



ADDITIONAL COVERS FOR COVID-19 DISEASE OR ANY MUTATION OR VARIANT THEREOF TO BE USED IN CONJUNCTION WITH THE GTCI FOR “PZU ASSISTANCE IN TRAVEL BY LOT” AS DETERMINED BY THE RESOLUTION OF THE MANAGEMENT BOARD OF PZU SA NO. UZ/54/2021 DATED 9 MARCH 2021

I. ADDITIONAL COVER FOR COVID-19 DISEASE AND ANY MUTATION OR VARIANT THEREOF

(to be used in conjunction with the GTCI for “PZU ASSISTANCE IN TRAVEL BY LOT” as determined by the resolution of the Management Board of PZU SA No. UZ/54/2021 dated 9 March 2021 — **Insurance Option 1**)

Without prejudice to other provisions of the General Terms and Conditions of Insurance for “PZU ASSISTANCE IN TRAVEL BY LOT” as determined by the resolution of the Management Board of PZU SA No. UZ/54/2021 dated 9 March 2021, hereinafter ‘GTCI’, which are not amended hereby, including any provisions regarding exclusions of liability as set forth in the General Provisions of the GTCI and provisions regarding a specific scope of insurance, it is established that the scope of liability of PZU SA in insurance agreements made for an insurance term of no more than 30 days shall, by derogation from § 1 section 6 of the GTCI, be extended:

- 1) in **travel cancellation insurance** to include:
 - a) the risk of cancellation of travel due to a sudden development of COVID-19 symptoms or any mutation or variant thereof,
 - b) the risk of cancellation of travel due to compulsory quarantine as ordered by a doctor before starting a trip, unless PZU SA liability is excluded under § 5 section 1 items 15 and 16 or section 2 of the GTCI, with the doctor being understood as a medical professional registered or authorized to practice medicine or dentistry under the laws of the country of practice, other than the insured, their partner, close family member, employee or superior;
- 2) in **travel shortening insurance** to include the risk of travel shortening due to falling ill with COVID-19 or any mutation or variant thereof.

II. ADDITIONAL COVER FOR COVID-19 DISEASE AND ANY MUTATION OR VARIANT THEREOF

(to be used in conjunction with the GTCI for “PZU ASSISTANCE IN TRAVEL BY LOT” as determined by the resolution of the Management Board of PZU SA No. UZ/54/2021 dated 9 March 2021 — **Insurance Option 2**)

1. Without prejudice to other provisions of the General Terms and Conditions of Insurance for “PZU ASSISTANCE IN TRAVEL BY LOT” as determined by the resolution of the Management Board of PZU SA No. UZ/54/2021 dated 9 March 2021, hereinafter ‘GTCI’, which are not amended hereby, including any provisions regarding exclusions of liability as set forth in the General Provisions of the GTCI and provisions regarding a specific scope of insurance, it is established that the scope of liability of PZU SA in insurance agreements made for an insurance term of no more than 30 days shall, by derogation from § 1 section 6 of the GTCI, be extended:
 - 1) in **treatment expenses and assistance insurance** to include a sudden development of COVID-19 symptoms or any mutation or variant thereof, subject to item 2;
 - 2) in **hospital benefits insurance** to include the risk of hospitalization due to falling ill with COVID-19 or any mutation or variant thereof;
 - 3) in **travel shortening insurance** to include the risk of travel shortening due to falling ill with COVID-19 or any mutation or variant thereof;
 - 4) in **travel luggage insurance** to include damage to luggage if it was done while the insured was unable to take care of their travel

luggage due to a sudden development of COVID-19 symptoms or any mutation or variant thereof.

2. Additionally, it is established that any benefits due under the treatment expenses and assistance insurance on account of sudden development of COVID-19 symptoms or any mutation or variant thereof shall be provided if it complies with the laws issued by relevant authorities in respect of the prevention of the epidemic, i.e. eradication of SARS-CoV-2 infections and COVID-19 disease or any mutation or variant thereof.

III. ADDITIONAL COVER FOR COVID-19 DISEASE AND ANY MUTATION OR VARIANT THEREOF

(to be used in conjunction with the GTCI for “PZU ASSISTANCE IN TRAVEL BY LOT” as determined by the resolution of the Management Board of PZU SA No. UZ/54/2021 dated 9 March 2021 — **Insurance Option 3**)

1. Without prejudice to other provisions of the General Terms and Conditions of Insurance for “PZU ASSISTANCE IN TRAVEL BY LOT” as determined by the resolution of the Management Board of PZU SA No. UZ/54/2021 dated 9 March 2021, hereinafter ‘GTCI’, which are not amended hereby, including any provisions regarding exclusions of liability as set forth in the General Provisions of the GTCI and provisions regarding a specific scope of insurance, it is established that the scope of liability of PZU SA in insurance agreements made for an insurance term of no more than 30 days shall, by derogation from § 1 section 6 of the GTCI, be extended:
 - 1) in **travel cancellation insurance** to include:
 - a) the risk of cancellation of travel due to a sudden development of COVID-19 symptoms or any mutation or variant thereof,
 - b) the risk of cancellation of travel due to compulsory quarantine as ordered by a doctor before starting a trip, unless PZU SA liability is excluded under § 5 section 1 items 15 and 16 or section 2 of the GTCI, with the doctor being understood as a medical professional registered or authorized to practice medicine or dentistry under the laws of the country of practice, other than the insured, their partner, close family member, employee or superior;
 - 2) in **treatment expenses and assistance insurance** to include a sudden development of COVID-19 symptoms or any mutation or variant thereof, subject to item 2;
 - 3) in **hospital benefits insurance** to include the risk of hospitalization due to falling ill with COVID-19 or any mutation or variant thereof;
 - 4) in **travel shortening insurance** to include the risk of travel shortening due to falling ill with COVID-19 or any mutation or variant thereof;
 - 5) in **travel luggage insurance** to include damage to luggage if it was done while the insured was unable to take care of their travel luggage due to a sudden development of COVID-19 symptoms or any mutation or variant thereof.
2. Additionally, it is established that any benefits due under the treatment expenses and assistance insurance on account of sudden development of COVID-19 symptoms or any mutation or variant thereof shall be provided if it complies with the laws issued by relevant authorities in respect of the prevention of the epidemic, i.e. eradication of SARS-CoV-2 infections and COVID-19 disease or any mutation or variant thereof.