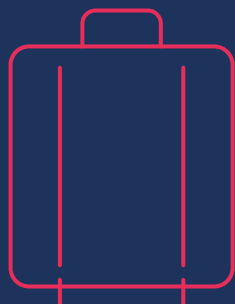


MY TRAVEL

# Guide to insurance



In the table we indicate the relevant information about the general terms and conditions of insurance.

The terms defined in the GTC will have the meaning given to them in the GTC. Whenever the table below lists a provision referring to the terms defined in section 2.6. of these GTC, each provision should be read according to the definition of the term applicable to the benefit in question.

<b>KIND OF INFORMATION</b>	<b>NUMBER OF THE DRAFTING UNIT OF THE GENERAL TERMS AND CONDITIONS INSURANCE</b>
Conditions for the payment of compensation and other benefits.	points: 5, 12-13, 17-22, 26, 27-29, 63-70, 78-83, 90-96, 102-108, 114-122, 126 -131, 138-144, 150-151, 154, 155, 160-165, 168 -179.  Information found in the Table of Standards for the Assessment of Health Impairment.
Limitations and exclusions of the insurance company liability justifying refusal to pay compensation and other benefits or their reduction.	points: 8-11, 15-16, 18.1-18.3, 23-24, 25, 36-62, 71-77, 79, 81-83, 84-89, 95-96, 97-101, 107-108, 109-113, 117, 122, 123-125, 132-137, 141-142, 144, 145-149, 152-153, 156-159, 166-167, 180-192, 196, 198.  Information found in the Table of Standards for the Assessment of Health Impairment.

# Welcome to Allianz!

Thank you for choosing to insure your travel with us.

We are here to protect you from the consequences of events beyond your control. You can rely on our experience. We have been with our clients every step of the way for many years.

The Allianz logo, which is the word "Allianz" written in a stylized, cursive script.



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# Introduction to your insurance



# You are insuring yourself or other insured persons under my travel insurance at Allianz. This guide contains the general terms and conditions of this insurance.

On the basis of an offer of insurance submitted by us and accepted by you and the general terms and conditions of insurance (GTC), which can be found in this guide (sections 1 and 2), you will sign an insurance contract with us, i.e. **Towarzystwo Ubezpieczeń i Reasekuracji Allianz Polska Spółka Akcyjna**. We will present you with an offer after reviewing your requirements and needs.

You can sign two or one of two types of insurance contract with us – a Travel Cost Insurance contract (which includes Travel Cost Insurance as well as – depending on your choice – Travel Cancellation Insurance or Travel Interruption or Delay Insurance) or a Travel Insurance contract (which includes Travel Insurance as well as one of the four available insurance packages together with any additional insurance).

The provisions of GTC in which we refer to a contract apply to both a Travel Cost Insurance contract and a Travel Insurance contract, and if you sign one of them with us, they will only be binding to the extent of its coverage. Where the provisions of these GTC apply only to one of the two types of contracts or the two types of insurance covered by them, we will indicate in the wording of the specific provision (for individual provisions) or in the heading of the subsection (for a group of provisions) which of the contracts (or insurances) they may relate to and may be binding for you if you sign a particular contract with us (either the Travel Cost Insurance contract or the Travel Insurance contract).

In these GTC we have included information on:

- insurance coverage including its type and packages (what the insurance covers and what it does not cover),
- your or the Insured's responsibilities,
- the loss adjustment process,
- main points of the contract,

## 1 INTRODUCTION TO YOUR INSURANCE

- our contact details,
- definitions of the terms we use in these GTC.

Whenever we refer to **you**, we mean the **Policyholder**, i.e. the person who signs the contract. You will find a precise definition of the Policyholder in the Definitions section.

Whenever we refer to the **Insured**, we mean the person we are protecting under the contract. You can find the exact definition of the Insured in the Definitions section.

Whenever we refer to **we/us**, we mean Towarzystwo Ubezpieczeń i Reasekuracji Allianz Polska Spółka Akcyjna. Please note that the services we provide under these GTC (and the costs of which we cover) are provided by AWP P&C S.A., with its registered office in France and operating in Poland through AWP P&C S.A. Oddział w Polsce with its registered office in Warsaw.

Please read the Definitions section where we explain the terms used in these GTC. We have defined some words differently than they are commonly understood. If we define a term when we use it in these GTC, we always understand it according to the explanations in the Definitions section.

If you have questions, please contact us:

- by phone: 224 224 224
- or via our website: [www.allianz.pl](http://www.allianz.pl)

## Personal data protection

We are the controller of the personal data we collect in connection with the entry into and performance of a contract.

We provide you with the full text of the information clause, which describes how we process your personal data, when collecting your data. This information is available to everyone on our website: [www.allianz.pl](http://www.allianz.pl).



# Product description and terms of insurance

[→ Contents](#)

# What the insurance covers

In this section you will learn:

- what is the object of insurance in Travel Cost Insurance and Travel Insurance and what is not,
- where the insurance applies and what is the scope of coverage in Travel Cost Insurance and Travel Insurance,
- what the packages in Travel Insurance include

2.1

## 2.1 WHAT THE INSURANCE COVERS

1. The object of insurance is what you insure. We may cover the items listed in points 5 or 26, depending on the types of insured events. In the offer we make to you, we will indicate the proposed scope of coverage for a given object of insurance (for all Insureds if the contract is signed on another person's behalf).

2. We may introduce provisions in the contract that are supplementary to or different from these GTC. Such provisions should be accepted by both parties (i.e. you and us).

3. We provide cover for insured events that occur during the period of insurance.

4. Whenever we write that we will arrange and cover the costs of medical services or benefits and this proves impossible due to circumstances for which we are not responsible, we will reimburse the Insured for the incurred and documented costs of covered medical services or benefits under the terms of these GTC. (This provision applies to insurances: Medical expenses for travel abroad, Medical expenses for travel in Poland, Rescue and transport for travel abroad, Rescue and transport for travel in Poland, Assistance, For sportspeople: Rescue premium and Medical expenses on return from travel).

## Travel cost insurance

In this section you will find information on Travel Cost Insurance. Under this insurance, we cover the consequences of insured events in the form of cancellation before the start of travel or interruption or delay of travel during its course.

2.1 WHAT THE INSURANCE COVERS

5. The object of insurance in Travel Cost Insurance is:
- 5.1. in Travel cancellation insurance – the costs of tourist services incurred by the Insured or the costs of rebooking tourist services in the event of travel cancellation,
  - 5.2. in Travel Interruption or Delay insurance – the costs of tourist services incurred by the Insured or the costs of rebooking tourist services in the event of travel delay or interruption.

Where the insurance applies

6. We provide insurance cover regardless of the geographical zone to which you plan to travel.

How we determine sums insured and limits of liability

7. The sum insured is the maximum amount up to which we are liable. This amount is the upper limit of our liability. It is based on the contract and confirmed in the policy. We determine the sum insured for each individual insurance, for each Insured, for the entire insurance period, regardless of the number of insured events.

Insurance

8. Travel cancellation	<ul style="list-style-type: none"><li>• the sum insured corresponds to the value of the costs of tourist services declared by you (when signing the contract) which the Insured incurred or is obliged to incur for tourist service contracts signed (prior to signing this contract), not more than PLN 30,000,</li><li>• the sum insured will each time be reduced by the amount of the benefit paid (in relation to the Insured to whom the benefit applies) until it is completely exhausted (reduction of the sum insured).</li></ul>
9. Travel interruption or delay	<ul style="list-style-type: none"><li>• in the event of travel interruption, the sum insured corresponds to the value of the costs of tourist services declared by you (when signing the contract), which the Insured has incurred or is obliged to incur for tourist service contracts signed up to the starting date of travel, not less than PLN 3,000 and not more than PLN 30,000,</li></ul>

2.1 WHAT THE INSURANCE COVERS

- in the case of travel delay, the sum insured corresponds to the value of the costs of tourist services declared by you (when signing the contract) which the Insured has incurred or is obliged to incur for tourist service contracts signed up to the starting date of travel, not less than PLN 3,000 and not more than PLN 30,000,
- the sum insured will each time – in the case of a delay or interruption of travel – be reduced by the amount of the benefit paid (in relation to the Insured to whom the benefit applies) until it is completely exhausted (reduction of the sum insured),
- for details regarding the limits, please refer to point 18,
- Please note that in this case the sum insured may be higher than in the case of additional insurance for Travel Insurance – Travel Interruption or Delay referred to in points 49 and 160-167.

What travel cost insurance may include  
– scope of coverage and sums insured

Insurance	Sum insured
10. Travel cancellation	SI up to PLN 30,000
11. Travel interruption or delay	<ul style="list-style-type: none"><li>• SI from PLN 3,000 to PLN 30,000 for travel interruption,</li><li>• SI from PLN 3,000 to PLN 30,000 for travel delay</li></ul>

Travel cancellation

What is covered

12. In the event of travel cancellation by the Insured, we will cover, up to the sum insured, the travel costs relating to the Insured, by which we mean the costs of tourist services incurred by the Insured for tourist service contracts (signed up to the signing date of the Travel Cost Insurance contract), or the costs of rebooking the tourist services which will not be provided as a result of travel cancellation.

13. We will pay the costs referred to in point 12 when the Insured cancels his/her travel before it begins, for one or more of the following reasons occurring during the period of insurance:

- 13.1. sudden illness or accident of the Insured or of a co-traveller which, according to the advice of the attending physician, prevents either of them from starting travel,
- 13.2. sudden illness or accident of the Insured or of a co-traveller, which, according to the advice of the attending physician, prevents either of

## 2.1 WHAT THE INSURANCE COVERS

them from participating in the activity which, according to the signed tourist service contract, is the main purpose of their travel,

- 13.3. sudden illness or accident of a member of the Insured's family or of a co-traveller, which causes hospitalisation of the member of the Insured's family or of the co-traveller, respectively, or, according to medical records, constitutes a life-threatening condition for any of them and does not promise recovery until travel starts,
- 13.4. death of a co-traveller, death of a spouse or child of the Insured, death of a spouse or child of a co-traveller, death of a dog assisting the Insured or a co-traveller,
- 13.5. death of a member of the Insured's family or death of a family member of a co-traveller, other than the spouse or child of either of them, provided that the death occurred not earlier than within 60 days preceding the scheduled starting date of travel as specified by you when signing the contract,
- 13.6. quarantine of the Insured or a co-traveller, which is in force on the starting day of travel,
- 13.7. confirmation of pregnancy by the attending physician of the Insured or the Insured's spouse,
- 13.8. medical contraindications for the Insured or a co-traveller to undergo the compulsory vaccinations required for entry into the country of travel,
- 13.9. refusal to issue the Insured or a co-traveller with a visa required for entry into the country of travel,
- 13.10. theft of the Insured's or co-traveller's documents: identity card, passport (if required by law to cross the border of the country of travel and impossible to replace by an identity card), tourist visa (if required to cross the border of the country of travel) or a document confirming the right to drive the vehicle which was to be driven by the Insured or a co-traveller, respectively, and used as a means of transport during travel,
- 13.11. a traffic accident, collision or breakdown of a vehicle owned by the Insured or a co-traveller, the effect of which is the immobilisation of the vehicle preventing the start of travel on the scheduled starting date of travel as specified by you when signing the contract, if any of these vehicles were to be used as means of transport during travel,
- 13.12. theft of the vehicle in the possession of the Insured or a co-traveller, if the vehicle was to be used by them as a means of transport during travel,

## 2.1 WHAT THE INSURANCE COVERS

- 13.13. a delay on the part of the carrier of at least 24 hours from the scheduled time of departure of the first transport during travel, as a result of a natural disaster, weather conditions or the closure of air or rail traffic affecting that transport,
- 13.14. cancellation by the service provider of the tourist service in question due to a natural disaster or weather conditions, which was to last for at least two days during travel,
- 13.15. the obligation of the Insured or a co-traveller to appear in court in person, if any of them is a party or a legal representative of a party or a witness in civil or criminal court proceedings (not applicable to parties' attorneys), unless the Insured was aware of the obligation of such appearance before signing the contract,
- 13.16. the completion of the adoption procedure for a child at the adoption centre (by which we mean the presentation of the child to the prospective parents) with the participation of the Insured or a co-traveller, if this procedure has begun before signing the contract,
- 13.17. filing a petition for divorce or separation in court by the Insured or the Insured's spouse,
- 13.18. receipt by the Insured or a co-traveller of an offer of paid employment confirmed by the signature of an employment contract for an indefinite period, which requires presence at work (of the Insured or a co-traveller respectively) during scheduled travel time,
- 13.19. the termination or cancellation of an employment contract for reasons other than those attributable to the Insured or a co-traveller as employees or not attributable to their decision, where the Insured or a co-traveller has been employed by the relevant employer for at least 12 months under an employment contract for an indefinite period,
- 13.20. a change of the place of residence of the Insured or a co-traveller, as a result of a change in the terms and conditions of the employment contract, i.e. a change in the place of work of the Insured, the co-traveller or any of their respective spouses, by a distance of at least 150 km from the last place of work,
- 13.21. secondment of the Insured or a co-traveller by the employer, in the event of a catastrophe or natural disaster, to an authority in charge of the operations carried out to avert or to remove the effects of the disaster, where such secondment would fall within scheduled travel time,
- 13.22. drafting of the Insured or a co-traveller, a member of the Insured's family or a member of the co-traveller's family who is not a soldier into compulsory military service,

## 2.1 WHAT THE INSURANCE COVERS

- 13.23. a fortuitous event: fire, burglary, flood, explosion, landslide, rockburst, avalanche, hurricane, flooding or threat of a construction disaster in the place of residence of the Insured or a co-traveller,
- 13.24. lack of accommodation at the booked travel location due to fire, flooding, flood or threat of a construction disaster,
- 13.25. lack of accommodation during travel with a family member, if the place of residence of the family member was the scheduled place of stay of the Insured during travel, due to fire, flood, explosion, landslide, rockburst, avalanche, hurricane, flooding or threat of a construction disaster or sudden illness, accident or death of persons residing at the same address as the family member,
- 13.26. a mandatory evacuation order at the place of stay of the Insured during travel, issued by the competent authorities no earlier than within 60 days preceding the scheduled starting date of travel as specified by you when signing the contract.

14. We will refund any travel costs referred to in point 12 on the basis of a proof of their payment.

### **What is not covered**

15. We do not cover insured events to which one or more general exclusions apply.

16. We are not liable in the event of:

- 16.1. the cost of travel cancellation for reasons other than those set out in these GTC,
- 16.2. costs incurred by the Insured in connection with travel cancellation which are not included in the price of the tourist services, including telephone costs.

## Travel interruption or delay

### **What is covered**

17. In the event of interruption or delay of the Insured's travel, we will cover, up to the sum insured, the travel costs relating to the Insured, by which we mean the costs of the tourist services incurred by the Insured for tourist service contracts (signed up to the starting date of travel), or the costs of rebooking those tourist services that will not be provided as a result of the interruption or delay of travel, or the additional costs referred to in point 18.



## 2.1 WHAT THE INSURANCE COVERS

### 18. Additionally:

- 18.1. we will cover transport costs related to the interruption or delay of travel, which were incurred by the Insured in order to return to Poland or his/her country of residence earlier or to continue travelling after its delay, including the costs of purchasing an economy class ticket from the carrier or the costs of rescheduling the transport service (ticket reservation),
- 18.2. we will pay the Insured a benefit of PLN 300 per day to cover the costs related to travel interruption or delay up to a maximum of 5 days (each day started, in total for as many days as the travel delay lasted in the case of its delay or the waiting time for the return to the place of residence in the case of its interruption),
- 18.3. we will cover the additional accommodation, board and local transport costs incurred by the Insured in connection with the need to stay longer than scheduled at the place of his/her stay during travel in order to await transport to Poland or the country of residence or in order to continue travelling after a delay, up to the total limit of PLN 600 per day, for a maximum of 5 days (each day started, in total for as many days as the travel delay lasted in case of its delay or the waiting time for the return to the place of residence in case of its interruption); the amount of the benefit due – determined as described in the preceding sentence – will be paid less the amount paid in accordance with point 18.2,
- 18.4. we will cover the additional accommodation costs associated with travel interruption or delay (as a result of sharing accommodation with other co-travellers) that the Insured had to pay if he/she had paid in advance for shared accommodation and his/her co-traveller had to interrupt travel.

### 19. Coverage is provided for events arising from:

- 19.1. travel interruption (by interruption we mean termination of travel before its scheduled date for one or more of the reasons specified in point 20 and return to Poland or the country of residence), or
- 19.2. travel delay (by delay we mean interruption of travel for one or more of the reasons specified in point 21, followed by continued travel).

