

PZU ASSISTANCE IN TRAVEL BY LOT



Insurance product details

Company: Powszechny Zakład Ubezpieczeń Spółka Akcyjna registered in Poland

Product: PZU ASSISTANCE IN TRAVEL BY LOT

Full information provided prior to the conclusion of an insurance contract and contractual information is provided in other documents, i.e. the "PZU ASSISTANCE IN TRAVEL BY LOT" General Insurance Terms and Conditions as determined by the resolution of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Akcyjna No. UZ/54/2021 dated 9 March, 2021.

What type of insurance cover is this?

This insurance cover belongs to groups: 1, 8, 9, 13, 17 and 18, Section II, of the classification of insurance included in the appendix to the "Act on Insurance and Reinsurance Activities".



What is covered by the insurance?

The contract covers only product elements selected by the Client (three options of insurance cover are available):

Option I trip cancellation and trip curtailment insurance

- ✓ trip cancellation (only in 7 cases specified in General Terms and Conditions e.g. accident, sudden illness, death of family member);
- ✓ trip curtailment risk;

Option II travel insurance without trip cancellation insurance

- ✓ organization of medical assistance and payment of medical expenses in the event of a sudden illness or accident, as well as organization and payment of assistance costs;
- ✓ hospitalization risk;
- ✓ trip delay or cancellation risk;
- ✓ missed departure risk;
- ✓ trip curtailment risk;
- ✓ risk of baggage loss, destruction, damage or delay;
- ✓ risk of document loss, destruction or damage;
- ✓ risk of loss of cash;
- ✓ consequences of accidents;
- ✓ general liability insurance in private life;
- ✓ risk of incurring legal expenses abroad;

Option III travel insurance with trip cancellation insurance

- ✓ trip cancellation (only in 7 cases specified in General Terms and Conditions e.g. accident, sudden illness, death of family member);
- ✓ organization of medical assistance and payment of medical expenses in the event of a sudden illness or accident, as well as organization and payment of assistance costs;
- ✓ hospitalization risk;
- ✓ trip delay or cancellation risk;
- ✓ missed departure risk;
- ✓ trip curtailment risk;
- ✓ risk of baggage loss, destruction, damage or delay;
- ✓ risk of document loss, destruction or damage;
- ✓ risk of loss of cash;
- ✓ consequences of accidents;
- ✓ general liability insurance in private life;
- ✓ risk of incurring legal expenses abroad;



What is not covered?

The insurance does not cover:

- ✗ people over 65 years;
- ✗ Polish citizen for whom Poland is not their country of permanent residence;
- ✗ foreigners for whom Poland is not a country of residence;
- ✗ Polish citizen and foreigners who were staying outside Poland when concluding an insurance contract;
- ✗ trips longer than 30 days;
- ✗ in the case of the trip cancellation insurance - reimbursement of the costs of obtaining an entry visa and handling fees;
- ✗ in the case of the trip delay or trip cancellation insurance – a delay of scheduled flight for which the ticket was not purchased through LOT Polish Airline;
- ✗ in the case of the insurance of baggage loss, destruction or damage – a luggage which was deposited with a professional carrier;

In the case of organization of medical assistance and payment of medical expenses insurance does not cover:

- ✗ trips for planned treatment;
- ✗ costs of the basic treatment of a chronic disease or recommended post-hospitalization treatment and costs of treatment of consequences, exacerbations or complications of injuries that occurred prior to the conclusion of the insurance contract;

If there are contraindications to travel for health reasons, the contract covers only the costs of medical treatment and assistance services relating to insured events that are not associated with the existing contraindications.



What are the limitations of insurance cover?

