

**KEY INFORMATIONS IN THE GENERAL TERMS AND
CONDITIONS OF SAFE TRAVELS INSURANCE**

What information	Where to find it
<p>Indications for payment of damages and other benefits or surrender values of insurance</p>	<p>§ 5; § 6; § 15; § 17; § 19; § 21; § 23 including the definitions in § 2</p>
<p>Limitations and exclusions of liability entitling the insurance company to refuse to pay damages or other benefits, or to reduce them.</p>	<p>§ 8; § 9; § 11 Section 2; § 14 Section 4 i 5; § 16; § 18; § 20; § 22; § 24 including the definitions in § 2</p> <p>Benefit Limits Table – Appendix 1 to the GT&C</p> <p>Percentage Table of Benefits for Damage to Health – Appendix 2 to the GT&C</p>

WHAT IS COVERED?

- medical expenses and assistance,
- Personal Accidents,
- legal assistance,
- Luggage,
- Sports Equipment,
- third party liability in private life.

OPTIONS

- **TRAVEL** – insurance for a specified period of insurance;
- **MULTITRIP** – long-term insurance of multiple trips:

INDIVIDUAL – for 6 or 12 months, regardless of the number of trips (we cover only the first 60 days of each trip),

GROUP – for 12 months, specified number of man-days; each trip has to be reported at <https://w3.signal-iduna.pl/btr/>.

COVER EXTENSIONS

CHRONIC DISEASES

You should extend your cover by the risk of Chronic Disease Aggravation if you take regular medicine or were/are treated for a disease which might be considered chronic. Mostly, such diseases include:

- arterial hypertension,
- coronary heart disease,
- diabetes,
- cholecystolithiasis,
- urolithiasis,
- hyperthyroidism and hypothyroidism,
- chronic gastric ulcer disease,
- degenerative joint disease and degenerative spine disease,
- neoplastic disease,
- permanent damage to organs, e.g. heart, liver, kidneys, etc.

SPORTS

If you're planning to practice sports during your trip, make sure you read the following definitions:

- Amateur Practice of Sports,
- Winter Sports,
- High Risk Sports,
- Extreme Sports,
- Competitive Practice of Sports.

If you have difficulties matching an individual sport with one of the definitions, visit www.signal-iduna.pl/sporty to find a classification of the most popular sports.

PHYSICAL WORK

If you perform the activities listed in the definition, extend your cover by the Physical Work-related risk.

PERSONAL ACCIDENT INSURANCE

DAMAGE TO HEALTH

Remember you may only receive the personal accident benefit if your accident resulted in one of the types of Damage to Health listed in the Table forming Appendix 2 to these GT&C!

Details of the Safe Travel Insurance are included in the GT&C below.

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I. I. JOINT PROVISIONS

§ 1.

Postanowienia ogólne

- Under these General Terms and Conditions (hereinafter referred to as the GT&C) SIGNAL IDUNA Polska Towarzystwo Ubezpieczeń Spółka Akcyjna (hereinafter referred to as SIGNAL IDUNA) shall enter into insurance contracts with the Insured based on the rules described in these GT&C.
- Additional provisions or provisions different from these agreed on in these GT&C may be included in the insurance contracts in agreement with the Insured. Such provisions shall be drawn up in writing, otherwise they shall be null and void.
- The GT&C also apply to the entry into insurance contracts using means of remote communication in compliance with the applicable legal regulations.

§ 2.

Definitions

PLEASE TAKE NOTE OF IMPORTANT DEFINITIONS.

- Amateur Practice of Sports** – practising sports only in order to maintain or regain energy, for leisure purposes, as a form of active recreation (e.g. cycling, kayaking, surfing, windsurfing, kitesurfing, snorkeling, mountain expeditions without safety equipment, riding a personal watercraft or a snow scooter, quad riding, motorboating, sport camps for children, sailing with a crew up to 10 nautical miles from the coast.)
- Outpatient Clinic** – an outpatient care unit in which medical aid is rendered in the form of diagnosis and treatment by qualified medical and nursing staff, in less than 24 hours.
- Terrorist Attack** – unlawful group or individual activity involving violence to persons or objects aimed at intimidation and disruption of public order (in schools, public transport, employment establishments, etc.)
- Luggage** – items usually taken for a trip: clothes, shoes, cosmetics, simple appliances (e.g. hair-dryer, iron), items necessary for the Insured's health, sunglasses, pram, souvenirs, mobile phone, photographic equipment, computer hardware, and audio and video equipment.
- Emergency Call Centre** – organisational unit providing insurance benefits to which the Insured is entitled under the rules described in these GT&C.
- Chronic Disease** – a disease which was treated for 5 years preceding the entry into the insurance contract and which is deemed chronic based on general medical knowledge.
- Insurance Document** – policy, card, certificate or any other document confirming the entry into an insurance contract.
- Expedition** – an organized trip aimed at carrying out the specified sporting or scientific tasks.
- Franchise Deductible** – a specified amount, up to which SIGNAL IDUNA is not liable for damage.
- Deductible** – a specified amount deducted from the amount of damages to be paid by SIGNAL IDUNA.
- Hospitalisation/Hospital Treatment** – at least a 24-hour stay in a treatment facility providing patients with 24-hour care provided by medical staff for the purposes of diagnosis and treatment.

