

GENERAL INSURANCE TERMS AND CONDITIONS
“PZU ASSISTANCE IN TRAVEL BY LOT”



established by Resolution No. UZ/222/2025 of the Management Board of PZU SA dated 2 September 2025

The information referred to in Article 17(1) of the Act on Insurance and Reinsurance Business:

Type of information	Number of the editorial unit of the model contract
Conditions for the payment of compensation and other benefits	§ 1(3)–(6) and (12), § 2, § 3, § 4, § 6(1), § 7, § 8, § 9, § 10, § 13 (1)–(5), § 14, § 15, § 17, § 18, § 19, § 21(1), § 22, § 23, § 25(1), § 26, § 27, § 29(1), § 30, § 31, § 32, § 34, § 35(1), (3) and (4), § 36, § 37, § 39, § 40, § 41, § 42, § 43(1) and (2), § 44, § 46, § 47, § 48, § 49, § 50, § 51, § 53, § 54(1), (3) and (4), § 56, § 58, § 59, § 60, § 62, § 63, § 72 (1) and (3)
Limitations and exclusions of the insurance company’s liability entitling it to refuse to pay or reduce compensation and other benefits	§ 1(3)–(6) and 12, § 2, § 3, § 4, § 5, § 6(2), § 7, § 8, § 9, § 10, § 11, § 12, § 13(3) and (6), § 14, § 15, § 16, § 17, § 18, § 19, § 20, § 21(2), § 22, § 23, § 24, § 25(2), § 26, § 27, § 28, § 29(2), § 30, § 31, § 32, § 33, § 34, § 35(2), § 36, § 37, § 38, § 39, § 40, § 41, § 42, § 43(3), § 44, § 45, § 46, § 47, § 48, § 49, § 50, § 51, § 52, § 53, § 54(2), § 56, § 57, § 58, § 60, § 61(16), § 62, § 63, § 72(2)

GENERAL PROVISIONS

§ 1

1. The General Insurance Terms and Conditions of “PZU Assistance in Travel by LOT”, hereinafter referred to as the “GITC”, apply to insurance contracts concluded by Powszechny Zakład Ubezpieczeń Spółka Akcyjna, hereinafter referred to as “PZU SA”, with natural persons, legal persons and unincorporated entities.
2. On the basis of the GITC and to the extent specified in the insurance contract, PZU SA provides insurance coverage to the insured, with respect to:
 - 1) travel cancellation risk (cancellation insurance);

- 2) the organization of medical assistance and payment of its costs in the event of a sudden illness or accident, and the organization and payment of the costs of assistance services (medical and assistance insurance);
- 3) hospitalization risk (hospital treatment insurance);
- 4) travel delay or cancellation risk (travel delay or travel cancellation insurance);
- 5) passenger late arrival risk (passenger late arrival insurance);
- 6) travel shortening risk (travel shortening insurance);
- 7) risk of loss, destruction, damage or delay of travel baggage (travel baggage insurance);
- 8) risk of loss, destruction or damage to documents (passport, ID card, driver’s license insurance);

- 9) risk of loss of cash (cash insurance);
 - 10) consequences of accidents (ADD insurance);
 - 11) civil liability in private life (private liability insurance);
 - 12) risk of incurring legal expenses abroad (legal expenses insurance).
3. On the basis of the GITC and to the extent specified in the insurance contract, PZU SA provides insurance coverage in the event of occurrence during the insured's trip lasting no longer than 30 days and during the insurance period, of an insurance accident specified in the GITC:
 - 1) in the territory of the Republic of Poland in connection with traveling within the territory of the Republic of Poland – to foreigners under 65 years of age for whom the Republic of Poland is the country of permanent residence, and to Polish citizens under 65 years of age for whom the Republic of Poland is the country of permanent residence, who are staying in the territory of the Republic of Poland during the conclusion of the insurance contract – only under Insurance Option 1 and 4
 - or
 - 2) outside the borders of the Republic of Poland and in the territory of the Republic of Poland in connection with traveling outside the borders of the Republic of Poland:
 - a) to Polish citizens under 65 years of age, for whom the Republic of Poland is the country of permanent residence and who reside in the territory of the Republic of Poland during the conclusion of the insurance contract – during their travel for any purpose outside the borders of the Republic of Poland,
 - b) to foreigners under 65 years of age, for whom the Republic of Poland is the country of permanent residence and who reside in the territory of the Republic of Poland during the conclusion of the insurance contract – during their travel for any purpose outside the borders of the Republic of Poland,
 - as per the selected Insurance Option from among Options 1–3, 5 and 6.
 4. An insurance contract cannot be concluded if:
 - 1) the travel destination country is the insured's country of permanent residence, subject to paragraph 3(1);
 - 2) the travel destination country is the country that is expected to become the country of permanent residence for the insured as a result of the travel;
 - 3) the purpose of the insured's travel is scheduled treatment or diagnosis;
 - 4) the purpose of the insured's travel is physical labor;
 - 5) the purpose of the travel is to receive medical or dental services.
 5. In the event that there were contraindications to the insured's travel for health reasons, the insurance contract only covers the costs of medical treatment and the costs of assistance services for insured accidents, the occurrence of which was not related to the existing contraindications.
 6. With respect to all risks referred to in paragraph 2, PZU SA shall not be liable for any damage, claims, costs, caused by, arising from, or related to epidemic and pandemic diseases.
 7. The GITC apply to insurance contracts concluded by means of distance communication in compliance with the applicable law in this respect.
 8. The language used by PZU SA in its relations with the consumer is Polish.
 9. In agreement with the policyholder, additional or deviating provisions may be introduced into the insurance contract.
 10. If additional or deviating provisions are introduced into the insurance contract, the GITC apply to the extent not covered by these provisions.
 11. PZU SA is obliged to present to the policyholder the difference between the contents of the insurance contract and the GITC in writing prior to the conclusion of the insurance contract. In the event of failure to comply with this obligation, PZU SA may not invoke a difference unfavorable to the policyholder or insured. The provision does not apply to insurance contracts concluded through negotiation.
 12. In matters not regulated in the GITC or in the insurance contract, the insurance contract is governed by the relevant provisions of the Civil Code and other applicable provisions of Polish law.

DEFINITIONS

§ 2

The terms used in the GITC are to be construed as follows:

- 1) **acts of terrorism** – individual or group actions targeted against general public or property, with the aim of creating chaos, intimidation of the general public, disorganization of public life, public transportation, service or manufacturing facilities – to achieve economic, political or social consequences;
- 2) **travel baggage** – items belonging to or leased by the insured from a sports organization, social organization, club or another entity (with the fact of such lease to be recorded), taken by the insured on a trip from home and carried or transported during the insured's travel; travel baggage also includes items purchased by the insured during travel and carried or transported during further travel or return home; in the case of suitcases, bags, briefcases, backpacks and similar items, travel baggage includes these items and their contents;
- 3) **ticket** – proof of payment of airfare or carriage (including in electronic form), issued by or on behalf of a professional carrier, directly entitling the designated person to use the flight or carriage specified in such proof;
- 4) **domestic ticket** – an airline ticket for flights only within the Republic of Poland;
- 5) **brawl** – a clash between three or more people inflicting blows on each other, each of whom acts in a dual capacity – as the assailed person and the assailant;
- 6) **Assistance Center** – an emergency center operating on behalf of PZU SA, providing assistance services specified in the GITC; it is a center open 24 hours a day, 7 days a week, to which the insured or a person acting on their behalf is obliged to report the occurrence of an insurance accident in order to obtain the assistance specified in the insurance contract; the phone number of the Assistance Center is provided in the insurance document; in the case of insurance contracts concluded by means of distance communication, the phone number of the Assistance Center is also provided electronically; the Assistance Center does not operate as an ambulance service; all medical conditions requiring the intervention of an ambulance service should be reported directly to a local emergency number of the emergency services;
- 7) **insurance certificate** – a document confirming the insurance coverage of PZU SA provided to a given insured;
- 8) **same-day surgery** – a surgical procedure, performed by a qualified team of physicians and nurses, in a medical facility authorized for this type of activity, as part of same-day treatment, without hospitalization of the insured;
- 9) **chronic disease** – a disease diagnosed prior to the conclusion of the insurance contract, with a long-term

- course, usually lasting for months or years, which the insured suffered and of which they had knowledge on the date of the insurance contract, regardless of whether the chronic disease required medical intervention or not;
- 10) **foreigner** – a person who is not a Polish citizen; a foreigner who is a citizen of two or more countries is treated as a citizen of that country whose travel document served as the basis for entry into the territory of the Republic of Poland;
 - 11) **private life activities** – activities relating to the private sphere, unrelated to professional activity and unrelated to the performance of official duties, gainful employment, practical vocational training outside the premises of the school; private life activities do not include the performance of economic activity, freelance work, performance of functions, including functions in unions, associations, social or political organizations, housing communities, or any volunteering;
 - 12) **torrential rain** – rainfall with the intensity indicator of at least 4 as determined by the Institute of Meteorology and Water Management, hereinafter referred to as “IMI GW” (and outside the borders of the Republic of Poland, by competent institutions); in the absence of the possibility of obtaining relevant information from IMiGW, the occurrence of torrential rain is determined on the basis of the facts and extent of damage at the place of origin or in its immediate vicinity;
 - 13) **home** – a place of permanent residence in the Republic of Poland, in a locality where the natural person resides with the intention of permanent residence and which is the center of that person’s daily life and where such person’s life plans are focused;
 - 14) **acts of war** – acts taken by armed forces to defeat enemy forces on land, in the air, or at sea;
 - 15) **explosion** – a sudden change in the state of equilibrium of a system with simultaneous release of gases, dust or steam, caused by their property to expand; with regard to pressure vessels and other such containers, the condition for considering the damage as having been caused by explosion is that the walls of such vessels and containers are torn apart to such an extent that due to the release of gases, dust, steam or liquids there is a sudden equalization of pressures; damage caused by implosion, consisting of damage to a vessel or vacuum apparatus by external pressure, is also considered to be caused by an explosion;
 - 16) **hail** – form of precipitation consisting of lumps of ice;
 - 17) **hospitalization** – the insured’s stay in a hospital following an insurance accident, lasting continuously for more than 24 hours understood as a full 24 hours from the time of admission to the hospital until discharge from the hospital and related to the treatment of conditions arising from an insurance accident that cannot be treated on an outpatient basis;
 - 18) **hotel** – a hotel, hospital hotel, hostel, motel, private accommodation, guesthouse, holiday home, holiday apartment or other accommodation;
 - 19) **hurricane** – wind with a speed not lower than 17.5 m/s as determined by IMiGW (and outside the borders of the Republic of Poland, by competent institutions), whose occurrence causes mass damage; if it is not possible to obtain an opinion from IMiGW, the occurrence of a hurricane is determined on the basis of the facts and extent of damage at the place of origin or in its immediate vicinity;
 - 20) **team-building event** – a trip for training and leisure purposes organized for a group of employees;
 - 21) **consumer** – a natural person entering into a legal transaction with an entrepreneur that is not directly related to their business or professional activity;
 - 22) **contract** – a civil law contract, concluded between the insured and the counterparty, under which the insured is obliged to provide work against payment of a fee, in person and for the benefit of the counterparty, excluding a contract for a specific work as defined by the Civil Code;
 - 23) **treatment costs** – costs of medical assistance provided to the insured to the extent necessary to restore their health to enable them to return or be transported home or to a medical facility in the Republic of Poland or to continue their travel;
 - 24) **costs of treatment of complications resulting from a same-day surgery procedure** – costs of initial medical assistance provided to the insured, in order to save their health or life, which are necessary to stabilize the insured’s health condition or return to the health condition prior to the occurrence of complications resulting from the same-day surgery procedure; they do not include costs of basic treatment of the disease which was the cause of the same-day surgery procedure or treatment recommended after such procedure;
 - 25) **costs of treatment related to exacerbation or complications of a chronic disease or a disease that is the cause of hospitalization** – costs of initial medical assistance provided to the insured, in order to save their health or life, which are necessary to stabilize the insured’s health condition or return to the health condition prior to the sudden exacerbation or complications of a chronic disease or disease that is the cause of hospitalization; they do not include costs of basic treatment of a chronic disease or treatment recommended after hospitalization and costs of treatment of consequences, exacerbations or complications of injuries occurring before the insurance contract was concluded;
 - 26) **travel expenses** – all documented, necessary and reasonable accommodation and transport costs incurred with the approval of PZU SA;
 - 27) **transport costs** – costs of a rail or bus ticket or, if the rail or bus trip lasts longer than 12 hours, an economy class airline ticket;
 - 28) **accommodation costs** – costs of accommodation in a hotel, including a hospital hotel, hostel, motel, private or other accommodation;
 - 29) **theft** – the taking of another person’s property with the intent of appropriating it, other than theft with burglary;
 - 30) **burglary** – the taking of another person’s property with the intent of appropriating it, which the perpetrator carried out or attempted to carry out after removing, with the use of force or tools, existing security devices and/or fastenings, leaving traces on these security devices and/or fastenings that provide evidence of the use of force or tools, or after opening the security devices with a key or other opening device, which the perpetrator obtained by burglary from other premises or as a result of a robbery;
 - 31) **country of permanent residence** – a country in which a person who is its citizen has a permanent residence or a country in which a person who is not its citizen resides on the basis of a residence permit or a certificate of right of residence;
 - 32) **avalanche** – sudden slide or tumble of masses of snow, ice, earth, mud, rocks or stones down a mountainside or hilly terrain;
 - 33) **outpatient treatment** – treatment other than hospitalization;

