

“PZU ASSISTANCE IN TRAVEL BY LOT” INSURANCE

Insurance product details

ENTERPRISE: POWSZECHNY ZAKŁAD UBEZPIECZEŃ SPÓŁKA AKCYJNA REGISTERED IN POLAND

Product: PZU ASSISTANCE IN TRAVEL BY LOT



Full information given before entering into the insurance contract and contractual information is provided in other documents, i.e. “PZU ASSISTANCE IN TRAVEL BY LOT” General Insurance Terms and Conditions, established by Resolution No. UZ/222/2025 of 2 September 2025 of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Akcyjna.

What type of insurance cover is this?

This insurance cover belongs to groups: 1, 8, 9, 13, 17 and 18 of Section II of the insurance classification contained in the Appendix to the “Act on Insurance and Reinsurance Activities.”



What is covered by the insurance?

The contract covers only the product elements selected by the customer (six insurance options are available):

Option I Cancellation insurance

- ✓ Travel cancellation (possible only in cases specified in GITC, e.g., accident, sudden illness, death of a relative);
- ✓ travel shortening risk;

Option II Travel insurance

- ✓ organization of medical assistance and payment of its costs in case of a sudden illness or accident, and organization and payment of assistance costs;
- ✓ risk of hospitalization;
- ✓ risk of delayed travel or travel cancellation;
- ✓ risk of passenger late arrival;
- ✓ travel shortening risk;
- ✓ risk of loss, destruction, damage or delay of travel baggage;
- ✓ risk of loss, destruction or damage of documents;
- ✓ risk of cash loss;
- ✓ consequences of accidents;
- ✓ private civil liability;
- ✓ risk of incurring legal costs abroad;

Option III Comprehensive insurance (Travel + Cancellation)

- ✓ travel cancellation (possible only in 7 cases specified in GITC, e.g., accident, sudden illness, death of a relative);
- ✓ organization of medical assistance and payment of its costs in case of a sudden illness or accident, and organization and payment of assistance costs;
- ✓ risk of hospitalization;
- ✓ risk of delayed travel or travel cancellation;
- ✓ risk of passenger late arrival;
- ✓ travel shortening risk;
- ✓ risk of loss, destruction, damage or delay of travel baggage;
- ✓ risk of loss, destruction or damage of documents;
- ✓ risk of cash loss;
- ✓ consequences of accidents;
- ✓ private civil liability;
- ✓ risk of incurring legal costs abroad;

Option IV Cancellation Insurance PLUS Baggage available only when purchasing a domestic ticket:

- ✓ travel cancellation (possible only in 7 cases specified in GITC, e.g., accident, sudden illness, death of a relative);
- ✓ travel shortening risk;
- ✓ risk of loss, destruction, damage or delay of travel baggage;

Option V – Travel Insurance PLUS Wintersports;



What is not covered?

The insurance does not cover:

- ✗ people over the age of 65;
- ✗ Polish citizens for whom Poland is not a country of permanent residence;
- ✗ foreigners for whom Poland is not the country of residence,
- ✗ Polish citizens and foreigners who were outside Poland at the time of the insurance contract;
- ✗ trips longer than 30 days;
- ✗ in travel cancellation insurance – reimbursement of the costs of obtaining an entry visa and handling fees;
- ✗ in travel delay or travel cancellation insurance – delay of a scheduled flight for which the ticket was not purchased through PLL LOT;
- ✗ in travel baggage insurance – baggage entrusted to a professional carrier.

In addition, in terms of arranging for medical assistance and covering its costs, the insurance does not cover, among other things:

- ✗ travel for planned treatment;
 - ✗ 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 prior to the conclusion of the insurance contract;
- If there are contraindications to travel due to health reasons, the contract covers only treatment expenses and assistance services for those insurance accidents that were not related to the existing contraindications.



What are the limitations of the insurance coverage?