12. **Burglary** – taking of property after removing security means using physical force, instruments, a forged key or the original key, which the perpetrator obtained as a result of breaking into another building or armed robbery, reported to the police.
13. **Country of Residence** – the country in which the Insured is currently covered by common social security insurance or the country where the Insured resides and intends to stay permanently.
14. **Dental Treatment** – temporary tooth treatment excluding permanent filling, root canal therapy, crown restoration; Dental Treatment does not include treatment of crooked teeth, abnormal teeth growth or hygiene or cosmetic procedures.
15. **Sudden Illness** – a disease with sudden onset which requires immediate medical aid due to which the Insured had to undergo treatment before the end of a trip.
16. **Personal Accident** – a sudden event caused by external circumstances as a consequence of which the Insured, irrespective of his/her will, suffered a permanent bodily injury or health disorder, or died.
17. **Next-of-Kin** – spouse, parents, siblings, children, adopted child as well as his/her spouse, cohabitant, grandparents, parents-in-law, children-in-law.
18. **Accompanying person** – the person travelling along with the Insured during his/her treatment abroad and/or transport (person specified by the Insured, the Insured's guardian and member of the Insured's family).
19. **Physical Work** – activities performed for gainful and non-gainful purposes (including internship, training, and voluntary service) mainly requiring physical strength and practical skills, in particular: activities involving dangerous tools, chemical substances, welding work, work on oil platforms, work with high-voltage devices, work at heights, renovation and construction work, work in transport (excluding bus driver; in MULTITRIP variant, bus drivers involved in unloading do not have to extend their cover by Physical Work), in agriculture, underground work, work in metallurgy, at shipyards, work involving cutting and processing wood, work in catering.
20. **Rescue** – rescue or search action carried out by specialised rescue services with the aim of rescuing the Insured's life or health, including: search by specialised rescue services, emergency medical aid on the site of the accident, transportation from the site of the accident to a medical care unit (using specialised means of transport such as: sleigh, helicopter, toboggan, motorboat); Rescue costs shall not be covered if they result from a false emergency call.
21. **Robbery** – taking of property involving violence or a threat of imminent violence to the Insured or to his/her Next-of-Kin or involving the perpetrator rendering the Insured's unconscious or vulnerable.
22. **Premium** – amount due from the Insured to SIGNAL IDUNA for insurance cover.
23. **Extreme Sports** – sports practised on amateur or competitive basis requiring extraordinary skills, courage, and taking action in high-risk situations, in particular parachuting, paragliding, gliding, hot-air ballooning, pilotage of any of motor aircraft, mountain cycling, motor sports (excluding quads and scooters), canyoning, bungee jumping, canoping, speleology, alpinism, ski jumping, off-route skiing, bump skiing, acrobatic ski jumping, sports in which snow or ice vehicles are used, trekking at altitudes of over 3,500 m ASL, and participation in expeditions to places characterised by extreme climate or natural conditions (that is, to the poles, bush, jungle, glacial or snow areas requiring the use of safety suspension equipment, desert areas).
24. **High Risk Sports** – amateur practice of the following sports: horse riding, hunting, archery, shooting, paintball, diving (snorkeling excluded), sailing with a crew up to 10 nautical miles from the coast, watersports practised in mountain rivers, martial arts and sports, self-defence sports, high-mountain climbing, rock climbing, and rock boarding.
25. **Winter Sports** – the following sports, practised on amateur basis on marked routes: skiing, snowboarding, biathlon, bobsleighting, sleighing, kite snowboarding, and kite skiing.
26. **Rehabilitation equipment** – the following equipment, recommended by the attending doctor and necessary for treatment or rehabilitation: crutches, an orthopaedic collar, a back brace, a lightweight plaster cast, a sling and an orthosis.
27. **Sports Equipment** – all kinds of sports equipment and related fittings used by the Insured during Amateur Practice of Sport.
28. **Insurer** – a natural person, legal person or organisational unit without legal personality entering into an insurance contract under these GT&C and obliged to pay the Premium.
29. **Insured** – a natural person covered under these GT&C.
30. **Beneficiary** – the person authorized to receive the benefit in the case of the Insured's death, appointed by name by the Insured. If no Beneficiary is appointed, the Insured's statutory heirs shall have a right to it, in the order and in the amount specified by the rules of statutory succession.
31. **Damage to Health** – injury to the Insured's body suffered as a result of a personal accident covered by insurance; Damage to Health means only the injuries specified in the Percentage Table of Benefits for Damage to Health, which forms Appendix 2 to these GT&C.
32. **Competitive Practice of sport** – a form of physical activity involving the practice of sport:
 - a) in sports groups or clubs, including participation in competitions or trainings for competitions (including workout camps),
 - b) by persons participating in professional, national or international games,
 - c) by persons who are entitled to remuneration or scholarship due to practice of sport (in particular, instructors and sports coaches),
 - d) by persons participating in marathons and semi-marathons.
33. **Aggravation of a Chronic Disease** – sudden intensification/aggravation of symptoms of a Chronic Disease, which demands immediate medical intervention and due to which the Insured had to undergo treatment before the end of a trip.
34. **Hazardous Event** – fire, torrential rain, flood, lightning strike, hurricane, earthquake, gas mains explosion, flooding, hail, avalanche.

§ 3.

Entry into insurance contract

1. The insurance contract shall be entered into upon the request of the Insured.
2. In order for the insurance contract to be entered into, the Insurance Document shall be issued.
3. The Policyholder shall provide the Insured with the GT&C before he/she is covered by the insurance as well as inform the Insured about his/her duties arising from the insurance contract. The GT&C shall be delivered to the Insured in writing or on another durable medium, provided that the Insured agrees thereto.
4. The Insured consents to the entities which provide health benefits and the National Health Fund (Narodowy Fundusz Zdrowia) making available the names and addresses of service providers to SIGNAL IDUNA (and relieves his/her doctors in Poland and abroad from the duty of physician-patient

THE POLICYHOLDER MUST PROVIDE ALL INSURED WITH COPIES OF THE GT&C BEFORE AN INSURANCE CONTRACT IS ENTERED INTO

privilege) for the purpose of establishing the right to the benefit under the insurance agreement entered into and the amount of such benefit. The consent shall be valid only if an insured event occurred.

§ 4.

Withdrawal from insurance contract

1. The insurance contract entered into for a period exceeding 6 months may be terminated by the Policyholder within 30 days and, in the case of the Policyholder being a legal entity, within 7 days from the date of entry into the contract. If, at the latest on the date of entry into the contract, SIGNAL IDUNA did not inform the Policyholder on his/her withdrawal right, the 30-day period shall begin on the day when the Policyholder became aware of that right.
2. The fact of rescinding the insurance contract shall not release the Policyholder from the obligation to pay the premium for the period during which SIGNAL IDUNA provided insurance.
3. No handling charges shall be deducted if the withdrawal takes place within the time provided herein.
4. The Premium to be returned shall be determined as follows:
 - a) as an amount calculated in proportion to the unused insurance period, with each commenced insurance day treated as if it was fully used,
 - b) in the MULTITRIP option as a no-name premium in an amount calculated in proportion to the number of unused man-days.

§ 5.

Scope of insurance

1. Under these General Terms and Conditions, SIGNAL IDUNA shall conclude insurance contracts within the scope of:
 - a) treatment costs and assistance (including Rescue) (KL code),
 - b) Personal Accidents (NNW code),
 - c) legal assistance (PP code),
 - d) Luggage (BP code),
 - e) Sports Equipment (SS code),
 - f) third party liability (OC code),
2. The scope of the insurance contract may be extended:
 - 1) with regard to treatment costs and assistance (including Rescue) and Personal Accidents, by risks related to:
 - a) practice of Winter Sports (SZ code),
 - b) practice of High Risk Sports (HR code),
 - c) practice of Extreme Sports (SM code),
 - d) Competitive Practice of Sports (SP code),
 - e) Physical Work abroad (WA code),
 - 2) additionally, with regard to the medical expenses cover, by risks related to the Aggravation of a Chronic Disease (CP code),
 - 3) with regard to the Sports Equipment cover and the third party liability insurance by risks related to the practice of Winter Sports (SZ code).
2. Amateur Practice of Sports shall be covered without the need to extend the scope of the insurance.
3. Insurance may be entered into in one of the following options: TRAVEL or MULTITRIP. In the TRAVEL option, assistance may be of the STANDARD or

WHAT IS COVERED?