- 34) **small water craft** – rowboats, canoes, paddleboats, pontoons, sailing yachts with a hull length of up to 7.5 meters, and motor yachts, including water scooters, with an engine not exceeding 50 kW;
- 35) **sudden illness** – life- or health-threatening medical condition occurring suddenly that requires medical attention;
- 36) **consequences of an accident** – permanent health impairment, permanent incapacity for work or death;
- 37) **accident** – a sudden event triggered by an external cause, as a result of which the insured, independently of their will, suffered bodily injury, health impairment or died;
- 38) **NBP** – the National Bank of Poland;
- 39) **fire** – action of a fire that has penetrated beyond the hearth or originated without a hearth and spread by its own strength;
- 40) **insurance period** – the duration of PZU SA's liability, as specified in the insurance contract;
- 41) **emergency or urgent surgery** – a surgical procedure undertaken under such circumstances that, due to the nature or severity of the pathology that is an indication for surgery, there is an urgent necessity to proceed with the surgery, and unreasonable postponement of the surgery would involve immediate and foreseeable threat, severe deterioration of health, severe impairment to health or death;
- 42) **leaving home** – if the insured's permanent place of residence is:
- a) a single-family building – leaving the property on which the building is located,
 - b) a multi-family building – leaving the building through the entrance door to the building;
- 43) **leisure organizer** – a natural person conducting business, a legal person or an unincorporated entity, being a leisure organizer, in particular a travel agency, a work establishment or a school;
- 44) **relative** – spouse, life partner, ascendant, descendant, brother, sister, nephew, niece, stepfather, stepmother, step-child, father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, adopted child, adoptee, a person under the care of or accepted for upbringing by a foster family within the meaning of family law provisions;
- 45) **country located in a region of the world threatened by acts of terrorism, acts of war, martial law or state of emergency** – a country to which, as of the date of conclusion of the insurance contract, the Ministry of Foreign Affairs of the Republic of Poland advises against travel that is not necessary or advises against all travel on its official website due to the risk of acts of terrorism, acts of war, martial law or state of emergency;
- 46) **scheduled treatment** – undergoing, on a scheduled date, examinations, medical procedures, treatment or rehabilitation prescribed by a physician, whether hospitalization is required or not;
- 47) **PLL LOT SA** – Polskie Linie Lotnicze LOT Spółka Akcyjna, a PZU SA insurance agent;
- 48) **travel** – a trip involving immediately ensuing periods:
- a) the period from the final departure from home on the territory of the Republic of Poland, by which is meant such departure from home, followed directly by travel to the place of stay away from home, as defined in point (b) (such period does not include a possible return home after the first departure from home and the final start of travel),
 - b) the period of stay away from home, in particular for tourism, leisure, recreation, professional purposes,
- c) the period of returning directly from the place of stay away from home, as specified in point (b), to home in the Republic of Poland;
- 49) **motor vehicle** – a mechanically propelled vehicle that moves on the road due to its own engine, other than a bicycle;
- 50) **flood** – flooding of land as a result of a rise in the level of lotic or lentic water, or flooding of land as a result of torrential rain, or run-off of water on slopes or scarps in mountainous or hilly areas;
- 51) **return home** – if the insured's place of permanent residence is:
- a) a single-family building – crossing the boundary of the property on which the building is located,
 - b) a multi-family building – entering the building through the entrance door to the building;
- 52) **physical labor** – the performance of the following activities:
- a) construction, renovation and construction, carpentry work, work in the transport industry (including drivers), in mining, metallurgy, in the power industry with high-voltage equipment, in the oil industry, security of property, work involving explosives, work in mountain rescue services, in agriculture, food industry,
 - b) apprenticeships in workshops, factories, food-service establishments, on construction sites,
 - c) nursing and caregiver work,
 - d) work at height,
 - e) work involving use of the following dangerous tools: electric saws, jackhammers, mechanical saws and power grinders, machine tools, planing machines, axes, pickaxes, chainsaws, impact drills, cranes or machinery, road construction equipment,
 - f) work involving use of paints, varnishes, liquid fuels or solvents, technical or combustion gases, hot technical oils or technical fluids,
 - g) work on ships or aircrafts, including during vocational training or apprenticeship,
 - h) stunt or acrobat activity;
- the above-mentioned work performed by the insured for their own benefit is not considered physical labor;
- 53) **portable electronic equipment** – notebook, palmtop, cell phone, tablet, camera, camcorder;
- 54) **professional carrier** – an entrepreneur with the legally required permits allowing the paid transportation of passengers by means of transport;
- 55) **robbery** – appropriation of property perpetrated:
- a) with the use of physical force or the threat of its immediate use, or while bringing a victim into a state of unconsciousness or incapacitation – to overcome their resistance against the surrender of property, or
 - b) by the perpetrator who, with the use of physical force or the threat of its immediate use, brought the holder of keys to the premises and forced them to open the premises, or
 - c) through misappropriation or extortion of property carried out with deception against minors or persons who are frail and elderly or not fully able;
- 56) **Regulations** – relevant regulations for the provision of electronic services;
- 57) **recreational sports activity** – a form of physical activity aimed at leisure or revival of mental and physical strength, performed during the time off from occupational duties or school; recreational sports activity does not include high-risk sports;
- 58) **termination of an employment contract:**
- a) termination of a definite-term or indefinite-term employment contract by the employer without notice

without the employee's fault or by notice without the employee's fault, or

- b) termination of an employment contract by the employee without notice for the reasons specified in Article 55 § 1 and § 1¹ of the Labor Code, or
 - c) termination of an employment contract by mutual agreement between the employer and the employee as part of layoffs within the meaning of the provisions on special rules for termination of employment relationships with employees for reasons not related to employees or
 - d) termination of a contract by the counterparty, or
 - e) discontinuation of a business activity, confirmed by an entry in the Central Register and Information on Business Activity of information on cessation of business activity, for economic and legal reasons, where such economic and legal reasons are defined as:
 - not earning any revenues from the business in each of the recent 6 calendar months immediately preceding the date of loss of employment, or
 - discontinuation of business operations as a result of laws in effect as of the date of loss of employment preventing the insured from conducting business in the to-date scope, or
 - declaration of bankruptcy within the meaning of the Bankruptcy Law;
 - in the case of simultaneous employment under two or more grounds of employment, termination of employment occurs when employment is lost on all of those grounds of employment;
- 59) **RP** – the Republic of Poland;
- 60) **high-risk sports** – the following sports activities that require above-average skills, courage and action under conditions of high risk, often including the risk of losing one's life:
- a) motor sports, ATV riding,
 - b) motorboat sports, including water skiing,
 - c) gliding, ballooning, parachuting, BASE jumping, hang gliding, paragliding, motor gliding, power gliding, wingsuiting (flying and gliding in a special suit), piloting engine-propelled planes,
 - d) mountain climbing, rock and cliff climbing, spelunking using or requiring the use of safety equipment,
 - e) rafting (white water rafting) and all its variations,
 - f) canyoning (going up the river using the following techniques: climbing, swimming, diving),
 - g) diving with specialized equipment (scuba diving), diving on held breath (free diving), wreck diving and cave diving,
 - h) marine sailing, inland sailing, marine angling,
 - i) surfing, windsurfing, kitesurfing, wakeboarding,
 - j) downhill skiing or snowboarding off marked ski slopes,
 - k) extreme skiing: ski mountaineering, extreme downhill skiing, freestyle,
 - l) riding on snowmobiles and other vehicles or devices (airboarding – downhill on a snow airbag, snake gliss – downhill on a caterpillar sled, snowtrikke – downhill on a snow scooter),
 - m) icesurfing (ice sailing),
 - n) rugby,
 - o) extreme snowboarding: freeride, high mountain snowboarding, speed snowboarding, snowboarding jumps and sacrobatics, snowkite (board or skis and sail), snowcross, boardercross (downhill on an obstacle course), snowscooting (downhill on a machine that is a combination of snowboard, BMX and scooter), speedway on ice,
 - p) jumping on a rope (bungee jumping, dream jumping),
 - q) martial arts and defense sports,
 - r) historical fencing (fighting), participation in historical battle reenactment,
 - s) horseback riding, polo, rodeo,
 - t) marathons, ultramarathons, triathlons,
 - u) acrobatics and all its variations,
 - v) mountain biking, downhill mountain biking (time trial cycling on steep natural slopes),
 - w) parkour – overcoming obstacles standing in the way in the easiest and fastest way possible,
 - x) participation in animal hunting with the use of fire-arms or pneumatic guns,
 - y) participation in survival expeditions or trips to places characterized by extreme climate or extreme natural conditions such as desert and mountains on altitudes above 2,500 meters above sea level (including trekking expeditions), bush, poles and polar zones, jungle, active volcanoes, glacial or snow-covered terrain, whereby in the case of trips to glaciers or snow-covered terrain, if such trips require the use of safety equipment,
 - z) zorbing (rolling down a slope or floating down a river or stream in a plastic ball);
- 61) **sports equipment** – skis, snowboards with accessories and specialized clothing;
- 62) **degree of technical wear and tear** – measure of the loss of value of the insured travel baggage resulting from the period of use, the durability of the materials used and the manner of use;
- 63) **sum insured, sum guaranteed** – an amount specified in the GITC constituting the upper limit of PZU SA liability for risks covered thereby; as regards the ADD insurance, the sum insured is understood as an amount specified in the GITC which constitutes the basis for determining the amount of benefits that PZU SA is obliged to pay;
- 64) **means of public transport** – aircraft, land vehicle or water vessel operated under the relevant concession or license for passenger transport, running according to a specific schedule announced to the public;
- 65) **damage** – personal injury or property damage;
- 66) **personal injury** – damage caused by death, bodily injury or health impairment, as well as the lost profits of the injured party, which they could have earned if they had not suffered bodily injury or health impairment;
- 67) **property damage** – damage caused by the loss, destruction or damage to property, and in the case of private liability insurance – also the lost profits of the injured party that they could have earned but for the loss, destruction or damage to the property;
- 68) **hospital** – a medical treatment entity that provides, with a qualified team of physicians and nurses, 24-hour care for patients in the field of diagnostics and treatment; the term does not include a nursing home, hospice, care and treatment facility, addiction treatment center, sanatorium and spa centers, sanatorium hospitals;
- 69) **Zone I Europe** – a protection area including: Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Montenegro, Czech Republic, Denmark, including the Faroe Islands and Greenland, Estonia, Finland, including the Åland Islands, France, Gibraltar, the Netherlands, Ireland, Iceland, Kosovo, Liechtenstein, Lithuania, Luxembourg, Latvia, Macedonia, Moldova, Monaco, Germany, Norway, Romania, San Marino, Serbia, Slovakia,

Slovenia, Switzerland, Sweden, the Vatican, Hungary, the United Kingdom, including the Isle of Man, Guernsey and Jersey, Italy;

- 70) **Zone I Poland** – a protection area including the territory of RP;
- 71) **Zone II Europe** – a protection area including: Cyprus, Greece, Spain, including the Canary Islands and Balearic Islands, Malta, Portugal, including the Azores and Madeira, Turkey;
- 72) **Zone I World** – a protection area including: Afghanistan, Albania, Algeria, Andorra, Angola, Argentina, Armenia, Saudi Arabia, Australia, Azerbaijan, Bahrain, Bangladesh, Benin, Bhutan, Belarus, Burma (Myanmar), Bolivia, Botswana, Brazil, Brunei Darussalam, Burkina Faso, Burundi, Chile, including Easter Island, Chad, Djibouti, Egypt, Ecuador, Eritrea, Ethiopia, the Philippines, Gabon, Gambia, Ghana, South Georgia and the South Sandwich Islands, Georgia, Guinea, Guinea-Bissau, Equatorial Guinea, India, Indonesia, Iraq, Israel, Yemen, Jordan, Cambodia, Cameroon, Kazakhstan, Kenya, Kyrgyzstan, Colombia, Comoros, Congo-Brazzaville, Congo-Kinshasa, South Korea, Kuwait, Laos, Lesotho, Lebanon, Liberia, Libya, Malawi, Malaysia, Mali, Morocco, Mauritania, Mongolia, Mozambique, Namibia, Nepal, Niger, Nigeria, New Zealand, Oman, Pakistan, Paraguay, Peru, Qatar, Réunion, Russia, Rwanda, Western Sahara, Senegal, Sierra Leone, Somalia, South Africa, Central African Republic, Cape Verde, Sri Lanka, South Sudan, Suriname, Tajikistan, Taiwan, Tanzania, Thailand, Palestinian Territory, East Timor, Togo, Tunisia, Turkmenistan, Uganda, Ukraine, Uruguay, Uzbekistan, Venezuela, Vietnam, Ivory Coast, Zambia, Zaire, Zimbabwe, United Arab Emirates;
- 73) **Zone II World** – a protection area including: Anguilla, Antartica, Antigua and Barbuda, Aruba, Netherlands Antilles, Bahamas, Barbados, Belize, Bermuda, British Indian Ocean Territory, British Virgin Islands, China, Dominica, Dominican Republic, Hong Kong, El Salvador, Eswatini, Falkland Islands, Fiji, French Southern and Antarctic Lands, Grenada, Guadeloupe, Guam, Guyana, French Guiana, Guatemala, Haiti, Honduras, Jamaica, Japan, Cayman Islands, Canada, Kiribati, Costa Rica, Macao, Madagascar, Mayotte, Maldives, Northern Mariana Islands, Martinique, Mauritius, Mexico, Micronesia, Montserrat, Nauru, Nicaragua, Niue, New Caledonia, Palau, Panama, Papua New Guinea, Pitcairn, French Polynesia, Puerto Rico, Saint-Barthélemy, Saint Kitts and Nevis, Saint Lucia, Saint Martin (French part), Saint Pierre and Miquelon, Saint Vincent and the Grenadines, Samoa, American Samoa, Seychelles, Singapore, Tokelau, Tonga, Trinidad and Tobago, Tuvalu, United States of America, Vanuatu, Bouvet Island, Christmas Island, Norfolk Island, São Tomé and Príncipe, Saint Helena Island, Cook Islands, Virgin Islands, Heard Island and McDonald Islands, Cocos (Keeling) Islands, Marshall Islands, Solomon Islands, Svalbard and Jan Mayen, Turks and Caicos Islands, Wallis and Futuna;
- 74) **permanent incapacity for work** – an inability to exist independently as a result of an accident, consisting in the inability to perform at least two of the following five activities of daily living without the assistance of another person:
- moving from room to room in a house,
 - dressing and undressing,
 - washing and personal hygiene,
 - eating ready-made meals,
 - defecating and urinating,
- when, according to current medical knowledge, there is no positive prognosis for the insured to regain the ability to perform such tasks;

- 75) **permanent health impairment** – permanent, unlikely to improve loss of vision or loss of a limb;
- 76) **policyholder** – a natural person, a legal person or an unincorporated entity that has concluded an insurance contract with PZU SA;
- 77) **insured** – a natural person traveling on the basis of an airline ticket purchased via PLL LOT SA, for whose benefit the insurance contract was concluded;
- 78) **lightning strike** – a direct atmospheric electrical discharge on the insured object, leaving traces of the event;
- 79) **deductible** – the value, expressed as a percentage of the sum insured or as an amount, which reduces the compensation, representing the insured's own risk;
- 80) **individual insurance contract** – an insurance contract concluded for the account of one natural person named in the insurance document;
- 81) **multi-party insurance contract** – an insurance contract concluded for the account of at least two natural persons, but no more than 10 natural person;
- 82) **fall of an aircraft** – a crash or emergency landing of an engine-propelled aircraft, engine-less aircraft or other flying object, as well as the fall of their parts or the transported cargo;
- 83) **beneficiary** – person named by the insured in the ADD insurance as eligible to receive the benefit due on account of the insured's death;
- 84) **personal transport equipment** – a device structurally designed for the movement of persons, driven by muscle power;
- 85) **mobility-supporting devices** – a crutch, cane, walking frame, walking frame with wheels, rehabilitation walking frame, evacuation chair, wheelchair, electric wheelchair or motorized wheelchair built specifically as an aid for persons with restricted mobility, excluding any electric vehicle used in the game of golf and golf carts;
- 86) **landslide** – sliding of soil down the scarp or slope, not attributable to human activity;
- 87) **loss of vision** – permanent loss of vision in one or both eyes, which, according to the results of medical tests, cannot be cured; in the case of an insured person who is a Polish citizen who has reached the age of 16, the loss of vision must be confirmed by a decision of the relevant authority to consider the insured as a person with a significant degree of disability under the relevant provisions of Polish law;
- 88) **loss of limb** – amputation or total and permanent loss of control in one or both hands in or above the wrist, or in one or both feet above the ankle (ankle joint);
- 89) **competitive sports activity** – practicing sports disciplines involving regular participation in training sessions in a club, union or sports association, as well as participation in sports competition (contests, matches, tournaments or other sporting events) or participation in fitness or training camps – in order to learn and improve skills in a given sports discipline and achieve greater sports results in that discipline; includes both non-professional and professional sports practice;
- 90) **actual value** – new value reduced by the degree of technical wear and tear;
- 91) **travel companion** – a person who has booked travel together with the insured and whose details are entered in the same booking document or in a contract concluded with the leisure organizer;
- 92) **release of water from water and sewage installations** – release of water or steam from water, sewerage, central heating ducts and equipment, or the backflow of water or sewage from sewage installations;

- 93) **insurance accident:**
- in cancellation insurance – events covered by PZU SA's insurance which are the basis for trip cancellation, as defined in § 3(1),
 - in treatment expenses and assistance insurance – sudden illness or accident,
 - in hospital benefit insurance – sudden illness or accident,
 - in travel delay or travel cancellation insurance – events, covered by PZU SA's insurance, constituting grounds for a delay in travel or cancellation of travel, as specified in § 18(2) and (3),
 - in passenger late arrival insurance – failure or accident of a car, including a taxi cab, or the delay of a means of public transport – which the insured used to arrive at the plane departure site,
 - in travel shortening insurance – events, covered by PZU SA's insurance, constituting grounds for shortening of travel, as defined in § 26(1),
 - in travel baggage insurance – loss, destruction, damage, or delay of travel baggage,
 - in insurance of passport, ID card, driver's license – theft or misplacement of, or damage to passport, ID card, driver's license,
 - in cash insurance – burglary or robbery of cash,
 - in ADD insurance – an accident,
 - in private liability insurance – the insured's action or omission resulting in damage,
 - in legal expenses insurance – the first event causing damage to the insured for a given tort, bodily injury, bodily harm or health impairment;
- 94) **exacerbation, complication of a chronic disease or a disease that is the cause of hospitalization or a same-day surgery procedure** – sudden aggravation of the disease symptoms from the same or another organ or system, directly related to the disease or treatment as part of the same-day surgery, with acute (intensive) progression, requiring immediate medical assistance; it does not cover exacerbation or complication of injuries which occurred prior to the conclusion of the insurance contract;
- 95) **subsistence of land** – lowering of terrain due to the collapse of underground voids;
- 96) **fortuitous event** – a progressing event that entails specific consequences, which is accidental and independent of human will, such as torrential rain, explosion, hail, hurricane, avalanche, fire, flood, lightning strike, fall of an aircraft, landslide, release of water from water and sewage installations, subsistence of land;
- 97) **organized leisure** – the following events organized by the leisure organizer: trip, holiday, summer vacation, summer camp, youth camp, environmental camp, team-building event, other leisure activity – confirmed by a contract, booking or proof of payment for a ticket for a means of transport or proof of payment made under a contract or booking arrangement.