20. We will cover the cost of travel interruption when the interruption occurs for one or more of the following reasons arising after the start of travel:

## 2.1 WHAT THE INSURANCE COVERS

- 20.1. sudden illness or accident of the Insured or of a co-traveller which, according to the advice of the attending physician, prevents either of them from continued travelling,
- 20.2. sudden illness or accident of a member of the Insured's family or a co-traveller resulting in the hospitalisation of a member of the Insured's family or the co-traveller, respectively, or, according to medical records, constitutes a life-threatening condition for either of them,
- 20.3. death of a co-traveller, death of a member of the Insured's family or death of a family member of a co-traveller, death of a dog assisting the Insured or a co-traveller,
- 20.4. quarantine of the Insured or a co-traveller,
- 20.5. road accident, collision or breakdown of a vehicle owned by the Insured or a co-traveller, in which the Insured was travelling, resulting in the immobilisation of the vehicle, if the vehicle was used as a means of transport during travel,
- 20.6. theft of the vehicle in which the Insured or a co-traveller was travelling, if the vehicle was used by them as a means of transport during travel,
- 20.7. refusal of the carrier to allow the Insured or a co-traveller to board the means of transport due to a suspected infectious disease, including Covid-19,
- 20.8. a delay on the part of the carrier of at least 24 hours from the scheduled starting or ending time of the Insured's transport during travel, as a result of a natural disaster, weather conditions, or the closure of air or rail traffic affecting the transport,
- 20.9. the obligation of the Insured or a co-traveller to appear in person before a court of law, if any of them is a party or a legal representative of a party or a witness in civil or criminal court proceedings (not applicable to the parties' attorneys), unless they were aware of the obligation of such appearance before the start of travel,
- 20.10. secondment of the Insured or a co-traveller by the employer, in the event of a catastrophe or natural disaster, to an authority in charge of the operations carried out to avert or to remove the effects of the disaster, during scheduled travel time,
- 20.11. drafting of the Insured or a co-traveller, a member of the Insured's family or a member of the co-traveller's family who is not a soldier into compulsory military service,
- 20.12. a fortuitous event: fire, burglary, flood, explosion, landslide, rockburst, avalanche, hurricane, flooding or threat of a construction disaster in the place of residence of the Insured or a co-traveller,
- 20.13. natural disaster at the Insured's place of stay during travel,
- 20.14. civil unrest at the Insured's place of stay during travel.

## 2.1 WHAT THE INSURANCE COVERS

21. We will cover the cost of travel delay when the delay occurs for one or more of the following reasons arising after the travel started:

- 21.1. sudden illness or accident of the Insured or of a co-traveller,
- 21.2. road accident, collision or breakdown of a vehicle owned by the Insured or a co-traveller in which the Insured was travelling, resulting in the immobilisation of the vehicle, if the vehicle was used as a means of transport during travel,
- 21.3. theft of the vehicle in which the Insured or a co-traveller was travelling, if the vehicle was used by them as a means of transport during travel,
- 21.4. quarantine of the Insured or a co-traveller,
- 21.5. refusal of the carrier to allow the Insured or a co-traveller to board the means of transport due to a suspected infectious disease, including Covid-19,
- 21.6. a delay on the part of the carrier of at least 24 hours from the scheduled starting or ending time of the Insured's transport during travel which is the result of a natural disaster, weather conditions, or the closure of air or rail traffic affecting the transport
- 21.7. natural disaster at the Insured's place of stay during travel,
- 21.8. civil unrest at the Insured's place of stay during travel,
- 21.9. loss or theft of the documents of the Insured or of a co-traveller: identity card, passport (if required by law to cross the border of the country of travel and impossible to replace with an identity card), tourist visa (if required to cross the border of the country of travel) or a document confirming the right to drive the vehicle the Insured was driving or was to drive and use as a means of transport during travel.

22. We will refund the costs of travel interruption or delay as referred to in points 17 and 18 based on a proof of their payment (subject to point 18.2.).

### **What is not covered**

23. We do not cover insured events to which one or more general exclusions apply.

24. We are not liable in the event of:

- 24.1. the costs of any travel delay or interruption incurred for reasons other than those specified in these GTC,
- 24.2. costs incurred by the Insured in connection with travel interruption or delay which are not included in the price of the tourist services or benefits listed in point 18, including telephone costs.

# Travel insurance

In this section you will find information on Travel Insurance.

Under this insurance, we cover you for the consequences of insured events occurring while you are travelling. What we cover will depend on which package you choose or the insurance additional to the package.

You can choose one of four packages for travel abroad or one of three packages for travel in Poland. Upon payment of an additional premium, you can also extend the package with additional insurance.

25. The insurance covers only the scope of the package you choose, extended to include any additional insurances or extensions (clauses).

26. The object of insurance in these packages is:

### Travel abroad:

- 26.1. in **Medical expenses for travel abroad** insurance – the costs and organisation of medical services in the event of a sudden illness or accident of the Insured and the costs of accommodation and board incurred by the Insured in the event of quarantine,
- 26.2. in **Rescue and transport for travel abroad** insurance – the costs of rescue or search operations of the Insured and costs and organisation of transport services for the Insured, including medical transport in the event of a sudden illness or accident of the Insured,
- 26.3. in **Accident** insurance – the consequences of a personal accident resulting in bodily injury, health disorder or death of the Insured,
- 26.4. in **Private third party liability** insurance – private third party liability of the Insured for damage caused by the Insured to third parties and damage to their property,
- 26.5. in **Travel Luggage** insurance – the Insured's travel luggage in the event of damage to, destruction, loss or theft of travel luggage and costs incurred by the Insured in the event of delayed delivery of travel luggage,
- 26.6. in **Assistance** insurance – the organisation of assistance services in the event of:
  - 26.6.1. sudden illness or accident of the Insured,
  - 26.6.2. an act of terror or acts of war in the Insured's country of travel.

## 2.1 WHAT THE INSURANCE COVERS

### Travel in Poland:

- 26.7. in **Medical expenses for travel in Poland** – in the event of a sudden illness or accident of the Insured:
  - 26.7.1 the costs and organisation of medical services,
  - 26.7.2. the costs and organisation of services for the delivery or purchase of medicines,
  - 26.7.3. the costs and organisation of services for the delivery or purchase of dressing materials,
  - 26.7.4. the costs and organisation of services for the delivery or purchase or rental of rehabilitation equipment,
  - 26.7.5. the costs and organisation of home care services following hospitalisation,
  - 26.7.6. the costs and organisation of psychological consultation,
  - 26.7.7. the Insured's stay in hospital.
- 26.8. in **Rescue and transport for travel in Poland** insurance – the costs of rescue or search operations of the Insured and costs and organisation of transport services for the Insured, including medical transport in the event of a sudden illness or accident of the Insured,
- 26.9. in **Accident** insurance – the consequences of an accident resulting in bodily injury, health disorder or death of the Insured,
- 26.10. in **Private third party liability** insurance – private third party liability of the Insured for damage caused by the Insured to third parties and damage to their property,
- 26.11. in **Travel luggage** insurance – the Insured's travel luggage in the event of damage, destruction, loss or theft of travel luggage and the costs incurred by the Insured in the event of delayed delivery of travel luggage,
- 26.12. in **Assistance** insurance – the organisation of assistance services in the event of:
  - 26.12.1. sudden illness or accident of the Insured,
  - 26.12.2. an act of terror or acts of war in the Insured's country of travel.

### Additional insurance:

- 26.13. in **Rental Car – waiver of deductible** insurance – the costs of the deductible incurred by the Insured in the event of damage to the rental car,
- 26.14. in **Travel interruption or delay** insurance – the costs incurred by the Insured for tourist services in the event of travel delay or interruption,

## 2.1 WHAT THE INSURANCE COVERS

- 26.15. in **For sportspeople** insurance –
  - 26.15.1. Costs of unused activities – costs incurred by the Insured for unused sports activities or tickets in the event of his/her sudden illness or accident,
  - 26.15.2. Costs of renting sports equipment – costs incurred by the Insured for renting sports equipment in the event of damage to, destruction, loss or theft of sports equipment used by the Insured during travel,
  - 26.15.3. Loss or destruction of sports equipment – the Insured's sports equipment in the event of damage to, destruction, loss or theft of sports equipment,
  - 26.15.4. Premium Rescue – the costs of a search or rescue operation of the Insured,
  - 26.15.5. Medical expenses on return from travel – the costs and organisation of medical services for the Insured in Poland upon return from travel in the event of a sudden illness or accident of the Insured in connection with which we provided assistance during travel.

### Coverage extensions:

**27. Alcohol clause** – if you pay an additional premium, we can cover damage caused by the Insured acting under the influence of alcohol in the following insurances: Medical expenses when for travel abroad, Medical expenses for travel in Poland, Rescue and transport for travel abroad, Rescue and transport for travel in Poland, Accident, For sportspeople: Rescue premium and Medical expenses on return from travel.

**28. High-risk and winter sports clause** – if you pay an additional premium, we can cover damage caused by the Insured practising high-risk or winter sports in the insurances: Medical expenses for travel abroad, Medical expenses for travel in Poland, Rescue and transport for travel abroad, Rescue and transport for travel in Poland, Accident, Private third party liability, For sportspeople: Premium rescue and Medical expenses on return from travel; the extension of our liability to include the High-risk and winter sports clause does not exclude or limit our liability arising from recreational sports risks.

**29. High-performance sports clause** – if you pay an additional premium, we can cover damage caused by the Insured practising high-performance sports in the insurances: Medical expenses for travel abroad, Medical expenses for travel in Poland, Rescue and transport for travel abroad, Rescue and transport for travel in Poland, Accident, For

## 2.1 WHAT THE INSURANCE COVERS

sportspeople: Premium rescue and Medical expenses on return from travel; the extension of our liability to include the High-performance sports clause does not exclude or limit our liability arising from recreational sports risks; the extension of our liability to include the High-performance sports clause also includes our liability for the professional sports risks.

## Where the insurance applies

30. In the case of insurance where the travel abroad begins, as defined in these GTC:

- 30.1. on leaving your place of residence, we provide insurance cover in Poland (if the Insured's country of residence is Poland) and in the geographical zone of your choice (Zone A, B, or C), which we asked you about before making you an offer and signing the contract and subsequently confirmed in the policy,
- 30.2. on crossing the border of your country of residence – we provide insurance cover for the geographical zone of your choice (Zone A, B, or C), which we asked you about before we made you an offer and signed the contract and subsequently confirmed in the policy.

31. In the case of For sportspeople: Medical expenses on return from travel insurance, we will organise medical services to be provided in Poland and cover their costs or refund documented costs incurred for medical services provided exclusively in Poland.

32. For travel in Poland, we provide insurance cover in the geographical zone designated as Zone P.

## How we determine sums insured and limits of liability

33. The sum insured or amount guaranteed are the maximum amounts up to which we are liable under the contract. These amounts represent the upper limit of our liability. They are based on the contract and confirmed in the policy. We determine the sum insured (or, in the case of

## 2.1 WHAT THE INSURANCE COVERS

private third-party liability, the amount guaranteed) for each individual insurance and we determine the limits of liability within the sum insured. The limits are the maximum amounts up to which we are liable under a particular insurance – for a particular type of costs that we cover or refund.

34. The sum insured, the amount guaranteed and the limits are determined by us for each Insured, in accordance with the insurance package or additional insurance selected and the geographical zone, for the entire period of insurance irrespective of the number of insured events, subject to point 35.

35. In the case of Rental car – waiver of deductible additional insurance, the sum insured is determined for one rental car rented by one or more Insureds (acting jointly) under a given travel insurance contract.



## 2.1 WHAT THE INSURANCE COVERS

### Travel abroad:

#### Insurance

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12. Medical expenses for travel abroad	<ul style="list-style-type: none"><li>• the limit for the costs of medical services in the field of dental treatment – PLN 1,000,</li><li>• the limit for the costs of medical services in the case of sudden illness in the form of exacerbation of symptoms of chronic diseases in the Comfort, Plus and Extra packages – PLN 200,000,</li><li>• the limit for the costs of medical services in the case of sudden illness in the form of exacerbation of symptoms of chronic diseases in the Max package – PLN 1,000,000,</li><li>• the limit for the costs of accommodation and board in the case of quarantine of the Insured PLN 5,400,</li><li>• the sum insured (and respectively the limit if applicable) will each time be reduced in relation to the Insured to whom the benefit applies by the amount of the benefit paid out until it is completely exhausted (reduction),</li><li>• for more details on the limits see points 65-66, 68</li></ul>
37. Rescue and transport for travel abroad	<ul style="list-style-type: none"><li>• no limit on transport costs,</li><li>• the limit for search and rescue costs – PLN 100,000,</li><li>• the limit for search and rescue costs will each time be reduced in relation to the Insured to whom the benefit applies by the amount of the benefit paid out until it is completely exhausted (reduction),</li><li>• for more details on the limits see points 91, 94-96.</li></ul>
38. Accident insurance	<ul style="list-style-type: none"><li>• this insurance distinguishes:<ul style="list-style-type: none"><li>– the sum insured for health impairment due to an accident,</li><li>– the sum insured for death due to an accident;</li></ul></li><li>• the sum insured is not reduced.</li></ul>
39. Private third party liability	<ul style="list-style-type: none"><li>• the amount guaranteed will each time be reduced for the Insured affected by the insured event by the amount of the compensation paid until it is completely exhausted (reduction of the amount guaranteed).</li></ul>
40. Travel luggage	<ul style="list-style-type: none"><li>• the limit for costs incurred as a result of delayed luggage delivery in the Comfort package for zones B and C is PLN 500; in the Plus, Extra, Max packages (regardless of geographical area) it is PLN 1,000</li><li>• the sum insured (and accordingly the limit if applicable) will each time be reduced in relation to the Insured to whom the benefit applies by the amount of the benefit paid until it is completely exhausted (reduction),</li><li>• for more details on the limits, see points 141-143.</li></ul>
41. Assistance	<ul style="list-style-type: none"><li>• no limits.</li></ul>

## 2.1 WHAT THE INSURANCE COVERS

### Travel in Poland:

#### Insurance

42. Medical expenses for travel in Poland	<ul style="list-style-type: none"><li>• limits for specific medical services or benefits for which we are liable are defined and listed in points 81-83,</li><li>• the sum insured (and respectively the limit if applicable) will each time be reduced in relation to the Insured to whom the benefit applies by the amount of the benefit paid until it is completely exhausted (reduction).</li></ul>
43. Rescue and transport in Poland	<ul style="list-style-type: none"><li>• no limit on transport costs,</li><li>• the limit for search and rescue costs – PLN 25,000,</li><li>• the limit for search and rescue costs will each time be reduced in relation to the Insured to whom the benefit applies by the amount of the benefit paid until it is completely exhausted (reduction),</li><li>• for more details on the limits see points 105, 107-108.</li></ul>
44. Accident	<ul style="list-style-type: none"><li>• this insurance distinguishes:<ul style="list-style-type: none"><li>– the sum insured for health impairment due to an accident,</li><li>– the sum insured for death due to an accident;</li></ul></li><li>• the sum insured will not be reduced.</li></ul>
45. Private third party liability	<ul style="list-style-type: none"><li>• the amount guaranteed will be reduced each time in the case of the Insured affected by the event by the amount of the compensation paid until it is completely exhausted (reduction of the guaranteed amount).</li></ul>
46. Travel luggage	<ul style="list-style-type: none"><li>• the limit for costs incurred due to delayed delivery of travel luggage in the Plus and Max packages is PLN 1,000,</li><li>• the sum insured (and respectively the limit if applicable) will each time be reduced in relation to the Insured to whom the benefit applies by the amount of the benefit paid until it is completely exhausted (reduction),</li><li>• for more details on the limits see points 141-143.</li></ul>
47. Assistance	<ul style="list-style-type: none"><li>• no limits.</li></ul>

## 2.1 WHAT THE INSURANCE COVERS

### Additional insurance:

#### Insurance

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48. Rental car – waiver of deductible

- the sum insured is PLN 15,000,
  - the sum insured will be determined for one rental car by one or more Insureds under a given contract,
  - the sum insured is the upper limit of the Insured's refundable deductible on the rental car.
- 

49. Travel interruption or delay

- the sum insured in a short-term contract (less than one year) in the event of travel interruption is PLN 3,000,
  - the sum insured in the annual contract in the event of travel interruption is PLN 20,000,
  - the sum insured in a short-term contract (less than one year) in the event of travel delay is PLN 3,000,
  - the sum insured in the annual contract in the event of travel delay is PLN 20,000,
  - the sum insured is the upper limit of the costs incurred (for which we are liable) in the event of interruption or delay, respectively,
  - in the case of travel delay or interruption, the sum insured will each time be reduced by the amount of the benefit paid (in relation to the Insured to whom the benefit applies) until it is completely exhausted (reduction of the sum insured).
- 

50. For sportspeople

- the sum insured for the Refund of the costs of unused activities is PLN 1,000,
  - the sum insured for the Refund of the costs of renting sports equipment is PLN 1,000,
  - the sum insured for Loss or destruction of sports equipment is PLN 20,000,
  - Premium Rescue – the sum insured for rescue costs – PLN 100,000 (note that each Insured gets an additional PLN 100,000 from Rescue and transport insurance for travel abroad for a total of PLN 200,000 or additionally PLN 25,000 from Rescue and transport for travel in Poland for a total of PLN 125,000),
  - Medical expenses on return from travel – the sum insured for medical services is PLN 15,000.
-

# What the packages may include – coverage and sums insured

## Travel abroad:

Scope	Comfort package	Plus package	Extra package	Max package
	Sum insured			
51. Medical expenses for travel abroad	Zone A: PLN 200,000	Zone A: PLN 400,000	Zone A: PLN 600,000	Zone A: PLN 5,000,000
	Zones B and C: PLN 300,000	Zones B and C: PLN 500,000	Zones B and C: PLN 1,000,000	Zones B and C: PLN 5,000,000
52. Rescue and transport for travel abroad	transport – no limit rescue and search – PLN 100,000			
53. Accident	health impairment – PLN 10,000 death – PLN 10 000	health impairment – PLN 25,000 death – PLN 25,000	health impairment – PLN 60,000 death – PLN 60,000	health impairment – PLN 150,000 death – PLN 150,000
54. Private third-party liability	PLN 1,000,000			PLN 2,000,000
55. Travel luggage	In this package in zone A, travel luggage is not insured	Zone A: PLN 2 000	Zone A: PLN 10 000	Zone A: PLN 10 000
	Zone B and C: PLN 500	Zone B and C: PLN 2,000	Zone B and C: PLN 10,000	Zone B and C: PLN 10,000
	Limit for costs related to delayed delivery of travel luggage 500 PLN	Limit for costs related to delayed delivery of travel luggage PLN 1,000		
56. Assistance	No limit			

## 2.1 WHAT THE INSURANCE COVERS

### Travel in Poland (Zone P):

Zakres	Comfort package	Plus package	Max package
57. Medical expenses for travel in Poland	PLN 2,000 events in Poland	PLN 2,000 events in Poland	PLN 5,000 events in Poland
	PLN 25,000 events in a country directly bordering Poland, within a 30-kilometre band from the Polish border		
58. Rescue transport in Poland	transport – no limit rescue and search – PLN 25,000		
59. Następstwa nieszczęśliwych wypadków (NNW)	health impairment – PLN 10,000 death – PLN 10 000	health impairment – PLN 25,000 death – PLN 25,000	health impairment – PLN 60,000 death – PLN 60,000
60. Private third-party liability	PLN 1,000,000		
61. Travel luggage	In this package, travel luggage is not insured	PLN 2,000  The limit for costs related to delayed delivery of travel luggage is PLN 1,000	PLN 10,000
62. Assistance	No limit		

## Medical expenses for travel abroad

### What is covered

63. We will organise medical services for the Insured that have become necessary as a result of a sudden illness or accident of the Insured during travel abroad, and we will cover their costs up to the sum insured or the specified limits.