INSURANCE EXTENSIONS

SUPER scope. MULTITRIP contracts shall always be of the SUPER scope. The STANDARD and SUPER scopes are defined in § 15, and SIGNAL IDUNA's liability limits for these scopes are specified in the Benefit Limits Table forming Appendix 1 to these GT&C.

4. Territorial scope of insurance, that is the territory where insurance cover is provided, shall depend on the zone the Insured chooses (excluding the Insured's Country of Residence):
 - 1) zone 1 – countries located in Europe and within the Mediterranean Basin (Albania, Algeria, Andorra, Belgium, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Montenegro, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Gibraltar, Greece, Spain, Netherlands, Ireland, Iceland, Israel, Jan Mayen, Jordan, Kosovo, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Latvia, Macedonia, Malta, Morocco, Moldavia, Monaco, Germany, Norway, Poland, Portugal, Russia, Romania, San Marino, Serbia, Slovakia, Slovenia, Svalbard, Syria, Switzerland, Sweden, Tunisia, Turkey, Ukraine, Vatican, Hungary, Great Britain, Italy, the Canary Islands, the Isle of Man, the Channel Islands, the Faroe Islands and all islands of the Mediterranean Sea, the North Sea, and the Baltic Sea),
 - 2) zone 2 – all countries in the world.
5. The scope and option of the insurance are specified in the Insurance Document.

§ 6.

Insurance period

1. The insurance period shall be specified in the Insurance Document, and it shall be the period during which SIGNAL IDUNA provides its insurance cover.
2. The insurance cover provided by SIGNAL IDUNA and the liability of SIGNAL IDUNA shall commence no earlier than at the time of issuing the Insurance Document and expire upon the lapse of the insurance period, and:
 - a) in the case of the medical expenses cover, legal assistance cover, and third party liability insurance, the insurance cover shall commence upon crossing a Polish border at departure and end upon crossing a Polish border when returning to Poland,
 - b) in the case of the Personal Accident cover, the Luggage cover, and the Sports Equipment cover, the SIGNAL IDUNA insurance cover shall start upon the commencement of a trip, that is upon the departure if the Insured from his place of residence; the insurance cover shall expire upon the end of the trip – the Insured's arrival back in his/her place of residence (insurance cover in the territory of Poland shall only apply to the first 24 hours of the trip and after crossing the border shall continue until the end of the trip without interruption),
 - c) in the case of persons travelling from other country than Poland, all types of cover shall start upon crossing the border of the country of departure and expire upon the crossing of the same when returning to the above country.
3. If an insurance contract is entered into for the account of an Insured staying outside the Country of Residence, the liability of SIGNAL IDUNA shall commence upon the lapse of 3 days (waiting period), as of the next day after the insurance contract is entered into, with the Premium being collected only for the period of the insurance cover.

IF YOUR ARE ABROAD,
YOUR COVER SHALL
START AFTER 3 DAYS

4. The above waiting period shall not apply to an extended insurance contract, provided that it is extended before the lapse of the insurance period specified in the previous insurance contract.
5. In order for the insurance contract to be extended, the Insurance Document shall be issued.
6. In the case of the MULTITRIP insurance, the following provisions shall also apply:
 - 1) for name insurance:
 - a) an insurance contract shall be entered into for 6 or 12 months and the insurance cover shall apply to the first 60 days of each trip of the Insured during the contract period, regardless of the number of trips;
 - 2) for no-name insurance:
 - a) an insurance contract is entered into for 12 months, and the insurance cover shall only last for the number of man-days for which the Premium was paid,
 - b) SIGNAL IDUNA shall remain liable for the period specified in the trip form submitted on <https://w3.signal-iduna.pl/btr/>.
7. The insurance cover of all Insureds shall expire at the date of the Policyholder's withdrawal from the insurance contract.

§ 7. Premium

1. The insurance Premium shall be calculated based on: the scope and period of insurance, sum insured and guarantee sum, number of insured persons, tariff applicable on the day of entry into the contract, and the EUR exchange rate.
2. The Premium rate shall be calculated based on the average currency exchange rate announced by the National Bank of Poland before the entry into the insurance contract.
3. The Premium shall be payable on a single basis in PLN on the day of the entry into the insurance contract.

§ 8. Sum insured/guarantee sum

1. The sum insured and the guarantee sum shall constitute the upper limit of SIGNAL IDUNA's liability.
2. If necessary, the sum insured and the guarantee sum shall be converted to PLN based on the average currency exchange rate last announced by the National Bank of Poland before the entry into the insurance contract.
3. The sums insured and the guarantee sums are provided for each and every insured event occurrence and in the aggregate, during the insurance period.
4. Sums insured, guarantee sums, and liability limits are specified in the Benefit Limits Table, forming Appendix 1 to these GT&C.

CONSULT THE
BENEFIT LIMITS
TABLE

THIS IS NOT
COVERED

§ 9. Exclusions of liability shared by all risks

1. The insurance cover shall not apply to events related to:
 - a) the Insured's wilful action or to events resulting from the Insured's

gross negligence; in the case of gross negligence, damages shall be paid if this is in line with the principles of fairness in individual circumstances,

- b) taking drugs or any other intoxicants,
 - c) the Insured driving a vehicle without the required licence or the Insured having more than 0,5‰ (0,05 %) BAC or the Insured's BAC exceeding 0,25mg of alcohol per 1dm³ of air exhaled,
 - d) mental disorders,
 - e) self-mutilation, the Insured's attempt to commit or commission of suicide, a petty offence or an offence and participation in any bets,
 - f) martial law or war (insurance cover shall only apply to situations where the Insured faces unexpected war during a trip),
 - g) the Insured's active participation in riots, commotion, strikes, protest actions, road blocks, brawls, Terrorist Attacks, and war,
 - h) the use of nuclear, biological, and chemical weapons.
2. Additional information on exclusions and limitations of liability for individual risks may be found:
- a) for medical expenses and assistance: § 16,
 - b) for Personal Accidents: § 18,
 - c) for legal assistance: § 20,
 - d) for Luggage and/or Sports Equipment: § 22
 - e) for third-party liability § 24.

