

Document containing information on the insurance product

Enterprise: Wiener Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group, Poland

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Product: TRAVEL Package

Full information disclosed prior to entering into an insurance agreement and information concerning the agreement in other documents.

What type of insurance is this?

This product includes insurance from groups 1, 2, 9, 13 and 18 of section II of the Annex to the Act on Insurance and Reinsurance Activity.



What is the subject of insurance?

- ✓ We insure your life and health, your property and your third-party liability in private life.
- ✓ What we insure and the extent of cover depends on the selected insurance option, type and duration of travel
- ✓ Depending on your choice, the subject of insurance is:
 - 1) treatment costs incurred in connection with a sudden illness or an accident that are incurred abroad or incurred in Poland together with assistance services, covering the following costs and services:
 - the costs of hospital treatment and surgical procedures;
 - the costs of hospital treatment and surgical procedures as well as the costs of diagnosis and outpatient procedures of chronic illnesses;
 - the costs of dental treatment;
 - the costs of treatment of tropical illnesses after returning to Poland or the country of permanent residence;
 - the costs of continuation of treatment after returning to Poland;
 - the costs of transport from the place of illness or accident to the medical facility, transport between medical facilities, transport from the medical facility to the place of stay during travel;
 - the costs of medications, infusion fluids and dressings;
 - the costs of repairing or purchasing aids;
 - the costs of transport of remains to Poland or to the country of permanent residence or the costs of funeral or cremation;
 - the costs of travel, board and accommodation of the accompanying person or a person summoned to you;
 - the costs of search and rescue when travelling abroad;
 - the costs of an interpreter when travelling abroad;
 - the costs of necessities in the event of a flight delay;
 - the transport of accompanying persons to Poland or the country of permanent residence in the event of your death;
 - the costs of care and transport of minors or dependent adults to Poland or the country of permanent residence;
 - the costs of convalescence;
 - the costs of continuation of travel after treatment;
 - medical consultations by phone;
 - the costs of a ski pass or time in a sports school unused to due to an illness or accident;
 - the costs of dispatch of personal items;
 - the costs of early return to Poland or the country of permanent residence;
 - the costs of legal assistance;
 - the costs of a replacement driver to Poland or the country of permanent residence;
 - the costs of a replacement on a business trip;
 - the costs of transport of accompanying animals to Poland or the country of permanent residence when travelling abroad;
 - the costs of accommodation and board in the event that a travel agency goes bankrupt when you are travelling abroad;
 - the costs of return tickets in the event that entry to the territory of the target country is denied when travelling abroad.
 - 2) under the Accident Insurance – your life and health. Insurance covers a health impairment benefit and a death benefit;
 - 3) the costs of treatment of the consequences of an accident, i.e. the costs of:
 - medical consultations, hospital stay, hospital treatment, surgery;
 - diagnostic tests, outpatient procedures;
 - medications, infusion fluids or dressings;
 - transport from the place of accident to the hospital or outpatient clinic;
 - 4) under travel luggage or sports equipment insurance – your property. Insurance cover includes accidents consisting in the loss, destruction or damage of luggage or sports equipment during its transport, storage or use when travelling;
 - 5) under the insurance against third-party liability (TPL) in private life, insurance coverage includes personal injuries or damage to property caused by you or persons for whom you are responsible under law as a result of a delict committed during the travel period;
- ✓ The sum insured is determined separately for each insurance forming part of the product.



What is not included in the scope of insurance?

- X Insurance cover included in the TRAVEL Package is not mandatory cover nor does it replace mandatory insurance cover.



What are the limitations of the insurance cover?

- ! Insurance cover does not include any injuries or damage if the insured event:
 - 1) occurred as a result of your deliberate actions or deliberate actions of the beneficiary, including actions consisting in committing or attempting to commit an offence, suicide, self-mutilation or deliberately causing a health disorder;
 - 2) you being under the influence of narcotics, psychotropic substances or medications with a similar effect;
 - 3) occurred as a result of you operating a motor vehicle or any other vehicle while under the influence of alcohol, while inebriated, without the license required to operate a given vehicle or when operating it contrary to the terms of use specified by the manufacturer;
- ! Insurance also does not cover situations where the insured event occurred:
 - in connection with the performance of physical labour by the Insured Party (unless the Parties excluded that from the scope of cover);
 - in connection with practising competitive sport or practising high-risk sports (unless the Parties excluded that from the scope of cover);
 - in connection with rehabilitation treatment;
 - if the destination of your travel is the country of your permanent residence or which is to become the country of your permanent residence;
 - prior to the date of commencement of the insurance period.
- ! Under the insurance of treatment costs incurred abroad together with assistance services and the consequences of an accident as well as the costs of treatment of foreign nationals together with assistance services, the cover does not include:
 - 1) the costs of treatment incurred in Poland and in the country of permanent residence - if the costs were incurred under insurance against the costs of treatment together with assistance services;
 - 2) expenses on special nutrition, stay in health resorts and spas, rehabilitation treatment, plastic surgery, dental treatment - prophylactic and prosthetic, alcohol poisoning;
 - 3) the costs of treatment of the consequences of bodily injury or health disorder caused by medical treatment(s) or vaccinations;
 - 4) the costs of treatment of persons whose purpose of travel is to undergo medical treatment;
 - 5) the costs of treatment exceeding the scope necessary to restore the Insured Party's health to a condition enabling them to return to the country;
 - 6) the costs of treatment of mental disorders, congenital defects, venereal diseases, AIDS and other diseases caused by or related to HIV.
- ! Under the accident insurance – the cover does not include:
 - 1) any diseases or conditions, even those that occurred suddenly;
 - 2) bodily injury caused by medical treatment or procedures.
- ! Under the travel luggage and sports equipment insurance – the cover does not include:
 - 1) files, documents, travel tickets, keys, manuscripts, cash and legal tender, securities, cheques, credit cards, payment cards, computer software and data, bills of exchange;
 - 2) stationary computer equipment, data carriers, software, cassettes, discs, communications equipment;
 - 3) damage caused to electrical apparatus and devices due to their defects and the use of electric power with incorrect parameters;
 - 4) losses consisting in theft without burglary;
 - 5) losses consisting only in the damage or destruction of suitcases, coffers and other luggage containers during their transport;
- ! Under the TPL insurance – the cover does not include damage:
 - 1) caused mutually to each other: by you to another insured party who we insure together with you under the same agreement and other relatives;
 - 2) connected with your performing physical labour or any gainful work, working as a freelancer, conducting business activity or running a farm;
 - 3) related to access to computer networks or the Internet, or to their use, and resulting from the loss of data, regardless of the type of the data medium;
 - 4) caused to equipment used by you or entrusted to you under a lease, sub-lease, rental or use contract or any other similar contract. The above applies, inter alia, to sports equipment, electronic equipment, vehicles and their equipment, as well as items located in such vehicles. connected with the fact that you and the person for whom you are responsible,