a medical certificate, requiring the presence and constant care provided by the insured or a travel companion to that person, or the death of a relative;

- pregnancy complications diagnosed by a specialist obstetrician and requiring urgent medical attention, confirmed by a medical certificate from the attending physician stating that any travel plans should be annulled;
 - burglary at the place of residence of the insured or a travel companion, provided that the necessity to perform legal or administrative actions required absolute presence of the insured or travel companion;
 - damage to the place of residence of the insured or a travel companion attributable to a fortuitous event, provided that the necessity to perform legal or administrative actions required absolute presence of the insured or travel companion;
 - unconditional summoning of the insured or a travel companion by the administrative authorities of the Republic of Poland, with the exception of summoning by military authorities;
 - documented theft or loss of documents necessary for travel (ID card, passport, entry visa, driver's license), provided that the theft or loss occurred within 7 days prior to departure on an organized leisure trip and was reported to the appropriate authorities;
 - termination of the employment contract with the insured or a travel companion after the date of the insurance contract, excluding situations when the insured or a travel companion:
 - is in the termination period of their employment contract or has the unemployment status as of the date of conclusion of the insurance contract,
 - gives notice of termination of the employment contract or the employment contract is terminated for reasons attributable to the insured or a travel companion after the date of the insurance contract.
- In the event referred to in paragraph 1, the insurance coverage includes reimbursement of travel-related expenses incurred by the insured up to the time of cancellation of the trip to the extent that the insured cannot recover them as a result of the travel cancellation: the ticket, organized leisure, accommodation, car rental, subject to paragraph 3.
 - The scope of insurance does not include costs of obtaining an entry visa and the handling fee.
 - Insurance coverage is provided for insurance accidents that occur during the insurance period.

SUM INSURED

§ 4

- The sum insured for reimbursement of the costs of air ticket is the amount corresponding to the purchase price of the ticket. In the remaining scope of insurance specified in § 3, the sum insured is PLN 2,500.
- The sum insured is the upper limit of PZU SA's liability and is determined for one and all insurance accidents that occurred during the insurance period with respect to a single insured.

EXCLUSIONS OF PZU SA'S LIABILITY

§ 5

- PZU SA shall not be liable if the travel cancellation results from:
 - termination of pregnancy, scheduled delivery, miscarriage and any complications during the period of pregnancy

CANCELLATION INSURANCE OBJECT AND SCOPE OF INSURANCE

§ 3

- The object of cancellation insurance is the risk of trip cancellation no later than the start of the scheduled trip due to:
 - an accident, a sudden illness preventing the insured or a travel companion from departing, confirmed by a medical certificate, or the death of the insured or a travel companion;
 - an accident, a sudden illness of the insured's relative or the relative of a travel companion, confirmed by

- which were known to the insured as of the date of the insurance contract;
- 2) treatment of chronic diseases;
 - 3) treatment of diseases resulting in hospitalization within 24 months preceding the conclusion of the insurance contract;
 - 4) treatment of exacerbations or complications:
 - a) of chronic diseases or diseases resulting in hospitalization within 24 months preceding the conclusion of the insurance contract;
 - b) in connection with a same-day surgery procedure performed within 30 days preceding the conclusion of the insurance contract;
 - 5) the insured or a travel companion having committed or attempted to commit a crime or suicide;
 - 6) a willful act of the insured or a travel companion;
 - 7) mental disorders, behavioral disorders, including neuroses;
 - 8) an accident which occurred while the insured or a travel companion was driving a motor vehicle or another vehicle without the relevant license or while being intoxicated or under the influence of alcohol, narcotic drugs, psychotropic substances, designer drugs or new psychoactive substances, as defined in the anti-drug abuse regulations, unless this did not affect the occurrence of the accident;
 - 9) the insured or a travel companion being intoxicated or under the influence of alcohol, narcotic drugs, psychotropic substances, designer drugs or new psychoactive substances as defined in the anti-drug abuse regulations;
 - 10) not having been or being unable to become vaccinated or being unable, for medical reasons, to undergo preventive treatment required before travel to certain countries;
 - 11) acts of terrorism, acts of war, martial law or state of emergency, occurring or likely to occur on the territory of countries located in regions of the world threatened by such acts;
 - 12) civil commotion, riots, civil disturbance, coups d'état, sabotage;
 - 13) participation in brawls, with the exception of acting in legitimate self-defense;
 - 14) radioactive radiation, epidemics, pandemics, environmental pollution;
 - 15) passing of laws or decisions by the competent authorities of the Republic of Poland or the travel destination country or transit countries regarding the closure of borders (for land, sea or air travel or designated border control points of a given country) or travel restrictions;
 - 16) cancellation of the trip by the tour operator or carrier or accommodation provider due to laws prohibiting travel as issued by the competent authorities of the Republic of Poland or the travel destination country or transit countries.
2. PZU SA shall not be liable if, at the time of booking travel, the Ministry of Foreign Affairs of the Republic of Poland advised against any travel or any unnecessary travel, to the travel destination country on its official website.
 3. The fact of being intoxicated or under the influence of alcohol, narcotic drugs, psychotropic substances, designer drugs or new psychoactive substances, as defined by the anti-drug abuse regulations, and of having a motor vehicle driving license, shall be evaluated according to the law of the state applicable to the insurance accident site.
- 1) notify PZU SA and PLL LOT SA, and in the case of a trip with organized leisure, also the leisure organizer, of the occurrence of circumstances giving rise to travel cancellation immediately, but no later than within 3 business days of the occurrence of such circumstances;
 - 2) deliver to PZU SA, no later than 7 days from the date of informing PZU SA, PLL LOT SA and the leisure organizer:
 - a) a contract for participation in organized leisure, together with proof of payment for the same,
 - b) a statement of resignation from organized leisure, certified by the leisure organizer,
 - c) calculation of cancellation costs issued by the leisure organizer, specifying the travel ticket expense and the cost of accommodation,
 - d) documents confirming payment of the costs referred to in § 3(2),
 - e) medical documentation – where the travel is canceled as a result of an accident or sudden illness of the insured, a travel companion or a relative of the insured or a travel companion,
 - f) a copy of the death certificate (for inspection) – where the travel is canceled as a result of the death of the insured, a travel companion or a relative of the insured or a travel companion,
 - g) a certificate confirming a burglary at the place of residence of the insured or a travel companion issued by the police – where the travel is canceled as a result of the damage caused by the burglary at the place of residence of the insured or a travel companion or loss of documents necessary for travel,
 - h) a certificate issued by the local authorities confirming the occurrence of fortuitous events – where the travel is canceled as a result of the damage that occurred at the place of residence of the insured or a travel companion, in the case referred to in § 3(1)(5),
 - i) a certificate issued by the administrative authorities of the Republic of Poland confirming the summoning of the insured or a travel companion by these authorities – in the case referred to in § 3(1)(6),
 - j) documents issued by PLL LOT SA and the leisure organizer or submitted by the insured, confirming the amount of expenses charged to the insured in connection with the travel cancellation, including the costs related to the purchase of a ticket, booking a hotel, car rental, purchase of tickets for transfer to and from the airport,
 - k) in the event of termination of the employment contract by the employer with notice – the notice of termination of the employment contract with a statement of reasons (if available),
 - l) in the event of termination of the employment contract by the employer without notice – a statement of the employer on termination of the employment contract without notice, together with a statement of reasons.
2. In the event of failure to comply with the notification obligation within the time frame specified in paragraph 1(1) due to willful misconduct or gross negligence, PZU SA may reduce the benefit accordingly if such failure contributed to the damage or prevented PZU SA from determining the circumstances and effects of the insurance accident. The consequences of failure to notify PZU SA of the insurance accident shall not arise if PZU SA became aware of circumstances that should have been brought to its attention within the time frame referred to in paragraph 1(1).

PROCEDURE IN THE EVENT OF AN INSURANCE ACCIDENT

§ 6

1. In the event of travel cancellation, the policyholder or insured is obliged to:

**TREATMENT EXPENSES AND ASSISTANCE INSURANCE
OBJECT AND SCOPE OF INSURANCE**

§ 7

1. The object of treatment expenses and assistance insurance is the risk of a sudden illness or accident, occurring during the insured's travel outside the Republic of Poland during the insurance period.
2. The object of treatment expenses and assistance insurance is also the risk of pregnancy complications diagnosed after the conclusion of the insurance contract by an obstetrics specialist or physician, but if the trip takes place between 28 and 35 weeks of pregnancy, PZU SA's liability is conditioned on obtaining a physician's written confirmation of fitness for travel not earlier than 5 days prior to the planned start of the trip.
3. The scope of treatment expenses and assistance insurance covers the organization, during travel, of medical assistance required by the insured's health condition provided until the day when their health condition enables them to return or be transported home or to a medical facility in the Republic of Poland or to continue travel, and to covers the costs of such assistance, including:
 - 1) hospitalization and outpatient treatment:
 - a) hospital stay and treatment, including procedures and surgeries performed for emergency or urgent indications,
 - b) visits by a physician,
 - c) auxiliary tests ordered by a physician as necessary for the diagnosis or treatment of the disease (X-ray, ECG, ultrasound, MRI, CT scan, basic laboratory tests),
 - d) outpatient procedures;
 - 2) medical transport:
 - a) to an appropriate medical facility from the insured's place of stay or from the accident site,
 - b) from one medical facility to another, where further medical assistance was provided,
 - c) to another hospital, if the medical facility where the insured is staying does not provide medical care adapted to their health condition,
 - d) to the insured's accommodation after providing medical assistance when the insured, following the recommendation of the insured's treating physician, should not use their own means of transport or public local transport;
 - 3) dental treatment in the event of a sudden illness in the form of acute inflammation and painful conditions, and in the event that the necessity for this treatment results from an accident covered by PZU SA's liability;
 - 4) treatment related to exacerbations or complications:
 - a) of chronic diseases or diseases resulting in hospitalization within 24 months preceding the conclusion of the insurance contract,
 - b) in connection with a same-day surgery procedure performed within 30 days preceding the conclusion of the insurance contract.
4. The scope of treatment expenses and assistance insurance also includes reimbursement of the costs of purchase of medicines and dressings prescribed by a physician in connection with the treatment referred to in paragraph 3(1).
5. The organization of medical assistance referred to in paragraph 3 consists in the arrangement, during the course of the travel, of a physician's visit or admission of the insured to the appropriate medical facility closest to their place of stay and appropriate to the type of illness or injury, with the admission procedure and the applied treatment to be decided by

the physician of the facility where the assistance is provided. PZU SA covers the costs of medical assistance directly at the medical facility or reimburses the insured, in accordance with the principles set forth in § 70, the costs of medical assistance incurred by the insured, depending on the manner in which the medical facility accepts settlements.

6. The scope of treatment expenses and assistance may be extended to include risks arising from recreational skiing or snowboarding on marked ski slopes for payment of an additional insurance premium.

§ 8

The object of medical expenses and assistance insurance is also the organization – during the course of the travel – of assistance services and payment of their costs due to insurance accidents that occurred during the insurance period during the insured's travel. The scope of assistance insurance covers the following assistance services:

1) Transport of the insured to the Republic of Poland

If the insured's health condition due to an accident or sudden illness covered by PZU SA's liability does not allow the insured to use the previously provided means of transport, PZU SA shall arrange and cover the costs of transporting the insured back home or to a medical facility in the Republic of Poland. Transport shall be carried out after providing medical assistance and shall be carried out by means of transport adapted to the insured's health condition. The justifiability, timing and method of transporting the insured shall be agreed upon by the Assistance Center's physician with the insured's treating physician. If the insured does not agree to return to the Republic of Poland, then as of the moment of refusal, the insured is no longer covered with further treatment expenses and assistance insurance in relation to this insurance accident. If a child or dependent person is being transported, PZU SA, after the Assistance Center's physician has agreed with the physician treating such insured person on the need for a parent or legal guardian to provide care for that person during transport, will additionally cover the cost of transporting that person from the Republic of Poland to the child's place of stay. The person is transported back to the Republic of Poland by means of transport used to transport the child or dependent person;

2) Transport of the insured's body to the place of burial (cremation and transport costs)

If the insured, as a result of an accident or sudden illness covered by PZU SA's liability, dies while traveling during the insurance period, PZU SA shall arrange for and cover the costs of transporting the insured's body to the place of burial in the Republic of Poland, including the costs of purchasing a coffin, up to the amount of PLN 25,000. If the body is transported to a country other than the Republic of Poland, the transport expenses shall be covered up to the amount of expenses that PZU SA would have incurred if the transport had taken place to the Republic of Poland.

If the body is cremated in the country where the insurance accident occurred, PZU SA shall cover the costs of cremation and transporting the remains to the place of burial, including the cost of purchasing an urn, up to the amounts that would have been incurred by PZU SA for transporting the body;

3) Covering the costs of a search operation (search and rescue costs)

PZU SA shall cover the costs of searching for the insured in the mountains, on land and in water, carried out by units specialized for this purpose (search costs), and cover the costs of providing emergency medical assistance (rescue costs), if the insured went missing while traveling during the insurance period.

The period of searching for the insured is considered to start at the moment of reporting the insured missing by their relatives or third parties to a specialized unit conducting the search and to end at the moment of finding the insured or abandoning the search operation. Rescue operations are understood as providing emergency medical assistance from the moment of finding the insured until the moment of transporting them to the nearest hospital or another medical facility. PZU SA covers costs up to PLN 20,000. A deductible of PLN 100 shall apply;

4) Covering the costs of a guardian for the duration of travel

If, as a result of an accident or sudden illness covered by PZU SA's liability, a child or dependent person is hospitalized, and the physician treating the insured in consultation with the Assistance Center's physician deems it necessary to have a parent or guardian permanently present with the child or dependent person in the hospital, then PZU SA shall arrange for and cover travel costs for the parent or guardian traveling together with the child or dependent person, until the child or dependent person is discharged from the hospital, up to the amount of PLN 300 per day and no longer than for 10 days;

5) Information service in the territory of the Republic of Poland – phone consultation with the Assistance Center's physician

PZU SA provides access to a medical information hotline involving a phone conversation with the Assistance Center's physician, who will, as far as possible, provide the insured with verbal information on health care operations. The information does not have the nature of diagnosis or treatment.

SUM INSURED AND QUOTA LIMITS OF LIABILITY

§ 9

1. The sum insured is PLN 1,000,000.
2. The sum insured is the upper limit of PZU SA's liability and is determined for one and all insurance accidents that occurred during the insurance period with respect to a single insured.
3. The liability for dental treatment-related costs, as referred to in § 7(3)(3), in the event of a sudden illness in the form of acute inflammation and painful conditions, is PLN 1,200 for one and all insurance accidents that occurred during the insurance period.
4. A deductible of PLN 100 shall apply.

§ 10

1. In the treatment expenses and assistance insurance the quota limits of liability for individual assistance services are set per one insurance accident understood as an event giving rise to the provision of a given assistance service occurring during the insurance period with respect to one insured.
2. The quota limits for individual assistance services are set within the sum insured referred to in § 9(1).

