration of your convalescence, until your safe return or transport is possible. The duration and method of convalescence are determined on the basis of medical records by the physician in charge of your treatment abroad.	up to PLN 200 per day, for 7 days maximum, under the sum insured for treatment costs
20	costs of continuation of travel after treatment	If after the end of your treatment or hospitalisation due to an illness or accident you can continue your domestic travel, the Emergency Centre will arrange and pay for transport from the place of your treatment or hospitalisation to the location of the next stage of your travel.	up to PLN 500 under the sum insured for treatment costs
21	phone consultations with a physician	If you suffer, during your domestic travel, from a cold, food poisoning, sun allergy or another ailment which does not require you to take prescription medication, at your request and with your consent the Emergency Centre will arrange a one-off phone consultation with your physician. Your physician will tell you what to do in this situation and what medication to take.	up to the amount of the sum insured for treatment costs

Additional exclusions of our liability

12. We are not liable for costs and we do not reimburse them, if:
- they are related to your treatment in Poland and in the country of permanent residence, if they arose under insurance against the costs of treatment abroad together with assistance services and the consequences of accidents in Poland;
 - they concern stays in sanatoriums and health resorts;
 - they are incurred for special nutrition, even if recommended by a physician;
 - they are connected with childbirth which occurred after the 32nd week of pregnancy as well as with the postpartum period or treatment and care for the mother and child after childbirth, regardless of the week of pregnancy in which the childbirth occurred;
 - the costs are related to the termination of pregnancy;
 - you bear them in order to undergo plastic surgery;
 - they concern preventive and prosthetic dental treatment;
 - you bear them for contraceptives;
 - they are not medically justified;
 - they concern treatment:
 - for alcohol poisoning;
 - insofar as they were covered, in connection with the same event, under another insurance contract or from other sources;
 - the consequences of bodily injury or health impairment caused by treatment, vaccination and medical procedures, regardless of who performed them;
 - rehabilitation treatment;
 - which was the purpose of your travel abroad or domestic travel;
 - that goes beyond restoring your health to a condition in which you can return to Poland or the country of permanent residence from travel abroad or to the country of permanent residence from domestic travel;
 - for an illness for which you are obligated to get vaccinated prior to travelling abroad and you fail to do so;
 - mental disorders or congenital defects;
 - venereal diseases, AIDS and other diseases caused by or related to HIV;
13. We will also not reimburse and bear the costs of your treatment if there were medical contraindications for travel, provided that they had an impact on the illness or accident. However, this does not apply to situations where you are not aware of such contraindications.

Your additional obligations in the event of a loss

14. When an insured event occurs, you report the loss to the Emergency Centre or us.

- You are under an obligation to follow the instructions of the Emergency Centre, and especially to provide it with the requested documents. The Emergency Centre will request you to provide documents necessary to establish our liability and enabling us to take further action.
- In order to receive a benefit or compensation, you, your legal representative, the beneficiary, the policyholder or a person in whose care you are must fulfil the obligations mentioned below. You should:
 - You alone:
 - immediately submit to medical care and recommended treatment to mitigate the consequences of the accident;
 - undergo, upon our request, an examination performed by a physician designated by us or undergo clinical observation.
 - you, your legal representative, the beneficiary, the policyholder or the person in whose care you are – provide us with medical records containing a medical diagnosis - we will need the diagnosis to arrange and pay for treatment;
- If you are insured against treatment costs by two or more insurers simultaneously, you are under an obligation to inform us about this when an insured event occurs.
- If an insured event occurs and we provide you with assistance, we will take into account the provisions of law applicable in the country in which we provide assistance.