64. The insurance will cover the costs of medical services for the improvement of the Insured's state of health, so that the Insured may – in accordance with the doctor's recommendations – return or be transported to Poland or the country of residence, or continue travelling.

65. In the event of a sudden illness or accident of the Insured which results in the need for medical services in the field of dental treatment, we will cover the costs of these medical services up to the amount of PLN 1,000.

## 2.1 WHAT THE INSURANCE COVERS

66. In the event of a sudden illness of the Insured in the form of an exacerbation of the symptoms of a chronic disease, we will cover the related costs of medical services up to PLN 200,000 in the Comfort, Plus and Extra packages, and up to PLN 1,000,000 in the Max package.

67. We will also organise medical services for the Insured that have become necessary as a result of a sudden illness in connection with a pregnancy that has run its course before the start of travel without complications, and we will cover their costs up to the sum insured.

68. We will refund the Insured's costs of accommodation and board incurred while the Insured was under quarantine during travel abroad up to a maximum of 5,400 PLN, based on evidence of the costs incurred and the quarantine obligation.

69. If the medical facility providing medical services to the Insured requires it, we may provide a guarantee of payment or advance payment up to the sum insured, but not more than the maximum value of the medical service provided to the Insured.

70. We will cover insurance events that occurred outside the Insured's country of residence.

### **What is not covered**

71. We do not cover insurance events to which one or more general exclusions apply.

72. We do not organise or cover the cost of medical services provided to the Insured as a result of or directly related to:

- 72.1. scheduled treatment,
- 72.2. plastic surgery procedures (cosmetic or aesthetic) to correct congenital or acquired body defects,
- 72.3. vaccinations,
- 72.4. a medical experiment (therapeutic or research) involving the introduction of new or only partially tested diagnostic, therapeutic or prophylactic methods with unproven efficacy or safety to obtain a direct benefit for health or to expand medical knowledge, respectively, concerning healthy and sick people,
- 72.5. treatment of infertility or termination of pregnancy – unless this is necessary to save the life or health of the Insured,

## 2.1 WHAT THE INSURANCE COVERS

- 72.6. pregnancy or childbirth, subject to point 67,
- 72.7. congenital defects of the Insured classified in the International Statistical Classification of Diseases and Health Problems issued by the World Health Organisation (in force at the date of signing the contract) as congenital defects, deformations and aberrations,
- 72.8. chronic care (when the Insured does not require in-patient treatment, however, due to existing health problems he/she needs nursing or medical care more often than once a week as shown by medical records) and palliative care,
- 72.9. stays in sanatoriums or spas (irrespective of the purpose of the stay),
- 72.10. rehabilitation, including physiotherapy, unless it is necessary in accordance with medical advice to stabilise the Insured's state of health as a result of a sudden illness or accident,
- 72.11. repair, replacement, adjustment of hearing aids, prostheses, glasses and contact lenses (we do not cover or refund costs equivalent to the value of these items being replaced or purchased).

73. We do not cover the cost of medical services provided to the Insured by a doctor who is a member of the Insured's family or another Insured.

74. We will not organise or cover the costs of medical services related to a sudden illness of the Insured being the result of a medical error involving the infection of the Insured with a biological pathogenic agent, bodily injury or disorder of health or death resulting from a diagnosis, if it caused an inappropriate treatment or delayed an appropriate treatment, contributing to the development of an illness; treatment, including the performance of a surgical procedure; use of a medicinal product or medical device, medical device equipment, system and treatment set.

75. We will not organise or cover the costs of medical services in connection with a sudden illness of the Insured, because of the risk of which, prior to the start of travel abroad, there were medical contraindications to travel (of which the Insured was notified by the doctor before starting the travel abroad).

76. We are not liable for the manner in which the medical services are provided to the Insured, including the course of treatment and its effects, the diagnoses or the failure of the attending physician to refer for additional tests.

## 2.1 WHAT THE INSURANCE COVERS

77. We will not refund the cost of accommodation or board in the event of quarantine (as referred to in point 68) if, prior to the start of travel, there was a medical contraindication for the Insured to travel in connection with the illness or symptoms of the illness resulting in the Insured being quarantined, or if medical treatment was commenced prior to the travel or medical services were required prior to the travel in connection with the illness or symptoms of the illness that resulted in the Insured being quarantined (including hospitalisation) as prescribed by a doctor.

# Medical expenses for travel in Poland

### What is covered

78. We will organise medical benefits or services for the Insured as specified in points 81-83, necessitated by a sudden illness or accident of the Insured during travel in Poland, including when the need for such services arises as a result of a sudden illness related to the Insured's pregnancy which occurred before the start of the travel without complications, and we will cover their costs up to the sum insured or the specified limits.

79. We will cover insured events occurring in Poland or in a country directly bordering Poland, within a 30-kilometre band from the Polish border, subject to points 81-83.

80. Coverage includes the cost of medical services to improve the Insured's condition so that the Insured, as advised by the doctor, can return or be transported to his/her place of residence or continue his/her scheduled travel.

81. In the event of sudden illness or accident of the Insured during travel in Poland:

- 81.1. we will organise medical services in the form of one medical consultation (visit) at the Insured's place of stay or one medical consultation in a medical facility and we will cover the costs of one of them up to the limit of PLN 500, or
- 81.2. we will organise medical services in the form of visits of a nurse at the Insured's place of stay and cover their costs up to the limit of PLN 500, or



## 2.1 WHAT THE INSURANCE COVERS

- 81.3. we will organise and pay for the medical service in the form of two telemedicine consultations, or
- 81.4. we will organize a service in the form of delivery of medicines or dressing materials recommended by the attending physician to the Insured's place of stay, up to the limit of PLN 100 (cost of delivery service) and we will cover their costs up to the limit of PLN 150 (cost of medicines or dressing materials), if the attending physician has advised the Insured to stay in bed for at least 7 days, or
- 81.5. we will pay a benefit for each started day of the Insured's hospital stay in connection with a sudden illness or accident in the amount of PLN 50 up to a total limit of PLN 500.

82. If the Insured has an accident during travel in Poland, we will additionally:

- 82.1. organise a service in the form of delivery of rehabilitation equipment recommended to the Insured by the attending physician to the Insured's place of stay in Poland, up to the limit of PLN 200 (cost of delivery service) and we will cover the costs of purchase or rental of such rehabilitation equipment up to the limit of PLN 200 (cost of rehabilitation equipment), or
- 82.2. we will organise medical services in the form of visits to a rehabilitation clinic at the Insured's place of stay in Poland or at the Insured's place of residence, as recommended by the attending physician, and we will cover its costs up to the limit of PLN 500, or
- 82.3. we will organise a service in the form of a consultation with a psychologist in a psychological clinic at the Insured's place of stay in Poland or at the Insured's place of residence and we will cover the costs of this consultation up to the limit of PLN 300, or
- 82.4. we will organise a service in the form of domestic help for a maximum of 5 consecutive days after the end of the Insured's hospitalisation due to an accident during travel in Poland, if the hospitalisation lasted longer than 7 days, and we will cover the costs of these services up to the limit of PLN 300 in total; domestic help covers preparing meals, doing the shopping, assistance in getting dressed and washed and in personal care, as well as minor housekeeping jobs (vacuuming, washing the floors, washing the dishes, throwing out the rubbish); we do not cover the costs of purchased items including food or cleaning products.

## 2.1 WHAT THE INSURANCE COVERS

83. If a sudden illness or an accident of the Insured covered by the Travel in Poland insurance occurs in country directly bordering Poland, within the 30-kilometre band from the Polish border:

- 83.1. we will organise medical services in the form of one medical consultation (visit) at the Insured's place of stay or one medical consultation in a medical facility at the Insured's place of stay and cover the costs of one of them up to the limit of PLN 500, or;
- 83.2. we will organise and pay for medical services in the form of two telemedicine consultations, or
- 83.3. we will pay the costs of medical services provided to the Insured during a hospital stay in the country in which the insured event occurred, or
- 83.4. we will refund the purchase of any medicines or dressings prescribed by the attending physician.

### What is not covered

84. We do not cover insurance events to which one or more general exclusions apply.

85. We do not organise or cover the cost of medical services provided to the Insured, arising out of or directly related to:

- 85.1. scheduled treatment,
- 85.2. plastic surgery procedures (cosmetic or aesthetic) to correct congenital or acquired body defects,
- 85.3. vaccinations,
- 85.4. a medical experiment (therapeutic or research) involving the introduction of new or only partially tested diagnostic, therapeutic or prophylactic methods with unproven efficacy or safety to obtain a direct benefit for health or to expand medical knowledge, respectively, concerning healthy and sick people,
- 85.5. treatment of infertility or termination of pregnancy – unless necessary to save the life or health of the Insured,
- 85.6. pregnancy or childbirth, subject to point 78,
- 85.7. congenital defects of the Insured person classified in the International Statistical Classification of Diseases and Health Problems issued by the World Health Organisation (in force on the date of signing contract) as congenital defects, deformations and aberrations,
- 85.8. chronic care (when the Insured does not require in-patient treatment, however, due to existing health problems he/she needs nursing or

## 2.1 WHAT THE INSURANCE COVERS

medical care more than once a week as shown by medical records) and palliative care,

- 85.9. stays in sanatoriums or spas (irrespective of the purpose of the stay),
- 85.10. rehabilitation, including physiotherapy, unless it is necessary according to medical advice to stabilise the Insured's state of health as a result of a sudden illness or accident,
- 85.11. repair, replacement, adjustment of hearing aids, prostheses, glasses and contact lenses (we do not cover or refund costs equivalent to the value of these items being replaced or purchased).

86. We do not cover the cost of medical services provided to the Insured by a doctor who is a member of the Insured's family or another Insured.

87. We will not organise or cover the costs of medical services related to a sudden illness of the Insured being the result of a medical error involving the infection of the Insured with a biological pathogenic agent, bodily injury or disorder of health or death resulting from a diagnosis, if it caused an inappropriate treatment or delayed an appropriate treatment, contributing to the development of an illness; treatment, including the performance of a surgical procedure; use of a medicinal product or medical device, medical device equipment, system and treatment set.

88. We will not organise or cover the costs of medical services in connection with a sudden illness of the Insured, because of the risk of which, prior to the start of travel abroad, there were medical contraindications to travel (of which the Insured was notified by the doctor before starting the travel abroad).

89. We are not liable for the manner in which the medical services are provided to the Insured, including the course of treatment and its effects, the diagnoses or the failure of the attending physician to refer for additional tests.

## Rescue and transport for travel abroad

### What is covered

90. We will organise and cover the costs of transport of the Insured if the need for transport arose as a result of sudden illness or accident of

## 2.1 WHAT THE INSURANCE COVERS

the Insured during travel abroad, including when the need for transport arose as a result of sudden illness of the Insured in connection with pregnancy before the start of travel without complications:

- 90.1. from the place of the insured event (the place of the accident or the place where the Insured was at the time of the occurrence of the symptoms of the sudden illness) or the place of stay during travel abroad to the medical facility or another place where we have arranged for medical services to be provided, or
- 90.2. from the medical facility or another place where we have arranged for medical services to be provided to the place of stay during travel abroad, or
- 90.3. between medical facilities, if the medical facility in question does not provide medical services adapted to the treatment process of the Insured as recommended by the attending physician, or
- 90.4. to a place in Poland or country of residence indicated by the Insured.

91. In the case of point 90 and if the Insured is a minor (under 18 years of age), we will additionally organise and pay the costs of transporting the parent or other legal guardian or other member of the Insured's family to the extent required by the Insured.

92. We will organise and pay the costs of the Insured's emergency medical transport (using a specialised emergency medical team) from the place of the insured event (the place of the accident or the place where the Insured was at the time of the occurrence of the symptoms of the sudden illness) to a medical facility or between medical facilities if such transport is recommended by the doctor.

93. If the Insured is hospitalised for more than 72 hours or if his/her condition, according to medical records, is life-threatening, we will organise the transport of a family member to the Insured's place of stay during travel abroad, and we will cover its costs in economy class round trip.

94. In the event of the Insured's death or his/her hospitalisation for more than 24 hours, if the Insured is not accompanied during travel abroad by another adult co-traveller:

- 94.1. we will organise the transport of the Insured's co-travellers who are under 18 years of age or require permanent care of the Insured from the place of their stay during travel abroad to a designated place

## 2.1 WHAT THE INSURANCE COVERS

in Poland or in the country of residence of the co-traveller, and we will cover its costs in economy class, or

- 94.2. we will organise the transport of a family member who will take care of the Insured's co-travellers who are under 18 years of age or require permanent care of the Insured, from that person's place of stay to the co-travellers' place of stay during travel abroad and we will cover its costs in economy class round trip.

95. In the event of the Insured's death during travel abroad, we will organise and cover the costs of transporting the Insured's body to the burial place in Poland or the Insured's country of residence; we will cover the cost of purchase of a transport coffin up to the limit of PLN 10,000.

96. We will cover the costs of search or rescue operations carried out by specialised entities, if the Insured's disappearance during travel abroad is reported to the police or emergency services in the country where the event occurred, up to a limit of PLN 100,000.

### **What is not covered**

97. We will not cover insurance events to which one or more general exclusions apply.

98. We will not cover the cost of medical transport of the Insured referred to in point 92 if his/her health condition, according to medical records and the recommendations of the attending physician, does not require such transport.

99. We will not organise or pay for transport if the transport of the Insured were to take place against medical advice.

100. We will not be liable and may not provide transport if the need for transport from a medical facility (as referred to in points 90.2.-90.4) is due to the Insured's failure to comply with the instructions of the attending physician for medical services provided in connection with a sudden illness or accident during travel abroad.

101. We will not organise or pay for transport if the Insured's sudden illness or accident for which there is a need for transport, arises from or is directly related to:

## 2.1 WHAT THE INSURANCE COVERS

- 101.1. a medical experiment (therapeutic or research) involving the introduction of new or only partially tested diagnostic, therapeutic or prophylactic methods with unproven efficacy or safety to obtain a direct benefit for health or to expand medical knowledge, respectively, concerning healthy and sick people,
- 101.2. treatment of infertility or termination of pregnancy – unless this is necessary to save the life or health of the Insured,
- 101.3. pregnancy or childbirth, subject to point 90,
- 101.4. congenital defects of the Insured classified in the International Statistical Classification of Diseases and Health Problems issued by the World Health Organisation (in force at the date of signing the contract) as congenital defects, deformations and aberrations.

## Rescue and transport in Poland

### What is covered

102. We will organise and pay for the transport of the Insured if the need for transport arises as a result of sudden illness or accident of the Insured during travel in Poland:

- 102.1. from the place of the insured event (the scene of the accident or the place where the Insured was at the time of the occurrence of the symptoms of sudden illness) or from the place of stay during travel to the medical facility or another place where we have arranged for medical services to be provided, or
- 102.2. from the medical facility or another place where we have arranged for services to be provided to the place of stay during travel Poland, or
- 102.3. between medical facilities, if the medical facility in question does not provide medical services suitable for the Insured's treatment process as recommended by the attending physician.

103. If the insured event (accident or symptoms of sudden illness) covered by insurance for travel in Poland occurs in a country directly bordering Poland, within a 30-km band from the Polish border, we will organise and cover the costs of transport of the Insured:

- 103.1. from the place of the insured event (the scene of the accident or the place where the Insured was at the time of the occurrence of the symptoms of sudden illness) or the place of stay during travel to the medical

## 2.1 WHAT THE INSURANCE COVERS

facility or another place where we have arranged for medical services to be provided, or

- 103.2. from the medical facility or another place where we have arranged for medical services to be provided to the place of stay during travel in Poland, or
- 103.3. between medical facilities, if the medical facility in question does not provide medical services suitable for the Insured's treatment process as recommended by the attending physician, or
- 103.4. to a designated place in Poland if, in accordance with the recommendations of the attending physician, the Insured's health condition makes it impossible for the Insured to use the previously planned means of return transport to Poland.