HOW TO CLAIM
DAMAGES

§ 10. Procedure in the event of a damage

1. The Insured shall use all the measures available to mitigate the damage and prevent it from escalating. The Insured shall also enable SIGNAL IDUNA to perform the necessary actions to determine the damage circumstances, verify the validity of the claim and determine its amount.
2. If the Insured learns that preliminary proceedings have been instituted or action has been brought against him/her, he/she shall inform SIGNAL IDUNA of this fact without delay, even if it was he himself/she herself that reported a damage event.
3. The Insured shall notify SIGNAL IDUNA whether he/she possesses any Insurance Document other than the one issued by SIGNAL IDUNA, covering the same risk.
4. The Insured shall collect and secure all evidence related to the claim reported.
5. The Insured shall file a claim with SIGNAL IDUNA including a properly filled in claim form and documents confirming the validity of the claims reported within 7 days of his/her return to the Country of Residence.

Sudden illness or Personal Accident

6. In the case of a Sudden Illness or a Personal Accident, the Insured shall also:
 - a) immediately notify the Emergency Call Centre and cooperate with it if medical aid is necessary, which results in the Insured incurring the related expenses, excluding Dental Treatment and a single Outpatient Clinic appointment in accordance with § 16 Section 2, respectively,
 - b) make efforts to mitigate the consequences of the event by immediately obtaining medical aid and undergoing the recommended treatment,
 - c) obtain the medical documentation along with the medical diagnosis justifying the need for particular type of treatment, and the description of treatment including test results, accident protocol, if there is one, as well as other materials related to the event,
 - d) undergo an examination by a doctor appointed by SIGNAL IDUNA at the request of SIGNAL IDUNA in order to determine his/her health condition or to determine Damage to Health.

Damage to Luggage or Sports Equipment

7. In the case of a Damage to Luggage or Sports Equipment, the Insured shall additionally:
- notify the Emergency Call Centre immediately, but not later than within 7 days of the event which might result in placing liability on him/her and provide the damage circumstances, surnames and addresses of the injured in the event and witnesses of the event,
 - b) report any damage which occurred in means of public transport to a relevant carrier or report any damage in a place of accommodation to the management at a hotel, guest house, camping, etc. and obtain a written confirmation of making the report with a list of the lost items (type, number) and their value and identifying characteristics (brand, model, serial number, colour, distinguishing marks)

Third party liability damage

8. Within 7 days of receiving a claim, SIGNAL IDUNA shall inform the person reporting the claim what other documents are required to determine the validity and amount of the reported claim, if necessary for the continuance of the proceedings.
- notify the Emergency Call Centre immediately, but not later than within 7 days of the event which might result in placing liability on him/her and provide the damage circumstances, surnames and addresses of the injured in the event and witnesses of the event,
 - b) refrain from accepting claims or reaching any settlement or entering into any agreement or satisfying the claims of the injured without SIGNAL IDUNA's written consent,
 - c) send SIGNAL IDUNA the ruling entered in civil law case, criminal case or criminal and administrative case related to the event resulting in the Insured's liability within a reasonable period for SIGNAL IDUNA to take its position with regard to bringing an appellate measure.

§ 11.

Determination and payment of benefit

- Within 7 days of receiving a claim, SIGNAL IDUNA shall inform the person reporting the claim what other documents are required to determine the validity and amount of the reported claim, if necessary for the continuance of the proceedings.
- If the Policyholder fails to fulfil any of the duties referred to under §10 Section 5, 6a, and 8a hereof intentionally or due to gross negligence or fails to provide the documentation required by SIGNAL IDUNA as specified in Section 4 hereof, SIGNAL IDUNA shall be entitled to reduce the benefit to the extent the violation caused the increase in damage or made it impossible to determine the circumstances and consequences of an insured event.
- The validity of the benefit shall be verified and its amount shall be determined based on the evidence submitted by the person filing the claim, but SIGNAL IDUNA shall be entitled to verify the evidence and consult specialists.
- SIGNAL IDUNA shall verify the validity of the benefit and determine its amount depending on the type of damage, based on:
 - medical records confirming the need for immediate medical treatment (including the diagnosis, the description of treatment including test results, and the accident protocol), and, upon the request of SIGNAL IDUNA, the documentation on the Insured's medical history for the maximum of 5 years preceding the day when the insurance contract was entered into,
 - b) original accounts and original evidence of the incurred costs related to the events covered by the insurance (e.g. for medical aid, medicines purchased, transport of the Insured's corpse, rent for the Sports Equipment, costs of meals),
 - c) the police report confirming the event (e.g. accident, Burglary, Robbery),
 - d) in the case of Damage to Health – medical documentation from the date of the event or from the beginning of treatment (e.g. patient's medical record (chart)) including a description of injuries sustained or consequences thereof,
 - e) in the case of the Insured's death – the certificate of death, death report, autopsy report (if an autopsy was carried out) or other documents confirming the reason for the death and documents proving the Insured's identity and if no person was specified by name – documents stating the right to obtain the benefit,
 - f) the testimony of witnesses of the event,
 - g) the driving licence,
 - h) the carrier's document confirming that a flight or Luggage was delayed and the carrier's response/letter specifying the allowed claim amount,
 - i) the document confirming the ownership of a dog or a cat,
 - j) other documents necessary to determine the liability of SIGNAL IDUNA. A list of the necessary documents may be found at SIGNAL IDUNA's website and in the claim form.
- SIGNAL IDUNA shall cover any valid and evidenced medical expenses by direct payment to the account of a medical care unit or via the Emergency Call Centre.
- In the case of the consequences of Personal Accidents, the following provisions shall apply:
 - types and amounts of the benefits to be paid are determined upon finding the causality between the Personal Accident and the Insured's death or Damage to Health,
 - b) the sum insured determined in the insurance contract shall be paid out in the case of 100% damage to health or death if the Insured dies as a consequence of a personal accident within 24 months of the date of accident. In the case of partial damage to health, a percentage of the sum insured granted shall correspond to the percentage of permanent damage the Insured has suffered,
 - c) degree of Damage to Health shall be determined based on the Percentage Table of Benefits for Damage to Health forming Appendix 2 to these GT&C,
 - d) in the case of loss or damage of an organ or system whose functioning had already been handicapped prior to the accident because of a disease or permanent disability, the degree of Damage to Health shall be determined based on the difference between the degree of Damage to Health reflected in the condition of a particular organ or system after the accident and that existing prior to the accident,
 - e) when determining the degree of Damage to Health, such factors as the kind of work or other activities performed by the Insured shall not be taken into consideration,
 - f) if the Insured receives a benefit due to Damage to Health and then dies as a result of the same accident, then the death benefit shall be paid and the amount previously paid shall be deducted.
- Damages for Luggage/Sports Equipment shall be determined based on the repair costs or actual value of the item, taking into consideration its actual wear and tear. The value of the item shall be determined by SIGNAL IDUNA based on the account of goods purchased or a new item of identical or similar functional properties on the date of the event.