Determination and payment of benefits

- The legitimacy and amount of the benefit or compensation for the reimbursement of treatment costs are determined on the basis of evidence and documents received from you or a person authorised to receive the benefit. These include, but are not limited to:
 - medical records confirming submission to treatment in connection with an illness or accident and containing a medical diagnosis;
 - receipts and proof of costs borne;
 - confirmations of other expenditures covered by the insurance contract.
- The documents confirming the cost of provided medical aid must include:
 - your data;
 - contact details of the medical facility which provided assistance to you;
 - stamp and signature of the physician or a person authorised to represent the medical facility;
 - confirmation of treatment costs.
- A decision to cover the cost of transport of the remains is made after we receive:
 - an official death certificate or a certified copy thereof, and
 - other documents we have indicated during the loss adjustment

- procedure, if we require them to determine the legitimacy of claims and the amount of benefit.
22. We will pay the benefit or compensation, in PLN, to you, the beneficiary or, in the event of cost reimbursement, to the person who has borne the said cost.
 23. If you or another person have not settled your obligations towards the entities providing you with assistance, we will transfer the justified fees directly to the physician, medical facility or entity that arranges your treatment or transport.
 24. The Emergency Centre bears the costs of treatment in the cases it handles.
 25. Expenses borne by you or us in foreign currencies are converted to PLN at the average exchange rate of the National Bank of Poland. We apply the exchange rate in effect on the date on which we determine the benefit.

Clause 2 – Accident insurance

Subject and scope of insurance

1. This clause forms part of the insurance contract concluded with the policyholder, if they chose to opt for this scope of coverage. Pursuant to this clause, we are liable for the consequences of accidents.

Table 1. Benefits guaranteed

Item	Benefit	Benefit amount
1	benefit for health impairment which is a consequence of an accident	1% of the sum insured per each percent of health impairment, up to a maximum of 100% of the sum insured
2	benefit for accidental death of the Insured Person	100% of the sum insured
3	costs of treatment resulting from accidents occurring in Poland	up to PLN 2,000 for one and all events The costs of treatment resulting from accidents include: a) medical visits; b) diagnostic tests, outpatient procedures; c) purchase of medications, infusion fluids or dressings; d) transport from the scene of the accident to the hospital or outpatient clinic. We cover these costs, provided that: a) the accident occurred in Poland; b) they were borne exclusively in Poland; c) they were not covered under social insurance or any other title; a) we are not liable for them under accident insurance.

Sum insured

5. The sum insured under accident insurance, as chosen by the policyholder, represents the upper limit of our liability for each insured event that occurred during the insurance period. This applies to each insured person. The sum insured is not reduced by the benefit that we have paid out in connection with another accident.

Note:

The sum insured for each event under that insurance is a situation in which we pay out a benefit each time when an insured event occurs. In such a case, the sum insured is not reduced after the said payments. The full amount – as indicated in the policy – applies to the next insured event.

6. As regards the benefit for the costs of treatment of the consequences of accidents, the sum insured is reduced by each payment of compensation.
7. When determining the amounts of benefits from Table 1, the total amount that may be paid out for the same event is equal to the sum insured under accident insurance. This sum is indicated in the policy.
8. If the total amount of benefits from Table 1 for the same event exceeds the sum insured under accident insurance, we pay out the health impairment benefit first.

Your additional obligations in the event of a loss

9. In order to receive a benefit, you, your legal representative, the beneficiary, the policyholder or a person in whose care you are must fulfil the obligations mentioned below. You should:
 - 1) You alone:
 - a) immediately submit to medical care and recommended treatment to mitigate the consequences of the accident;
 - b) undergo a medical examination by physicians indicated by us, if we recommended the said examination.
 - 2) You, your legal representative, the beneficiary, the policyholder or a person in whose care you are must provide us with:
 - a) medical records containing a diagnosis and justifying the need for specific treatment;
 - b) records from treatment performed.

2. Under this clause, the insurance contract may pertain to:
 - 1) travel abroad, or
 - 2) domestic travel – short-term travel, or
 - 3) domestic travel – arrival and temporary stay in Poland.
3. We are liable for the consequences of an accident that occurred:
 - 1) when travelling abroad – in accordance with the territorial scope selected. We are responsible for the consequences of accidents you suffer during your travel abroad, when you are outside Poland or the country of permanent residence, including when you are on the way – from the place of residence directly to the border of the country of residence (no longer than 12 hours) and on the way back from the border of the country of residence directly to the place of residence (no longer than 12 hours), up to the date indicated in the policy;
 - 2) when travelling domestically – only in Poland.
4. The benefits specified in Table 1 are offered under the insurance scheme.

