

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
WORLD Cardholders (index EUROW/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 Terms and Conditions of Insurance for EURO26 WORLD Cardholders (index EUROW/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 2 – Sickness Insurance: (1) one-off benefits. (2) recurring benefits; (3) combined benefits;
- Group 9 – Insurance for other property damage (if not included in Groups 3, 4, 5, 6 or 7) caused by hail or frost and other causes (such as theft), if these causes are not included in Group 8;
- Group 13 – civil liability insurance (general civil liability insurance) not included in groups 10–12;
- Group 18 – Insurance for the provision of assistance for the benefit of persons who have fallen into difficulties while traveling or while away from their place of residence.

What is the subject of insurance?

Coverage is available in four versions of insurance (World, World Extra, Sport, 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:

- ✓ the consequences of a sudden illness or accident that occurred during a trip abroad (medical expenses, costs of transport to Poland, or the country of residence, costs of transport of the deceased, costs of immediate assistance) (KL); sum insured depending on the version: World EUR 60,000, World Extra EUR 250,000, Sport EUR 60,000, Sport Extra EUR 250,000;
- ✓ consequences of accidents during travel abroad and during stay in Poland or the country of residence – permanent health impairment – (NNW) – the sum insured for each version is EUR 5,000;
- ✓ consequences of accidents during travel abroad and during stay in the Republic of Poland or the country of residence – death – (NNW); the sum insured for each insurance version is EUR 2,500;
- ✓ consequences of accidents during travel abroad and during stay in the Republic of Poland or the country of residence – disability – (NNW); the sum insured for each version of insurance is EUR 5,000;
- ✓ consequences of accidents during travel abroad and during stay in the Republic of Poland or the country of residence – hospital stay – (NNW); amount of 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 trip abroad and during a stay in the Republic of Poland or in the country of residence – reimbursement of costs of purchase or repair of prostheses and aids – (NNW); the sum insured for each version is PLN 2,500;
- ✓ causing personal injury (death, bodily injury, health disorder) or property damage (damage to or destruction of property) to third parties in the course of foreign travel by tort (civil liability in private life abroad); sum guaranteed for all options EUR 20,000;
- ✓ causing personal damage (death, bodily injury, health disorder) or property damage (damage to or destruction of property) by tort to third parties during a foreign trip, in connection with amateur summer and winter sports, high-risk sports, extreme sports, professional and competitive sports (civil liability related to sports practiced abroad) – only in the Sport and Sport Extra versions; the coverage amount for each version is EUR 10,000;

What does insurance not cover?

- ✗ Accidents resulting from amateur summer and winter sports in the World version.
- ✗ Consequences of accidents resulting from high-risk sports, extreme sports, professional and competitive sports in the World and World Extra versions.
- ✗ Impairments that are not listed in the tables of impairments contained in the STCI (in the accident insurance).
- ✗ Causing damage to third parties in connection with the Insured Party's work, profession or business (in the civil liability insurance for private life abroad, civil liability related to sports activities abroad, civil liability in private life in Poland).
- ✗ Damage where the value does not exceed the equivalent of EUR 100 (in civil liability insurance in private life abroad, civil liability insurance in private life in Poland) and EUR 50 (in civil liability insurance related to sports activities abroad).

What are the limitations of the insurance coverage?

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

- ! the Insured Party being in a state of drunkenness in excess of the permissible limits in accordance with applicable laws, the use of drugs, medicines or other intoxicants, driving a vehicle without a licence required by the law of the country, or 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.
- In health cost (KL) insurance, costs are not covered if they arise as a result of:
- ! pregnancy termination procedure;
 - ! childbirth that occurred during the two months preceding its scheduled date;
 - ! congenital defects, venereal diseases, and AIDS, even when not previously treated.

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;



cont. What is the subject of insurance?

- ✓ loss, destruction or damage of the Insured Party's luggage during a foreign trip due to events indicated in the STCI – (BP); sum insured for each version EUR 200.

Optional risk for an additional premium:

- ✓ consequences of accidents during a foreign trip and during a stay in Poland or the country of residence – rehabilitation costs (NNW); sum insured for each version PLN 1000;
- ✓ causing personal damage (death, bodily injury, health disorder) or property damage (damage to or destruction of property) to third parties by tortious act during a stay in the territory of the Republic of Poland – (civil liability in private life in the territory of the Republic of Poland); the guarantee amount for each version EUR 20,000.



cont. What are the limitations of the insurance coverage?

- ! abdominal hernias or inguinal hernias, intervertebral disc damage;
 - ! haemorrhage to the brain, myocardial infarctions, strokes.
- In luggage (BP) insurance, the Company is not liable for damages:
- ! resulting from loss or leaving items behind;
 - ! consisting only of damage or destruction of luggage containers (suitcases, bags, trunks, or backpacks); ! in civil liability insurance during travel abroad and in the territory of the Republic of Poland and civil liability insurance related to sports activities, the Insurance Company shall not be liable for damages arising in connection with possession in the territory of the Republic of Poland and during travel abroad of dogs, horses, wild and exotic animals;
 - ! damage caused to nest of kin.



Where does the insurance apply?

- ✓ When traveling abroad, except in the U.S. and Canada.
- ✓ On the territory of the Republic of Poland – accident insurance and civil liability insurance in private life in 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:

- in KL insurance – make a telephone request for assistance to the Emergency Centre before taking any action on your own;
- enable the Emergency Centre to perform the actions necessary to establish the circumstances of the damage, the validity and amount of the claim, and provide assistance and explanations for this purpose;
- in accident insurance – immediately, no later than within 24 hours, report to a physician and follow their recommendations and take measures to reduce the consequences of the accident;
- in civil liability insurance in private life abroad, civil liability in connection with practicing sports abroad, civil liability in private life in Poland – notify the Emergency Centre of the occurrence of the event immediately, but no later than within 7 days from the date of its occurrence;
- in luggage insurance – report a claim for payment of compensation to the Company within 7 days from the date of return to the Republic of Poland or the country of residence.



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. If, at the latest at the time of the conclusion of the contract, the Insurer did not inform the Policyholder being a consumer of the right to withdraw from the contract, the 30-day period shall run from the day on which the Policyholder being a consumer became aware of this right.

By terminating the insurance contract at any time.