8. If the Insured retrieves the stolen or lost items of Luggage or Sports Equipment, he/she shall notify this to SIGNAL IDUNA. In that case, damages paid for lost items shall be returned. Upon the consent of SIGNAL IDUNA, the damages returned may be deducted by the value of damage or defects found in the items retrieved.
9. Damages/benefit arising from the insurance contract shall be paid in PLN. In the case of the person entitled to damages/a benefit having his/her Country of Residence outside Poland, the payment may be made by a bank transfer in EUR or USD.
10. Expenses incurred in foreign currencies shall be converted into PLN according to the average exchange rate announced by the President of the National Bank of Poland and valid on the day preceding the benefit determination date.

§ 12. Benefit due date

WHEN ARE
DAMAGES PAID?

1. SIGNAL IDUNA shall pay the benefit within 30 days of the date the claim is reported.
2. If it is impossible to explain the circumstances necessary to verify the validity or determine the its amount within the said period of time, the benefit shall be paid within 14 days of the date on which the explanation of such circumstances is possible upon the exercise of due diligence. However, SIGNAL IDUNA shall pay the indisputable part of the benefit, understood as the evidenced part of the benefit being beyond doubt, within the period specified under Section 1.
3. SIGNAL IDUNA shall inform the person reporting the claim in writing about the amount of the benefit granted.
4. If the benefit is not payable or the amount payable is other than that requested in the claim form, SIGNAL IDUNA shall inform the Insured about it in writing, indicating the circumstances and the legal basis justifying the refusal of partial or full payment of the benefit.

§ 13. Complaints and litigations

1. The Client may file appeals, complaints, and consumer complaints specifying their objections concerning services provided by SIGNAL IDUNA (hereinafter jointly referred to as the "complaints").
2. Complaints may be made in the following places and manner:
 - a) in writing to: SIGNAL IDUNA Polska TU S.A., ul. Przyokopowa 31, 01-208 Warszawa
 - b) by fax: 22 50 56 101,
 - c) online at: reklamacje@signal-iduna.pl,
 - d) by calling: 0 801 120 120 or 22 50 56 506,
 - e) in person at SIGNAL IDUNA's registered office (see the address above) or at a Regional Insurance Centre (the details of SIGNAL IDUNA's Regional Insurance Centres are listed on the website of the Company and updated on regular basis).
3. The complaint shall contain the contact details of the Client making both identification and contact possible in order to answer the complaint (name and surname, address, number of insurance contract/policy the complaint pertains to or the reference number of the claim given earlier by SIGNAL IDUNA).
2. SIGNAL IDUNA shall consider the complaint and respond without delay, not

HOW YOU CAN
FILE A COMPLAINT

later than within 30 days after its receipt, subject to significantly complicated circumstances making impossible both the consideration and provision of answer within that deadline. SIGNAL IDUNA shall then inform the Client about the reasons for the delay and about the facts to be established for the complaint to be considered as well as the estimated deadline for the consideration of the complaint and provision of an answer, which may not exceed 60 days from the date of the receipt of the complaint. If the said deadlines are not kept, the consumer complaint is deemed closed with the Client's request accepted.

3. The complaint shall be answered in paper form and, on request of the Client, also by electronic mail.
4. The Client may also file appeals and complaints against SIGNAL IDUNA with the Polish Financial Supervision Authority, the Financial Ombudsmen, or regional/municipal Consumer Ombudsmen as well as other authorities responsible for protection of the clients of financial market entities.
5. The party authorised to conduct alternative consumer dispute resolution proceedings is the Financial Ombudsman (<https://rf.gov.pl/>).
6. Action for claims arising from the insurance contract may be brought either based on general regulations or before the court of justice with jurisdiction over the residence or the registered office of the client.
7. SIGNAL IDUNA is subject to the supervision of the Polish Financial Supervision Authority.

§ 14. Recourse claims

1. On the day of benefit payment, by virtue of law, SIGNAL IDUNA shall take over any claims of the Insured against a third party responsible for the damage up to the amount of the benefit paid.
2. If SIGNAL IDUNA has covered only a part of the damage, the Insured shall be entitled to have his/her claims satisfied prior to the claims of SIGNAL IDUNA in respect of the remaining part of such damage.
3. SIGNAL IDUNA shall not take over any claims against the persons with whom the Insured belongs to a shared household, unless the damage was inflicted intentionally.
4. If the Insured waives a claim against a third party responsible for the damage or limits such a claim without consent of SIGNAL IDUNA, SIGNAL IDUNA may refuse the payment of the benefit or reduce the benefit paid in amount equal to that part of the claim which SIGNAL IDUNA is not able to pursue against the third party.
5. If the claim waiver or limitation is disclosed after the benefit has been paid, SIGNAL IDUNA may demand the Insured to return the amount of the benefit paid equal to that part of the claim which SIGNAL IDUNA is not able to bring against the third party.

II. MEDICAL EXPENSES AND ASSISTANCE INSURANCE

§ 15. Subject matter of insurance

WHAT IS COVERED BY
THE MEDICAL EXPENSES
INSURANCE?

1. The subject matter of insurance shall be medical expenses and assistance of the Insured who has to undergo immediate treatment while abroad as a result of a Sudden Illness or Personal Accident of a nature making it necessary for him/her to regain the state of health making it possible for him/her to continue his/her trip or be transported to his/her Country of Residence.

- The following expenses incurred outside the Insured's Country of Residence shall be considered as medical expenses:

Medical expenses:

- Treatment at an Outpatient Clinic or Hospital Treatment** – (medical procedures, doctors' fees, medicines, tests, analyses, surgeries),
 - Rescue costs,**
 - appointments with a doctor** including the doctor's transportation to the Insured's current location,
 - purchase of necessary medicines and dressings** prescribed by a doctor,
 - treatment of pregnancy complications**, unless these complications existed before the commencement of the trip,
 - early delivery**, which occurred not later than in the 32nd week of pregnancy, and the benefit shall be paid for the mother and the baby collectively up to the sum insured,
 - Dental Treatment** of sudden teeth inflammation or in the cases where treatment was necessary due to an injury suffered as a result of a Personal Accident,
 - decompression chamber**, provided that cover is extended by the risks of practising High Risk Sports, Extreme Sports or the Competitive Practice of Sport,
 - transport to a medical facility** justified by the current health condition of the Insured and approved by the Emergency Call Centre,
 - the Insured's transport between medical care units** upon the request of the attending doctor of the Insured during the Insured's trip abroad,
 - costs of the Insured's transport back to his/her accommodation** after providing medical aid,
 - glasses repair or purchase and dental prosthesis repair** if their damage was related to the Personal Accident which caused the Damage to Health of the Insured.
- If all costs of Hospitalisation abroad were covered with the Insured's European Health Insurance Card and the Hospitalisation period is no less than 3 days, SIGNAL IDUNA shall pay the Insured a **daily hospital allowance**.