10. We will be able to reimburse you for the costs of treatment of the consequences of an accident, if you, your legal representative, the beneficiary, the policyholder or a person in whose care you are:
 - 1) fulfil the obligations described in item 9 and part 1 of the GTCI, a specifically provide us with all required documents;
 - 2) provide us with receipts and proof of payment or other evidence of the costs incurred. Receipts and proof of payment and costs must contain:
 - a) your first name and surname, and if you are a minor – first name and surname of a parent or legal guardian who incurred the said costs on your behalf;
 - b) contact details of the medical facility which provided you with assistance (the said facility may also be a pharmacy);
 - c) the signature of a physician or a person authorised to represent the medical facility.
11. In the event of your death, the beneficiary must provide us with:
 - 1) a duplicate of the death certificate;
 - 2) a copy of the death report stating the cause of death or a copy of another document confirming the cause of death, issued by a physician or an authorised entity.
12. If the policyholder has not named a beneficiary, the person who requests payment of a benefit is required to provide a copy of the document confirming that they have the right to receive the benefit. The said document may be, for example, a certificate of acquisition of inheritance.

Determination of the amount of the benefit

13. We determine the benefit for health impairment being a consequence of an accident after we have determined the degree of health impairment.
14. We determine the degree of health impairment on the basis of medical records from your treatment and the Table of fixed benefits. In most cases, it is necessary for our medical examiner to examine you.
15. If we are unable to determine the degree of health impairment on the basis of medical records from your treatment, we will determine it on the basis of examinations conducted by a medical examiner designated by us.
16. The type and amount of benefits is determined when we ascertain that there is a causal relationship between the event and your health impairment or your death, as the case may be.
17. The causal relationship is determined on the basis of:

- 1) evidence received, and
 - 2) the results of examinations conducted by a medical examiner designated by us, if we ordered them.
18. We may verify the received documents and consult specialist physicians.
 19. When determining the degree of health impairment, we do not consider the type of work or activity you perform.
 20. When determining the degree of health impairment, we take into account any prior loss of or impairment to an organ, limb or system. This means that the degree of health impairment is determined as the difference between the degree relevant for a given organ, limb or system after the accident and the degree of health impairment prior to the accident.
 21. If you die before we determine the degree of health impairment and your death is not a consequence of an accident, we will determine the amount of benefit according to the probable degree of health impairment. It is determined, as a percentage rate, by a medical examiner appointed by us.
 22. If you receive a health impairment benefit after an accident and then you die due to an accident, we will pay out the death benefit to the beneficiary if it is higher than the benefit which we have already paid out for health impairment after an accident, and we will take into account the amount that we have paid. We will pay the benefit provided that death occurred within 12 months of the date of the accident.
 23. If you die after we have determined the degree of health impairment and there is no causal relationship between your death and the accident, the health impairment benefit – which we have not paid out before your death – will be paid out to the beneficiaries.

Clause 3 – Insurance for travel luggage or electronic equipment

Subject and scope of insurance

1. This clause forms part of the insurance contract concluded with the policyholder, if they chose to opt for this scope of coverage. Pursuant to this clause, we insure travel luggage or sports equipment.
2. Under this clause, the insurance contract may pertain to:
 - 1) travel abroad, or
 - 2) domestic travel – short-term travel.
3. We are liable for the loss, destruction or damage of travel luggage or sports equipment that occurred:
 - 1) when travelling abroad – in accordance with the territorial scope selected. We are responsible for travel luggage or sports equipment during travel abroad when it is lost, destroyed or damaged when you are outside Poland or the country of permanent residence, including when you are on the way – from the place of residence directly to the border of the country of residence (no longer than 12 hours) and on the way back from the border of the country of residence directly to the place of residence (no longer than 12 hours), up to the date indicated in the policy;
 - 2) when travelling domestically – only in Poland.
4. We are liable for the loss, destruction or damage of travel luggage or sports equipment due to it being transported, stored or used during travel abroad or domestic travel. We are liable for its loss, destruction or damage as a result of:
 - 1) a disaster or an accident involving a means of transport;
 - 2) your accident or sudden illness, as a result of which you lose control over your travel luggage or sports equipment;
 - 3) burglary into locked premises;
 - 4) loss of travel luggage or sports equipment put into storage;
 - 5) robbery;
 - 6) fortuitous events;
5. We protect your travel luggage or sports equipment, provided that it remains under your care or when:
 - 1) it is entrusted to be transported by a professional carrier and you have a document to confirm that;
 - 2) you store it against acknowledgment of receipt or place it at the place of your accommodation. It must be locked. Locked premises cannot mean a tent;
 - 3) you leave it in an individual luggage compartment at a hotel or bus/railway station;
 - 4) you leave it in a locked trunk of a vehicle, and the luggage or equipment are not visible from the outside.