EXCLUSIONS OF PZU SA'S LIABILITY

§ 11

1. Subject to paragraph 2, PZU SA shall not be liable for costs incurred by the insured without the consent of the Assistance Center, unless contacting the latter in the manner specified in § 13(1)(1) and paragraph 2 was not possible for reasons beyond the control of the insured, in particular due to a fortuitous event or force majeure.
2. The insured's contact with the Assistance Center is not required if the insured selects the physician themselves during travel and pays the costs of the visit in the event of:

- 1) a single visit to a dentist related to the treatment of acute inflammation or painful condition limited to one tooth;
- 2) a single visit with a physician.

In the cases referred to in points 1 and 2, PZU SA shall reimburse the treatment costs on the basis of bills issued to the insured's name and proof of their payment as well as medical documentation confirming the occurrence of an insurance accident covered by PZU SA's liability.

3. If the insured, as a result of being unable to contact the Assistance Center referred to in paragraph 1, on their own arranged for and covered the costs of treatment and assistance services referred to in § 7 and § 8, PZU SA shall reimburse the aforementioned costs on the basis of submitted medical documentation confirming the occurrence of an insurance accident covered by PZU SA's liability, as well as bills issued to the insured's name and proof of their payment, up to the amount of the sum insured and limits of liability. If the aforementioned costs have not been covered by the insured, the insured is obliged to notify PZU SA within the time frame referred to in § 13(2) of the necessity to cover such costs and submit medical documentation confirming the occurrence of an insurance accident covered by PZU SA's liability as well as bills issued to the insured's name, which will be the basis for payment by PZU SA to their issuers.

§ 12

1. PZU SA's liability excludes treatment expenses that arise or result from:
 - 1) treatment exceeding the scope necessary to restore the insured's health condition enabling them to return or be transported back home or to a medical facility in the Republic of Poland or to continue the travel;
 - 2) the insured having driven a motor vehicle:
 - a) if the insured was not authorized to drive the vehicle,
 - b) while intoxicated or under the influence of narcotic drugs, psychotropic substances, designer drugs, or new psychoactive substances, as defined by anti-drug abuse regulations, unless this had no impact on the occurrence of the insurance accident;
 - 3) being intoxicated or under the influence of narcotic drugs, psychotropic substances, designer drugs, or new psychoactive substances, as defined by anti-drug abuse regulations, unless this had no impact on the occurrence of the insurance accident;
 - 4) treatment not related to a sudden illness or accident;
 - 5) treatment of chronic diseases;
 - 6) treatment of diseases resulting in hospitalization within 24 months preceding the conclusion of the insurance contract;
 - 7) treatment of exacerbations or complications:
 - a) of chronic diseases or diseases resulting in hospitalization within 24 months preceding the conclusion of the insurance contract;
 - b) in connection with a same-day surgery procedure performed within 30 days preceding the conclusion of the insurance contract;
 - 8) mental disorders, behavioral disorders, including neuroses;
 - 9) treatment of sexually transmitted diseases, AIDS, treatment of conditions related to HIV infection;
 - 10) diseases resulting from alcoholism;
 - 11) sanatorium treatment, prophylaxis, heliotherapy, unconventional medicine, procedures carried out due to aesthetic reasons;
 - 12) physiotherapy and rehabilitation;

- 13) self-treatment or treatment by a physician who is a member of the insured's immediate family, examinations and services that are not performed by a hospital, physician or nurse;
 - 14) tests unnecessary for the diagnosis or treatment of the disease, preventive examinations and vaccinations;
 - 15) abortion, artificial insemination or any other treatment for infertility or impaired fertility, including the cost of contraceptives, pregnancy tests;
 - 16) accidents or health impairments caused intentionally by the insured, including the consequences of suicide or attempted suicide, self-mutilation by the insured;
 - 17) the insured participating in crimes or brawls, with the exception of acting in legitimate self-defense;
 - 18) engaging in high-risk sports;
 - 19) practicing recreational skiing or snowboarding on marked ski slopes, unless PZU SA's liability has been extended in this regard;
 - 20) playing competitive sports;
 - 21) physical labor performed by the insured;
 - 22) illness affected by an epidemic emergency in the travel destination country of the insured, if, at the latest on the day before the start of the travel, the Ministry of Foreign Affairs of the Republic of Poland advised against any travel or advised against any unnecessary to the travel destination country on its official website;
 - 23) disasters that resulted in nuclear, chemical, radioactive, ionizing radiation contamination;
 - 24) acts of terrorism, acts of war, martial law or state of emergency that occurred on the territory of a country located in a region of the world threatened by acts of terrorism, acts of war, martial law or state of emergency;
 - 25) the insured's participation in strikes, riots, civil commotion, industrial actions, roadblocks or sabotage;
 - 26) failure to comply with the instructions of the insured's treating physician or Assistance Center physicians;
 - 27) non-standard additional medical care.
2. Assistance services are excluded from PZU SA's liability when the event giving rise to the organization of such a service arose in connection with or following the circumstances referred to in paragraph 1, or in connection with pregnancy and childbirth after the completed 35th week of pregnancy.
 3. PZU SA reserves the right to refer the insured to a medical facility of its choice for diagnosis.
 4. The fact of being intoxicated or under the influence of narcotic drugs, psychotropic substances, designer drugs or new psychoactive substances, as defined by the anti-drug abuse regulations, and a motor vehicle driving license, shall be evaluated according to the law of the state applicable to the insurance accident site.
 5. PZU SA's liability shall not include general damages for pain, physical and moral suffering and damages consisting in loss, damage or destruction of property.
- necessary to provide assistance, and, in the case of a multi-party insurance contract, also the policyholder's name;
 - 3) provide a phone number at which the Assistance Center can contact the insured or their representative;
 - 4) provide the Assistance Center's physicians with access to necessary medical information;
 - 5) comply with the instructions of the Assistance Center, providing information and necessary authorizations;
 - 6) enable the Assistance Center to perform the actions necessary to establish the circumstances of the damage and the validity and amount of the claim, and provide assistance and explanations for this purpose.
2. If the insured or the person acting on their behalf, for reasons beyond their control, including as a result of a fortuitous event or force majeure, could not contact the Assistance Center by phone in the manner referred to in paragraph 1, they shall, within 7 days from the date on which contacting the Assistance Center became possible, notify the occurrence of an insurance accident. In addition, the insured or the person acting on their behalf is required to state the reason for their inability to contact the Assistance Center.
 3. In cases where, in accordance with the GITC, PZU SA is obliged to reimburse the incurred treatment and assistance expenses, PZU SA shall reimburse the aforementioned costs up to the amount of actual costs incurred documented with a relevant bill, not more than up to the sum insured, subject to the limit referred to in § 9(3). In the case of assistance services, PZU SA shall reimburse the aforementioned costs up to the amount of actual costs incurred, documented with a relevant bill, not more than up to the amount of the liability limit established for the given assistance service, and if no such limit is established – up to the amount corresponding to the average price of performing this type of service.
 4. The costs referred to in paragraph 3, incurred either by the insured or by another person upon instruction of the insured, shall be reimbursed to the insured. Otherwise, these costs shall be reimbursed to the person who incurred them.
 5. A reported claim shall be considered on the basis of documentation necessary to determine the validity of the claim and the amount of the benefit: medical documentation, documentation relating to other costs covered by the insurance, and, if the insured pays the costs, bills and proof of their payment.
 6. In the event of failure to comply with the obligation to notify PZU SA about the occurrence of the insurance accident within the time frame specified in paragraph 2 due to willful misconduct or gross negligence, PZU SA may reduce the benefit accordingly if such failure contributed to the damage or prevented PZU SA from determining the circumstances and effects of the insurance accident. The consequences of failure to notify PZU SA of the insurance accident shall not arise if PZU SA became aware of circumstances that should have been brought to its attention within the time frame referred to in paragraph 2.

HOSPITAL TREATMENT INSURANCE OBJECT AND SCOPE OF INSURANCE

§ 14

- #### PROCEDURE IN THE EVENT OF AN INSURANCE ACCIDENT
- ##### § 13
1. In the event of an insurance accident, the insured or the person acting on their behalf is obliged to:
 - 1) before taking action on their own – immediately report a request for assistance to the Assistance Center by phone;
 - 2) explain to the employee of the Assistance Center the circumstances of the insured and assistance needed, and provide the insured's name or other details necessary to identify the insured as well as available information

1. The object of hospital treatment insurance is the risk of hospitalization as a result of a sudden illness or an accident covered by treatment expenses and assistance insurance.
2. The hospital treatment insurance covers a daily benefit in the amount of PLN 75 for each 24-hour day of hospital stay.
3. The scope of hospital treatment insurance may be extended to include risks arising from recreational skiing or snowboarding on marked ski slopes against payment of an additional insurance premium.

SUM INSURED

§ 15

1. The sum insured is PLN 3,750.
2. The sum insured is the upper limit of PZU SA's liability and is determined for one and all insurance accidents that occurred during the insurance period with respect to a single insured.

EXCLUSIONS OF PZU SA'S LIABILITY

§ 16

1. PZU SA's liability excludes the risk of hospitalization that occurred due to:
 - 1) treatment of chronic diseases;
 - 2) treatment of diseases resulting in hospitalization within 24 months preceding the conclusion of the insurance contract or on the date of its conclusion;
 - 3) treatment of exacerbations or complications:
 - a) of chronic diseases or diseases resulting in hospitalization within 24 months preceding the conclusion of the insurance contract;
 - b) in connection with a same-day surgery procedure performed within 30 days preceding the conclusion of the insurance contract;
 - 4) tuberculosis, mental illnesses, neuroses, epilepsy, psoriasis;
 - 5) HIV infection, sexually transmitted diseases;
 - 6) intoxication caused by alcohol consumption, use of medication or narcotic drugs, conditions resulting from alcoholism, drug addiction, drug dependence or their effects;
 - 7) aesthetic procedures, with the exception of surgeries treating disfigurement and mutilations resulting from an insurance accident covered by PZU SA's liability;
 - 8) abortion, except where the pregnancy poses a threat to the woman's life;
 - 9) treatment or dental procedures, unless they result from injuries sustained in an insurance accident covered by PZU SA's liability;
 - 10) injuries sustained as a result of having committed or attempted to commit a crime or suicide or knowingly causing health impairment by the insured;
 - 11) injuries sustained as a result of the insured's having driven a motor vehicle:
 - a) if the insured was not authorized to drive the vehicle,
 - b) while intoxicated or under the influence of narcotic drugs, psychotropic substances, designer drugs, or new psychoactive substances, as defined by anti-drug abuse regulations, unless this had no impact on the occurrence of the insurance accident;
 - 12) injuries sustained while intoxicated or under the influence of narcotic drugs, psychotropic substances, designer drugs, or new psychoactive substances, as defined by anti-drug abuse regulations, unless this had no impact on the occurrence of the insurance accident;
 - 13) check-ups or other medical examinations that are not related to a medical condition requiring hospitalization;
 - 14) participation in research or scientific (medical) experiments;
 - 15) infertility treatment or artificial insemination;
 - 16) birth defects, perinatal defects (physical defects or deformities), hereditary traits, gender reassignment;
 - 17) rehabilitation;
 - 18) engaging in high-risk sports;

- 19) practicing recreational skiing or snowboarding on marked ski slopes, unless PZU SA's liability has been extended in this regard;
 - 20) playing competitive sports;
 - 21) injuries or diseases suffered as a result of nuclear energy, nuclear contamination, chemical contamination or irradiation;
 - 22) injuries or diseases suffered as a result of acts of war, civil war, operations of the armed forces, active participation in riots, civil commotion, civil disturbance or acts of terrorism;
 - 23) injuries or diseases resulting from military service, participation in operations of the armed forces or participation in military operations conducted against criminals, terrorists or other criminal groups;
 - 24) injuries sustained as a result of participation in races of any kind other than running.
2. Nor shall PZU SA be liable for stays:
 - 1) at detoxication facilities or facilities for the chronically ill, or at care and treatment facilities;
 - 2) at health resorts: sanatoria, health resort hospitals, rehabilitation establishments or centers, preventoria, except for the continuation of hospitalization in a health resort hospital covered by PZU SA's liability, and provided that hospitalization at a health resort hospital begins immediately after hospital treatment.

PROCEDURE IN THE EVENT OF AN INSURANCE ACCIDENT

§ 17

1. Claims to hospital treatment insurance benefit are submitted following the end of hospitalization, and the insured is obliged to:
 - 1) report a claim to PZU SA no later than 14 days after the end of hospitalization;
 - 2) provide PZU SA with a hospital discharge summary;
 - 3) allow PZU SA to inquire about their condition and course of treatment from the attending physicians before and during hospitalization.
2. The validity of the claims made and the amount of benefits due are determined on the basis of the hospital discharge summary and the information contained in the claim notification.
3. In the event that the documentation referred to in paragraph 2 is not sufficient to establish liability, PZU SA reserves the right to inspect additional medical documentation (including, but not limited to, the case history) and obtain medical information from the attending physicians before and during hospitalization, as well as to request opinions of consulting physicians.
4. If the insured fails to provide complete information on the course of treatment carried out before and during hospitalization in the claim notification, and the medical documentation submitted by the insured does not allow for liability to be established, PZU SA reserves the right to demand that the insured supplement the reported claim with the requested information.

TRAVEL DELAY OR TRAVEL CANCELLATION INSURANCE OBJECT AND SCOPE OF INSURANCE

§ 18

1. The object of travel delay or travel cancellation insurance is the risk of a delayed scheduled airplane flight in the case specified in paragraph 2 and the risk of cancellation of

- a scheduled airplane trip in the case specified in paragraph 3, occurring during the insurance period during the insured's trip outside the Republic of Poland.
2. PZU SA shall be liable for travel delays for each full 6 hours of delay of the flight of the scheduled aircraft for which the insured had a ticket purchased, in relation to the scheduled departure time and only if caused by a change in the scheduled departure time as a result of:
 - 1) a strike of the cabin crew or ground handling staff;
 - 2) an industrial action of the cabin crew or ground handling staff;
 - 3) weather conditions preventing the departure of the aircraft;
 - 4) a mechanical failure or aircraft grounding due to a mechanical or structural defect.
 3. PZU SA shall be liable for unused and irrecoverable travel expenses incurred by the insured, if the insured canceled the trip due to a delay in the flight of the scheduled airplane for which the insured had a ticket purchased, amounting to at least 24 hours in relation to the scheduled departure time and caused by a change in the scheduled departure time as a result of:
 - 1) a strike of the cabin crew or ground handling staff;
 - 2) an industrial action of the cabin crew or ground handling staff;
 - 3) weather conditions preventing the departure of the aircraft;
 - 4) a mechanical failure or aircraft grounding due to a mechanical or structural defect.
 4. The insurance referred to in paragraphs 1–3 covers only delays of scheduled flights for which tickets were purchased through PLL LOT SA.
 5. In the case of a multi-leg flight involving two or more flights, the number of hours of delay shall be determined by taking into account the scheduled departure time of the first flight. As from the scheduled time of the first flight, the total delay referred to in paragraphs 2 and 3 shall be counted, provided that the entire multi-leg flight is covered by a single ticket issued by PLL LOT SA.
 6. In the case specified in paragraph 3, the insurance does not cover the delay concerning the flight to the Republic of Poland or, in the case of flights within the Republic of Poland, the return flight home.
 7. In the case referred to in paragraph 2, PZU SA, on the basis of bills and proofs of their payment, reimburses the insured for the costs incurred for the purchase of basic necessities, i.e. groceries, meals, toiletries.
 8. The territorial scope of travel delay or travel cancellation insurance covers all countries of the world, excluding countries and territories at war or civil war.
 9. In the event of cancellation of travel referred to in paragraph 3, the benefits specified in § 19(1)(1) shall not be provided.