Assistance

- The subject matter of assistance shall be benefits related to assisting the Insured with an insurance event (that is, a Sudden Illness or a Personal Accident covered by the insurance) or other unexpected events which occurred in the insurance period during the Insured's trip abroad, in accordance with the provisions below.
- All insurance amounts for assistance benefits shall be sub-limits of the medical expenses insurance and may be found in the Benefit Limits Table forming Appendix 1 to these GT&C.
- Assistance within the **STANDARD** scope shall cover the following:

for the Insured:

- day-and-night service of Emergency Call Centre** – SIGNAL IDUNA shall reimburse the costs of the first phone call to the Emergency Call Centre incurred by the Insured relating an insurance event;
- phone call to the Emergency Call Centre's doctor** in Polish;
- phone interpreter** – in difficult situations (Sudden Illness, Personal Accident or contact with uniformed services), the Emergency Call Centre shall provide the Insured with phone interpreting service in English and, if possible, in other languages;
- transport to the Country of Residence** – if the Insured is not able to use

a pre-planned means of transport as a result of his/her health condition, SIGNAL IDUNA shall bear the costs of return transport by the cheapest means of transport available, approved by the attending doctor and/or the doctor at the Emergency Call Centre;

- transport of the Insured so that he can continue the trip** – after the completion of treatment, SIGNAL IDUNA shall bear the costs of transport from the place of Hospitalisation abroad to the place from which the Insured will be able to continue his/her trip as previously planned;
- transport of the Insured's corpse** to the place of burial in the Country of Residence or costs of burial in the country in which the event occurred;
- purchase of a coffin and cremation abroad** if required by the regulations on the transport of a corpse; cremation may only take place if there is no permission for the transfer of the corpse to the Insured's Country of Residence;
- costs of meals and accommodation for the purpose of convalescence** – if the Insured may not be transported to his/her Country of Residence directly after the Hospitalization has been completed and the Insured is recommended by doctor to stay in bed, SIGNAL IDUNA shall cover the above costs (excluding alcoholic drinks);
- transmitting messages** – In the case of an unforeseeable event beyond the Insured's control which causes a delay or change in his/her travel plan, the Emergency Call Centre shall transmit any necessary information to the Insured's family and/or employer at his/her request; SIGNAL IDUNA shall not be liable for the wording or the consequences of the information provided;
- assistance in the case of loss of documents** – if the Insured loses his/her travel documents (e.g. passport, tickets, etc.), the Emergency Call Centre shall provide him/her with the information about the measures to be taken; however, SIGNAL IDUNA shall not be liable for the results of such measures;
- cover for loss of cash** – if as a result of a Robbery the Insured loses his/her cash withdrawn from an ATM abroad, SIGNAL IDUNA shall reimburse him/her;
- renewal of insurance cover** – if a pre-planned return from a trip abroad was cancelled due to a Terrorist Attack, volcano eruption, strike, riots, hurricane, flood or an earthquake which started during the Insured's stay abroad, SIGNAL IDUNA shall provide additional medical expenses cover and assistance cover in the period from the expiry date of the insurance cover specified in the Insurance Document to the time when such a return is possible for the Insured, however, no longer than 7 days;
- telephone legal assistance** – if the Insured violates the law during his/her trip abroad, SIGNAL IDUNA shall provide the Insured with telephone legal assistance of a lawyer of the Emergency Call Centre, who, if possible, shall furnish the Insured with information regarding the legal problem;
- substitute driver** – SIGNAL IDUNA shall bear the costs of hiring a driver to bring the Insured back to Poland if, as a result of an insurance event, the Insured's health condition, as confirmed by his/her attending doctor, makes it impossible for him/her to drive the vehicle in which he/she is travelling and the persons accompanying him/her do not have driving licences;
- flight delay** – if a professional foreign carrier's flight abroad for which the Insured has a valid ticket is cancelled or delayed by no less than 5 hours, SIGNAL IDUNA shall reimburse the necessary expenses incurred by the Insured and not covered by the carrier (food products and non-alcoholic drinks, basic garments, and bathroom supplies for the Insured's exclusive use) incurred starting from the sixth hour of the delay; charter

flights shall not be covered by the insurance;

- 16) **Luggage delay** – of the Insured properly addressed the Luggage at a professional air carrier and the Luggage is delayed during the Insured's trip abroad, SIGNAL IDUNA shall reimburse documented costs of purchasing items to replace those in the Luggage, provided that the delay is more than 5 hours (from reporting the Luggage delay to the carrier and obtaining a confirmation of the delay up to the time when the Luggage is delivered to the Insured); the above costs shall not be reimbursed if the Luggage delay occurs on the return journey after the Insured crosses the border of his/her County of Residence;
- 17) **cash transfer** – if the Insured is left without funds as a result of unexpected events, SIGNAL IDUNA shall give him/her the cash previously paid along with the cost of providing it to the bank account of SIGNAL IDUNA by a person specified by the Insured, upon the request of the Insured and if possible;
- 18) **continuation of treatment in Poland** – resulting from an insurance event:
 - a) **first consultation with the doctor attending the continuation of treatment in Poland**, subject to earlier consent of the Emergency Call Centre;
 - b) **removal of plaster cast, change of dressings, removal of stitches, injection**;
 - c) **transport to a facility and between facilities** – if such transport is necessary due to the Insured's health condition, SIGNAL IDUNA shall bear the costs of transport by the cheapest means of transport approved by the attending doctor;
 - d) **Rehabilitation Equipment costs** – if as a result to an insurance event the Insured should use Rehabilitation Equipment in line with his/her doctor's recommendation, SIGNAL IDUNA shall reimburse the costs of purchase or lending of such equipment, unless they are covered by the public health insurance;
 - e) **daily hospital allowance** – if the Insured's Hospitalisation is continued directly after his/her return to Poland, SIGNAL IDUNA shall pay him/her the daily hospital allowance; the benefit shall be paid based on a hospital discharge summary report;

for the Accompanying Person:

