

Scope and exclusions of the Insurance for travelling abroad

Dedicated to people:

- ✓ who travel outside their country of permanent residence,
- ✓ who have chronic diseases,
- ✓ who are looking for protection in the event of illness, including COVID-19 or an accident,
- ✓ traveling for leisure, tourist or business purposes,
- ✓ practicing amateur sports,
- ✓ staying in their place of residence before being covered by insurance. If the Insured stays outside the country of permanent residence at the time of concluding the insurance contract, the Insurer's liability begins after 3 days, counting from the day following the conclusion of the insurance contract,
- ✓ seeking protection in the scope resulting from the GTC.

Not suitable for people:

- seeking protection with regard to medical expenses while traveling in the country of permanent residence,
- after 32 weeks of pregnancy,
- leaving for treatment,
- who left their luggage unattended,
- practicing winter, competitive or extreme sports during their trip,
- who travel to places subject to hostilities,
- that take an active part in riots, riots, strikes, protests, road blocks, fights, terrorist attacks or war.

SCOPE AND EXCLUSIONS OF THE INSURANCE

Below you will find general information about the product, which indicates the scope and example exclusions. Nevertheless, remember that the provisions resulting from the GTC are binding.

- **Insurance of medical expenses and assistance** outside the country of residence and the country where the Insured stays with the intention of permanent residence.

Medical expenses and assistance of the Insured who has to undergo immediate treatment while abroad as a result of a sudden illness or personal accident of a nature making it necessary for him/her to regain the state of health making it possible for him/her to continue his/her trip or be transported to his/her country of residence.

These include costs of treatment at an outpatient clinic or hospital treatment (medical procedures, doctors' fees, medicines, tests, analyses, surgeries), rescue costs, appointments with a doctor including the doctor's transportation to the Insured's current location, necessary medicines and dressings prescribed by a doctor and medical transport of the Insured, transport of the Insured to the country of residence, transport of the Insured's corpse

Exclusions - the costs will not be covered if:

- there were medical contraindications concerning the trip, indications concerning a procedure, treatment or medical observation at a hospital and the damage event is related to the above indications,
- the treatment of illness or the consequences of an accident that occurred before the insurance period has not been completed,
- the purpose of the trip is therapeutic trip, stay at a sanatorium, health resorts, nursing homes, hospices, and addiction centres,
- they concern childbirth after 32 weeks of pregnancy.

- **Luggage insurance: € 500**

Luggage – items usually taken for a trip: clothes, shoes, cosmetics, simple appliances (e.g. hair-dryer, iron), items necessary for the Insured's health, sunglasses, pram, souvenirs, mobile phone, photographic equipment, computer hardware, and audio and video equipment.

The protection **covers** luggage only if it is:

- looked after by the Insured,
- left in a left luggage office against receipt,
- entrusted to a professional carrier for the purpose of carriage based on a transport document,
- in a separate locked luggage room at a railway station or in a hotel,
- in a separate locked room in the Insured's accommodation (tent excluded),
- in a locked boot or in storage cabinet being an integral part of a motor vehicle,
- in a locked compartment of a camper or watercraft.

Exclusions - the costs **will not be covered** for:

- those of the value below PLN 100 (franchise deductible),
- those inflicted intentionally by a person living in a shared household with the Insured,
- those resulting from seizure, destruction or confiscation by customs authorities or other authorities,
- those resulting from war, martial law, state of emergency, terrorist attacks, acts of sabotage or the Insured's participation in riots, commotion, strikes, protest actions, road blockages, and fights,
- those occurring in electric and electronic appliances as a result of their defects and passage of electric current during the use of these appliances, unless the passage of electric current caused fire,
- those which are the consequence of normal wear and tear of an item, its manufacturing defects, self-ignition, self-damage or breaking,
- those in arms and its related accessories.
- damage in the case of which only luggage containers were damaged

(suitcases, trunks, etc.).

General exclusions in addition to those listed above:

- the costs will not be covered if the Insured is practicing winter, competitive or extreme sports abroad,
- costs will not be covered when the event arises as a result of an epidemic (except Sars-Cov-1, Sars-Cov-2 with their mutations.), riots, commotion, strikes, protest actions, road blocks, brawls, terrorist attacks, and war.

ADDITIONAL INFORMATION:

As regards medical expenses, assistance protection is also available in the event of:

- ✓ aggravation of chronic diseases,
- ✓ amateur practice of sports,
- ✓ mental work,
- ✓ physical work with extra premium,

up to the sum insured for a given scope.

SCOPE OF INSURANCE AND SUM INSURED

Geographical zones – all countries in the world

Medical Expenses and Assistance Insurance liability limits

- **Outpatient Clinic:** Up to the sum insured for KL (excluding USA, Canada, Japan, Australia, and the Caribbean Islands, where the liability limit for treatment at an Outpatient Clinic for sum insured from € 60,000 for medical expenses is € 6,000.
- **Hospitalisation:** Up to the sum insured for KL
- **Rescue costs: € 6 000**
- **Dental treatment: € 250**
- **Aggravation of a chronic disease:** Up to the sum insured for KL
- **Medical expenses resulting from COVID-19:** Up to the sum insured for KL
- **Luggage delay (delay in excess of 5 hours): € 250**
- **Flight delay (delay in excess of 5 hours): € 250**
- **Cover for loss of cash: € 125**
- **24/7 service of Emergency Call Centre**
Tel.: 0048 (0) 22 864 55 26
Fax.: 0048 (0) 22 575 95 75
SMS: +48 661 000 888
- **Transport to the Country of Residence:** € 5 000 to other country than Poland, to Poland up to the sum insured for KL
- **Transport of a corpse or burial abroad:** € 5 000 to other country than Poland, to Poland up to the sum insured for KL

- **Transport of the Accompanying Person necessary for the transport of the Insured:** € 5 000 to other country than Poland, to Poland up to the sum insured for KL
- **Costs of meals and accommodation for the purpose of convalescence:** € 100 per day for 7 days maximum
- **Renewal of insurance cover:** up to the sum insured for KL for 7 days maximum
- **Care over Next-of-Kin of Insured** - up to the sum insured for KL
- **Visit of the Accompanying Person:**
Transport - up to the sum insured for KL
Meals and accommodation: € 100 per day for 7 days maximum
- **Trip interruption costs of the Insured:** up to the sum insured for KL
- **Transport in order to continue the trip:** € 500

Luggage loss, theft or damage

- **Photographic equipment, computer hardware, audio and video equipment, and mobile phones** - 50% of the sum insured for the Luggage