Additional exclusions of our liability

6. We are not liable for:
 - 1) files, documents, travel tickets, keys, manuscripts, money and other legal tenders, securities, means of payment, computer programmes and data, bills of exchange;
 - 2) works of art, collections, any type of weaponry;
 - 3) furs, gemstones, jewellery, gold, silver and platinum in the form of scrap and bars;
 - 4) desktop computer equipment, data mediums, software, cassettes, discs, communications and electronic equipment other than defined in the GTCI;
 - 5) medical aids and medications;
 - 6) items or sports equipment confiscated during customs clearance or deposited;
 - 7) fragile items;
 - 8) items the quantity or range of which indicates that they are intended for commercial use;
 - 9) items used for trade, service or manufacturing activity;
 - 10) resettlement property;

- 11) damage caused to cameras and electronic equipment resulting from defects and use of electric power with incorrect parameters;
- 12) losses consisting in theft – they are not related to burglary;
- 13) losses consisting only in damage to or destruction of suitcases, trunks and other luggage containers in transport;
- 14) losses resulting from natural wear and tear or operation of the subject of insurance as a result of its normal use;
- 15) losses to sports equipment which arose due to its manufacturing defects or its use contrary to its intended use or manufacturer's instructions.

Sum insured

7. The sum insured is determined with the policyholder. However, our liability for losses to electronic equipment is limited to 50% of the sum insured for travel luggage.

Your additional obligations in the event of a loss

8. In order to receive compensation, you, your legal representative, the beneficiary or a person in whose care you are must fulfil the obligations mentioned below. You should:
 - 1) in the case of a burglary or robbery – promptly notify the local police and obtain a written confirmation of the report along with a list of lost items;
 - 2) if the loss occurred when travel luggage or sports equipment was located at the place of your accommodation – promptly report it to the management of that place of accommodation and obtain a written confirmation of the report along with a list of lost items and a signature and contact details of the person accepting the report (e.g. phone number, e-mail);
 - 3) promptly notify the relevant carrier of every loss pertaining to travel luggage or sports equipment that occurred in a means of transport and obtain a written confirmation of the report along with a list of lost items and contact details of the person accepting the report (e.g. telephone number, e-mail address);
 - 4) provide us with a list of destroyed or lost items, including their quantity, value, year of purchase, enclosing a proof of purchase, receipts or warranty cards, if available;
 - 5) provide us with medical records confirming that you have been provided medical assistance – if your travel luggage or sports equipment was destroyed or lost in connection with your illness or accident;
9. If you recover the lost items after compensation has been paid out, you are obligated to promptly notify us of this fact. In such a case, you must return the compensation you received to us. However, it is reduced by the value of damages or deficiencies in recovered items.

Determination and payment of compensation

10. The value of loss is determined according to the replacement value or actual value of the subject of loss.
11. The amount of loss is determined according to the costs necessary to replace or repair the subject of insurance. It is calculated on the basis of prices from the day on which we determine the compensation. When doing so, we take into account the same dimensions, design and materials. If you do not document the costs of repair, we will determine the amount of loss according to the costs of repair of the subject of insurance in Poland according to prices as at the day on which we determine the compensation. We will also take into consideration the type of that item, its dimensions, design and material.
12. The amount of loss is reduced by the value of salvage that may still be used or resold. We determine this value according to prices in effect on the day on which we determine the compensation. We also consider the degree of wear and tear of that item.
13. When a total loss occurs, we may seize the insured item for which we paid the compensation in an amount sufficient to purchase an item with characteristics and parameters that are similar, to the highest degree possible, to those of the damaged item.
14. Repair costs must not exceed the replacement or actual value of the insured asset.
15. No scientific, historic and/or collectible value will be taken into account when determining the value of loss.
16. If travel luggage or sports equipment we insure is at the same time insured against the same risk with other insurance companies for amounts which in total exceed its value, we are liable for it to the extent in which the sum insured under the agreement concluded with us comprises all sums insured under agreements with other insurance companies – up to the value of that travel luggage or sports equipment.