The insurance cover excludes, without limitation:

- ! consequences of accidents occurring due to wilful misconduct or gross negligence of the insured or caused by the insured while inebriated or intoxicated;
- ! consequences of accidents occurring as a result of the insured driving a vehicle if the insured did not have a license;
- ! damage caused by practising competitive or high-risk sports;
- ! damage caused in connection with amateur skiing or snowboarding;

Amount of benefits (the same under all options):

- ✓ trip cancellation* – The flight cost plus a maximum of PLN 2,250 for unused travel expenses
- ✓ organization of medical assistance and payment of medical expenses in the event of a sudden illness or accident, organization and payment of assistance costs* – up to PLN 500,000 (emergency dental expenses up to PLN 1,000, cremation or repatriation of remains up to PLN 22,500, search action up to PLN 20,000)
- ✓ hospitalization – PLN 65 for each full day up to a maximum of PLN 3,250
- ✓ trip delay, trip cancellation* – trip delay: PLN 350 up to a maximum of PLN 1,400, trip cancellation up to PLN 2,250
- ✓ missed flight departure* – up to PLN 900
- ✓ trip curtailment* – up to PLN 2,250
- ✓ baggage loss, destruction, damage or delay* – up to PLN 4,500 for the whole baggage lost, destroyed or stolen (valuables up to PLN 1,000 / limit per item PLN 1,000, baggage delay: up to PLN 750)
- ✓ document loss, destruction or damage – up to PLN 1,000
- ✓ loss of personal cash* – up to PLN 1,250
- ✓ consequences of accidents – up to PLN 45,000
- ✓ general liability insurance in private life* – up to PLN 500,000
- ✓ legal expenses incurred in another country – up to PLN 20,000

*An excess of PLN 100 applies; in case of the trip cancellation insurance the excess is 10% of compensation amount not less than PLN 100.

- ! damage caused by performing physical work;
- ! loss of, damage to or destruction of valuables, works of art, computer equipment, mobile phones;
- ! damage resulting from a flight delay other than scheduled flights;
- ! damage arising in connection with riots, commotion, social unrest;
- ! damage caused by mental disorders, behavioural disorders, including neuroses of the insured or travel partner;
- ! damage related to delay in the delivery of luggage while traveling within the territory of Poland or after returning to Poland or to the country of permanent residence or to the country of residence;
- ! damage caused only in suitcases, bags, briefcases or similar items used to transport a luggage.

A full list of limitations is set out in the GTC.



Where does the insurance cover apply?

The insurance cover applies:

- ✓ in Poland and in connection with travelling across Poland (organized trips);
- ✓ worldwide, depending on the country of the travel destination specified by the policyholder. The territory covered by the insurance is specified in the insurance certificate.



What are the insured's obligations?

The insured is, without limitation, obliged to:

- contact the Help Center before taking steps on their own;
- deliver the required documents to PZU SA;
- provide all data necessary to arrange for the assistance needed;
- provide Help Center physicians with access to necessary medical information;
- follow the recommendations of the Help Center, furnish information and necessary powers of attorney.

If the insured or a person acting on their behalf are unable, for reasons beyond their control, including due to a fortuitous event or force majeure, to contact the Help Center by phone, they are obliged to do so within 7 days from the date on which contact with the Help Center became practicable and to give the reason for being unable to contact the Help Center.



How and when to pay premiums?

Payment of a premium is the responsibility of the insured. The premium is paid on a one-off basis. The premium is paid at the time of purchasing a flight ticket via www.lot.com



When does the insurance cover start and end?

The insurance cover starts on the day following the conclusion of the insurance contract, but no earlier than on the day following payment of the insurance premium and no earlier than at the time the insured begins travel (ultimately leaves home for the purpose of directly commencing travel).

The insurance cover expires, without limitation:

- 1) at the end of the insurance period specified in the insurance certificate, but no later than at the time of returning home or to a medical facility located in the Republic of Poland;
- 2) upon the insured's death;
- 3) on the date the insurance contract is terminated by agreement of the parties;
- 4) on the date the policyholder's statement on termination of the insurance contract with immediate effect is delivered to PZU SA.



How to terminate a contract?

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