104. We will also organise and pay the costs of transporting the Insured if the need for transport arises as a result of a sudden illness in connection with a pregnancy that occurred before travel started without complications.

105. As for points 102-104, if the Insured is a minor (under 18 years of age), we will additionally organise and pay the costs of transporting the parent or another legal guardian or any other member of the Insured's family to the extent required by the Insured.

106. We will organise and cover the costs of medical transport of the Insured covered by Medical rescue insurance (using a specialised medical rescue team) from the place of the insured event (the scene of the accident or the place where the Insured was at the time of the occurrence of the symptoms of sudden illness) during travel in Poland to the medical facility or between medical facilities in the event that such transport is recommended by the doctor.

107. In the event of the Insured's death, we will organise and cover the costs of transporting the Insured's body to the burial place in Poland; we will cover the cost of purchasing a transport coffin up to a limit of PLN 10,000.

108. We will cover the costs of search or rescue operations carried out by specialised entities, if the Insured's disappearance during travel in Poland is reported to the police or emergency services in the country where the event occurred during travel in Poland, up to a limit of PLN 25,000.

## 2.1 WHAT THE INSURANCE COVERS

### What is not covered

109. We will not cover insurance events to which one or more general exclusions apply.

110. We will not cover the cost of medical transport of the Insured as referred to in point 106 if his/her health condition, according to medical records and the recommendations of the attending physician, does not require such transport.

111. We will not organise or cover the cost of transport if the Insured's transport were to take place against medical advice.

112. We will not be liable and may not provide transport if the need for transport from a medical facility (as referred to in points 102.2.-102.3.) is due to the Insured's failure to comply with the instructions of the attending physician regarding the medical services provided in connection with a sudden illness or accident during travel abroad.

113. We will not arrange or pay for transport if the Insured's sudden illness or accident, for which there is a need for transport, arises from or is directly related to:

- 113.1. medical experiment (therapeutic or research) involving the introduction of new or only partially tested diagnostic, therapeutic or prophylactic methods with unproven efficacy or safety to obtain a direct benefit for health or to expand medical knowledge, respectively, concerning healthy and sick people,
- 113.2. treatment of infertility or termination of pregnancy – unless this is necessary to save the life or health of the Insured,
- 113.3. pregnancy or childbirth, subject to point 104,
- 113.4. congenital defects of the Insured classified in the International Statistical Classification of Diseases and Health Problems issued by the World Health Organisation (in force at the date of signing the contract) as congenital defects, deformations and aberrations.



# Accident insurance

(for travel abroad and in Poland)

### What is covered

114. Cover is provided for the consequences of the Insured's accident in the form of:

- 114.1. health impairment as specified in the Table of Standards for the Assessment of Health Impairment (Appendix no. 1 to these GTC) as a result of the accident,
- 114.2. death as a result of an accident.

115. If the result of the Insured's accident is a health impairment indicated in the Table of Standards for the Assessment of Health Impairment, resulting from the accident – we will pay the benefit equal to a percentage of the sum insured (covered under the contract) indicated in that table.

116. One per cent of health impairment corresponds to 1% of the sum insured for accident insurance.

117. If more than one physical function is impaired as a result of an accident, the impairments add up – up to a maximum of 100%.

118. We will aggregate health impairments resulting from an accident in the form of a fracture and loss of the same limb or damage to and subsequent loss of a given organ. Our liability will then be limited to the health impairment of the Insured to which the highest percentage is assigned according to the Table of Standards for the Assessment of Health Impairment.

119. We determine the percentage of health impairment based on medical records.

120. The degree and type of health impairment we determine relates solely to the consequences of the Insured's accident. When determining the degree of health impairment we do not take into account the type of work performed by the Insured.

## 2.1 WHAT THE INSURANCE COVERS

121. The death of the Insured due to an accident will also include death of the Insured due to a heart attack or stroke.

122. If the accident results in the death of the Insured within 12 months of the date of the accident, we will pay a benefit of 100% of the sum insured.

### **What is not covered**

123. We will not cover insurance events to which one or more general exclusions apply.

124. We do not cover the consequences of the accident that are not included in the Table of Standards for the Assessment of Health Impairment, including post-traumatic psychosis, encephalopathy and neurosis.

125. We are not liable if the health impairment or death is directly related to:

- 125.1. a medical experiment (therapeutic or research) involving the introduction of new or only partially tested diagnostic, therapeutic or prophylactic methods with unproven efficacy or safety to obtain a direct benefit for health or to expand medical knowledge, respectively, concerning healthy and sick people,
- 125.2. treatment of infertility or termination of pregnancy – unless this is necessary to save the life or health of the Insured,
- 125.3. pregnancy or childbirth,
- 125.4. congenital defects of the Insured classified in the International Statistical Classification of Diseases and Health Problems issued by the World Health Organisation (in force at the date of signing the contract) as congenital defects, deformations and aberrations.

# Private third-party liability

(for travel abroad and in Poland)

### What is covered

126. We provide cover for the Insured's liability in respect of private life activities arising from a tortious act.

127. We are liable for damage to property or personal injury caused unintentionally by the Insured's own act or omission and by property owned and used by the Insured for his/her own purposes.

128. We are only liable for damage caused unintentionally, including as a result of gross negligence.

129. We only cover damage that the Insured, or children or animals travelling with the Insured (for which the Insured is responsible), cause to third parties during travel, in connection with the private life activities.

130. We cover all serial damage, i.e. all damage that follows the same insured event (occurring during the period of insurance cover), regardless of the date of occurrence and the number of injured persons. We will treat such damage as a single instance of damage.

131. Up to the amount guaranteed we will cover:

- 131.1. compensation which the Insured is obliged to pay to injured third parties under law,
- 131.2. the costs of civil legal proceedings (to the extent envisioned by law: court costs and the costs of lawyers' fees at minimum rates) for the protection of the Insured's interests, conducted with our knowledge or consent,
- 131.3. the costs of criminal proceedings, i.e. the costs of lawyers' fees (according to the minimum rates provided by law) in connection with the event that gives rise to the Insured's liability,
- 131.4. the cost of the fees of an expert appointed or approved by us to establish the circumstances of the occurrence or extent of the damage,
- 131.5. costs of measures taken by the Insured after the insured event to reduce the extent of the damage.

## 2.1 WHAT THE INSURANCE COVERS

### What is not covered

132. We do not cover insured events to which one or more general exclusions apply.

133. We do not cover damage:

- 133.1. caused intentionally,
- 133.2. for which liability is covered by compulsory third-party liability insurance, which the Insured is obliged to take out by law, including legislation in force in the country of travel,
- 133.3. to the environment,
- 133.4. to movable property used by the Insured under a hire, tenancy, lease, loan or other contract (not applicable to accommodation other than yachts, campers and caravans),
- 133.5. representing lost profits,
- 133.6. involving infringement of intellectual property rights,
- 133.7. in monetary values, which are considered to be national and foreign legal tender and articles of gold, silver, precious stones and pearls, as well as platinum and other platinum group metals and gold and silver coins,
- 133.8. to documents or collections of information – whatever the medium, archival collections, philatelic collections, numismatic collections, works of art and antiques.

134. We do not cover damage caused by:

- 134.1. owning, driving, using, operating vehicles or aircraft,
- 134.2. transmission by the Insured of a disease, including a disease for which an epidemic or pandemic has been declared, including COVID-19,
- 134.3. ownership or use of firearms by the Insured, including damage due to hunting,
- 134.4. practising gliding, ballooning, parachuting, hang-gliding, paragliding or powered-gliding.

135. We do not cover liability claims that arise between:

- 135.1. the Insured under a single Travel insurance contract,
- 135.2. the Insured or Insureds and persons sharing a joint household with the Insured or Insureds or being members of their family,
- 135.3. the Insured or Insureds and a person or entity conducting business activity, if the covered person conducts or co-conducts that business or is a shareholder in the relevant business entity.

## 2.1 WHAT THE INSURANCE COVERS

136. We do not cover contractual penalties, court and administrative fines, monetary benefits or restitution imposed in criminal proceedings and other fines imposed as part of criminal or administrative proceedings.

137. We do not cover additional costs which result from the Insured's refusal (with the Insurer's consent) to conclude a settlement with the injured person or to settle his/her claim (if the amount of the awarded compensation is higher than that resulting from the proposed settlement or the injured person's claim). By additional costs we mean, the excess between the amount proposed in the settlement or specified in the claim (the amount of which has been accepted by us) and the amount of the awarded compensation, in a dispute conducted as a result of the Insured's disagreement with such settlement or satisfaction of claims.

# Travel luggage

(for travel abroad and in Poland)

### What is covered

138. We cover damage to your luggage during travel in the form of damage, destruction, loss or theft, up to the sum insured.

139. We cover the Insured's travel luggage which:

- 139.1. remained under the direct care of the Insured, or
- 139.2. was entrusted to the carrier under cover of a transport document, or
- 139.3. was handed over to a luggage depository against receipt, or
- 139.4. was locked in a lockable room, luggage locker, luggage compartment of a means of transport, boot of a vehicle belonging to or used during by the Insured, or
- 139.5. was locked in a lockable caravan, camper or vessel belonging to or used during by the Insured.

140. We will determine the compensation for the damage referred to in point 138 as follows:

- 140.1. in the case of damage to travel luggage – on the basis of evidence of repair costs incurred, or failing that, at the average repair prices of service establishments providing repair services for items of the same type and grade as the damaged luggage, in Poland, appropriate to the extent of the damage,
- 140.2. in the case of destruction, loss or theft of travel luggage – on the basis of evidence of purchase costs of such luggage or, failing that, on the basis of the average value of items of the same or similar type and grade and with the same functional qualities as the luggage, established based on market retail prices in Poland on the day on which the loss or damage occurs.

141. In the case of a delay of travel luggage delivery, we will pay the Insured a benefit for the costs related to the delay of luggage delivery in the amount of PLN 150 in the Comfort package for zones B and C or in the amount of PLN 300 PLN in the Plus, Extra, Max packages (regardless of the geographical zone). A delay in travel luggage delivery will be understood as a documented delay in the delivery of the luggage by the

## 2.1 WHAT THE INSURANCE COVERS

carrier (or another entity acting on the carrier's behalf) to the place and time agreed with the carrier by at least 6 hours.

142. In the event of a delay of travel luggage delivery, we will reimburse the Insured for the purchase of travel essentials purchased up to the time of delivery of the travel luggage by the carrier, to the place agreed with him/her, on the basis of evidence of the incurred expenses up to the relevant limit (in the Comfort package for zones B and C and in the Plus, Extra, Max packages regardless of the geographical zone).

143. The amount of the benefit payable determined in the manner referred to in point 142 will be paid out after deduction of the amount paid as described in point 141.

144. Liability for delayed luggage delivery will apply only to the Insured's travel to the scheduled destination or one of the destinations; it will not apply to the return journey to Poland or the country of residence.

### **What is not covered**

145. We do not cover insured events to which one or more general exclusions apply.

146. Coverage does not include loss, theft or delayed delivery of animals, including their remains.

147. Coverage does not include damage, destruction, loss, theft or delayed delivery of travel luggage in the form of:

- 147.1. vehicles and mopeds, bicycles, bicycle trolleys, electric scooters, agricultural tractors, aircraft, watercraft,
- 147.2. sports equipment (sports equipment may be covered under the additional For sportspeople insurance),
- 147.3. hearing aids, corrective spectacles and contact lenses,
- 147.4. dental prostheses, orthopaedic prostheses and braces,
- 147.5. medicines, dressing materials and medical devices (other than wheelchairs, walkers, walking frame, crutches),
- 147.6. perishable goods, i.e. those whose best before date expires during travel or which need to be stored at a temperature below 5 degrees Celsius,
- 147.7. tickets, passports, identity cards, documents proving the right to drive motor vehicles on public roads, deeds, stamps,

## 2.1 WHAT THE INSURANCE COVERS

- 147.8. money (regardless of currency), credit cards, gold other than jewellery, keys, securities in paper form, travellers' cheques in paper form, contract documents in paper form, print-outs and photocopies of print-outs as data carriers irrespective of the type of data or information concerned,
- 147.9. carpets,
- 147.10. antiques and works of art,
- 147.11. objects made of glass, crystal, porcelain, ceramics,
- 147.12. firearms, hand weapons, protective equipment, ammunition,
- 147.13. electronic data carriers, including the electronic data themselves,
- 147.14. property which is not owned by the Insured or the Insured's employer, unless it is in the possession of the Insured, transferred by a natural person, a legal person or an unincorporated entity on the basis of a written hire or free-of-charge loan contract.

148. We do not cover damage arising when travel is left behind:

- 148.1. in a tent,
- 148.2. in a caravan,
- 148.3. in an unlocked car.

149. We do not provide cover if the travel luggage is damaged or destroyed by the Insured, a co-traveller or a member of the Insured's family.

## Assistance

(for travel abroad and in Poland)

### What is covered

150. In the event that the Insured needs support during travel as a result of a sudden illness or accident:

- 150.1. finding a medical facility or doctor – we will provide information regarding their address and contact details in the place of stay or country of stay of the Insured during travel,
- 150.2. providing the Insured with information, in Polish, about the medical services proposed or applied as part of the Insured's hospitalisation during travel – the medical staff of the Operating Centre will, upon contact with the Insured or his/her attending physician, will provide such information with consent,



## 2.1 WHAT THE INSURANCE COVERS

- 150.3. providing the Insured's family member or a doctor appointed by the Insured, at the Insured's request, information about the Insured's hospitalisation or health condition – we will provide such information to such persons with the Insured's consent,
- 150.4. information on the effects of medicines, their side effects, the possibility of taking medicines during pregnancy, interactions with other medicines, information on how to prepare for procedures or medical examinations – the medical staff at the Operating Centre will provide the relevant information,
- 150.5. assistance in the event of loss, theft or destruction of documents necessary for travel – we will provide information regarding address and contact details of establishments where replacement documents can be obtained in the Insured's place of stay or country of stay during travel,
- 150.6. translation services – we will provide information regarding the address and contact details of a person providing professional translation of texts from the language or into the language indicated by the Insured, at the Insured's place of stay or the country of stay during travel,
- 150.7. financial assistance – we will assist the Insured's family members in arranging money transfers to the Insured by providing them with the website addresses of providers of money transfer services,
- 150.8. legal assistance – we will provide information regarding the address and contact details of lawyers, providing legal advice in the Insured's place of stay or country of stay during travel,
- 150.9. contact with family or relatives – we will assist in delivering a message to the person named by the Insured (and to the extent specified by him/her) by contacting him/her by telephone or e-mail.

151. In the event of an act of terror or acts of war (occurring for the first time after the starting date of travel) in the country in which the Insured is staying during travel, we will provide information about the current actions and announcements issued by the authorised state bodies (e.g. the President, the Prime Minister, the Ministry of Foreign Affairs), the possibilities and methods of evacuation of the Insured (leaving the endangered area), we will assist in delivering messages to the person indicated by the Insured residing in Poland by contacting them by phone or e-mail.

## 2.1 WHAT THE INSURANCE COVERS

### What is not covered

152. We do not cover insured events to which one or more general exclusions apply.

153. Coverage does not include the costs of items used for Assistance services listed in point 150, i.e. we do not pay or refund, as the case may be:

- 153.1. the costs of a medical consultation, unless our liability arises under the following insurances: Medical expenses for travel abroad or Medical expenses for travel in Poland,
- 153.2. hospitalisation costs, unless our liability arises under the following insurances: Medical expenses for travel abroad or Medical expenses for travel in Poland,
- 153.3. the cost of medicines, dressing materials or medical services, unless our liability arises under the following insurances: Medical expenses for travel abroad or Medical expenses for travel in Poland,
- 153.4. the costs of replacements documents for the documents listed in point 150.5,
- 153.5. the cost of an interpreter,
- 153.6. the equivalent of the money transferred to the Insured,
- 153.7. the cost of legal services.

## Additional insurances:

Once you have chosen your insurance package, you can extend it to include selected coverages as part of your Travel insurance contract, which we describe below. Extending your insurance to include additional coverage requires you to pay an additional premium.

## Rental car – waiver of deductible (for travel abroad and in Poland)

### What is covered

154. We will refund the Insured's share of the cost of damage to one rental car if there is theft or damage to the rental car as a result of an accident or collision, up to the sum insured.

155. Coverage will include the equivalent of the deductible contributed by the Insured in connection with damage to a rental car, based on

## 2.1 WHAT THE INSURANCE COVERS

a rental contract for that car signed in writing between the Insured and the car rental service provider.

### What is not covered

156. We do not cover insured events to which one or more general exclusions apply.

157. Coverage will not include the Insured's obligations, other than the deductible, in connection with the rental car to the entity offering the rental car.

158. We do not cover the Insured's obligations relating to the rental car and arising from:

- 158.1. the Insured's lack of authorisation to drive the rental car,
- 158.2. the use of the rental car contrary to its intended use,
- 158.3. mechanical failure or ordinary wear and tear (natural wear and tear, loss of value over time, deterioration, soiling, discolouration).

