

Travel insurance



Document containing information on the insurance product

Company:
UNIQA Towarzystwo Ubezpieczeń S.A.,
Poland

Product:
Special terms and conditions of insurance for EURO26
POLSKA Cardholders (index EUROP/2023/06/13)

Full information provided prior to the conclusion of the insurance contract and information regarding the insurance contract is provided in other documents, in particular in the Special Insurance Terms and Conditions for EURO26 POLSKA Cardholders (index EUROP/2023/06/13) approved by resolution of the Management Board of 13 June 2023 (hereinafter: STCI).

What kind of insurance is it?

Personal and property insurance Division II according to the Annex to the Act of 11 September 2015 on insurance and reinsurance activities:

- Group 1 – Accident insurance, including accident at work and occupational disease: (1) one-off benefits. (2) recurring benefits; (3) combined benefits referred to in (1) and (2); (4) passenger transportation;
- Group 13 – civil liability insurance (general civil liability insurance) not included in groups 10–12.



What is the subject of insurance?

Coverage is available in four versions (Polska, Polska Extra, Polska Sport, Polska Sport Extra), differing in the scope of insurance coverage, sums insured and sums guaranteed. Coverage depends on the version of insurance selected and may include the following risks:

- ✓ consequences of accidents during stay in the Republic of Poland – permanent health impairment – (NNW); sum insured depending on the version: Polska PLN 20,000, Polska Extra PLN 30,000, Polska Sport PLN 15,000, Polska Sport Extra PLN 30,000;
- ✓ consequences of accidents during stay in the territory of the Republic of Poland – death – (NNW); sum insured depending on the version: Polska PLN 10,000, Polska Extra PLN 15,000, Polska Sport PLN 7,500, Polska Sport Extra PLN 15,000;
- ✓ consequences of accidents during stay in the Republic of Poland – disability – (NNW); sum insured depending on the version: Polska PLN 20,000, Polska Extra PLN 30,000, Polska Sport PLN 15,000, Polska Sport Extra PLN 30,000;
- ✓ consequences of accidents during a stay in the territory of the Republic of Poland – hospital stay – (NNW); the amount of the single benefit (sum insured) for each version: PLN 80 – for hospital stays up to 7 days, PLN 160 – for hospital stays of more than 7 days;
- ✓ consequences of accidents during a stay in the territory of the Republic of Poland – reimbursement of the costs of purchase or repair of prostheses and aids – (NNW); the sum insured for each version PLN 2,500;
- ✓ causing personal injury (death, bodily injury, health disorder) or property damage (damage to or destruction of property) by tortious act to third parties during a stay in the Republic of Poland (civil liability in private life); the sum guaranteed for each version PLN 80,000;
- ✓ causing personal injury (death, bodily injury, health disorder) or property damage (damage to or destruction of property) by a tortious act to third parties during a stay in the territory of the Republic of Poland, in connection with amateur summer and winter sports, practicing high-risk sports, extreme sports, professional and competitive sports (civil liability associated with practicing sports) – only in the Polska Sport and Polska Sport Extra versions; the sum guaranteed for the Polska Sport and Polska Sport Extra versions – PLN 10,000.

Optional risk for an additional premium:

- ✓ consequences of accidents during stay in Poland – rehabilitation costs; sum insured for each version PLN 1000.



What does insurance not cover?

- ✗ Consequences of accidents resulting from amateur summer and winter sports in the Polska version.
- ✗ Consequences of accidents resulting from high-risk sports, extreme sports, professional and competitive sports in the Polska and Polska Extra versions.
- ✗ Impairments that are not listed in the tables of impairments contained in the STCI (in the NNW insurance).
- ✗ Causing damage to third parties in connection with the Insured Party's work, profession or business (civil liability insurance for private life).
- ✗ Damage whose value does not exceed the equivalent of PLN 500.



What are the limitations of the insurance coverage?

Insurance coverage for all risks does not cover events arising from:

- ! mental illness, mental retardation, or mental disorders of the Insured Party and their consequences;
- ! convulsions or epileptic episodes;
- ! the Insured Party being in a state of drunkenness, exceeding the permissible limits in accordance with applicable laws, the Insured Party's use of drugs, medicines, or other intoxicants, the Insured Party driving a vehicle without the required licence, or the Insured Party attempting or committing a crime;
- ! the Insured Party's participation in motor vehicle and motorboat races, driving on sections designed for high-speed driving, rallies, as well as other motor vehicle driving where competition is involved;
- ! suicide or attempted suicide, self-harm by the Insured Party.

Under the accident insurance, the Company is not liable in the following cases:

- ! poisoning by solid or liquid substances that have been ingested;
- ! congenital defects or tropical diseases;
- ! abdominal hernias or inguinal hernias, intervertebral disc damage;
- ! haemorrhage to the brain, myocardial infarctions, strokes.

Under the civil liability for private life and civil liability for sports insurance, the Company shall not be liable in the following cases:

- ! damage caused by the ownership of dogs, horses, wild and exotic animals;
- ! damage caused to nest of kin.



Where does the insurance apply?

- ✓ On the territory of the Republic of Poland.



What are the obligations of the Insured Party?

- The Policyholder shall inform the Insurance Company of all circumstances about which the Insurance Company inquires in the application for the insurance contract or other letters prior to the conclusion of the insurance contract and shall inform the Insurance Company of any changes in these circumstances during the term of the insurance contract.
- The policyholder shall pay the premium on time.
- In the case of an insurance contract concluded for a third party, provided that the Insured Party's consent to provide coverage is necessary or the Insured Party agrees to finance the cost of the insurance premium, the Policyholder is required to provide the persons concerned, prior to entering into the insurance contract, with the STCI in writing or, if the person concerned agrees, on another durable medium.

In case of an insured event the Policyholder shall:

- report the occurrence of an insured event to the Company in writing within 30 days from the date of the event;
- obtain medical documentation containing the medical diagnosis;
- send a completed damage report questionnaire to the Company, provide any information requested by the Company.
- for an event under private life and sports civil liability insurance, notify the Insurance Company immediately, but no later than within 7 days from the date of occurrence of the event of its occurrence and comply with the recommendations of the Insurance Company.



How and when should premiums be paid?

The premium shall be paid in zlotys by wire transfer to the bank account indicated to the Policyholder by the Insurance Company, within the period specified in the insurance agreement. The premium is payable once.



When does insurance coverage begin and end?

The insurance contract is concluded for a period of 1 year.

The term of the insurance contract begins upon its conclusion.

The period of insurance coverage begins from the date indicated in the EURO26 Card application as the beginning of the period of insurance, but no earlier than the day following the date of issuance of the card.

The Company's liability ends on the date indicated on the document (EURO26 Card) as the end of the EURO26 Card's validity.

The term of the insurance contract ends upon its termination.



How to terminate the contract?

By withdrawing from the insurance contract concluded for a period longer than 6 months within 30 days, and if the Policyholder is an entrepreneur – within 7 days from the date of conclusion of the contract. Where the Company has failed to inform the Policyholder who is a consumer at the latest at the time of conclusion of the contract about the right to withdraw therefrom, the 30-day time-limit shall run from the date on which the Policyholder who is a consumer became aware of this right.

By terminating the insurance contract at any time.