The insurance coverage excludes, among other things:

- ! consequences of accidents occurring due to willful misconduct or gross negligence of the insured or caused by the insured while under the influence of alcohol or psychotropic substance;
- ! consequences of accidents of the insured’s driving a vehicle if the insured did not have a license;
- ! damage caused by engaging in elite sports or high-risk sports;
- ! damage caused by the performance of physical labor;
- ! loss, damage or destruction of valuables, works of art, computer equipment, or cell phones;
- ! damage resulting from the delay of non-cruise aircraft,
- ! damage caused by riots, unrest, civil commotion,
- ! damage resulting from mental disorders, behavioral disorders, including neuroses of the insured or a travel companion;
- ! damage related to delayed delivery of travel baggage during travel within Poland and after the insured’s return to Poland or to the country of permanent residence or to the country of residence;
- ! damage consisting exclusively of damage to or destruction of suitcases, bags, briefcases, backpacks or similar items used to carry travel baggage.

For a full list of restrictions, see GITC.

Option VI – Comprehensive Travel Insurance PLUS Wintersports.

Number of benefits (the same under all options):

- ✓ travel cancellation – the flight cost plus a maximum of PLN 2,500 for unused travel expenses
- ✓ organization of medical assistance and coverage of costs in case of sudden illness or accident, and organization and coverage of costs of assistance services* – up to PLN 1,000,000 (emergency dental expenses up to PLN 1,200, cremation or transport of remains up to PLN 25,000, search action up to PLN 20,000)
- ✓ hospitalization – PLN 75 for each full day up to a maximum of PLN 3,750
- ✓ delay, travel cancellation* – travel delay: PLN 400 up to a maximum of PLN 1,600, cancellation up to PLN 2,500
- ✓ passenger late arrival* – up to PLN 1,000
- ✓ travel shortening* – up to PLN 2,500
- ✓ loss, destruction, damage or delay of baggage* – loss, destruction or theft up to PLN 5,000 for the whole (limit for one item PLN 1,000, limit for sports equipment PLN 1,200, delay of baggage: up to PLN 900)
- ✓ loss, destruction, damage of documents – up to PLN 1,200
- ✓ loss of personal cash* – up to PLN 1,250
- ✓ consequences of accidents – up to PLN 45,000
- ✓ private civil liability* – up to PLN 500,000
- ✓ legal costs incurred in another country – up to PLN 20,000

*A deductible of PLN 100 applies.



Where does the insurance apply?

Ubezpieczenie obowiązuje:

- ✓ in Poland and in connection with traveling in Poland under option IV,
- ✓ worldwide, depending on the policyholder's designated travel destination country. The area of coverage is indicated in the insurance certificate.



What are the insured's obligations?

Among other things, the insured is obliged to:

- contact the Assistance Center before taking steps on their own,
- deliver the required documents to PZU SA,
- provide all the data necessary to arrange for the assistance needed,
- enable the Assistance Center's physicians to access necessary medical information,
- comply with the recommendations of the Assistance Center, providing information and necessary powers of attorney.

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*, was unable to contact the Assistance Center by phone, they must do so within 7 days from the date on which contacting the Assistance Center became possible and state the reason for being unable to contact the Assistance Center.



How and when to pay premiums?

The premium is paid by the policyholder. The premium is paid on a one-off basis. The premium is paid at the time of purchasing an airline ticket via www.lot.com



When does the insurance cover start and end?

The insurance cover starts from the day following the conclusion of the insurance contract, but not earlier than the day following the payment of the insurance premium and not earlier than at the time the insured begins travel (ultimately leaves home to go directly on the travel).

The insurance cover expires, among other things:

- 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) upon the insured's death;
- 3) as of the date of termination of the insurance contract by mutual agreement;
- 4) as of the date of delivery to PZU SA of the policyholder's statement on termination of the insurance contract with immediate effect.



How to terminate the contract?

The insurance contract may be terminated at any time by mutual agreement of the parties to the insurance contract. The insurance contract may be terminated by the policyholder at any time with immediate effect by submitting a relevant statement to PZU SA.