159. We do not cover the cost of the deductible in the event of:

- 159.1. second-hand rental cars on a car-sharing basis,
- 159.2. replica vehicles (kit-car), off-road vehicles other than passenger cars, special vehicles or limousines,
- 159.3. rental cars older than 10 years,
- 159.4. rental cars which are not approved for traffic according to the laws of the country in which they are used,
- 159.5. cars rented for business, professional or further rental purposes,
- 159.6. rental cars with a retail price of more than €75,000.

## Travel interruption or delay

### What is covered

160. In the event of interruption or delay of the Insured's travel, we will cover, up to the sum insured, the costs of organising the Insured's travel, by which we mean the costs of tourist services incurred by the Insured under tourist service contracts (signed up to the starting date of travel), or the costs of rebooking those tourist services that will not be provided due to the travel interruption or delay, or the additional costs referred to in point 161.

## 2.1 WHAT THE INSURANCE COVERS

161. Additionally:

- 161.1. we will cover transport costs related to travel interruption or delay, incurred by the Insured in order to return to Poland or his/her country of residence earlier or to continue travelling after the delay, including the costs of purchasing an economy class ticket from the carrier or the costs of rebooking the transport service (ticket reservation),
- 161.2. we will pay the Insured a benefit of PLN 300 per day to cover the costs related to travel interruption or delay, up to a maximum of 5 days (each day started, in total for as many days as the travel delay lasted in the case of delay or the waiting time for the return to the place of residence in the case of interruption),
- 161.3. we will cover the costs of additional accommodation, board and local transport incurred by the Insured in connection with the need to stay longer than scheduled at the place of stay during travel in order to await transport to Poland or country of residence or to continue travelling after the delay, up to the total limit of PLN 600 per day, for a maximum of 5 days (each day started, in total for as many days as the travel delay lasted in the case of delay or the waiting time for the return to the place of residence in the case of interruption); the due amount of compensation, determined in the manner referred to in the preceding sentence, will be paid after deduction of the amount paid out as described in point 161.2,
- 161.4. we will cover the additional accommodation costs associated with travel interruption or delay (resulting from sharing accommodation with other co-travellers) that the Insured had to pay if he/she had paid in advance for shared accommodation and his/her co-traveller had to interrupt his/her travel.

162. Coverage includes events arising from:

- 162.1. travel interruption (by interruption we mean termination of travel before its scheduled starting date for one or more of the reasons indicated in point 163 and return to Poland or the country of residence), or
- 162.2. travel delay (by delay we mean travel interruption for one or more of the reasons indicated in point 164, followed by continued travel).

163. We will cover the costs of travel interruption when the interruption occurs for one or more of the following reasons after the travel starts:

- 163.1. sudden illness or accident of the Insured or of a co-traveller which, according to the advice of the attending physician, prevents either of them from continued travel,

## 2.1 WHAT THE INSURANCE COVERS

- 163.2. sudden illness or accident of the Insured's or co-traveller's family member which results in the hospitalisation of the Insured's or co-traveller's family member respectively or, according to medical records, constitutes a life-threatening condition for either of them,
- 163.3. death of a co-traveller, death of a family member of the Insured or death of a family member of a co-traveller, death of an assistant dog of the Insured or a co-traveller,
- 163.4. quarantine of the Insured or a co-traveller,
- 163.5. road accident, collision or breakdown of a vehicle owned by the Insured or a co-traveller, in which the Insured was travelling, resulting in the immobilisation of the vehicle, if the vehicle was used as a means of transport during travel,
- 163.6. theft of the vehicle in which the Insured or a co-traveller was travelling, if the vehicle was used by them as a means of transport during travel,
- 163.7. refusal of the carrier to allow the Insured or a co-traveller to board the means of transport due to a suspected infectious disease, including Covid-19,
- 163.8. a delay on the part of the carrier of at least 24 hours from the scheduled starting or ending time of the Insured's transport during travel, which is the result of a natural disaster, weather conditions, or the closure of air or rail traffic affecting the transport,
- 163.9. the Insured's or the co-traveller's obligation to appear in person in a court of law, if any of them is a party or a legal representative of a party or a witness in the civil or criminal court proceedings (not applicable to the parties' attorneys), unless they had knowledge of the obligation to do so before travel started,
- 163.10. secondment of the Insured or a co-traveller by the employer, in the event of a catastrophe or natural disaster, to an authority in charge of the operations carried out to avert or to remove the effects of the disaster, where such secondment would fall within the scheduled period of travel,
- 163.11. drafting of the Insured or a co-traveller, a member of the Insured's family or a member of the family of a co-traveller who is not a soldier to compulsory military service, at a time falling within the scheduled period of travel,
- 163.12. a fortuitous event: fire, burglary, flood, explosion, landslide, rock-burst, avalanche, hurricane, flooding or threat of a construction disaster in the Insured's or co-traveller's place of residence,
- 163.13. natural disaster at the Insured's place of stay during travel,

## 2.1 WHAT THE INSURANCE COVERS

- 163.14. civil unrest at the Insured's place of stay during travel.

164. We will cover the cost of travel delay when the delay occurs for one or more of the following reasons after the travel started:

- 164.1. sudden illness or accident of the Insured or of a co-traveller,
- 164.2. road accident, collision or breakdown of a vehicle owned by the Insured or a co-traveller, in which the Insured was travelling, resulting in the immobilisation of the vehicle, if the vehicle was used as a means of transport during travel,
- 164.3. theft of the vehicle in which the Insured or a co-traveller was travelling, if the vehicle was used by them as a means of transport during travel,
- 164.4. quarantine of the Insured or a co-traveller,
- 164.5. refusal of the carrier to allow the Insured or a co-traveller to board the means of transport due to a suspected infectious disease, including Covid-19,
- 164.6. a delay on the part of the carrier of at least 24 hours from the scheduled starting or ending time of the Insured's transport during travel, which is the result of a natural disaster, weather conditions, or the closure of air or rail traffic affecting the transport,
- 164.7. natural disaster at the Insured's place of stay during travel,
- 164.8. civil unrest at the Insured's place of stay during travel,
- 164.9. loss or theft of the Insured's or co-traveller's documents: identity card, passport (if required by law to cross the border of the country of travel and impossible to replace by an identity card), tourist visa (if required to cross the border of the country of travel) or a document proving the right to drive the vehicle driven or to be driven by the Insured and used as a means of transport during travel.

165. We will refund the costs of travel interruption or delay referred to in points 160 and 161 based on evidence that they were incurred (subject to point 161.2).

### **What is not covered**

166. We do not cover insured events to which one or more general exclusions apply.

167. We are not liable in the event of:

## 2.1 WHAT THE INSURANCE COVERS

- 167.1. the costs of any travel interruption or delay incurred for reasons other than those mentioned in these GTC,
- 167.2. costs incurred by the Insured in connection with travel interruption or delay which are not included in the price of the tourist services or benefits indicated in point 161, including telephone costs.

## For sportspeople (for travel abroad and in Poland)

### What is covered

168. Coverage includes:

- 168.1. Refund for unused activities – costs incurred by the Insured for unused sports activities or passes (including ski-pass) in the event of sudden illness or accident,
- 168.2. Refund for sports equipment rental costs – costs incurred by the Insured for the rental of sports equipment in the event of damage, destruction, loss or theft of sports equipment used by the Insured during travel,
- 168.3. Loss or destruction of sports equipment – the Insured's sports equipment in the event of damage, destruction, loss or theft of sports equipment,
- 168.4. Premium rescue – the cost of the Insured's rescue or search operation,
- 168.5. Medical expenses on return from travel – costs and organisation of medical services to the Insured in Poland upon return from travel in the event of a sudden illness or accident of the Insured in connection with which we provided assistance during travel.

### Refund for unused activities

169. We will refund the costs incurred by the Insured for unused sports activities or sports passes (including ski-pass), if the Insured or a child under the Insured's care, as a result of a sudden illness or accident during travel, was hospitalised or, as recommended by the attending physician, could not take part in sports activities or use the sports passes (including ski-pass) during travel, up to the sum insured.

170. We will calculate the amount to be refunded in proportion to the unused activities.

## 2.1 WHAT THE INSURANCE COVERS

### Refund for sports equipment rental costs

171. We will refund the Insured's costs of renting sports equipment if there is damage to, destruction of, loss of or theft of sports equipment used by the Insured during travel, up to the sum insured.

172. We will refund the cost of renting sports equipment (of the same type and quantity as was damaged, destroyed, lost or stolen) on the basis of evidence that such costs were incurred.

### Loss or destruction of sports equipment

173. We cover travel damage to sports equipment that belongs to the Insured and is used by him/her during travel, in the form of damage, destruction, loss or theft, up to the sum insured.

174. We cover the Insured's sports equipment which:

- 174.1. remained under the direct care of the Insured, or
- 174.2. was entrusted to the carrier under cover of a transport document, or
- 174.3. was handed over to a luggage depository against receipt, or
- 174.4. was locked in a lockable room, luggage locker, luggage compartment of a means of transport, boot of a car belonging to or used by the Insured during travel, or
- 174.5. was locked in a lockable caravan, camper or vessel belonging to or used by the Insured during travel.

175. We will determine the compensation for the damage referred to in point 173 as follows:

- 175.1. in case of damage to sports equipment – on the basis of evidence of repair costs incurred, and in the absence of such evidence – at the average repair prices of service establishments providing repair services for items of the same type and grade as the damaged sports equipment, in Poland, according to the extent of the damage,
- 175.2. in the case of destruction, loss or theft of sports equipment – on the basis of evidence of purchase costs of the sports equipment, and in the absence of such evidence – according to the average value of an item of the same or similar type and grade, with the same functional properties as the sports equipment, established on the basis of the market retail prices in Poland on the day the damage occurs.



## 2.1 WHAT THE INSURANCE COVERS

### Premium rescue

176. We will cover the costs of search or rescue operations carried out by specialised bodies if the Insured is reported missing to the police or emergency services in the country where the event occurred, up to the sum insured.

### Medical expenses on return from travel

177. We will arrange for medical services to be provided to the Insured on his/her return from travel, which are related to the Insured's sudden illness or accident for which we provided assistance during travel, and we will pay their costs up to the sum insured.

178. We will organise medical services in Poland as recommended by the Insured's attending physician.

179. We will cover the cost of medical services reported to us by the Insured within 90 days of the Insured's return from travel.

### What is not covered

180. We do not cover insured events to which one or more general exclusions apply.

### Specific exclusions for Refund for sports equipment rental costs

181. We do not provide cover for damage resulting from the dispatch (handing over to a third party for transport) of sports equipment by any means other than by a carrier.

182. We do not provide cover for damage to or destruction of sports equipment (used during travel by the Insured), by a co-traveller or family member of the Insured.

### Specific exclusions for Loss or destruction of sports equipment

183. We do not provide cover for damage resulting from the dispatch (handing over to a third party for transport) of sports equipment by any means other than by a carrier.

### **Specific exclusions for Medical expenses on return from travel**

184. We do not organise or cover the cost of medical services arising from or directly related to:

- 184.1. chronic care (when the Insured does not require in-patient treatment but needs nursing or medical care more than once a week as prescribed by a doctor) and palliative care,
- 184.2. stays in sanatoriums or spas (irrespective of the purpose of the stay),
- 184.3. a medical experiment (therapeutic or research) involving the introduction of new or only partially tested diagnostic, therapeutic or prophylactic methods with unproven efficacy or safety to obtain a direct benefit for health or to expand medical knowledge, respectively, concerning healthy and sick people,
- 184.4. treatment of infertility or termination of pregnancy – unless this is necessary to save the life or health of the Insured,
- 184.5. pregnancy or childbirth,
- 184.6. congenital defects of the Insured classified in the International Statistical Classification of Diseases and Health Problems issued by the World Health Organisation (in force at the date of signing the contract) as congenital defects, deformations and aberrations.

# General exclusions

In this section, we indicate which insured events or consequential damage we do not cover under the contract.

2.2

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## 2.2 WYŁĄCZENIA OGÓLNE

185. We are not liable for insured events that occur outside the period of insurance.

186. We are not liable if there was no causal connection between the insured event covered by us and the damage.

### **Exclusions for Travel cost insurance and additional insurance to Travel insurance: travel delay or interruption**

187. We will not be liable if there was no causal connection between the reasons for travel cancellation as indicated in point 13 or the reasons for travel interruption or delay as indicated in points 20-21 or in points 163-164 and the insured event.

188. We are not liable in the event of travel cancellation, interruption or delay (and the resulting costs):

- 188.1. arising for reasons other than those set out in these GTC,
- 188.2. arising from the commission of an intentional crime by the Insured,
- 188.3. due to sudden illness or accident of the Insured, of a co-traveller, of a member of the Insured's family or of a member of the co-traveller's family – arising as a result of: being under the influence of narcotic drugs, prescription drugs obtained otherwise than by filling a prescription written by a doctor for that person or being under the influence of alcohol,
- 188.4. due to sudden illness of the Insured, of a co-traveller, of a member of the Insured's family or of the co-traveller's family member – arising as a result of self-harm, self-inflicted mutilation, attempted suicide and suicide – regardless of whether the Insured, co-traveller, the Insured's family member, or the co-traveller's family member was of sound mind,
- 188.5. due to the death of a co-traveller, the Insured's family member, the co-traveller's family member – arising as a result of self-harm, self-inflicted mutilation, attempted suicide or suicide – regardless of whether the person was of sound mind,
- 188.6. due to a sudden illness of the Insured, a co-traveller, the Insured's family member, the co-traveller's family member – arising as a result of their use of biological or chemical materials, substances or components with the purpose of endangering human life or health,
- 188.7. due to a sudden illness or accident of the Insured, a co-traveller, the Insured's family member, the co-traveller's family member – having a direct connection with a disease classified in the International

## 2.2 WYŁĄCZENIA OGÓLNE

Statistical Classification of Diseases and Health Problems issued by the World Health Organisation (in force on the day of signing the contract) as a mental disorder, behavioural disorder or neurodevelopmental disorder,

- 188.8. due to a road accident, collision or breakdown of the vehicle in which the Insured was travelling – if any of these occurred as a result of the Insured driving the vehicle under the influence of narcotic drugs, prescription drugs obtained otherwise than by filling a prescription written to him/her by a doctor, or under the influence of alcohol,
- 188.9. due to a fortuitous event at the place of residence of the Insured or a co-traveller – arising as a result of acts of terror, acts of war, martial law, state of emergency, strikes, nuclear explosion, nuclear reaction, contamination caused by chemical substances, nuclear weapons or radioactivity.

189. We do not cover losses in the form of costs of tourist services incurred by the Insured in connection with travel cancellation, interruption or delay which have been refunded by tourist service providers, including, as appropriate, the carrier in the case of a transport ticket, the landlord in the case of accommodation, or any other provider of another tourist service (as defined in the GTC).

### **Exclusions for Travel insurance**

190. We are not liable for insured events that occur outside the period of insurance.

191. We are not liable if there was no causal connection between the insured event covered by us and the damage.

192. Our liability does not extend to events that result from:

- 192.1. wilful misconduct of the Insured, including the Insured's self-harm or self-inflicted mutilation, attempted suicide or suicide by the Insured – regardless of whether the person was of sound mind,
- 192.2. the commission of an intentional crime by the Insured,
- 192.3. the Insured's actions while under the influence of alcohol, unless we have extended our liability in the contract, against payment of an additional premium, to include the Alcohol clause,
- 192.4. actions of the Insured under the influence of narcotic drugs,

## 2.2 WYŁĄCZENIA OGÓLNE

- 192.5. actions of the Insured in a state after the use of prescription drugs, obtained otherwise than by filling a prescription written to him/her by a doctor,
- 192.6. acts of war (subject to point 151), martial law, state of emergency; however, if the acts of war, martial law or state of emergency occur during the Insured's travel in the territories belonging to the geographical zone which is specified in the contract, we will be liable for a period not exceeding seven days from the starting date of the acts of war, martial law, state of emergency and no longer than until the end of the insurance period for the following insurances: Medical expenses for abroad, Rescue and transport for travel abroad, Accident (for travel abroad),
- 192.7. acts of terror, strikes or riots,
- 192.8. civil unrest,
- 192.9. natural disaster,
- 192.10. the use of biological or chemical materials, substances or components with the purpose of endangering human life or health,
- 192.11. nuclear explosion, nuclear reaction, contamination caused by chemical substances, nuclear weapons or radioactivity,
- 192.12. practising professional sports, unless we have extended our liability in the contract, against payment of an additional premium, to include the High-performance sports clause,
- 192.13. practising high-performance sports, unless we have extended the liability in the contract, against payment of an additional premium, to include the High-performance sports clause,
- 192.14. practising high-risk and winter sports – unless we have extended our liability in the contract, against payment of an additional premium, to include the High-risk and winter sports clause,
- 192.15. military service,
- 192.16. travelling in contravention of warnings or prohibitions for travelers issued by state authorities or public bodies of the Insured's country of residence and valid as of the date of departure.

# Your and the insured's responsibilities

In this section you will find information about what your and the Insured's responsibilities are in relation to insurance cover. You will also find out what our responsibilities are.

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# Your and the insured person's responsibilities

### When you sign a contract:

193. You are obliged to disclose to us all circumstances known to you which we have asked you about before signing the contract. If you sign the contract through a representative, this obligation will also apply to him/her and will additionally include the circumstances known to him/her. If we do not receive answers to any of the questions and nevertheless sign the contract with you, we will consider the omitted circumstances to be immaterial. If, during the course of the contract, the circumstances we asked about before signing the contract change, you are obliged to notify us as soon as you become aware of them.