- 19) **transport of the Accompanying Person necessary for the transport of the Insured** to the Country of Residence – if the trip takes place on recommendation of the attending doctor abroad;
- 20) **meals and accommodation for the Accompanying Person necessary to settle any formalities related to the Insured's return** to the Country of Residence (alcoholic drinks excluded);
- 21) **visit of the Accompanying Person** – if the Insured is hospitalised abroad for more than 7 days and unaccompanied by anyone, SIGNAL IDUNA shall reimburse the round trip costs (train ticket, bus ticket or, if land transport takes more than 8 hours, economy class plane ticket), costs of meals (alcoholic drinks excluded) and accommodation of the person visiting the hospitalised party;
- 22) **meals and accommodation of the person staying with the Insured's corpse** (alcoholic drinks excluded);
- 23) **transport of the Accompanying Person in relation to the Insured's death** – to the place of burial of the Insured in his/her Country of Residence; SIGNAL shall bear the costs of a train ticket, bus ticket or, if land transport takes more than 8 hours, economy class plane ticket;
- 24) **costs of transport of the guardian** (in the case of school camps, camps, bivouacs, and school trips) if it is possible for one of the guardians to

accompany the hospitalised Insured child, SIGNAL IDUNA shall also cover the costs of transport of the guardian upon the completion of treatment, from the place of the Insured's Hospitalisation abroad to the place from which the Insured will be able to continue his/her trip as previously planned;

7. Assistance within the **SUPER** scope shall cover the assistance benefits described in Section 6 and the following:

for the Insured:

- 1) **trip interruption costs** – SIGNAL IDUNA shall bear the costs of transport of the Insured to Poland (train ticket, bus ticket or, if land transport takes more than 8 hours, economy class plane ticket) if the originally planned means of transport may not be used and the Insured is forced to suddenly interrupt his/her trip due to the following:
 - a) Sudden Illness or Personal Accident of the Insured's Next-of-Kin which require Hospitalisation and occurred in Poland;
 - b) death of Next-of-Kin;
 - c) damage to the Insured's property or to his/her business premises, arising from a Hazardous Event or offence, rendering it necessary to perform legal and administrative tasks and legal transactions for which the Insured's presence in Poland is necessary;
- 2) **replacement for a business trip** – if the Insured is unable to continue performing his/her duties during a business trip, SIGNAL IDUNA shall bear the costs of transport of a person who will replace him/her (train ticket, bus ticket or, if land transport takes more than 8 hours, economy class plane ticket);

after the return to Poland:

- 3) **visit of a nurse** – if the Insured is hospitalised for at least 7 days in relation to an insurance event, SIGNAL IDUNA shall bear the costs of the assistance of a nurse directly after the Hospitalisation, within the scope recommended by the attending doctor and possible to perform at the Insured's place of stay. The insurance shall not include costs of medicines, medical supplies or other materials used as part of nursing;
- 4) **domestic help** – if the Insured is hospitalised for at least 7 days in relation to an insurance event, SIGNAL IDUNA shall bear the costs of domestic help directly after the Hospitalisation, within the scope recommended by the attending doctor and possible to perform at the Insured's place of stay. The scope of domestic help shall include: preparing meals, shopping, helping with dressing, washing and care-related activities, performing small cleaning tasks (vacuuming, cleaning the floor, dishwashing). This insurance shall include only the cost of service and not the cost of means used to provide it.
- 5) **tutoring** – if the Insured child is hospitalised for at least 7 days in relation to an insurance event, SIGNAL IDUNA shall bear the costs of tutoring directly after the Hospitalisation for subjects included in the curriculum and selected by the child's legal guardian;
- 6) **child entertaining** – if an Insured child is hospitalised for at least 7 days in relation to an insurance event, SIGNAL IDUNA shall bear the costs of a single visit of an entertainer, on the seventh days after the Insured's return to Poland at the latest;
- 7) **psychological assistance** – if during the trip the Insured suffers from traumatic experiences (Terrorist Attack, natural disaster, death of a Next-of-Kin), SIGNAL IDUNA shall bear the costs of 1 appointment with a psychotherapist within 30 days after the Insured's return to Poland;
- 8) **treatment of a tropical disease** – if within 60 days after the Insured's

return to Poland he/she is diagnosed with a tropical disease (that is: malaria, dengue, yellow fever, cholera, leishmaniasis, filariasis, typhoid fever, Japanese encephalitis) which he/she contracted during his/her trip abroad, SIGNAL IDUNA shall bear the costs of doctor's appointments, diagnostic tests and medicines that help fight the disease;

for the Accompanying Person:

- 9) **care over Next-of-Kin** – in the case of Hospitalisation or death of the Insured, SIGNAL IDUNA shall bear the costs of the return of Next-of-Kin accompanying him/her during the trip and insured by SIGNAL IDUNA to their Country of Residence (train ticket, bus ticket or, if land transport takes more than 8 hours, economy class plane ticket), provided that the originally planned means of transport could not have been used; in the case of minor children, the trip may take place under the guardianship of a representative of SIGNAL IDUNA;

for a pet:

- 10) **veterinary appointment** – if the Insured travels with his/her dog or cat and the animal has an accident, SIGNAL IDUNA shall bear the costs of a veterinary appointment;
- 11) **prolonged care over a pet** – if the Insured is Hospitalised in relation to an insurance event and his/her return is delayed as a result of this, SIGNAL IDUNA shall bear the costs of the prolonged stay of a dog or a cat belonging to the Insured at an animal hotel;

for a sportsman:

- 12) **ski lift voucher** – SIGNAL IDUNA shall reimburse the costs of a ski lift voucher and participation in ski and snowboard schools if the Insured was unable to use the voucher and participate in a ski or snowboard school due to a Personal Accident or Hospitalisation in relation to a Sudden Illness. Costs shall be reimbursed for a period of full days during which the Insured could not use the voucher and participate in a ski or snowboard school;
- 13) **golf course rental** – SIGNAL IDUNA shall reimburse the costs of golf course rental in the case the Insured cannot use it due to a Personal Accident or Hospitalisation in relation to a Sudden Illness. Costs shall be reimbursed for a period of full days during which the Insured could not use the golf course in question;
- 14) **Sports Equipment rental** – in the case where the Insured is deprived of the ability to use Sports Equipment insured at SIGNAL IDUNA for reasons and in circumstances specified in § 21 Section 3(c) or (d) of these GT&C, SIGNAL IDUNA shall reimburse the costs of rental of Sports Equipment insured.

performing the treatment abroad.

