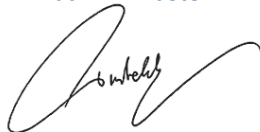


INSURANCE CERTIFICATE OF EURO<26 WORLD CARD HOLDER

SIGNAL IDUNA Polska Towarzystwo Ubezpieczeń S.A. hereby certifies that, by virtue of General Agreement No. M1159 concluded by and between SIGNAL IDUNA Polska Towarzystwo Ubezpieczeń S.A. and Polish Youth Card Association, ul. Długi Targ 11/13, 80-828 Gdańsk, the insurance cover shall be granted to all the holders of EURO<26 WORLD cards in the following scope:

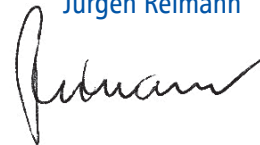
INSURANCE SCOPE	SUM INSURED and upper limits of liability
Medical costs	
Medical costs including assistance	Up to 60.000 EUR
Outpatient treatment, costs of medicines and dressing	Up to 1.000 EUR
Treatment at hospital	Up to the sum of medical costs insured
Stay at hospital	Up to the sum of medical costs insured
Costs of the Insured's transport to the hospital	Up to the sum of medical costs insured
Costs of repair or purchase of glasses and protheses	Up to the sum of medical costs insured
Costs of stomatological treatment	Up to 800 PLN
Costs of the Insured's transport to homeland	Up to the sum of medical costs insured
Travel costs of the accompanying person	Up to the sum of medical costs insured
Costs of food and accommodation of the accompanying person	Up to 100 EUR daily
Costs of transport of the Insured's corpse to homeland or of burial abroad	Up to the sum of medical costs insured
Costs of coffin purchase	Up to the sum of medical costs insured
Travel costs of the visiting person	Up to 100 EUR daily, no longer than 7 days
Costs of the Insured's convalescence	Up to 100 EUR daily, no longer than 7 days
Costs of the Insured's transport in order to continue the journey	Up to 500 EUR
Accidents	
Permanent health detriment	10.000 PLN
Death in the consequence of the accident	5.000 PLN
Daily hospital allowance	40 PLN daily, from 10th to 60th day of hospital stay

Dr Adam H. Pustelnik



President of Management Board

Jürgen Reimann



V-ce President of Management Board