194. If you sign a contract on someone else's behalf, the obligations referred to in points 193 will be incumbent on both you and the Insured. The exception to this is if the Insured was not aware that the contract had been signed on his/her behalf.

195. If you are signing a contract on a third party's behalf, you should notify the Insured of the contents of the contract, including by presenting the terms and conditions of the contract to the Insured, before the Insured is covered, in writing or, if he/she agrees, on another durable medium. The Insured has the right to obtain information from us about the provisions of the contract insofar as they relate to his/her rights and obligations.

196. We will not be liable for the consequences of circumstances of which we were unaware, even though you or the Insured had a duty to notify us of them as required by points 193-194. If you or the Insured intentionally failed to disclose these circumstances to us, we will assume in case of doubt that the insured event and its consequences (damage) are the result of circumstances that were not disclosed to us.

197. Any notice that you or the Insured send to us should include your details or the Insured's details as appropriate to help us identify you. We talk about how you can send a notice to us in point 273.



### **When an insured event occurs:**

198. When an insured event occurs, the Policyholder or the Insured, insofar as he/she is aware that a contract has been signed on his/her behalf, is obliged (with consideration given to the nature of the event):

- 198.1. to use available measures to salvage the object of insurance and to prevent or reduce the extent of the damage; if the Insured has willfully or with gross negligence disregarded this duty, we will not be liable for any damage arising therefrom; this provision will not apply to Accident insurance,
- 198.2. notify us of the insured event (within the time-limits specified in points 199-211) – if you or the Insured (insofar as he/she is aware that the contract has been signed on his/her behalf) intentionally or through gross negligence fail to notify us of the event, we may reduce the benefit or compensation payable accordingly, where this has increased the damage or prevented us from establishing the circumstances and consequences of the insured event; the consequences of failing to notify us will not follow if, within the time-limit set for notification, we have received knowledge of circumstances that should have been brought to our attention,
- 198.3. secure the possibility of pursuing compensation claims against those responsible for the damage; this provision does not apply to accident insurance.

### **Additional insurance responsibilities:**

**When an insured event occurs under Travel cancellation insurance, the Insured is additionally obliged to:**

199. Notify us immediately, but no later than 24 hours after the decision to cancel the travel, all those who were to provide tourist services for the scheduled travel.

200. Notify us immediately of the insured event, no later than 3 days from the date of the insured event.

**When an insured event occurs under Travel interruption or delay insurance, the Insured is additionally obliged:**

201. Immediately, but no later than 24 hours after travel interruption or delay, notify all those who were to provide (after travel interruption or delay) tourist services as part of the scheduled travel.

## 2.3 YOUR AND THE INSURED'S RESPONSIBILITIES

202. Notify us immediately of the insured event, but no later than 3 days from the date of the insured event.

**When an insured event occurs under the following insurances: Medical expenses for travel abroad, Medical expenses for travel in Poland, Rescue and transport for travel abroad, Rescue and transport for travel in Poland, Accident, For sportspeople – Medical expenses on return from travel, the Insured is additionally obliged to:**

203. Notify us of the damage immediately, but no later than 3 days from the date the Insured became aware of the damage.

**When an insured event occurs under Private third party liability insurance, the Insured is additionally obliged to:**

204. Notify us of the insured event immediately, but no later than 3 days from the date of the insured event.

205. Enable us to take the necessary steps to establish the circumstances of the damage, the legitimacy and the amount of compensation.

206. In the event that the injured person pursues his/her claims against the Insured, including in a civil court proceeding, or criminal proceedings have been instituted involving the Insured as a suspect or accused (in connection with an insured event) – notify us immediately, but no later than within 3 days of the Insured obtaining such information.

207. Without our consent, not to take any action to recognise or settle a reported claim or to make a settlement with the injured person.

**When an insured event occurs under the following insurances: Travel luggage, For Sportspeople – loss or destruction of sports equipment and Refund for sports equipment rental costs, the Insured is additionally obliged to:**

208. Immediately, but no later than 24 hours after becoming aware of the insured event, notify the tourist service provider to whom the travel luggage or sports equipment was entrusted (including the carrier, the luggage depot) and, in the case of an event involving valuables or sports equipment, also the police department of the country in which the event occurred.

## 2.3 YOUR AND THE INSURED'S RESPONSIBILITIES

209. If the stolen or lost travel luggage contained electronic equipment connected to the mobile network, notify the telecommunications service provider immediately, but no later than 24 hours after becoming aware of the event, and request that the device's access to the mobile network be blocked.

**When an insured event occurs under the Rental car – waiver of deductible insurance, the Insured is additionally obliged to:**

210. Immediately, but no later than 24 hours after he/she became aware of the insured event, notify the rental company and the police department of the country in which the event occurred.

211. Notify us of the insured event immediately, but no later than 3 days from the date of the insured event.

## Our responsibilities

212. Our responsibilities arise from the contract, including these GTC, and from applicable laws, in particular the Civil Code and the Insurance Business Act.

213. The Policyholder or the Insured will have the right to demand that we fulfil our obligations set out in the contract, including in these GTC, and those under the applicable law, correctly and in a timely manner.

214. The circumstances in which we are not liable are indicated in these GTC.

# Damage – what happens next?

Here you will find details of the loss adjustment process.

Whenever we refer in this section to the payment of benefits, we mean, depending on the scope of coverage provided under the relevant insurance: the payment of cash benefits or compensation, the organisation of medical services or the organisation of transport or rescue services or the organisation of other services indicated in these GTC as well as the payment of their costs and the provision of assistance services.

# Loss adjustment process



# When damage has occurred

215. The Insured (in the case of a contract signed on a third party's behalf as far as he/she knows that it was signed on his/her behalf) should report the damage. He/she should do so immediately after its occurrence, subject to points 198-211.

216. The insured event can be reported in the manner indicated in point 273 or:

- 216.1. by phone at 224 224 224,
- 216.2. by e-mail at [pmu.szkody@mondial-assistance.pl](mailto:pmu.szkody@mondial-assistance.pl).

217. The need to organise services, including medical services, under the following insurances: Medical expenses for travel abroad, Medical expenses for travel in Poland, Rescue and transport for travel abroad, Rescue and transport for travel in Poland, Assistance, For sportspeople: Rescue premium, Medical expenses on return from travel, can also be reported via the Operating Centre:

- 217.1. by phone on 224 224 224,
- 217.2. by e-mail at [pmu.szkody@mondial-assistance.pl](mailto:pmu.szkody@mondial-assistance.pl),
- 217.3. to the following address: AWP P&C S.A. Oddział w Polsce; 02-673 Warsaw, ul. Konstruktorska 12.

218. Upon receipt of a notice of the occurrence of an insured event covered by the insurance, we will, within 7 days, take steps to determine the causes and circumstances of the event, the legitimacy of the claims, the amount of the cash benefit or compensation, as well as the manner in which the benefits covered under these GTC will be paid out (depending on the scope of coverage under our contract and the type of claim reported), and we will notify the claimant, in writing or in another manner to which the person has consented, what documents are needed to establish our liability or the method of payment of the benefits, including the amount of the benefit or compensation (insofar as this is necessary to continue the proceedings).

219. We may ask the Insured to undergo medical examinations or diagnostic tests with minimal risk, excluding genetic tests, in order to determine the right to and the amount of the benefit. We cover the costs of such tests.

## 2.4 DAMAGE – WHAT HAPPENS NEXT?

220. We may ask the Insured, for the purpose of determining the right to a benefit and the amount of that benefit, to give us permission (this may also be done by the Insured's representative) to obtain (to the extent permitted by law) medical information and medical records relating to the Insured's health, excluding the results of genetic tests, from the medical facilities that provided medical services to the Insured.

221. We may ask the Insured, for the purpose of determining the right to a benefit and the amount of that benefit, to give permission (this may also be done by the Insured's representative) for us to apply to the National Health Fund to make available, against payment, data on the names and addresses of entities who have provided medical services to the Insured.

222. In order to speed up the loss adjustment process, we will ask you to provide us electronically with the documents or information necessary to establish the cause, scope and nature of the insured event and damage, including:

- 222.1. description of the circumstances of the event,
- 222.2. documentation that describes the circumstances of the event,
- 222.3. medical records.

## Rules for benefit payout

223. We pay compensation or cash benefits when we recognise a claim or based on a final court decision or a settlement.

224. We pay cash benefits in Polish zlotys (PLN) with the exception of compensation under private third party liability insurance paid to victims residing in a country other than Poland – in which case we will pay benefits in a foreign currency (the value of such benefits will be determined according to the rules indicated in point 225.2).

225. The value of benefits (other than a cash payment) provided under the following insurances: Medical expenses for travel abroad, Medical expenses for travel in Poland, Rescue and transport for travel abroad, Rescue and transport for travel in Poland or For sportspeople: Premium Rescue, Medical expenses on return from travel

## 2.4 DAMAGE – WHAT HAPPENS NEXT?

- 225.1. paid out in Poland is expressed in Polish zlotys (PLN),
- 225.2. paid out outside Poland – we determine the nominal value of the benefit converted into PLN according to, respectively, Table A or B of the average exchange rate for foreign currencies (of the country in which the service was provided), as at the date of the service, announced by the National Bank of Poland.

226. In the case of benefits (other than a cash payment) provided from the following insurances: Medical expenses for travel abroad, Medical expenses for travel in Poland, Rescue and transport for travel abroad (transport service), Rescue and transport for travel in Poland (transport service) and For sportspeople: Medical expenses on return from travel – we will determine the place of where the benefit is to be paid out through the operating centre in consultation with the Insured.

227. In the case referred to in point 225, we will notify the Insured of the value of the benefits payable and their effect on the total cost limit or sums insured for the insurances in question before the Insured takes advantage of the benefit.

228. We will refund the costs claimed and covered by the insurance in question based on evidence showing that these costs have been incurred and the amount thereof, subject to points 18.2, 141, 161.2.

## Pay-out timing

229. We will pay out the benefit within 30 days of receipt of notice of the insured event.

230. We have the right to postpone pay-out if it is impossible to clarify the circumstances necessary to establish our liability or the amount of benefit within 30 days. In such a case, we will pay out the benefit within 14 days from the day on which, with due diligence, we are able to clarify these circumstances.

231. We are obliged to pay out the undisputed part of the benefit within 30 days from the day we receive notice of the insured event.



## 2.4 DAMAGE – WHAT HAPPENS NEXT?

232. If we do not pay the benefit or compensation within the time-limits specified in the law or in the contract, we will notify the claimant and the Insured (in the case of a contract signed on a third party's behalf, if the Insured is not the claimant) in writing of the reasons why the claim cannot be settled in whole or in part, and we will pay the undisputed part of the benefit.

233. If the compensation or benefit is not due or if we have awarded an amount other than that specified in the reported claim, we will notify the claimant and the Insured (in the case of a contract signed on a third party's behalf, if the Insured is not the claimant), indicating the circumstances, as well as the legal basis for such a decision. This notification will also include an instruction on the possibility of pursuing claims in court.

## Who we provide with benefits

234. The benefits under the contract are available to the Insured except for the death benefits of the Insured under the Accident insurance or the benefits for Private third party liability insurance.

235. We provide a death benefit for the Insured under the Accident insurance to a beneficiary.

- 235.1. The Insured may change the beneficiary at any time during the term of the contract.
- 235.2. If the Insured has not named a beneficiary, or if the beneficiary was not alive at the date of the Insured's death, or if the beneficiary intentionally contributed to the Insured's death, the benefit will be payable to the Insured's next of kin in the following order:
  - 235.2.1. spouse,
  - 235.2.2. children in equal shares in the absence of a spouse,
  - 235.2.3. parents in equal shares in the absence of a spouse and children,
  - 235.2.4. siblings in equal shares in the absence of parents, spouse and children,
  - 235.2.5. the heirs of the Insured if there are no persons mentioned above.

236. We pay the private third party liability insurance benefit to the injured person.

# Recourse claims

237. In the case of private third party liability insurance, we are entitled to a recourse claim. This means that if we pay out compensation, we have the right to claim reimbursement from the third party responsible for the damage. The recourse claim is asserted according to the following principles:

- 237.1. on the day on which we pay compensation, a claim against the person responsible for the damage passes to us by operation of the law up to the amount paid out; in the event that we have covered the damage only in part, the Insured will have priority of satisfaction over our claims,
- 237.2. claims against persons with whom the Insured shares a joint household will not pass to us, unless the perpetrator has caused the damage intentionally.

# The main points of the contract

In this section, we provide information on how the contract can be signed and terminated, the contract period, the duration of the coverage, the rules for paying premiums and the rules for filing complaints.

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### Entry into the contract

238. The contract is signed for an insurance period of less than 1 year (short-term contract) or a period of 1 year (annual contract).

239. The contract is signed when you accept the offer prepared by us, upon payment of the premium. The offer may be made to you on our behalf by our representative or you may receive it from us by remote means. We will provide you with an offer after reviewing your requirements and needs.

240. Prior to signing the contract, we will provide you with these GTC and other documents, which we are required by law to provide to you. Prior to signing the contract by remote means, we will additionally provide you with the terms and conditions for the provision of electronic services.

241. We confirm the signature of the contract by issuing a policy.

242. You can sign a Travel cost insurance contract that includes Travel cancellation insurance:

- 242.1. at any time if there are at least 60 days left before the start of travel,
- 242.2. 7 days from the date of booking of and payment for the tourist service (or advance payment) if there are between 59 and 31 days till the start of travel,
- 242.3. on the day of booking of and payment for the tourist service (or advance payment) if there are 30 days or less till the start of travel.

243. You can sign a Travel cost insurance contract including Travel interruption or delay insurance or a Travel insurance contract before the start of travel.

### Payment of premiums

244. The amount of the premium is determined on the basis of the amount of the tariff in force on the date of signing the contract. The factors affecting the premium include the period of insurance, the sum insured, the type of insurance, the scope of insurance, the country of

## 2.5 THE MAIN POINTS OF THE CONTRACT

travel, the age of the Insured and, in the case of a Travel cost insurance contract, the value of the tourist services. We ask you about these before signing the insurance contract. The premium is also affected by the discounts we grant during the period.

245. You are required to pay the premium as a lump sum before the start of the insurance period.

246. You can pay your premium by bank transfer, postal order, credit card or in cash.

- 246.1. The time of payment of the premium will be deemed to be the date of ordering a transfer at the bank, sending a postal order or payment by credit card, provided that sufficient funds have been accumulated in the Policyholder's bank account; otherwise the time of payment of the premium will be deemed to be the time of crediting our bank account. In the case of cash payment, the time when the premium is paid to the authorised insurance agent will be deemed to be the time of payment.
- 246.2. If the contract is signed by remote means, you may only pay the premium using the payment service provided – a transaction authorised in the settlement system of the entity authorised to provide the relevant services (in the case of electronic payments, the date of authorisation of the transaction is the date of payment of the premium).

247. If you pay less than the contracted amount, we will consider that the premium has not been paid.

248. If the cover lapses before the end of the period for which the contract was signed, you are entitled to a refund of the premium in proportion to the unused period of insurance.

249. If the contract is terminated, we are entitled to the premium for the period during which we provided cover.

# Insurance period

250. Our liability begins:

- 250.1. in respect of a Travel cost insurance contract for the Travel cancellation insurance – on the day following the signature of the contract, confirmed in the policy as the starting date of coverage, but not earlier than after the premium has been paid,
- 250.2. in respect of a Travel cost insurance contract for Travel interruption or delay insurance – on the date confirmed in the policy as the starting date of coverage, not earlier than the starting date of travel, and not earlier than the payment of the premium, subject to points 251 and 253,
- 250.3. in respect of a Travel insurance contract – on the date confirmed in the policy as the starting date of coverage, not earlier than the starting date of travel and not earlier than the payment of the premium, subject to points 251 and 253.

251. In the event that a Travel cost insurance contract for Travel interruption or delay insurance or a Travel insurance contract is signed on the starting date of travel, coverage will begin no sooner than 6 hours after signing respective contract.

252. The day of departure and the day of arrival, as indicated by you when signing the contract, are counted as two full single days in the total number of days of cover, irrespective of the time of departure or the time of return.

253. Where, at the time of signing the contract, the Insured is outside Poland, the insurance cover will start – for Travel cost insurance (Travel interruption or delay) or Travel insurance – at the earliest on the expiry of 3 days (from the beginning of the fourth consecutive day) from the day indicated in point 250.2 or 250.3, respectively, (grace period). The grace period is included in the premium calculation (no premium is charged for the grace period). The stipulation about the grace period does not apply if you sign a subsequent contract with us with the same insurance coverage while maintaining a continuous insurance period.

254. The insurance period lasts for a maximum of one year.

### End of insurance cover

255. The period of insurance for the Travel cancellation insurance ends:

- 255.1. on the starting day of travel, but no later than on the day indicated in the policy as the ending date of cover, or if the Insured has not commenced travel – on the day indicated in the policy as the end date of cover,
- 255.2. on the date of your withdrawal,
- 255.3. on the expiry of the notice period for termination of the contract referred to in point 262,
- 255.4. on the date of delivery to the Policyholder of our notice of termination referred to in point 261,
- 255.5. on the date of death of the Insured – in relation to that Insured.