SUM INSURED

§ 19

1. The sum insured is:
 - 1) for the travel delay risk – PLN 400 for each full 6 hours of delay in relation to the scheduled departure time of that flight, and in the case of a multi-leg flight – in relation to the scheduled departure time of the first flight within a multi-leg flight, not more than PLN 1,600;
 - 2) for the travel cancellation risk – PLN 2,500.
2. The sum insured is the upper limit of PZU SA's liability and is determined for one and all insurance accidents that occurred during the insurance period with respect to a single insured.

3. In the event of travel cancellation risk, a deductible of PLN 100 shall apply.

EXCLUSIONS OF PZU SA'S LIABILITY

§ 20

1. PZU SA shall not be liable for insurance accidents:
 - 1) arising from the willful misconduct or gross negligence of the insured;
 - 2) arising from the willful misconduct of a person with whom the insured who is a natural person lives in the same household;
 - 3) arising due to negligence on the part of a professional carrier;
 - 4) resulting from a strike of the cabin crew or ground handling staff, information about which has been made public in the mass media before the insured purchased a ticket.
2. PZU SA shall not be liable for the travel delay risk where a professional carrier provides an airplane within four hours of the scheduled departure time (or arrival for an overflight).

PROCEDURE IN THE EVENT OF AN INSURANCE ACCIDENT

§ 21

1. In the event of an insurance accident, not later than within 7 days from the occurrence of the accident, the insured shall provide PZU SA with a document issued by the air carrier confirming the delay of the scheduled flight or, in the case of the travel cancellation, the cancellation of the flight ticket and the amount of costs incurred by the insured on this account.
2. In the event of failure to comply with the obligation to notify PZU SA about the occurrence of the insurance accident within the time frame specified in paragraph 1 due to willful misconduct or gross negligence, PZU SA may reduce the benefit accordingly if such failure contributed to the damage or prevented PZU SA from determining the circumstances and effects of the insurance accident. The consequences of failure to notify PZU SA of the insurance accident shall not arise if PZU SA became aware of circumstances that should have been brought to its attention within the time frame referred to in paragraph 1.

PASSENGER LATE ARRIVAL INSURANCE OBJECT AND SCOPE OF INSURANCE

§ 22

1. The object of the passenger late arrival insurance is the risk of the insured arriving late at the aircraft departure site during the insurance period during the insured's travel outside the Republic of Poland, due to:
 - 1) a failure or accident of a car, including a taxi cab, or
 - 2) a delay of the means of public transport, which the insured used to arrive at the airport departure site.
2. The insurance covers the risk of the insured arriving late for the departure of the plane for which the ticket was purchased through PLL LOT SA.
3. Coverage for passenger late arrival insurance is provided for additional travel expenses including lodging costs and costs of returning home or to the place of accommodation, which were incurred by the insured until the nearest possible departure to the destination and there is no possibility of recovery.

SUM INSURED

§ 23

1. The sum insured is PLN 1,000.
2. The sum insured is the upper limit of PZU SA's liability and is determined for one and all insurance accidents that occurred during the insurance period with respect to a single insured.
3. A deductible of PLN 100 shall apply.

EXCLUSIONS OF PZU SA'S LIABILITY

§ 24

1. The insurer shall not be liable for insurance accidents caused by:
 - 1) war, civil war, political upheaval, revolution, military action, martial law, state of emergency;
 - 2) riots, acts of terrorism;
 - 3) forfeiture, seizure, nationalization, requisition or destruction of the means of transport indicated in § 22(1), as ordered by the competent authorities;
 - 4) ionizing radiation or radioactive contamination from any source, including radiation originating from nuclear fuel or fuel combustion or from any nuclear waste from the fission or fusion process.
 2. PZU SA shall not be liable for insurance accidents:
 - 1) arising from the willful misconduct or gross negligence of the insured;
 - 2) arising from the willful misconduct of a person with whom the insured who is a natural person lives in the same household;
- 2) an accident or a sudden illness of the insured's relative or the relative of a travel companion, confirmed by a medical certificate, requiring the presence and constant care provided by the insured or a travel companion to that person, or the death of a relative;
 - 3) damage to the place of residence of the insured or a travel companion attributable to a fortuitous event, provided that the necessity to perform legal or administrative actions required absolute presence of the insured or travel companion;
 - 4) burglary at the place of residence of the insured or a travel companion, provided that the necessity to perform legal or administrative actions required absolute presence of the insured or travel companion;
 - 5) unconditional summoning of the insured or a travel companion by the administrative authorities of the Republic of Poland, with the exception of summoning by military authorities;
 - 6) documented theft or loss of documents necessary for travel (ID card, passport, entry visa, driver's license), provided that the theft was reported to the appropriate authorities.
2. Coverage is provided for reimbursement of costs incurred by the insured for the period by which the organized leisure was shortened and which cannot be recovered, as well as transport costs relating to the return trip.
 3. Insurance coverage is provided for insurance accidents that occur during the insurance period.

SUM INSURED

§ 27

1. The sum insured is PLN 2,500.
2. The sum insured is the upper limit of PZU SA's liability and is determined for one and all insurance accidents that occurred during the insurance period with respect to a single insured.
3. A deductible of PLN 100 shall apply.

EXCLUSIONS OF PZU SA'S LIABILITY

§ 28

1. PZU SA shall not be liable if the travel shortening results from:
 - 1) treatment of chronic diseases;
 - 2) treatment of diseases resulting in hospitalization within 24 months preceding the conclusion of the insurance contract;
 - 3) treatment of exacerbations or complications:
 - a) of chronic diseases or diseases resulting in hospitalization within 24 months preceding the conclusion of the insurance contract;
 - b) in connection with a same-day surgery procedure performed within 30 days preceding the conclusion of the insurance contract;
 - 4) pregnancy and all its consequences and complications, termination of pregnancy, delivery, miscarriage;
 - 5) the insured or a travel companion having committed or attempted to commit a crime or suicide;
 - 6) a willful act of the insured or a travel companion;
 - 7) mental disorders, behavioral disorders, including neuroses, of the insured or a travel companion;
 - 8) an accident which occurred while the insured or a travel companion was driving a motor vehicle or another vehicle without the relevant license or while being intoxicated or under the influence of alcohol, narcotic drugs,

PROCEDURE IN THE EVENT OF AN INSURANCE ACCIDENT

§ 25

1. In the case of passenger late arrival insurance, the insured is obliged, no later than within 7 days of the occurrence of the insurance accident, to provide PZU SA with evidence of the additional travel costs incurred by the same and proof of the occurrence of the insurance accident (e.g., a certificate from a car service or a repair shop, evidence of the scheduled and actual arrival time of the means of public transport issued by a professional carrier).
2. In the event of failure to comply with the obligation to notify PZU SA about the occurrence of the insurance accident within the time frame specified in paragraph 1 due to willful misconduct or gross negligence, PZU SA may reduce the benefit accordingly if such failure contributed to the damage or prevented PZU SA from determining the circumstances and effects of the insurance accident. The consequences of failure to notify PZU SA of the insurance accident shall not arise if PZU SA became aware of circumstances that should have been brought to its attention within the time frame referred to in paragraph 1.

TRAVEL SHORTENING INSURANCE OBJECT AND SCOPE OF INSURANCE

§ 26

1. The object of travel shortening insurance is the risk of travel shortening due to:
 - 1) an accident, a sudden illness preventing the insured or a travel companion to continue their participation in organized leisure, confirmed by a medical certificate, or the death of the insured or a travel companion;

psychotropic substances, designer drugs or new psychoactive substances, as defined in the anti-drug abuse regulations, unless this did not affect the occurrence of the insurance accident;

- 9) the insured or a travel companion being intoxicated or under the influence of alcohol, narcotic drugs, psychotropic substances, designer drugs or new psychoactive substances, as defined by the anti-drug abuse regulations;
 - 10) not having been or being unable to become vaccinated or being unable, for medical reasons, to undergo preventive treatment required before travel to certain countries;
 - 11) acts of terrorism, acts of war, martial law or state of emergency, occurring or likely to occur on the territory of countries located in regions of the world threatened by such acts;
 - 12) civil commotion, riots, civil disturbance, coups d'état, sabotage;
 - 13) participation in crimes or brawls, with the exception of acting in legitimate self-defense;
 - 14) radioactive radiation, epidemics, pandemics, environmental pollution;
 - 15) engaging in high-risk sports;
 - 16) practicing recreational skiing or snowboarding on marked ski slopes, unless the insured was covered at the same time by ADD insurance with an extension of PZU SA's liability in this regard;
 - 17) playing competitive sports.
2. The fact of being intoxicated or under the influence of alcohol, narcotic drugs, psychotropic substances, designer drugs or new psychoactive substances, as defined by the anti-drug abuse regulations, and of having a motor vehicle driving license, shall be evaluated according to the law of the state applicable to the insurance accident site.

PROCEDURE IN THE EVENT OF AN INSURANCE ACCIDENT

§ 29

1. In the event of an insurance accident, not later than 7 days from the date of the accident, the insured is obliged to provide PZU SA with:
 - 1) medical documentation prepared in the country of the occurrence of the insurance accident referred to in § 26(1) (1) and (1)(2);
 - 2) a copy of the death certificate (for inspection) – where the travel is shortened as a result of the death of the insured, a travel companion or a relative of the insured or a travel companion,
 - 3) a certificate from the police confirming the occurrence of damage at the place of residence of the insured or a travel companion, where the travel is shortened as a result of damage at the place of residence of the insured or a travel companion caused by a fortuitous event;
 - 4) a certificate issued by the administrative authorities of the Republic of Poland confirming the unconditional summoning of the insured or a travel companion, where the travel is shortened as a result of the insured or a travel companion being unconditionally summoned;
 - 5) the contract for participation in organized leisure activities, together with proof of payment for these activities and documentation confirming early return;
 - 6) bills and proofs of their payment for return travel expenses.
2. In the event of failure to comply with the obligation to notify PZU SA about the occurrence of the insurance accident within

the time frame specified in paragraph 1 due to willful misconduct or gross negligence, PZU SA may reduce the benefit accordingly if such failure contributed to the damage or prevented PZU SA from determining the circumstances and effects of the insurance accident. The consequences of failure to notify PZU SA of the insurance accident shall not arise if PZU SA became aware of circumstances that should have been brought to its attention within the time frame referred to in paragraph 1.

DETERMINATION AND PAYMENT OF THE BENEFIT

§ 30

1. The amount of compensation shall be determined in proportion to the number of days of the shortened leisure in relation to the amount corresponding to the total price of the organized leisure specified in the contract concluded with the leisure organizer.
2. The transport costs involved in the return travel from the organized leisure shall be reimbursed only in a situation:
 - 1) when the cost of round-trip transport by a specific means of transport was included in the contract concluded with the leisure organizer;
 - 2) when the cost of transport was specified in a separate contract concluded with the leisure organizer or in a separate proof of payment.
3. The costs referred to in paragraph 2 shall be reimbursed up to the amount of actual costs incurred, but no more than the amount equivalent to the price of a return ticket by a specific means of transport.

TRAVEL BAGGAGE INSURANCE OBJECT AND SCOPE OF INSURANCE

§ 31

1. The object of travel baggage insurance is the insured's travel baggage during the insured's travel, which is in the insured's direct care or which has been:
 - 1) entrusted to a professional carrier on the basis of the relevant transport document;
 - 2) deposited with the baggage storage against a receipt;
 - 3) stored in a locked individual baggage room at the railway (train, bus, airline) station or at the hotel;
 - 4) stored in a locked trunk of a passenger car (including a roof box), provided that the car was left at a parking lot with video surveillance, as evidenced by the issuance of a relevant document;
 - 5) stored in a locked room occupied by the insured at the place of accommodation (excluding a tent).
2. PZU SA's liability covers insurance accidents that occurred during the insurance period while the insured was traveling.
3. Insurance coverage is provided for damage involving:
 - 1) loss, destruction or damage to the traveler's baggage caused:
 - a) by a fortuitous event,
 - b) as a result of rescue operations in connection with the fortuitous event referred to in point (a),
 - c) as a result of a road, water or air traffic accident,
 - d) as a result of theft in the case referred to in paragraph 1(2),
 - e) as a result of burglary in the case referred to in paragraph 1(3)–(5),
 - f) as a result of robbery,
 - g) under the circumstances in which the insured was deprived of the ability to take care of their travel

- baggage, as a result of an accident, sudden illness or sudden deterioration of the insured's health confirmed by a medical certificate, subject to point 2;
- 2) loss, destruction or damage to sports equipment as a result of an accident, confirmed by medical documentation, which occurred during the use of sports equipment, provided that PZU SA's liability in ADD insurance was extended to include the risk of practicing skiing or snowboarding on marked ski slopes;
 - 3) loss of all travel baggage with all its contents in the case referred to in paragraph 1(1), subject to paragraph 4.
4. In the case of damage consisting in the loss of travel baggage in the form of portable electronic equipment entrusted to a professional carrier, or in the circumstances referred to in paragraph 3(1)(g), PZU SA shall be liable up to the amount of the sum insured, but no more than up to PLN 1,000.

§ 32

In the event of a documented delay in the delivery of the insured's travel baggage to the insured's place of stay during the trip by at least 6 hours from the scheduled date of delivery, PZU SA shall cover the costs incurred for the purchase of basic necessities (clothing, toiletries, medicines, mobility aids), as documented by proofs of payment. Only purchases made up to the time of delivery of travel baggage shall be eligible for reimbursement.

EXCLUSIONS OF PZU SA'S LIABILITY

§ 33

1. PZU SA shall not be liable for the damage:
- 1) not exceeding the equivalent of the amount of PLN 100;
 - 2) caused intentionally by the insured;
 - 3) caused intentionally by a person with whom the insured lives in the same household;
 - 4) constituting the insured's lost profits;
 - 5) to sports equipment sustained during its use, subject to § 31(3)(2);
 - 6) related to a delay in the delivery of travel baggage during travel within the territory of the Republic of Poland, except when the insurance contract is included in Insurance Option 4, and after the insured's return to the Republic of Poland;
 - 7) caused by acts of terrorism, acts of war, martial law or state of emergency, occurring or likely to occur on the territory of countries located in regions of the world threatened by such acts;
 - 8) caused by riots, civil disturbance, attacks;
 - 9) resulting from radioactive, ionizing radiation;
 - 10) occurring during the insured's relocation;
 - 11) to items left unattended, subject to § 31(3)(1)(g);
 - 12) arising from forfeiture, seizure or destruction by customs or other government authorities;
 - 13) resulting from theft without burglary, subject to § 31(3)(1)(d);
 - 14) resulting from the use of forged keys;
 - 15) to the car equipment that may be the object of all risks motor insurance;
 - 16) resulting from a defect in the insured item or its normal wear and tear, spillage of liquids, fats, dyes or corrosive substances contained in the insured travel baggage;
 - 17) to easily breakable objects made of clay, glass, ceramics, porcelain, marble, plaster;
 - 18) to electrical devices and equipment, caused by electric current flow during operation, unless the action of electric current caused a fire.

2. In addition, PZU SA shall not be liable for the loss, destruction or damage of the following travel baggage:
- 1) documents, keys, means of payment, tickets, retail vouchers, passbooks, securities;
 - 2) means of transport, except for prams, wheelchairs, bicycles;
 - 3) pontoons, sailboats, rowboats and motor boats, canoes, paddleboats;
 - 4) furs, watches, items and jewelry made of silver, gold, platinum and other platinum metals, gemstones and artificial gemstones, noble organic materials (pearl, amber, coral);
 - 5) items of scientific or artistic value, works of art, antiques, collections;
 - 6) car accessories and items used to furnish vehicles such as caravans, mobile homes, yachts, and fuel;
 - 7) electronic equipment other than portable electronic equipment;
 - 8) software, cassettes, discs, data storage media, video games and related accessories, books;
 - 9) weapons of all kinds, hunting trophies;
 - 10) items in quantities indicating their commercial use;
 - 11) medical equipment, medicines, eyeglasses of all types and purposes, contact lenses, prostheses and other medical devices and rehabilitation equipment;
 - 12) property of refugees;
 - 13) commodities and foodstuffs and all types of stimulants;
 - 14) hygiene products, cosmetics.