Clause 4 – Insurance against third party liability in private life

Subject and scope of insurance

1. This clause forms part of the insurance contract concluded with the policyholder, if they chose to opt for this scope of coverage. Pursuant to this clause, we insure you against third party liability in private life.
2. Under this clause, the insurance contract may pertain to:
 - 1) travel abroad, or
 - 2) domestic travel – short-term travel, or
 - 3) domestic travel – arrival and temporary stay in Poland.
3. Our coverage includes third party tort liability for losses caused by you in the performance of private life activities which occurred:

- 1) when travelling abroad – in accordance with the territorial scope selected. We are responsible for losses during travel abroad when you are outside Poland or the country of permanent residence, including when you are on the way – from the place of residence directly to the border of the country of residence (no longer than 12 hours) and on the way back from the border of the country of residence directly to the place of residence (no longer than 12 hours), up to the date indicated in the policy;
- 2) when travelling domestically – only in Poland.

Note:

Third party tort liability is liability for deliberate action, i.e. a breach of legal standards that caused the loss. A tort may be an illegal act of a human (an action or omission, either deliberate or non-deliberate).

Example:

An example of a tort is when you walk your dog without a muzzle and leash and it bites a passerby.

4. We are liable for property damage and personal injuries caused to third parties.
5. Insurance coverage includes:
 - 1) your third party liability, or
 - 2) third party liability of persons for whom you are responsible under law. Therefore, each time when we refer to you, we also mean the liability of persons for whom you are responsible.

Note:

A person for whom you are responsible under law is, among others, a child under your care. Article 426 of the Polish Civil Code states that a minor is not liable for a loss they caused until they turn 13 years old. An adult exercising care over that minor may be responsible for their actions if they committed an omission in exercising supervision over the said minor.

6. We are liable only for losses which you cause unintentionally.
7. You perform private activities covered by this insurance when:
 - 1) you have under your care children or persons to whom fault cannot be attributed due to age or mental or physical condition;
 - 2) you have pets or take care of them;
 - 3) you practise amateur sports or you have the equipment to practise said sports;
 - 4) you use bicycles, PTDs, wheelchairs, baby carriages;
 - 5) you pilot open category drones (in accordance with the laws of the European Union) and flying models with a mass up to 5 kg for recreational purposes, in compliance with the provisions of aviation law;
 - 6) you rent real estate on a short-term basis for the purposes of continuous stay for a maximum of 30 days. Such property may include homes, apartments or guest or hotel rooms.
8. We are liable for damage to equipment in a rented house, apartment or guest or hotel room, if the value of damage to that equipment exceeds EUR 200. For the said damage, we will pay a compensation in the full amount. However, we will not pay out any compensation if the value of the said damage is below EUR 200.

Limitations to the scope of coverage and additional exclusions of our liability

9. We are not liable for losses which occurred due to your fault or the fault of a person for whom you are liable, if:
 - 1) they are connected with practising competitive sports or high-risk sports. However, we are liable for them if we have extended coverage to include them and the policyholder paid an additional premium on that account. Nonetheless, we are not liable for losses which occurred as a result of hunting under any circumstances;
 - 2) you cause them to each other: You, another insured person whom we insure together with you under the same contract and other relatives;
 - 3) they are connected with your performance of manual labour (al-ways) or any gainful work, a freelance profession, business activity or agricultural activity;
 - 4) they arise from the fact that you possess or use a firearm;
 - 5) they are connected with your political, trade union or social activity;
 - 6) they occur due to your violation of personal rights (other than human life and health) or intellectual property rights;
 - 7) they consist in the payment of any kind of financial penalties, court or administrative fines, contractual amounts (including prepay-ments and liquidates damages for withdrawal from the contract) and public law liabilities;
 - 8) they arise from the fact that you do not execute administrative de-cisions;
 - 9) they consist in damage to or destruction or loss of any monetary values, securities, documents, data mediums, plans, payment and credit cards;