256. The period of insurance for the Travel interruption or delay insurance under a Travel cost insurance or Travel Insurance contract ends:

- 256.1. on the ending date of travel, but no later than the date shown in the policy as the date of termination of cover, subject to points 192.6 and 257 of these GTC,
- 256.2. on the date of your withdrawal,
- 256.3. on the expiry of the notice period for termination of the contract referred to in point 262,
- 256.4. on the date of delivery to the Policyholder of our notice of termination referred to in point 261
- 256.5. on the date of death of the Insured – in relation to that Insured.

257. We will extend the Insured's cover under the Travel insurance if the end of travel is delayed (in relation to the scheduled ending date of travel indicated when signing the contract) due to the Insured's hospitalisation in connection with a sudden illness or travel accident (confirmed by medical records), until:

- 257.1. the Insured is allowed (in accordance with medical advice) to return to his/her last place of stay during travel or residence, up to a maximum of 48 hours after the end of hospitalisation,
- 257.2. the Insured reaches another medical facility in Poland or in his/her country of residence for further treatment, but no longer than 48 hours after the end of hospitalisation.

### Withdrawal from the contract

258. If the contract between you and us is for a period of more than 6 months, you can withdraw from the contract within 30 days of its signature. If you are an entrepreneur, you may do so within 7 days of signing the contract. You do not have to give reasons for your withdrawal. Withdrawal from the contract does not relieve you of the obligation to pay the premium for the period during which we provided cover. We explain how you can send us a notice in point 273.

259. If you are a consumer and we have not notified you of your right of withdrawal at the latest on the day of signing the contract, the 30-day withdrawal period will be counted from the day you become aware of this right.

260. If you are a consumer and you sign the contract by remote means, the time-limit within which you can withdraw from the contract is 30 days from the day on which we notified you of the signature of the contract or from the day of confirmation of the information referred to in Article 39(3) of the Consumer Rights Act (the later of the two). The time-limit will be deemed to have been met if you have sent your notice in writing no later than on the last day of the period in which you have the right to withdraw. You do not have to state the reasons for withdrawal. You have no right of withdrawal if you are a consumer and the contract has been fully performed at your request before the expiry of the period referred to in the first sentence of this point or if you have signed a contract for a period of less than 30 days.

### Termination of the contract

261. Where we agree otherwise than in point 250 (in conjunction with point 239) of these GTC that our liability starts prior to payment of the premium, and if it is the case that our liability has started and you have not paid the premium, we will be entitled to terminate the contract with immediate effect and demand payment of the premium due for the period of our liability. If the contract is not terminated in this manner, it will expire at the end of the contract period for which you were liable



## 2.5 THE MAIN POINTS OF THE CONTRACT

to pay the premium. We are then entitled to the premium for the entire period during which we provided cover.

262. You have the right to terminate the contract at any time by giving 7 days' notice. The termination of the contract does not release you from your obligation to pay the premium for the period during which we provided cover. We explain how you can give us notice in point 273.

## How to file a complaint, objection or grievance

263. You can file a complaint, objection or grievance about our services at any of our customer service branches or at our head office (ul. Rodziny Hiszpańskich 1, 02-685 Warsaw). This can be done:

- 263.1. in writing – delivered in person at our customer service branch or at our head office or by mail in accordance with the Postal Law,
- 263.2. either verbally – by phone (preferred telephone number 224 224 224), or in person during a visit to any of our customer service branches or our head office,
- 263.3. electronically – using the form available on our website [www.allianz.pl](http://www.allianz.pl) or by e-mail: [skargi@allianz.pl](mailto:skargi@allianz.pl).

264. The complaint, objection or grievance will be handled by our Management Board or a person we authorise.

265. We will consider the complaint, objection or grievance and respond to it without undue delay and no later than 30 days from the date of receipt of the complaint, objection or grievance. Sending a reply before the expiry of 30 days from the date of receipt of the complaint, objection or grievance will suffice to meet the deadline. In particularly complex cases which do not allow us to investigate the complaint, objection or grievance and respond without undue delay and no later than 30 days, we may extend this time-limit to 60 days from the date of receipt of the complaint, objection or grievance. In such a case, we will notify the complainant of the reasons for the extension and the circumstances we are establishing in order to deal with the matter, and we will state the

## 2.5 THE MAIN POINTS OF THE CONTRACT

expected date by which we complete processing the complaint, objection or grievance and respond.

266. We will respond to a complaint, objection or grievance in writing. We will only respond to a complaint, objection or grievance by email at the complainant's request.

267. We make information about the procedure for complaints, objections and grievances available on our website [www.allianz.pl](http://www.allianz.pl) and at our customer service branches.

## How else can the dispute be resolved

268. Individuals can apply to the Financial Ombudsman for a review of the case.

269. The authorised entity, within the meaning of the Act on Out-of-Court Settlement of Consumer Disputes, competent to resolve disputes out of court is the Financial Ombudsman (we are obliged to participate in these proceedings) and the Arbitration Court at the Polish Financial Supervision Authority (KNF) (our participation in these proceedings requires our consent). The website address of the Financial Ombudsman is: [www.rf.gov.pl/polubowne](http://www.rf.gov.pl/polubowne). The website address of the Arbitration Court at the KNF is: [www.knf.gov.pl/dla\\_konsumenta/sad\\_polubowny](http://www.knf.gov.pl/dla_konsumenta/sad_polubowny).

270. For disputes concerning contractual obligations arising from contracts signed with us via the website or electronically, you can use the ODR platform for online consumer dispute resolution. You are required to complete an electronic complaint form available at: <http://ec.europa.eu/consumers/odr/>.

## Applicable law, representations and notices

271. If any matter is not covered under the contract or these GTC, the provisions of the Civil Code and other provisions of Polish law will apply.

## 2.5 THE MAIN POINTS OF THE CONTRACT

272. We use the Polish language in any matter related to these GTC.

273. Representations and notices that relate to the contract can be made to us:

- 273.1. to our registered office address (ul. Rodziny Hiszpańskich 1, 02-685 Warsaw) or electronically via the form available on our website [www.allianz.pl](http://www.allianz.pl),
- 273.2. through our agent (representations and notices delivered to our agent in connection with the contract will be deemed to have been delivered to us if made in writing or on another durable medium),
- 273.3. or by any other means agreed with us.

274. A complaint, objection or grievance about our services can be filed in the manner indicated in points 263-267 of these GTC.

## Jurisdiction of courts

275. A lawsuit that relates to or arises out of a contract can be brought to a court:

- 275.1. of general jurisdiction – in accordance with the Code of Civil Procedure, or
- 275.2. having jurisdiction over the place of residence or registered address of the Policyholder, Insured or beneficiary under the contract,
- 275.3. having jurisdiction over the place of residence of the Insured's heir or beneficiary under the contract.

# Definitions

In this chapter, we explain the terms we use in the guide and in particular in the GTC.

2.6

## 2.6 DEFINITIONS

### A

#### **Accident**

a violent event that meets all of the following criteria:

- a) is beyond the control of the Insured,
- b) arose directly and exclusively from external and random causes,
- c) arose during the period of insurance cover,
- d) it results in personal injury, health disorder or death.

#### **Acts of terror**

actions taken individually or in groups, directed against the population or property with the intention of creating chaos, intimidating the population, disorganising public life, in order to achieve economic, religious, political or social objectives.

#### **Acts of war / hostilities**

actions of armed forces resulting from armed conflict between states, nations or social groups.

#### **Assistant dog**

an appropriately trained and specially marked guide dog for a blind or partially sighted person or an assistant dog for a person with a mobility impairment to facilitate the active participation of the person with a disability in social life.

#### **Attending physician**

the doctor providing medical services to the Insured and compiling medical records after the accident or sudden illness, who is not a doctor at the Operating Centre.

### B

#### **Beneficiary**

the person nominated by the Insured who will receive a benefit from us in the event of the Insured's death.

#### **Booking a tourist service**

a contract for the provision of a tourist service or services at the scheduled time travel; by rebooking we mean a change of the date or scope of the tourist service due to travel cancellation or travel interruption or delay, respectively (depending on the insured event we cover).

### C

#### **Carrier**

a natural person, a legal person or an unincorporated entity authorised, in accordance with the applicable legislation, to provide services for the carriage of persons or goods for a fee by means of land, water or air transport.

#### **Co--traveller**

a person who went on or participated in a trip with the Insured (the same trip as the Insured) and this is confirmed in the travel documents or in the policy.

#### **Country of residence**

the country in which the person has lived for at least one year (with the intention of permanent residence), and where it is not possible to determine the country of residence on the basis of the first sentence, the country of residence will be considered to be the country of nationality; where the person has more than one nationality, the country of residence will be considered to be the country of nationality acquired last in order.

### D

#### **Damage**

the effect of the insured event covered:

- a) direct damage to the Insured's property – in the following insurances: Travel Cancellation, Travel Interruption or Delay, Travel Luggage, Rental Car – Waiver of Deductible, For Sportspeople: Refund for unused activities, Refund for sports equipment rental costs, Loss or destruction of sports equipment, Medical expenses for travel abroad (in the case of point 68);

## 2.6 DEFINITIONS

- b) increase in the Insured's property needs in connection with the need to incur the costs of medical services in the event of an insured event – in the following insurances: Medical expenses for travel abroad, Medical expenses for travel in Poland, For sportspeople: Medical expenses on return from travel;
- c) increase in the Insured's property needs in connection with the need to incur the costs of services indicated in these GTC (other than medical services) in the event of an insured event – in the following insurances: Rescue and transport for travel abroad, Rescue and transport for travel in Poland, Assistance, Medical expenses for travel in Poland (for services other than medical services), For Sportspeople: Premium Rescue;
- d) death or health impairment as a result of an accident – in Accident insurance;
- e) personal injury or damage to third-party property – in private third party liability insurance.

## E

### **Epidemic**

the occurrence in a given area of infections or infectious diseases in significantly greater numbers than in previous periods, or the outbreak of infections or infectious diseases hitherto uncommon; an epidemic within the meaning of these GTC is simultaneously an epidemic state, i.e. a legal situation introduced in a given area in connection with the occurrence of an epidemic in order to take specific anti-epidemic and preventive measures to minimise its effects.

### **End of travel**

- a) reaching the place of residence after travel – for all insurances for travel in Poland and for the following insurances for travel abroad: Accident, Private Third Party Liability, Travel Luggage, Assistance, Rental Car – Waiver of Deductible, For Sportspeople;
- b) crossing the border of the country of residence on return from travel abroad – for the following insurances for travel abroad: Travel Interruption or Delay, Medical Expenses for Travel Abroad, Rescue and Transport for Travel Abroad.

### **Exacerbation of chronic disease symptoms**

Sudden exacerbation of disease symptoms requiring immediate medical attention, directly related to a chronic disease or its complications (a disease diagnosed before signing the contract, causing permanent, irreversible, progressive changes, reducing capacity and efficiency, occurring both in acute and chronic conditions, as one and the same ongoing process).

## F

### **Family member of the Insured**

parents, grandparents, adoptive parents, stepfather, stepmother, siblings, spouse, children, stepchildren, grandchildren, in-laws, sons-in-law, daughter-in-law, a person with whom the Insured is cohabiting.

## G

### **Geographical zone**

a geographical area defined as one of the following zones:

Zone A – Europe and non-European Mediterranean countries,

Zone B – the world excluding the USA and Canada,

Zone C – the whole world,

Zone P – Poland and the territory of the countries directly bordering Poland within a 30-km band from the border.

## 2.6 DEFINITIONS

### H

#### **Health impairment**

physical injury or loss of health, which is the consequence of an accident and causes impairment of the Insured's bodily functions, as indicated in the Table of Standards for the Assessment of Health Impairment.

#### **High-risk and winter sports**

a sporting activity for the purpose of recreation or entertainment, including the amateur pursuit of the following sports: ballooning, baseball, long-distance running, cross-country skiing, bouldering (free climbing), mounting and riding draft and pack animals, downhill, flyboarding, American football, free skiing (off-piste skiing), free snowboarding (off-piste snowboarding), acrobatic, artistic and sporting gymnastics, heliboarding, heliskiing, high surfing, hockey, roller hockey, underwater hockey, hydrospeed, indoor track cycling, enduro cycling, mountain biking, white-water kayaking, kettebell, kite-skiing, kite-snowboarding, mountain and road biking, cricket, hang-gliding, archery, figure and speed skating, motocross, motorbike and automobile off-road racing, paragliding, hunting, cross-country skiing, downhill skiing on marked trails, scuba diving with a breathing apparatus to a depth of more than 30 m below sea level, paragliding, parasailing, sailing or motor yachting more than 20 nautical miles from the coast, weightlifting, polo, hunting with firearms or air guns, dog sledding, rafting, historical re-enactment abroad with black-powder weapons, rugby, sackline, tobogganing, water jumping, bungee jumping, ski jumping, snowboarding on marked trails, parachuting, speedboat, speedway, caving, sports using vehicles designed for travelling on snow or ice, combat sports, shooting, fencing, gliding, trekking with safety equipment (ropes, crampons, ice axe, harness), triathlon, wakeboarding, rowing, alpine skating, indoor climbing, ice climbing and mountaineering, expeditions to places characterised by extreme climatic or natural conditions (polar regions, jungles, glaciers, deserts), abseiling.

### I

#### **Insured**

the natural person on whose behalf the Policyholder has signed the Contract.

#### **Insured event**

an event resulting in damage, the nature of which depends on the scope of insurance as defined in these GTC:

- a) travel cancellation for one or more of the reasons indicated in these GTC for Travel Cancellation insurance;
- b) travel interruption or delay for one or more of the reasons indicated in these GTC for Travel Interruption or Delay;
- c) sudden illness or accident (and, for point 68, quarantine) of the Insured for Medical Expenses for Travel Abroad;
- d) sudden illness or accident of the Insured for the following insurances: Medical expenses for travel in Poland; Rescue and transport for travel abroad (in the case of transport services in points 89-95); Rescue and transport for travel in Poland (in the case of transport services in points 102-107); Assistance (in the case of services in point 150); For Sportspeople: Medical expenses on return from travel, Refund for Costs of Unused Activities (in this case including sudden illness or accident of the Insured's child);
- e) Insured going missing during travel for the following insurances: Rescue and Transport for Travel Abroad (in the case of point 96); Rescue and Transport for Travel in Poland (in the case of point 108); For Sportspeople- Premium Rescue;
- f) accident causing health impairment or death of the Insured for Accident insurance;
- g) an act or omission of the Insured causing damage to third parties in the form of property damage or personal injury for Private Third Party Liability Insurance;
- h) damage to, destruction, loss, theft or delay in delivery of travel luggage for Travel Luggage insurance;
- i) act of terror or acts of war in the country in which the Insured is travelling for Assistance insurance (in the case of the service indicated in point 151);

## 2.6 DEFINITIONS

- j) theft of or damage (as a result of an accident or collision) to the rental car for Rental Car – Waiver of Deductible insurance;
- k) damage to, destruction of, loss of or theft of sports equipment for For Sportspeople: Loss or Destruction of Sports Equipment and Refund for Sports Equipment Rental Costs.

## M

### Medical facility

entity – an individual / natural person (including a doctor, nurse, midwife, physiotherapist), a legal person or an unincorporated entity – providing medical services on the basis of the applicable provisions of law and operating within the country's healthcare system.

### Medical services

activities undertaken by medical facilities or their staff (doctors, nurses, midwives, physiotherapists) to preserve, save, restore and improve health through a diagnostic or treatment process in the form of medical advice, medical examinations, outpatient and inpatient treatment, diagnostic tests, treatments.

## O

### Offer

an offer made to you by us to sign an insurance contract. The offer is made on the basis of information previously received from you, including following a survey of your requirements and needs.

### Operating Centre

the provider of services (including the organiser of medical services) whose costs we cover under the following insurances: Medical expenses for travel abroad, Medical expenses for travel in Poland, Rescue and transport for travel abroad, Rescue and transport for travel in Poland, Oddział w Polsce with its registered office in Warsaw, acting on our behalf.

## Q

### Quarantine

individual isolation of a healthy person who has been exposed to an infection, in order to prevent the spread of particularly dangerous and highly contagious diseases.

## P

### Period of insurance / insurance period

the contractually agreed duration of the insurance cover we provide.

### Place of residence

the address in the country of residence of the Insured or of a co-traveller at which the Insured or the co-traveller – as the case may be – resides with the intention of permanent residence.

### Poland

Republic of Poland.

### Policy

a document issued by us, confirming the signature of the contract.

### Policyholder, you

an individual, a legal person or an unincorporated entity that has signed a contract with us and has undertaken to pay a premium.

### Practising high-performance sports

practising sport through participation in competitions, conditioning or training camps, including as a member of a sports club, federation or organisation, irrespective of the fact of deriving an income from the sport practised; practising high-performance sports also means practising professional sports.



## 2.6 DEFINITIONS

### Practising professional sports

practising a sport under a contract of employment, under a civil law contract or as part of a business activity, giving entitlement to any form of remuneration for practising sport, including scholarships or reimbursement of expenses incurred in practising sport (including training, competitions) in the form of allowances, regardless of whether the sport is practised as an individual or a team.

### Private life activities

Non-professional activities of the Insured which are not related to professional duties, paid work or business.