SUM INSURED

§ 34

1. The sum insured is PLN 5,000.
2. The following limits of liability are established within the sum insured:
 - 1) for sports equipment as a result of destruction referred to in § 31(3)(2) – PLN 1,200;
 - 2) for the baggage delay risk referred to in § 32 – PLN 900;
 - 3) per one item in the baggage in case of its loss, damage, destruction, referred to in § 31(3)(1) and (3)(3) – PLN 1,000.
3. The sum insured is the upper limit of PZU SA's liability and is determined for one and all insurance accidents that occurred during the insurance period with respect to a single insured.
4. A deductible of PLN 100 shall apply, except for the baggage delay risk.

PROCEDURE IN THE EVENT OF OCCURRENCE OF DAMAGE

§ 35

1. The policyholder or the insured is obliged to notify PZU SA of the occurrence of the damage immediately, but no later than within 7 days from the date of becoming aware thereof, and in the case of damage occurring outside the borders of the Republic of Poland, no later than within 7 days from the date of return.
2. In the event of failure to comply with the notification obligation within the time frame specified in paragraph 1 due to willful misconduct or gross negligence, PZU SA may reduce the benefit accordingly if such failure contributed to the damage or prevented PZU SA from determining the circumstances and effects of the insurance accident.
3. The consequences of failure to notify PZU SA of the insurance accident shall not arise if PZU SA became aware of circumstances that should have been brought to its attention within the time frame referred to in paragraph 1.

4. In the event of a loss, the policyholder or the insured is obliged to:
 - 1) provide a representative of PZU SA with explanations and assistance in obtaining information regarding the circumstances of the insurance accident and the occurrence of the damage, its subject and amount;
 - 2) prove the occurrence of the insurance accident covered by PZU SA's liability;
 - 3) immediately notify the local police in the event of theft, burglary or robbery, and specify the type and quantity of the missing property and its value, and obtain written confirmation of the notification;
 - 4) immediately notify the relevant carrier of the loss of the baggage of the traveler entrusted for carriage and obtain written confirmation of such notification;
 - 5) immediately notify the manager of the hotel, holiday home, campground or other place of accommodation of any damage that occurred at the place of accommodation or on other premises under their supervision, and obtain written confirmation of such notification;
 - 6) in the event of loss, destruction or damage to travel baggage due to a fortuitous event or rescue operation, obtain from the relevant authorities written confirmation of the damage that has occurred, together with a list of lost items;
 - 7) submit to PZU SA, no later than 7 days from the date of completion of the trip, a list of lost or damaged items, specifying their value, the year of purchase, and documents and explanations regarding the circumstances, nature and extent of the damage.
3. In determining the amount of damage according to the principles set forth in paragraph 2, the percentage of technical wear and tear of the object of the damage, determined by the percentage, shall be deducted.
4. The amount of compensation corresponding to repair costs shall be determined in accordance with the actual damage caused by the insurance accident, according to the average price of the service in question or the repair costs documented by a receipt. In determining the compensation due, no account shall be taken of costs resulting from the lack of spare parts or materials needed to restore the condition that existed before the damage. The amount of damage corresponding to repair costs may not exceed the actual value of the insured object.
5. In determining the amount of damage, no scientific, collector, antique, sentimental (fancy), commemorative value shall be taken into account.
6. If the insured has recovered the stolen property in an undamaged condition before receiving compensation, PZU SA shall only reimburse the necessary costs associated with the recovery of the property, but at most up to the amount that would have accrued to the property as compensation had it not been recovered. If the insured, after receiving compensation, recovers the lost items, they are obliged to return to PZU SA the compensation paid for these items or leave these items at the disposal of PZU SA.
7. If the insured has received compensation from a third party obligated to repair the damage, PZU SA shall reduce the compensation by the amount received by the insured.

DETERMINATION OF COMPENSATION

§ 36

1. In order to prove the occurrence of damage, the insured is obliged to submit:
 - 1) evidence of loss, destruction or damage to travel baggage;
 - 2) confirmation that the parking lot is covered by the video surveillance system referred to in § 31(1)(3);
 - 3) confirmation of the loss of travel baggage by the professional carrier, confirmation of the filing of claims to the professional carrier on this account and its decision;
 - 4) receipt for entrusting a traveler's baggage to a carrier professional, baggage storage;
 - 5) medical documentation confirming the circumstances referred to in § 31(3)(1)(g);
 - 6) medical documentation confirming the circumstances referred to in § 31(3)(1)(g) and (3)(2);
 - 7) in the case of a delay in the delivery of baggage – documents confirming the planned time of delivery of baggage and the actual time of delivery of baggage, confirmation of notification of the delay of baggage to the professional carrier, and receipts detailing the basic necessities purchased in connection with the delay in the delivery of travel baggage;
 - 8) confirmation from the police or relevant services about the loss of baggage as a result of theft, burglary or robbery, detailing the type and quantity of lost property and its value;
 - 9) if it is a traffic accident, a police note or a note from the relevant law enforcement service confirming the accident.
2. To determine the amount of compensation, the value of the object of damage, as documented by the insured, or, in the absence of such documentation, the value of the average retail price of an object of the same or similar type and kind, being sold in the territory of the Republic of Poland on the day the damage occurred, shall be taken into account.

PASSPORT, ID CARD, DRIVER'S LICENSE INSURANCE OBJECT AND SCOPE OF INSURANCE

§ 37

1. The object of passport, ID card, driver's license insurance is the risk of theft, loss or damage to the passport, ID card or driver's license during the insurance period while the insured is traveling outside the Republic of Poland.
2. The following assistance services are covered for the passport, ID card, driver's license insurance:
 - 1) organizing and covering the costs of the Assistance Center's provision of information on the steps to be taken to obtain replacement documents;
 - 2) covering the costs of issuing replacement documents necessary to enable the insured to travel back, including the fees for issuing such documents, and covering the costs of travel to obtain such documents, provided that:
 - a) the theft, loss or damage to such documents occurred within a period of not less than 2 years before the final expiry date,
 - b) the insured has notified the police if the insurance accident occurred under circumstances constituting grounds for suspecting that a crime was committed,
 - c) the insured has notified the management of the hotel, holiday home, campground or other place of accommodation, if the theft or loss of documents occurred at that place of accommodation.

EXCLUSIONS OF PZU SA'S LIABILITY

§ 38

PZU SA shall not be liable where:

- 1) the insurance accident occurred due to intentional fault or gross negligence of the insured, unless in the case of gross

negligence the organization and payment of the costs of assistance services corresponds to considerations of equity under the circumstances;

- 2) the insurance accident occurred due to the willful misconduct of a person with whom the insured lives in the same household;
- 3) the insurance accident occurred due to forfeiture, seizure or destruction by customs or other government authorities;

LIMIT OF LIABILITY

§ 39

1. The limit of liability for passport, ID card, driver's license insurance is PLN 1,200.
2. The limit of liability is the upper limit of PZU SA's liability and is determined for one and all insurance accidents that occurred during the insurance period with respect to a single insured.

PROCEDURE IN THE EVENT OF AN INSURANCE ACCIDENT

§ 40

1. The policyholder or the insured is obliged to notify PZU SA of the occurrence of the insurance accident immediately, but no later than within 7 days from the date of becoming aware thereof, and in the case of the insurance accident occurring outside the borders of the Republic of Poland, no later than within 7 days from the date of return to the Republic of Poland.
2. Upon occurrence of the insurance accident, the policyholder or the insured is obliged to:
 - 1) provide PZU SA with explanations and assistance in obtaining information regarding the circumstances of the insurance accident and the necessary assistance;
 - 2) immediately notify the local police if the passport, ID card, driver's license is stolen, and obtain written confirmation of the notification;
 - 3) immediately notify the manager of the hotel, holiday home, campground or other place of accommodation of the theft or loss of a passport, ID card or driver's license that occurred at the place of accommodation or on other premises under their supervision, and obtain written confirmation of such notification.

CASH INSURANCE

OBJECT AND SCOPE OF INSURANCE

§ 41

1. The object of cash insurance is cash belonging to the insured.
2. Cash insurance covers the risk of loss of cash as a result of burglary or robbery, in cases where the insured had the cash with them or in a locked safe while the insured was traveling outside the Republic of Poland during the insurance period.
3. Compensation shall be determined in the amount of lost cash.

SUM INSURED

§ 42

1. The sum insured is PLN 1,250.
2. The sum insured is the upper limit of PZU SA's liability and is determined for one and all insurance accidents that occurred during the insurance period with respect to a single insured.
3. A deductible of PLN 100 shall apply.

PROCEDURE IN THE EVENT OF AN INSURANCE ACCIDENT

§ 43

1. Upon occurrence of an insurance accident, the insured is obliged to report to the police any burglary or robbery of cash, and if the burglary or robbery occurs at the hotel, also to the hotel management.
2. No later than within 7 days from the occurrence of an insurance accident, the insured is obliged to inform PZU SA of the occurrence of the accident and provide PZU SA with documents confirming the circumstances referred to in paragraph 1 and information on the amount of damage suffered.
3. In the event of failure to comply with the obligation to notify PZU SA about the occurrence of the insurance accident within the time frame specified in paragraph 2 due to willful misconduct or gross negligence, PZU SA may reduce the benefit accordingly if such failure contributed to the damage or prevented PZU SA from determining the circumstances and effects of the insurance accident. The consequences of failure to notify PZU SA of the insurance accident shall not arise if PZU SA became aware of circumstances that should have been brought to its attention within the time frame referred to in paragraph 2.

ADD INSURANCE

OBJECT AND SCOPE OF INSURANCE

§ 44

1. The object of ADD insurance is the consequences of an accident.
2. PZU SA shall be liable for insurance accidents that occurred during the insurance period during the insured's travel outside the Republic of Poland.
3. The scope of insurance covers permanent health impairment, permanent incapacity for work or death of the insured, which occurred no later than within 12 months from the date of occurrence of the insurance accident referred to in paragraph 2.
4. The scope of ADD insurance may be extended to include risks arising from recreational skiing or snowboarding on marked ski slopes against payment of an additional insurance premium.

EXCLUSIONS OF PZU SA'S LIABILITY

§ 45

1. PZU SA's liability excludes the consequences of accidents caused:
 - 1) by the insured having driven a motor vehicle:
 - a) if the insured was not authorized to drive the vehicle,
 - b) while intoxicated or under the influence of narcotic drugs, psychotropic substances, designer drugs, or new psychoactive substances, as defined by anti-drug abuse regulations, unless this had no impact on the occurrence of the insurance accident;
 - 2) while the insured was driving a vehicle other than a motor vehicle, if the insured was not authorized to drive the vehicle in question, unless this had no impact on the occurrence of the insurance accident;
 - 3) while intoxicated or under the influence of narcotic drugs, psychotropic substances, designer drugs, or new psychoactive substances, as defined by anti-drug abuse regulations, unless this had no impact on the occurrence of the insurance accident;

- 4) as a result of intoxication caused by alcohol consumption or the use of narcotic drugs, psychotropic substances, designer drugs, or new psychoactive substances, as defined in the anti-drug abuse regulations;
 - 5) as a result of the insured participating in brawls, with the exception of acting in legitimate self-defense;
 - 6) as a result of the insured willfully committing, or attempting to commit, a crime or deliberate self-mutilation;
 - 7) as a result of the insured committing, or attempting to commit, suicide;
 - 8) as a result of the performance of medical procedures, regardless of who performed them, unless the performance of medical procedures was related to the direct consequences of the insurance accident;
 - 9) as a result of engaging in high-risk sports;
 - 10) as a result of practicing recreational skiing or snowboarding on marked ski slopes, unless PZU SA's liability has been extended in this regard;
 - 11) as a result of playing competitive sports;
 - 12) while performing physical labor;
 - 13) as a result of acts of terrorism, acts of war, martial law or state of emergency that occurred on the territory of a country located in a region of the world threatened by acts of terrorism, acts of war, martial law or state of emergency;
 - 14) as a result of the insured actively participating in strikes, riots, civil commotion, industrial actions, roadblocks or sabotage;
 - 15) as a result of nuclear, chemical or irradiation contamination.
2. PZU SA's liability is excluded for the consequences of illnesses or medical conditions, even those that occur suddenly or are only discovered following an accident or are the cause of the accident. If the disease or medical condition had an impact on the occurrence of the accident, i.e. the cause of the accident is both the disease and an external cause, PZU SA's liability covers permanent health impairment, permanent incapacity for work or death that is a consequence of the external cause.
 3. The fact of being intoxicated or under the influence of narcotic drugs, psychotropic substances, designer drugs or new psychoactive substances, as defined by the anti-drug abuse regulations, and a motor vehicle driving license, shall be evaluated according to the law of the state applicable to the insurance accident site.
 4. PZU SA's liability shall not include general damages for pain, physical and moral suffering and damages consisting in loss, damage or destruction of property.

BENEFITS AND THEIR AMOUNT

§ 46

The following benefits are payable under ADD insurance:

- 1) benefit for permanent health impairment in the amount corresponding to:
 - a) 100% of the sum insured in the case of loss of vision,
 - b) 100% of the sum insured in the case of loss of a limb;
- 2) benefit for permanent incapacity for work – 100% of the sum insured;
- 3) death benefit – 100% of the sum insured.

SUM INSURED

§ 47

1. The sum insured is PLN 45,000.

2. The sum insured is the basis for determining the amount of benefits and is determined for one insurance accident that occurred during the insurance period with respect to a single insured.

PROCEDURE IN THE EVENT OF AN INSURANCE ACCIDENT

§ 48

1. Upon occurrence of an insurance accident, the insured is obliged to:
 - 1) take steps to mitigate its effects by promptly seeking medical care and undergoing the recommended treatment;
 - 2) notify PZU SA of the occurrence of the insurance accident and provide:
 - a) a detailed description of the causes and course of the accident,
 - b) medical documentation confirming that the insured suffered bodily injury or health impairment as a result of the insurance accident during the insurance period,
 - c) a document authorizing to drive vehicles, if the insured was driving the vehicle during the accident;
 - 3) allow PZU SA to obtain information relating to the circumstances set forth in the documents listed in point 2, in particular from the physicians who provided care to the insured both before and after the insurance accident.
2. In the event of the insured's death, the beneficiary is obliged to submit to PZU SA for inspection a copy of the death certificate and a statistical death card or medical documentation confirming the cause of death, if they are entitled to obtain such documents, and a document stating their identity. In the absence of a beneficiary – the person claiming payment of the benefit, as referred to in § 50(2), is additionally required to submit documents of marital status confirming the fact of marriage or relationship to the insured or documents confirming the fact of care of the insured as of the date of their death.
3. PZU SA reserves the right to verify the evidence provided and to request the opinions of consulting physicians.

DETERMINATION AND PAYMENT OF THE BENEFIT

§ 49

1. The types and amount of benefits payable shall be determined after it is established that there is a normal causal relationship between the insurance accident and death, permanent impairment of the insured's health or permanent incapacity for work.
2. Determination of normal causation, as referred to in paragraph 1, and permanent health impairment or permanent incapacity for work shall be based on the documentation provided or information indicated in § 48 and the results of medical examinations.
3. At the request and expense of PZU SA, the insured is obliged to undergo additional medical examinations or examinations by physicians designated by PZU SA, necessary to determine the validity of reported claims.
4. Regardless of the benefits under the GITC, PZU SA shall reimburse the insured for the necessary documented expenses incurred for travel in the Republic of Poland to perform the examinations referred to in paragraph 3.
5. If the insured leaves the territory of the Republic of Poland before the determination of permanent health impairment or permanent incapacity for work – the determination of

permanent health impairment or permanent incapacity for work is made on the basis of medical documentation provided by the insured.