- 5) connected with your using water equipment other than defined in the GTCI, motor vehicles subject to registration and aircraft;
- 6) constituting a pure financial loss, i.e. a loss that is not a personal injury or damage to property.

! Other exclusions and limitations of liability are defined in the general terms and conditions of insurance.



Where is the insurance effective?

- ✓ Depending on the type, nature and duration of travel, the insurance is effective worldwide or only in Poland.



What are the obligations of the Policyholder and your obligations?

- The policyholder is under an obligation to:
 - pay the premium;
 - answer all the questions that we have included in the application or posed in writing.
- You are under the obligation to:
 - during the term of the insurance agreement:
 - notify us of any changes in circumstances that we asked about in the offer (application) form or other letters before we concluded the agreement;
 - comply with generally applicable laws that apply in the country in which you travel, e.g. to have protective vaccinations required in the country concerned;
 - comply with the manufacturer's recommendations on the conditions of operation, storage, transport and use of luggage and sports equipment;
 - secure the subject of insurance against burglary
 - when a loss event occurs:
 - contact the Emergency Centre in order to obtain a guarantee on the cover of costs payable to a medical facility for medical assistance provided;
 - notify us of the occurrence of an insured event – it is necessary to notify us within 14 days from the date of the accident;
 - provide us with: a completed claim report form, other documents that we need in order to determine the legitimacy of claims and the amount of benefit, secure evidence related to the event, including medical records;
 - use the available means to reduce the extent of damage;
 - secure the possibility of pursuing claims for damages against persons who contributed to or caused damage, in particular to indicate the said persons;
 - immediately notify the fire department, police or other services if the circumstances or type of damage require the presence of such services at the location where it occurred – e.g. when you suspect that a crime has been committed;
 - provide our representatives with all explanations regarding the damage that we have requested from you;
 - follow our instructions;
 - prepare a statement of your losses at your own expense;
 - notify us of the greater extent of damage than previously reported
 - not recognise or satisfy claims of the beneficiary under the insurance agreement, if you do not obtain our prior written consent. If you do it without our consent, it will not have any legal effect on us;



How and when do I pay premiums?

Depending on your choice – in a single payment or in instalments. The amount of the premium and the due date for its payment are confirmed in the policy. In the case of insurance agreements concluded electronically (via the website), the premium is paid in a single payment via the payment gate.



When does insurance cover commence and conclude?

- Our liability starts as of the date indicated in the policy as the beginning of the insurance period. It shall begin as of that date provided that the policyholder has entered into an insurance agreement with us and has paid the premium or its first instalment.
- If the agreement is concluded for a person staying abroad, the cover commences after a grace period of 3 days counted from the date of entry into the insurance agreement and payment of the premium. The grace period does not apply in the event of continuation of the agreement (i.e. the conclusion of an insurance agreement for a subsequent period while maintaining continuity of insurance cover).
- The insurance agreement expires when:
 - the insurance period for which it was concluded with the policyholder expires;
 - all limits of benefits, the sum or sums insured, the sum or sums guaranteed which constitute the upper threshold of our liability are exhausted;
 - the 30-day insurance agreement termination notice period ends, if the policyholder submits a termination notice;
 - the policyholder withdraws from the insurance agreement;
 - we deliver our statement on the termination of the insurance agreement with immediate effect to the policyholder;
 - the last day of the additional time limit to pay the premium or an instalment thereof set by us in the payment notice expires;
 - the day set as the agreement termination date in agreement with the policyholder occurs;
 - you withdraw from the insurance agreement, if you are the only person for whom the policyholder concluded that agreement;
 - you die.



How do I terminate the agreement?

- The policyholder may terminate the agreement at any time with a 30-day notice period.
- The policyholder may withdraw from the insurance agreement by giving a written notice within 30 days from the date of entry into the agreement, if the policyholder is a natural person, and within 7 days if they are an enterprise.
- The statement of the policyholder on termination of the agreement must be drawn in writing and delivered to us.