- 10) they are related to access to a computer network or the Internet or use thereof and resulting from the loss of data regardless of the type of data medium;
- 11) they 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 equip-ment, vehicles, their equipment and items left in them. However, we are liable for damage to equipment in a rented house, apartment or guest or hotel room (see item 8);
- 12) they are connected with you or a person for whom you are liable, possessing or using:
 - a) water equipment other than defined in the GTCI;
 - b) motor vehicles subject to mandatory registration;
 - c) aircraft. However, we are liable for losses connected with private use of open category drones (in accordance with EU laws) and flying models with a mass up to 5 kg for recreational purposes, in compliance with the provisions of aviation law (see item 7(5));
- 13) they occurred as a result of an act of vandalism – committed by you or persons for whom you are liable or persons present at the insured location with your consent;
- 14) they result from changes to occupied real estate, introduced by you against the wishes of its owner or without their consent or contrary to its intended use;
- 15) they occurred in relation to rented real estate used by you for pur-poses other than residential purposes – this also applies to fixtures and household items in that real property;
- 16) they are caused by you when you obstruct air traffic or cause a collision with aircraft;
- 17) they result from the transmission of infectious diseases and zoono-ses - if you have pets under your care;
- 18) they are the result of a systematic or long-term effect of tempera-ture, gases, steam, effluent waters, liquid leakage, humidity, dust, some and soot, shocks and noise, also – leakage of water supply and sewage installations, technological installations, central heating installations, roofing and window and door openings, and fungi, including mould, or walls freezing;
- 19) they occurred as a result of normal wear and tear in the course of its use or an excessive load and use contrary to its intended use;
- 20) they represent a pure financial loss, i.e. loss other than personal injury and property damage.

Additional costs and limits of our liability

10. Within the limits of the sum guaranteed for all insurance events, we cover:
 - 1) costs of remuneration of an expert who, with our consent, is to de-termine the circumstances or extent of the loss;
 - 2) the necessary costs of defence in court in proceedings conducted at our request and with our consent.

Determination of compensation or benefit

11. We satisfy compensation- or benefit-related claims of the aggrieved person up to the amount of the sum guaranteed.

Sums insured and sums guaranteed applicable to specific types of insurance cover:

Item	Insurance cover	Sums insured/sums guaranteed that may be selected per one insured person (the last sum specified in the table for a given type of coverage is the maximum sum available for that coverage)	
1	Treatment costs together with assistance services	when travelling abroad	EUR 30,000, 80,000, 150,000, 250,000
		when travelling domestically in Poland	EUR 10,000, 20,000, 30,000, 40,000,
2	Accident insurance	when travelling abroad	PLN 10,000, 30,000, 40,000, 70,000
		when travelling domestically in Poland – arrival and temporary stay	PLN 10,000, 20,000, 30,000, 40,000, 50,000
		when travelling domestically in Poland - short-term travel	PLN 10,000, 20,000, 30,000, 40,000, 50,000, 60,000
3	Travel luggage	PLN 2,000, 3,000, 5,000	
4	Sports equipment	PLN 3,000, 5,000	
5	Third party liability in private life	when travelling abroad	EUR 25,000, 80,000, 100,000
		when travelling domestically in Poland – arrival and temporary stay	PLN 50,000, 100,000
		when travelling domestically in Poland - short-term travel	PLN 50,000, 100,000, 200,000, 500,000

Compensa TU S.A. Vienna Insurance Group

KRS 6691, Sąd Rejonowy dla m.st. Warszawy w Warszawie,
XII Wydział Gospodarczy KRS, NIP 526 0214 686,
Kapitał zakładowy: 391 385 039,40 zł wpłacony w całości,
Aleje Jerozolimskie 162, 02-342 Warszawa

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