§ 50

1. The benefit for permanent health impairment shall be paid to the insured, and if the insured is a minor – to their legal representative.
2. The benefit for the death of the insured shall be paid to the beneficiary, and in the absence of a beneficiary – to the persons specified below in the following order:
 - 1) to the spouse;
 - 2) to the children in equal parts, and if one of the children died before the death of the insured, the part that would have accrued to that child shall accrue to the other children in equal shares;
 - 3) to the parents in equal parts or in full to one of them if the other parent died before the death of the insured, or if only one of them has parental authority; if neither parent has parental authority, or if the parents are unknown and a guardianship has been established for the insured – to the legal guardians on the same terms as for the parents;
 - 4) individuals called to inherit by law in parts attributable to them in accordance with the statutory inheritance provisions of the Civil Code.

Payment of a benefit to a person or persons in a higher category precludes payment of a benefit to a person or persons in a lower category (the highest category being point 1).

3. The insured may designate or change a beneficiary at any time.
4. In the absence of a beneficiary, PZU SA shall reimburse, within the limits of the sum insured, the documented funeral expenses of the insured, deducted from the due benefit for death, to the person who incurred them, but these expenses shall be reimbursed only if they are not covered from another insurance or otherwise.
5. In the event of the death of the insured not being the consequence of an accident, and before the insured receives the benefit for permanent health impairment – PZU SA shall pay this benefit to the insured's heirs.

PRIVATE CIVIL LIABILITY INSURANCE OBJECT AND SCOPE OF INSURANCE

§ 51

1. The object of private civil liability insurance is the civil liability of the insured person when, while traveling outside the borders of the Republic of Poland, in connection with the performance of activities of private life or property owned for the performance of activities of private life, as a result of a tort (tort liability), they are obliged to compensate for damage to the person or damage to property caused to a third party.
2. The insurance coverage also includes liability related to the use of a bicycle, a personal transportation device.
3. PZU SA provides insurance coverage within the limits of the insured's statutory liability.
4. PZU SA's liability is conditioned upon the occurrence of an insurance accident in the insurance period during the travel of the insured and the filing of a claim on this account before the expiration of the limitation period.
5. The scope of private civil liability insurance may be extended to include risks arising from recreational skiing or snowboarding on marked ski slopes for payment of an additional insurance premium.

EXCLUSIONS OF PZU SA'S LIABILITY

§ 52

1. PZU SA shall not be liable for the damage:
 - 1) caused intentionally;
 - 2) caused by the insured to the policyholder or relatives;
 - 3) consisting in the payment of the following monetary receivables: fines, contractual penalties, court fines, administrative penalties, taxes or other public law receivables;
 - 4) arising out of the ownership, driving, use or operation of any motor vehicles, aircraft, watercraft (excluding small watercraft), electric motor-driven devices (including electric scooters, segways, electric wheelchairs, electric skateboards, electric bicycles), remotely operated (unmanned) vehicle models, watercraft models, flying models, and drones, self-propelled work and agricultural machinery other than personal transportation equipment;
 - 5) caused in a state of intoxication while driving, using or launching motor yachts by the insured, unless this had no impact on the occurrence of the insurance accident;
 - 6) caused under the influence of narcotic drugs, psychotropic substances, designer drugs, or new psychoactive substances, as defined by anti-drug abuse regulations, unless this had no impact on the occurrence of the insurance accident;
 - 7) resulting from the disruption of air traffic or from collisions with aircraft;
 - 8) arising from the exercise of a profession or business;
 - 9) arising from acts of war, martial law, state of emergency or resulting from the insured's participation in strikes, riots, civil commotion, industrial actions, roadblocks, acts of terrorism, or sabotage;
 - 10) covered by the mandatory insurance system, for which the insured is required to have insurance coverage;
 - 11) caused to the environment by its pollution or to the stand of forests or parks;
 - 12) caused by nuclear energy, laser rays, maser rays, ionizing radiation, magnetic field, electromagnetic field, or radioactive contamination;
 - 13) consisting in the destruction, damage, loss or theft of cash, vouchers, works of art, jewelry, items made of precious metals or stones, securities, documents, data carriers or collections of a collectible or archival nature, or items of an antique or unique nature;
 - 14) to property used by the insured under a contract for hotel services, rental, lease, use, gratuitous loan for use, leasing, or a contract for travel services;
 - 15) caused to stored property;
 - 16) due to the possession or use of firearms, pneumatic weapons, or ammunition for these weapons;
 - 17) arising in connection with practicing high-risk sports;
 - 18) arising in connection with practicing recreational skiing or snowboarding on marked ski slopes, unless PZU SA's liability has been extended in this regard;
 - 19) arising in connection with playing elite sports;
 - 20) resulting from the transmission of infectious diseases or infections of which the insured knew or, with due diligence, could have known;
 - 21) related to the infringement of personal interests other than those involving personal injury;
 - 22) related to the infringement of intellectual property rights;
 - 23) caused by animals transported, moved or led in improperly secured equipment for the safety and protection of human life and health, and property, or when they were

- transported, moved or led without equipment for the safety and protection of human life and health, and property;
 - 24) consisting in the obligation to reimburse the fees of the attorney representing the injured party;
 - 25) arising at home.
2. The fact of being intoxicated or in a state after using alcohol, or under the influence of narcotic drugs, psychotropic substances, designer drugs, or new psychoactive substances, as defined by the anti-drug abuse regulations, and the license to drive a motor vehicle, shall be evaluated according to the law of the state applicable to the place where the insurance accident occurred.

SUM GUARANTEED

§ 53

1. The sum guaranteed is PLN 500,000.
2. The sum guaranteed is the upper limit of PZU SA's liability and is determined for one and all insurance accidents that occurred during the insurance period with respect to a single insured.
3. A deductible of PLN 100 shall apply.
4. Within the sum guaranteed, PZU SA is obliged to:
 - 1) cover the costs referred to in § 72(3),
 - 2) cover the fees of experts, appointed in agreement with PZU SA, by the insured or the injured party in order to determine the circumstances, causes or extent of the damage;
 - 3) cover the following defense costs in connection with compensation claims:
 - a) cover necessary costs of judicial defense against the claim of the injured or the person entitled in a dispute conducted in agreement with PZU SA,
 - b) cover necessary costs of court defense in criminal proceedings if the pending proceedings are related to the determination of the insured's liability, provided that PZU SA has requested the appointment of a defense or agreed to cover these costs,
 - c) cover the costs of court proceedings, including mediation or conciliation, and the costs of administrative fees, if PZU SA has agreed to cover these costs.
5. Each payment of compensation or payment of costs listed in paragraph 4 shall reduce the sum guaranteed by the amount paid.

PROCEDURE IN THE EVENT OF AN INSURANCE ACCIDENT

§ 54

1. In the event of an insurance accident that may give rise to civil liability of the insured, the policyholder or insured shall:
 - 1) in case of damage caused in the territory of a country other than the Republic of Poland:
 - a) notify the Assistance Center immediately about the occurrence of an insurance accident, but no later than within 7 days from the date of the accident and comply with the recommendations of the Assistance Center,
 - b) allow the Assistance Center to perform the actions necessary to determine the circumstances of the damage, the validity and amount of the claim,
 - c) not enter into contracts related to this liability without the approval of the Assistance Center,
 - d) immediately, but no later than within 7 days of receipt of a copy of the statement of claim, notify the Assistance Center in order to determine further steps with

- e) PZU SA – if proceedings for compensation for damage have been initiated against the insured,
 - e) provide the Assistance Center, immediately upon receipt, with any summons, copy of the statement of claim, and other court documents addressed to or served on the insured,
 - f) forward the court decision to the Assistance Center within the time frame allowing to take a position on the appeal,
 - g) provide the Assistance Center with a document issued by the competent services confirming the report of an accident on the slope – if the insurance coverage has been extended to include damage caused in connection with recreational skiing or snowboarding on marked ski slopes, for an insurance accident that has occurred while practicing these sports;
- 2) in case of damage caused in the territory of the Republic of Poland:
 - a) notify PZU SA of the insurance accident within 7 days of becoming aware of the injured party's claim for compensation and comply with PZU SA's recommendations,
 - b) provide PZU SA with explanations, provide evidence available to them, necessary to establish the circumstances of the insurance accident and the extent of the loss, and allow the investigation to be conducted,
 - c) immediately, but no later than within 7 days of receipt of a copy of the statement of claim, notify PZU SA in order to determine further steps with PZU SA – if proceedings for compensation for damage have been initiated against the insured,
 - d) provide PZU SA with a court decision within the time frame allowing to take a position on the appeal,
 - e) provide the Assistance Center with a document issued by the competent services confirming the report of an accident on the slope – if the insurance coverage has been extended to include damage caused in connection with recreational skiing or snowboarding on marked ski slopes, or an insurance accident that has occurred while practicing these sports.
 2. In the event of failure to comply with the obligation to notify PZU SA about the occurrence of the insurance accident within the time frame specified in paragraph 1(1)(a) or (2)(a) due to willful misconduct or gross negligence, PZU SA may reduce the compensation accordingly if such failure contributed to the damage or prevented PZU SA from determining the circumstances and effects of the insurance accident.
 3. The consequences of failure to notify PZU SA of the insurance accident shall not arise if PZU SA became aware of circumstances that should have been brought to its attention within the time frame referred to in paragraph 1(1)(a) or (2)(a).
 4. The satisfaction or recognition by the insured of a claim for compensation for damage that is covered by insurance shall have no legal effect with respect to PZU SA if the latter has not given its prior consent.

DETERMINATION AND PAYMENT OF COMPENSATION

§ 55

1. Compensation shall be paid once the insured's liability for the damage is established.
2. If, on account of compensation, the injured party is entitled to both one-time and periodic compensation payments, PZU SA shall satisfy them from the applicable sum guaranteed in the following order:
 - 1) one-time compensation payment;
 - 2) periodic compensation payments.

LEGAL EXPENSES INSURANCE OBJECT AND SCOPE OF INSURANCE

§ 56

1. The object of legal expenses insurance is to cover or reimburse necessary and legally justified legal expenses incurred to protect the insured's legal interests related to the performance of activities of private life while traveling outside the Republic of Poland.
2. The costs are necessary and legally justified if the protection of the insured's legal interests or the assertion of claims is permissible under applicable law.
3. The condition for PZU SA's liability is the occurrence of an insurance accident in the insurance period during the insured's travel.
4. PZU SA insurance coverage includes insurance accidents occurring outside the borders of the Republic of Poland.
5. Legal expenses insurance covers legal expenses incurred in connection with the insured's assertion of their own compensation claims arising:
 - 1) from torts;
 - 2) from sustaining an injury, injury to health, illness or condition for which third parties are responsible.
6. Legal expenses insurance coverage includes the following legal expenses:
 - 1) the costs of the fees of a lawyer appointed by the insured outside the borders of the Republic of Poland;
 - 2) costs of legal opinions.
7. Several events or breaches that give rise to the need to protect the insured's legal interest and are causally related to each other constitute a single insurance accident. In such case, the moment of occurrence of an insurance accident is considered to be the occurrence of the first of these events or the occurrence of the first of these breaches.

EXCLUSIONS OF PZU SA'S LIABILITY

§ 57

PZU SA shall not be liable for legal expenses:

- 1) concerning insurance accidents caused intentionally or in direct connection with the commission of an intentional crime or offense;
- 2) concerning insurance accidents arising from the insured being intoxicated or under the influence of narcotic drugs, psychotropic substances, designer drugs, or new psychoactive substances, as defined by anti-drug abuse regulations, unless this had no impact on the occurrence of the insurance accident;
- 3) concerning insurance accidents that will result in a dispute between the insured and the policyholder;
- 4) concerning insurance accidents resulting in a dispute between the insured and PZU SA, PZU Życie SA, PZU Zdrowie SA, PTE PZU SA, TFI PZU SA, PZU Pomoc SA, PZU Centrum Operacji SA, and TUW PZUW;
- 5) covered under the insurance contract concluded by the insured with another insurance company;
- 6) incurred in proceedings brought against the insured by close persons of the insured;
- 7) in proceedings in the field of tax law, customs law, concerning other public law fees, as well as criminal tax law;
- 8) in proceedings in the field of family and guardianship law, and inheritance law;
- 9) in proceedings in the field of commercial law, company law, agency contracts, investment fund law, bond law, securities law, cooperative law, association law, and trade union law;

- 10) arising from contracts for: loan guarantee, debt assumption, loan, bank account, financial intermediation, or life insurance, if related to insurance capital fund;
- 11) in restructuring, arrangement, reorganization, or bankruptcy proceedings;
- 12) arising from employment contracts or other legal relationships relating to the performance of functions of members of legal entity bodies;
- 13) arising from copyright law, patent law, trademarks, other intellectual property rights and industrial property rights, antitrust law, or competition law;
- 14) arising from the scope of the press law;
- 15) remaining in connection with gaming, betting, futures or speculative transactions;
- 16) remaining in connection with zoning, subdivision, consolidation or expropriation of real property, privatization, re-privatization or other ownership transformations, or real estate demarcation proceedings;
- 17) arising from the scope of the construction law;
- 18) in proceedings before international tribunals;
- 19) related to driving or owning motor vehicles;
- 20) for damage to cash, retail vouchers, money substitutes, works of art, jewelry, items made of precious metals or stones, securities, documents or collections of a collectible or archival nature, or items of an antique or unique nature;
- 21) related to the conscious concealment by the insured of information or documents that may affect the manner in which legal aid is provided;
- 22) related to the assertion of claims for improper performance of services by entities acting on behalf of PZU SA;
- 23) when the defense of the insured's interests is contrary to good morals;
- 24) in matters related to the conduct of business by the insured or their professional activities;
- 25) in matters related to real property, civil structures, or premises;
- 26) related to access to public information;
- 27) related to the protracted nature of the proceedings;
- 28) related to a claim or legal proceedings against a travel agency, carrier or their agents if the subject matter of the claim or legal proceedings meets the conditions for consideration through arbitration or complaint proceedings.

SUM INSURED AND LIMITS OF LIABILITY

§ 58

1. The sum insured is PLN 20,000.
2. The sum insured is the upper limit of PZU SA's liability and is determined for one and all insurance accidents that occurred during the insurance period with respect to all insured persons jointly.

PARTICIPATION OF A LAWYER

§ 59

1. The insured has the right to freely choose a lawyer to defend and represent their interests.
2. PZU SA may also recommend a lawyer to the insured without obligation.
3. In a power of attorney granted to the lawyer, the insured is obliged to instruct the lawyer to keep PZU SA informed of the status of the case.
4. The lawyer shall be liable only to the insured, and PZU SA shall have no liability for the lawyer's actions.

§ 60

The lawyer's fees shall be covered as follows:

- 1) reimbursement of lawyer's fees shall be made in an amount not exceeding twice the minimum rate determined under the relevant provisions of law on fees for the activities of such lawyer;
- 2) the rules described in point 1 shall apply to the amount of remuneration for a lawyer for providing services at each stage of protection of the insured's legal interests, with a total of one remuneration determined according to these rules for the entire period of services (pre-litigation and litigation stages).

COMMON PROVISIONS

CONCLUSION OF AN INSURANCE CONTRACT

§ 61

1. An insurance contract may be concluded in the simultaneous presence of both parties to the contract or by means of distance communication, in compliance with the applicable laws in this regard.
2. Subject to paragraph 5, the insurance contract shall be concluded for a fixed period of time from 1 day to 30 days, and in the case of cancellation insurance – from 1 day to 365 days, but in the case of cancellation insurance, the insurance contract shall concluded no later than 24 hours before the travel commences.
3. The policyholder shall conclude the insurance contract in the Insurance Variant chosen by them from among the six Variants specified in the Appendix to the GITC, offered by PZU SA on the date of concluding the insurance contract and with the reservation that the insurance contract in Variant 4 may be concluded only with the purchase of a domestic ticket.
4. The insurance contract may be concluded as either an individual insurance contract or a multi-party insurance contract. In the case of a multi-person insurance contract, the coverage period and the Insurance Variant are the same for all insureds named in the insurance contract.
5. A policyholder can be a person who is at least 18 years old.
6. The insurance contract is concluded on the basis of the policyholder's application containing the information necessary to assess the risk and determine the insurance premium.
7. The conditions for concluding an insurance contract by means of distance communication are as follows:
 - 1) prior reading of the Regulations and GITC and their acceptance by the policyholder;
 - 2) prior PZU's confirmation of acceptance of the policyholder's application;
 - 3) payment of the insurance premium within the time frame specified in the insurance contract.
8. PZU SA shall deliver the text of the GITC to the policyholder prior to the conclusion of the insurance contract, subject to paragraph 7.
9. If the insurance contract is concluded by means of distance communication, the text of the GITC is made available at PZU SA's branches and on its website, and is provided to the policyholder along with the insurance certificate.
10. The insurance contract is concluded upon payment of the insurance premium. The conclusion of the insurance contract is confirmed by PZU SA with an insurance certificate.
11. The policyholder may enter into an insurance contract for someone else's account (for the account of the insured). In this case, the policyholder is obliged to inform the insured of the rights and obligations under the insurance contract for their account.