## R

### Recreational sports

a sporting activity intended for recreation or leisure, including the amateur pursuit of the following sports:

aerobics, badminton, curling, fitness, frisbee, golf, hockey, indoor skydiving, go-karting or quad biking, riding motorbikes on paved roads, water-skiing, jet-skiing, water scooters or other water-propelled objects, scooters, in-line skates, roller skates, roller blades, bicycles or skates, segways, off-road driving, yoga, jogging, canoeing, athletics, scenic flights – as a passenger, walking, scuba diving with a breathing apparatus to a depth of up to 30 m below sea level, paintball, basketball, football, handball, volleyball, swimming, sailing or motor yachting on inland waters, sailing or motor yachting within 20 nautical miles of the coast, kayaking, rafting or rafting on inland waters, boating on inland waterways, pumpabike, cruise ship cruises, historical re-enactments, ringo, skateboarding, snorkelling, softball, squash, stepping, stretching, surfing, dancing, table tennis or lawn tennis, trekking (hiking) on trails without the use of special safety equipment (ropes, crampons, an ice axe, a harness) up to an altitude of 5,500 m above sea level, fishing, windsurfing, climbing in a rope park, zorbing.

### Rental car deductible

the amount under a car rental contract which the Insured is obliged to pay in the event of theft or damage to the rental car following an accident or collision.

### Rental car

- a) a passenger car with a gross allowable weight of 3.5 tonnes, designed and constructed for the carriage of no more than 9 persons including the driver, and their luggage, or
  - b) camper – a touring car that has a separate section that functions as a bedroom, kitchen, and toilet.
- covered by a rental contract signed by the Insured with a motor vehicle rental service provider.

## S

### Social unrest

a spontaneous, unorganised, occurrence – usually accompanied by acts of physical violence – of a specific social group, triggered by a sense of dissatisfaction with the existing political, economic or social situation, directed against those in authority under the existing law.

### Start of travel

- a) Leaving the place of residence for the purpose of travel – for all insurance for travel in Poland and for the following insurances for travel abroad: Accident, Private Third Party Liability, Travel Luggage, Assistance, Rental Car – Waiver of Deductible, For Sportspeople;
- b) Crossing the border of the country of residence for the purpose of travel abroad – for the following insurances for travel abroad: Travel Cancellation, Travel Interruption or Delay, Medical Expenses for Travel Abroad, Rescue and Transport for Travel Abroad.

### Sudden illness

a medical condition resulting from a sudden, life-threatening or health-threatening illness that requires immediate medical treatment, including an exacerbation of symptoms of a chronic illness or a sudden illness resulting from a disease for which an epidemic or pandemic has been declared (in particular COVID-19).

## 2.6 DEFINITIONS

# T

### Telemedicine

a method of providing medical and healthcare services by a doctor through communication or ICT systems.

### Tourist service

one or more of the Insured's activities planned or carried out by the Insured during travel on the basis of a documented contract for such service or services with a service provider, which includes:

- a) transporting passengers,
- b) accommodation for purposes other than permanent residence,
- c) renting cars or other motor vehicles,
- d) luggage storage,
- e) visits to museums, galleries, castles, palaces, open-air museums, religious or sacred sites, mines, steelworks, amusement parks, zoos, landscape or national parks, nature reserves (proof of admission is provided by a ticket to these places),
- f) participation in a sporting or cultural event (a ticket serves as proof),
- g) participation in courses or training,
- h) participation in a tourist event (within the meaning of the Travel Events Act).

### Third party

a natural person, a legal person, an unincorporated entity to whom we do not provide cover under a contract.

### Travel

a trip abroad or a trip within Poland in connection with which the Insured is covered under a contract, scheduled on the starting and ending dates indicated by the Policyholder when signing the contract and confirmed in the policy.

### Travel abroad

movement or stay of the Insured for tourist purposes or in connection with his/her professional work outside Poland or his/her country of residence.

### Travel in Poland

movement or stay of the Insured for tourist purposes or in connection with his/her professional work outside his/her place of residence, in Poland or a country directly bordering Poland, within a 30-km band from the border of Poland (counting from the line of the state border into the neighboring country).

### Travel luggage

Movables / movable property taken on a trip or acquired during travel, including backpacks, bags, suitcases, cases with their contents, which are the property of the Insured or are in his/her possession (provided by a natural person, a legal person or an unincorporated entity, on the basis of a written rental or loan contract).

# U

### Under the influence of alcohol

a state in which the alcohol content in the body is or leads to a concentration of 0.2 per mille of alcohol or more, or the alcohol content in 1 dm<sup>3</sup> of exhaled air is or leads to a concentration of 0.1 mg or more.

### Under the influence of narcotic drugs

the state after the use of narcotic drugs or after the use of psychotropic substances or after the use of substitute drugs or after the use of new psychoactive substances within the meaning of the Act on Counteracting Drug Addiction.

# V

### Valuables

cameras, jewellery, drones, furs, musical instruments, precious stones, binoculars, collector's items, electronic equipment (mobile devices, mobile phones, smartphones, computers, portable computer equipment, radios, robots, photographic equipment, cinematographic and audio-visual equipment, communication devices), telescopes, watches and components and accessories for these items.

## 2.6 DEFINITIONS

### **Vehicle**

a motor vehicle the design of which enables it to travel at a speed exceeding 25 km/h; this excludes an agricultural tractor, moped, rail vehicle, bicycle, bicycle wheelchair, electric scooter, personal transport device and wheelchair.

In these GTC, we use the abbreviated names of the following laws:

- Act of 11 September 2015 on Insurance and Reinsurance Business – we use the abbreviation: Insurance Business Act,
- Act of 29 July 2005 on Counteracting Drug Addiction – we use the abbreviation: the Act on Counteracting Drug Addiction,
- Act of 30 May 2014 on Consumer Rights- we use the abbreviation: Consumer Rights Act,
- Act of 23 November 2012 – Postal Law – we use the abbreviation: Postal Law (Act),
- Act of 23 September 2016 on Out-of-Court Resolution of Consumer Disputes – we use the abbreviation: the Act on Out-of-Court Resolution of Consumer Disputes,
- Act of 24 November 2017 on travel events and related tourist services – we use the abbreviation: Travel Events Act.

Appendix 1 to the general terms and conditions of my travel insurance

# Table of standards for the assessment of health impairment

When the Insured sustains a bodily injury as a result of an accident, we will assess the extent of the Insured's health impairment in accordance with the provisions of the GTC, including the table below. The percentage of health impairment is the percentage of the sum insured that we will pay as a benefit under the Accident insurance for health impairment as a result of an accident.

Whenever an injury is indicated in the table for one body part or organ, and there is no separate entry in the table for simultaneous injury to two of the same body parts or organs – then, in the event of simultaneous injury to two of the same body parts or organs, we will determine the percentage of injury as twice the percentage set out in the table for the injury in question for one body part or one organ.

TYPE OF INJURY		PERCENTAGE OF HEALTH IMPAIRMENT
1.	Head injury with concussion	10
2.	Burns covering 5 - 15% of the body surface	10
3.	Burns covering 16 - 30% of the body surface	25
4.	Burns covering more than 30% of the body surface	45
5.	Loss of an eyeball or total loss of vision in one eye	30
6.	Loss of both eyeballs or total loss of vision in both eyes	100
7.	Total loss of hearing in one ear	30
8.	Total loss of hearing in both ears	60
9.	Total loss of smell	10
10.	Loss of the tongue and sense of taste (combined)	50
11.	Loss of a lung lobe	50
12.	Loss of the spleen	15
13.	Loss of one kidney	20
14.	Loss of both kidneys	50

## 2.6 DEFINITIONS

	TYPE OF INJURY	PERCENTAGE OF HEALTH IMPAIRMENT
15.	Loss of the penis	40
16.	Loss of one testicle or ovary	20
17.	Loss of the uterus	40
18.	Total loss of upper limb or use of upper limb	70
19.	Loss of an upper limb above the elbow joint and below the shoulder joint	65
20.	Loss of an upper limb below the elbow joint and above the wrist	60
21.	Loss of an upper limb below the wrist or at wrist level	55
22.	Total loss of a lower limb (above the mid-thigh) or use of a lower limb	70
23.	Loss of a lower limb below the mid-thigh and above the knee joint	60
24.	Loss of a lower limb below the knee joint and above the middle part of the lower leg	50
25.	Loss of a lower limb below the middle part of the lower leg and above the foot	45
26.	Loss of a lower limb – foot at the ankle joint	40
27.	Loss of a lower limb – foot excluding the heel	30
28.	Total loss of a thumb	20
29.	Partial loss of a thumb	10
30.	Total loss of an index finger	10
31.	Partial loss of an index finger	5
32.	Complete loss of any finger (other than the index finger or thumb)	5
33.	Partial loss of any other finger (than the index finger and thumb)	2
34.	Total loss of a big toe	5
35.	Partial loss of a big toe	2
36.	Total loss of a toe other than the big toe	2
37.	Fractures of the pelvic bones, bones in the hip joint (except isolated fractures of the pubis or ischium, tailbone), in the hip joint (joint acetabulum, proximal femoral epiphysis, ileostomy, sub- and trans-articular fractures)	

## 2.6 DEFINITIONS

	TYPE OF INJURY	PERCENTAGE OF HEALTH IMPAIRMENT
	(a) open multifracture	25
	(b) open fractures (other than open multifracture)	10
	(c) multifractures other than those in (a) or (b)	8
	(d) fractures other than those in (a) to (c)	5
38.	Fracture of the humerus/femur	
	(a) open multifracture	15
	(b) open fractures (other than open multifracture)	10
	(c) multifractures other than those in (a) or (b)	8
	(d) fractures other than those in (a) to (c)	3
39.	Fracture of a shin/forearm bone	
	(a) open multifracture	10
	(b) open fractures (other than open multifracture)	8
	(c) multifractures other than those in (a) or (b)	5
	(d) fractures other than those in (a) to (c)	3
40.	Fracture of the bones of the base or vault of the skull, fracture of the scapula	
	(a) open multifracture	15
	(b) open fractures (other than open multifracture)	10
	(c) multifractures other than those in (a) or (b)	8
	(d) fractures other than those in (a) to (c)	5
41.	Fractures of the following bones: craniofacial, mandible, thumb (phalanges of thumb and metacarpal bones), index finger, collarbone, patella, ankle bone, heel bone	
	(a) open multifracture	10
	(b) open fractures (other than open multifracture)	6
	(c) multifractures other than those in (a) or (b)	4
	(d) fractures other than those in (a) to (c)	2
42.	Fractures of the following bones: hip plate, hip spikes, ischial tuberosity, vertebral body	
	(a) open fractures	8
	(b) other fractures (other than open fractures)	3

## 2.6 DEFINITIONS

TYPE OF INJURY	PERCENTAGE OF HEALTH IMPAIRMENT
43. Fractures of the following bones: elbow, radius, tibia, scaphoid foot, cuboid, sphenoid:	
(a) open multifracture	8
(b) open fractures other than multiple open fractures	6
(c) multifractures other than those in (a) and (b)	4
(d) fractures other than those in (a) – (c)	2
44. Fractures of the following bones: ribs, fingers and toes (except thumb and index), caudal, fibula, spinous or transverse processes of the spine, pubis, ischium	
(a) open fractures	8
(b) other fractures	3
45. Fractures: metatarsal, metacarpal, wrist bones	
(a) open fractures	6
(b) other fractures	2
46. Dislocation/sprain of the cervical spine	10
47. Dislocations of the thoracic spine	20
48. Dislocation of the lumbar spine	15
49. Dislocation of the clavicle-bar or clavicle-bridge joint	5
50. Dislocation of the shoulder joint	8
51. Dislocation of the elbow joint	8
52. Dislocations of the wrist joints	6
53. Dislocation in the thumb joint	3
54. Dislocation in the index finger joint	2
55. Dislocation of the hip joint	12
56. Dislocation of the knee joint	20
57. Dislocation of the upper ankle joint	10
58. Dislocation of the Chopart joint	10
59. Dislocation of the Lisfranc joint	5
60. Dislocation of the toe joint	2
61. Sprain in the thoracic spine	6

## 2.6 DEFINITIONS

	TYPE OF INJURY	PERCENTAGE OF HEALTH IMPAIRMENT
62.	Sprain in the lumbar spine	4
63.	Sprain of the clavicle-bar or clavicle-bridge joint	1
64.	Sprain of the shoulder joint	2
65.	Sprain of the elbow joint	2
66.	Sprains in the wrist joints	1
67.	Sprain in the thumb joint	1
68.	Sprain in the index finger joints	1
69.	Sprain of the hip joints	3
70.	Sprain of the knee joint	3
71.	Sprain of the upper ankle	1
72.	Sprain of the Chopart joint	1
73.	Sprain of the Lisfranc joint	1
74.	Sprain of the toe joint	1
75.	Surgically treated cut, stab, slash, crush wound or laceration in the face, neck, hand	2
76.	Surgically treated cut, stab, slash, crush wound or laceration surgically treated in other parts of the body	1
77.	Bodily injury not found in this Table (this Table does not cover such bodily injury)	0

The My Travel insurance guide was approved by resolution of the Management Board of TUiR Allianz Polska S.A. No. 27/2023.

Towarzystwo Ubezpieczeń i Reasekuracji Allianz Polska Spółka Akcyjna with its registered office in Warsaw, ul. Rodziny Hiszpańskich 1, 02-685 Warsaw, entered in the register of entrepreneurs kept by the District Court for the capital city of Warsaw in Warsaw, 13th Commercial Division of the National Court Register, under KRS no.: 0000028261, NIP: 525-15-65-015, REGON: 012267870, amount of share capital: PLN 457,110,000 (fully paid up).



# Useful tips

Here you will find travel tips.

[→ Contents](#)

The following notes do not form part of the GTC - they only serve as explanatory notes. The contractual obligations are derived from the content of the GTC (i.e. sections 1 and 2)

## How to safeguard travel safety

- If you are travelling abroad check that you have all the documents you need for your trip: identity card or passport, visa, proof of vaccinations. It may be that the country you are travelling to requires an international driving licence. You can find detailed information on documents at [www.gov.pl](http://www.gov.pl) in the section: Travel and Leisure
- Before you leave, for safety's sake, take photos of all documents and upload them to cloud or share them with a family member.
- If you find yourself in a difficult situation in a country where there is no Polish embassy or consulate, you, as a citizen of a European Union member state, can ask for help from a diplomatic or consular post of another European Union member state.
- As a precaution, you can set your phone to share your location with a loved one. Check that your phone definitely provides you with this option.
- If you want to spend your holidays at the Baltic Sea or Polish lakes, visit the website operated by the Chief Sanitary Inspectorate. You will find there up-to-date information on bathing sites in Poland: <https://sk.gis.gov.pl>.
- If you are going to the Polish mountains, save the emergency number 601 100 300 in your phone. When planning your route, take into account the changing weather conditions on mountain trails. Also have a powerbank and cable with you so that you can charge your phone's battery in a case of emergency.
- Install the free Rescue app on your phone, which will connect you to an app-integrated emergency number in the mountains (TOPR, GOPR) or on the water (WOPR, MOPR) when calling for help in Poland.

# Frequently asked questions

Find out the answers to some of the most frequently asked questions about My Travel insurance. If you have any questions,

call → 224 224 224

or go to → [www.allianz.pl](http://www.allianz.pl)

## 4 FREQUENTLY ASKED QUESTIONS

### **What is Travel Cost Insurance?**

This is insurance where we will cover the consequences of insured events in the form of cancellation before the start of your trip or interruption or delay of travel.

### **What is Travel Insurance?**

Under this insurance, we cover the consequences of insured events occurring during travel. What we cover will depend on which package you choose or the insurance additional to that package.

### **By what date can I take out Travel cancellation insurance?**

You can take out Travel cancellation insurance:

- at any time if there are at least 60 days left before the start of travel,
- 7 days from the date of booking and payment of the tourist service or advance payment if there are between 59 and 31 days to the start of travel,
- on the day of booking of and payment for the tourist service or advance payment if there are 30 days or less to the start of travel.

### **Does Travel Insurance cover getting sick with Covid-19?**

We will organise your medical services and transport if you need them in connection with a travel emergency related to Covid-19 under Medical expenses for travel abroad or Medical expenses for travel in Poland and Rescue and transport for travel abroad or Rescue and transport for travel in Poland.

### **I suffer from hypertension, am I covered when travelling abroad?**

As part of Medical expenses for travel abroad insurance, we provide coverage for an exacerbation of symptoms of chronic diseases up to a specific limit. The limit for medical expenses in the case of a sudden illness during travel abroad in the form of an exacerbation of chronic disease symptoms is PLN 1,000,000 in the Max package or PLN 200,000 in the Comfort, Plus and Extra packages.

### **I am going abroad on a one-year scholarship. Can I take out My Travel insurance for such a long period?**

Yes, you can take out an insurance contract for a period of 1 year (annual contract) or an insurance period of less than 1 year (short-term contract).

## 4 FREQUENTLY ASKED QUESTIONS

### Does travel insurance cover sports?

Yes, amateur recreational sports are covered. If you practise high-risk sports or winter sports - extend the coverage (against payment of an additional premium) to include the **High-risk and winter sports clause**. If you practise professional or high-performance sports - extend your coverage (against payment of an additional premium) to include the **High-performance sports clause**. For the full catalogue of recreational or high-risk and winter sports, as well as the definition of professional or high-performance sports, please refer to the general terms and conditions of insurance.



# Help as raise standards

One of our priorities at Allianz is to continually improve our customer service. If you have any comments or concerns, please share them and we will address your issue as soon as possible. You can do this in two ways:

- by phone on:  
→ 224 224 224
- by e-mail:  
→ [informacja.zwrotna@allianz.pl](mailto:informacja.zwrotna@allianz.pl)

Thank you  
for being  
with us!