12. If an insurance contract is concluded for the account of a third party, the insured may request that PZU SA provide them with information on the provisions of the concluded insurance contract and the GITC insofar as they relate to the rights and obligations of the insured.
13. The policyholder is obliged to inform PZU SA of all circumstances known to them, which PZU SA inquires about in the application or before the conclusion of the insurance contract in other letters. If the policyholder enters into an insurance contract through a representative, this obligation is also incumbent on the representative and further includes circumstances known to them. If PZU SA concludes an insurance contract despite having no answers to individual questions, the omitted circumstances are considered irrelevant.
14. During the term of the insurance contract, the policyholder is obliged to report changes in the circumstances referred to in paragraph 11. The policyholder is obliged to notify PZU SA of these changes as soon as they become aware of them.
15. If an insurance contract is concluded for someone else's account, the obligations set forth in paragraphs 13 and 14 are incumbent on both the policyholder and the insured, unless the insured was unaware of the conclusion of the insurance contract for their account.
16. PZU SA shall not be liable for the consequences of circumstances that, in violation of paragraphs 13 and 14, were not made known to it. If a violation of paragraphs 13–15 has occurred due to willful misconduct, it shall be assumed in case of doubt that the insurance accident provided for in the insurance contract and its consequences are the result of the circumstances referred to in the preceding sentence.
17. In the case of an insurance contract concluded for the account of a third party, the policyholder shall provide PZU SA with a statement where the policyholder undertakes to deliver the GITC to the insured before the insured is covered, in writing or, with the consent of the insured, on another durable medium.
18. The territorial scope of insurance shall be set out in the insurance certificate and include the countries specifically defined in the GITC.
19. A change of the date of the travel covered by the insurance contract, including a change of a ticket reservation through PLL LOT SA or a change of the date of an organized holiday, does not represent an amendment to the insurance contract as concluded. This contract may be terminated by mutual agreement of the parties and a new insurance contract may be concluded that incorporates the above travel changes.

BEGINNING AND TERMINATION OF PZU SA'S LIABILITY

§ 62

PZU SA's liability begins:

- 1) in cancellation insurance:
 - a) upon conclusion of the insurance contract if the insurance premium was paid at the conclusion of the insurance contract, or
 - b) as from the day following the payment of the insurance premium in case the insurance premium was not paid at the conclusion of the insurance contract;
- 2) in insurances not listed in point 1:
 - a) upon conclusion of the insurance contract if the insurance premium was paid at the conclusion of the insurance contract, or
 - b) as from the day following the payment of the insurance premium in case the insurance premium was not paid at the conclusion of the insurance contract;

and no earlier than the start of the travel in the territory of the Republic of Poland (the final departure of the insured from home to go directly on the travel).

§ 63

1. Insurance coverage expires:
 - 1) at the end of the insurance period as specified in the insurance certificate, but no later than when the insured returns home from their travel or to a medical facility in the territory of the Republic of Poland;
 - 2) as of the date of delivery of the notice of termination of the insurance contract in the case referred to in § 67;
 - 3) as of the date of delivery to PZU SA of the policyholder's statement on termination of the insurance contract with immediate effect in the case referred to in paragraph 3;
 - 4) as of the date of termination of the insurance contract by mutual agreement;
 - 5) with respect to the insured in question, upon their death;
 - 6) as of the date of withdrawal from the insurance contract, as referred to in § 64.
2. The insurance contract may be terminated at any time by mutual agreement of the parties.
3. The insurance contract may be terminated by the policyholder at any time with immediate effect by making a statement to this effect.

§ 64

1. If the insurance contract is concluded for a period longer than 6 months, the policyholder shall have the right to withdraw from the insurance contract within 30 days, and if the policyholder is an entrepreneur – within 7 days from the date of conclusion of the insurance contract, by submitting a statement to this effect, subject to paragraph 2. If PZU SA failed to inform the consumer policyholder of their right to withdraw from the insurance contract upon conclusion of the contract at the latest, the 30-day period runs from the date the consumer policyholder became aware of this right. Withdrawal from the insurance contract shall not release the policyholder from the obligation to pay the insurance premium for the period during which PZU SA provided insurance coverage.
2. In the case of conclusion of an insurance contract by means of distance communication, where the policyholder is a consumer, the period for the policyholder to withdraw from the insurance contract by submitting a written statement to this effect is 30 days from the date on which the policyholder is informed of the conclusion of the insurance contract, or from the date on which the policyholder is served with the information to be provided to the consumer under the regulations on the conclusion of distance contracts, whichever is later. The time frame shall be considered to have been met if the statement was sent before the time frame expiration. A consumer policyholder is not entitled to withdraw from an insurance contract if the insurance contract was concluded for a period of less than 30 days.

INSURANCE PREMIUM

§ 65

1. The insurance premium is calculated for the duration of PZU SA's liability on the basis of the premium tariff in effect on the date of the insurance contract.
2. The insurance premium is determined according to:
 - 1) the sum insured or the sum guaranteed;
 - 2) insurance period;
 - 3) Insurance Variant;
 - 4) territorial scope of insurance;

- 5) the purchase price of an airline ticket;
- 6) number of insured persons.

§ 66

1. The due date for payment of the insurance premium shall be the day before the start of the insurance period specified in the contract.
2. The premium is paid in a non-cash form. The date on which the insurance premium is paid shall be considered the date on which the bank account designated by PZU SA is credited with the full amount of the insurance premium.
3. The premium shall not be subject to indexation.

§ 67

In the event of the discovery of a circumstance that entails a significant change in the probability of an insurance accident, either party may demand a corresponding change in the insurance premium, starting from the time when the circumstance occurred, but not earlier than from the beginning of the current insurance period. If such a request is made, the other party may, within 14 days, terminate the insurance contract with immediate effect by making a statement to that effect.

§ 68

If insurance coverage expires before the end of the period for which the insurance contract was concluded, the policyholder shall be entitled to a refund of the insurance premium for the period of unused insurance coverage.

GENERAL RULES FOR DETERMINING AND PAYING BENEFITS

§ 69

1. PZU SA is obliged to fulfill the benefit within 30 days counting from the date of receipt of notice of an insurance accident.
2. If within the time frame set forth in paragraph 1, clarification of the circumstances necessary to establish PZU SA's liability or the amount of the benefit proved impossible, the benefit should be satisfied within 14 days from the date on which, with due diligence, clarification of those circumstances was possible. However, the undisputed part of the benefit of PZU SA should be fulfilled within the period specified in paragraph 1.
3. PZU SA is obliged to the following:
 - 1) upon receipt of a notification on the occurrence of an insurance accident, within 7 days from the date of receipt of that notification, to inform the policyholder or the insured, if they are not the persons making the notification, and to undertake proceedings to determine the facts of the insurance accident, the legitimacy of the claims made and the amount of the benefit, as well as to inform the person making the claim in writing or in another manner to which the person agreed, what documents are needed to determine the liability of PZU SA or the amount of the benefit, if this is necessary for further proceedings; in the case of an insurance contract concluded for the account of a third party, notification of the occurrence of an insurance accident may also be submitted by the insured or their heirs; in this case, the heir is treated as the person entitled under the insurance contract;
 - 2) if within the time frame specified in paragraphs 1 and 2, it fails to fulfill the benefit, to notify in writing:
 - a) the person making the claim, and
 - b) the insured in the case of an insurance contract concluded for someone else's account if they are not the person making the claim

- of the reasons for the inability to satisfy their claims in whole or in part, as well as to provide the undisputed portion of the benefit;
- 3) if the benefit is not due or is due in an amount different from that specified in the submitted claim, to communicate this in writing to:
 - a) the person making the claim, and
 - b) the insured in the case of an insurance contract concluded for someone else's account if they are not the person making the claim
 – specifying the circumstances and the legal basis justifying the total or partial denial of the benefit, and to instruct the person about the possibility of judicial redress;
- 4) to make information and documents – collected for the purpose of determining the liability of PZU SA or the amount of benefit – available to the policyholder, the insured, the person making a claim or the person entitled under the insurance contract; these persons may request PZU SA to provide written confirmation of the information made available, and they also may request making the photocopies of documents be at their own expense and confirming the conformity of the photocopies with the true copies by PZU SA;
- 5) to make the information and documents referred to in point 4 available to the persons referred to in point 4, upon their request, in electronic form;
- 6) at the request of the insured or the person entitled under the insurance contract, to share information in its possession related to the insurance accident that is the basis for determining the liability of PZU SA and for determining the circumstances of the insurance accident, as well as the amount of the benefit;
- 7) at the request of the policyholder or the insured, to provide information about the statements made by them at the stage of the insurance contract conclusion for the purpose of assessing the insurance risk or copies of documents prepared at this stage.

§ 70

1. Subject to paragraph 2, payment of benefits or claims due shall be made in the territory of the Republic of Poland in Polish zlotys, with the exception of costs reimbursed directly to receipt issuers abroad.
2. Reimbursement of costs incurred outside the Republic of Poland shall be made on the territory of the Republic of Poland in Polish zlotys according to the average exchange rate of the National Bank of Poland in effect on the date of determining the amount of costs to be reimbursed.

§ 71

PZU SA is obliged to compensate for damage resulting from non-performance or improper performance of the insurance contract, unless the non-performance or improper performance is a consequence of circumstances for which PZU SA is not liable.

OBLIGATIONS OF THE POLICYHOLDER AND THE INSURED IN THE EVENT OF AN INSURANCE ACCIDENT

§ 72

1. Upon occurrence of an insurance accident, the policyholder or the insured is obliged to:
 - 1) use the means available to them to save the object of insurance and to prevent or reduce the extent of the damage;
 - 2) secure the possibility of compensation claims against those responsible for the damage.

2. If the policyholder or the insured intentionally or due to gross negligence failed to apply the measures specified in paragraph 1(1), PZU SA shall be free from liability for damages arising on this account.
3. PZU SA is obliged, within the limits of the sum insured or the sum guaranteed, respectively, to reimburse costs resulting from the application of measures referred to in paragraph 1(1), if these measures were expedient, even if they proved to be ineffective.

TRANSFER OF CLAIMS TO PZU SA

§ 73

1. As of the date of compensation payment by PZU SA, the claims of the insured against the third party liable for the loss shall be transferred by force of law to PZU SA up to the amount of paid compensation, subject to paragraph 2. If PZU SA has covered only part of the loss, the insured shall be entitled to priority of satisfaction over PZU SA claims as to the remaining part.
2. Claims of the insured against persons with whom the insured remains in a common household shall not be transferred to PZU SA.
3. At the request of PZU SA, the insured is obliged to provide assistance in pursuing claims from third parties by sharing information and documents necessary to pursue the claim.
4. If the insured, without the consent of PZU SA, waived or limited the claim against the person responsible for the damage, PZU SA may deny compensation or reduce it accordingly.
5. If the waiver or limitation of the claim is disclosed after the compensation has been paid, PZU SA may require the insured to return all or part of the compensation paid.

FINAL PROVISIONS

§ 74

1. A complaint or grievance shall be submitted to any PZU SA unit serving the customer.
2. A complaint or grievance may be submitted:
 - 1) in writing – either in person or sent by mail within the meaning of the Postal Law, for example, by writing to the address: PZU SA ul. Postępu 18A, 02-676 Warsaw (address for correspondence only) or posted at a facility of an entity engaged in the delivery of correspondence within the European Union;
 - 2) in writing – sent to the electronic delivery address of PZU SA: AE:PL-87870-56995-FHIFV-22, registered in the database of electronic addresses referred to in the Act on Electronic Delivery;
 - 3) verbally – by phone, for example, by calling the hotline number 801 102 102, or in person for the record during a visit to the unit referred to in paragraph 1;
 - 4) in electronic form – by sending an e-mail to reklamacje@pzu.pl or by filling out a form at www.pzu.pl.
3. PZU SA shall consider the complaint or grievance and respond to it, without undue delay, but no later than within 30 days of its receipt, subject to paragraph 4.
4. In particularly complicated cases, making it impossible to consider the complaint or grievance and respond to it within the time limit referred to in paragraph 3, PZU SA shall provide the person who submitted the complaint or grievance with information in which PZU SA:
 - 1) explains the reason for the delay;
 - 2) indicates the circumstances that must be established for the consideration of the case;

- 3) specifies the expected time limit for considering the complaint or grievance and responding to it, but this time limit may not exceed 60 days from the date of receipt of the complaint or grievance.
5. PZU SA's response to the complaint or grievance shall be delivered to the person who submitted it:
 - 1) if the customer is a natural person – in writing, and the response may be delivered by e-mail only upon request of the customer;
 - 2) if the customer is an entity other than the one indicated in point 1 – in writing or by means of another durable medium.
6. A natural person who has filed a complaint has the right to submit a request to the Financial Ombudsman regarding:
 - 1) failure to consider claims in the complaint handling procedure;
 - 2) failure to perform the actions resulting from a complaint handled in accordance with the will of that person within the period specified in the response to that complaint.
7. Complaints and grievances are handled by the organizational units of PZU SA that have jurisdiction over the subject matter.
8. Complaints shall be regulated by the Act on the Processing of Complaints by Financial Market Operators, the Financial Ombudsman and the Financial Education Fund and by the Insurance Distribution Act.
9. PZU SA provides for out-of-court dispute resolution.
10. The authorized entity within the meaning of the Act on Out-of-Court Resolution of Consumer Disputes, competent for PZU SA to handle disputes out of court, is the Financial Ombudsman, whose website address is: www.rf.gov.pl.
11. The policyholder, insured, beneficiary and the person entitled under the insurance contract, being a consumer, shall have the right to seek assistance from the Municipal and District Consumer Ombudsmen.
12. PZU SA is subject to the supervision of the Financial Supervision Commission.
13. The language used by PZU SA in its relations with the consumer is Polish.
14. An action for a claim under an insurance contract may be brought in accordance with the rules of general jurisdiction or before the court having jurisdiction over the place of residence or seat of the policyholder, insured or the person entitled under the insurance contract.
15. An action for a claim under an insurance contract may be brought in accordance with the rules of general jurisdiction or before the court having jurisdiction over the place of residence of the heir of the insured or of the person entitled under the insurance contract.

APPENDIX TO THE GITC – INSURANCE OPTIONS

Risks	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
	Cancellation insurance	Travel insurance	Comprehensive insurance (Travel + Cancellation)	Cancellation insurance PLUS Baggage	Travel insurance PLUS Wintersports	Comprehensive Insurance PLUS Wintersports
Cancellation insurance	+	-	+	+	-	+
Treatment expenses and assistance insurance	-	+	+	-	+	+
Hospital treatment insurance	-	+	+	-	+	+
Travel delay or travel cancellation insurance	-	+	+	-	+	+
Passenger late arrival insurance	-	+	+	-	+	+
Travel shortening insurance	+	+	+	+	+	+
Travel baggage insurance	-	+	+	+	+	+
Passport, ID card, driver's license insurance	-	+	+	-	+	+
Cash insurance	-	+	+	-	+	+
ADD insurance	-	+	+	-	+	+
Private civil liability insurance	-	+	+	-	+	+
Legal expenses insurance	-	+	+	-	+	+

* Extension of insurance coverage to include the risk of recreational skiing or snowboarding on marked ski slopes is possible during periods when PZU SA's special offer in this regard is in force.