4. The Insurance shall not cover events arising as a consequence of:
- medical contraindications concerning the trip,
 - indications concerning a procedure, treatment or medical observation at a hospital and the damage event is related to the above indications,
 - venereal diseases, diseases being the result of HIV virus infection, epidemic, pandemic,
 - failing to submit to vaccination or other preventive procedures required under the International Health Procedures,
 - artificial conception and any other sterility treatment,
 - abortion if the procedure was not performed for the purpose of saving life or
 - the purchase of contraceptives,
 - special diet for the Insured comprising tonics and products taken by the Insured habitually, as well as massages, baths, inhalations, therapeutic gymnastics, and irradiation (even if such measures are recommended by the doctor),
 - therapeutic trip, stay at a sanatorium, health resorts, nursing homes, hospices, and addiction centres,
 - Insured's individual treatment or treatment by a doctor being a member of the Insured's family,
 - any kind of vaccination (except for a situation where a vaccination is carried out as part of health- or life-saving first aid),
 - plastic and cosmetic surgery,
 - when in the attending doctor's opinion treatment may be postponed until the Insured returns to the Country of Residence,
 - continuation of the treatment of the Insured if the attending doctor consents to transporting the Insured to his/her Country of Residence and the Insured objects to that.
5. Nor shall the risks specified below be covered by the insurance, unless the cover was extended to include them:
- Aggravation of a Chronic Disease
 - practising Winter Sports,
 - practising High Risk Sports,
 - practising Extreme Sports,
 - Competitive Practice of Sport.
 - performing Physical Work.

III. PERSONAL ACCIDENT INSURANCE

§ 17.

Subject matter of insurance

WHAT IS COVERED BY THE PERSONAL ACCIDENT INSURANCE?

1. The subject matter of the insurance shall be Personal Accidents which occurred during the period of insurance cover, within the scope specified in these GT&C.
2. The Personal Accident insurance contract provides for the following benefits:
- death benefit** for death which resulted from a Personal Accident and occurred within 2 years of it – a benefit equal to 100% of the sum insured specified in the Insurance Document shall be paid,
 - benefit for Damage to Health** – a benefit being a percentage of the sum insured, equal to the percentage of the damage to health:
 - degree of Damage to Health shall be determined based on the Percentage Table of Benefits for Damage to Health forming Appendix 2 to these GT&C,

§ 16.

Limitations of liability

THIS IS NOT COVERED BY THE MEDICAL EXPENSES INSURANCE

- SIGNAL IDUNA shall not be liable for any costs incurred by the Insured without the consent of the Emergency Call Centre.
- The above restrictions shall not apply to: situations in which the Insured, due to his/her health condition, cannot reasonably contact the Emergency Call Centre and in the case of Dental Treatment and a single Outpatient Clinic appointment if the Insured selects the doctor and covers the costs of the appointment on him/her own.
- The insurance shall not cover the costs incurred if the Insured acts contrary to the decision of the Emergency Call Centre agreed with the attending doctor

- b) the insurance cover shall not include other types of damage than those listed in this Table.

§ 18.

Limitations of liability

THESE ACCIDENTS ARE NOT COVERED

1. The insurance shall not cover Personal Accidents arising as a consequence of:
 - a) disturbances of consciousness and mind, apoplectic or epileptic attacks or any other spasmodic attacks involving the entire body of the Insured,
 - b) improper treatment or improperly performed procedures on the Insured's body – the insurance cover shall apply if the treatment, including the diagnosis and procedures, were a consequence of an accident included in the insurance contract.
2. A Personal Accident shall not be understood as events caused by processes in the human body, e.g.: faintness, heart attack, haemorrhage, cerebral stroke, cardiac arrest or cerebral haemorrhage.
3. Nor shall the risks specified below be covered by the insurance, unless the cover was extended to include them:
 - a) practising Winter Sports,
 - b) practising High Risk Sports,
 - c) practising Extreme Sports,
 - d) Competitive Practice of Sport,
 - e) performing Physical Work.
4. In particular, SIGNAL IDUNA shall not be liable for the consequences of Personal Accidents such as: pain, physical and moral suffering as well as property loss involving loss of property, its destruction or damage to it.

IV. LEGAL ASSISTANCE INSURANCE

§ 19.

Subject matter of insurance

WHAT IS COVERED BY THE LEGAL ASSISTANCE INSURANCE?

1. The subject matter of the insurance shall be the necessary costs of the fee for one lawyer empowered by the Insured within the scope of matters related to the Insured pursuing claims for damages due to torts which occurred within the insurance period; SIGNAL IDUNA shall cover the above costs up to EUR 2,000.
2. In justified situations in which the Insured is accused of acts concerning his/her third party liability, SIGNAL IDUNA shall:
 - a) bear the costs of legal assistance in order to obtain release from detention (one lawyer's fee) up to EUR 1,000,
 - b) extend a reimbursable loan to cover bail of up to EUR 10,000 if the Insured was detained by prosecution service of a foreign country as a result of an event for which he/she is liable and for the release from detention to be granted the bail as security for costs of proceedings and fines imposed by the judiciary needs to be covered; the loan shall be guaranteed by a person indicated by the Insured and reimbursed within 30 days of its extension.

§ 20.

Limitations of liability

THESE COSTS ARE NOT COVERED

1. The insurance cover provided by SIGNAL IDUNA shall not cover the following costs:

- a) those related to a settlement of a matter if the costs are grossly disproportionate to the claims agreed upon by both parties, which claims the Insured was not obliged to cover these claims in individual legal circumstances,
 - b) those which a person other than the Insured is obliged to incur,
 - c) damages which the Insured has to pay, fines, administrative or judicial penalties, other financial penalties, taxes or other fees of public and legal character,
 - d) those which arise as a consequence of using the service of persons unauthorised to provide legal assistance or opinion within an individual scope,
 - e) those which arose upon the request of the Insured but without the consent of SIGNAL IDUNA and which were not necessary to protect the Insured's rights,
 - f) those related to the Insured providing false or misleading information or falsified documents,
 - g) those related to the Insured consciously dissimulating information or documents which may influence the manner in which legal assistance is provided or the course of the proceedings,
 - h) costs of claims transferred to the Insured after the occurrence of an insurance event,
 - i) costs of third party claims which the Insured pursues on his/her own behalf.
2. Legal assistance shall not be provided if the Insured's legal problem concerns any of his/her professional activities, including his/her work abroad or driving and possessing a mechanically propelled vehicle or the Insured's participation in political activities or if bail is required in order to secure customs duties or administrative charges, fines, exemplary damages, compensation, etc.

V. LUGGAGE AND/OR SPORTS EQUIPMENT INSURANCE

§ 21.

Subject matter of insurance

1. The subject matter of the insurance shall be the Luggage and/or Sports Equipment owned by the Insured during his/her trip abroad.
2. The insurance contract shall cover the Luggage and/or Sports Equipment only if it is:
 - a) looked after by the Insured,
 - b) left in a left luggage office against receipt,
 - c) entrusted to a professional carrier for the purpose of carriage based on a transport document,
 - d) in a separate locked luggage room at a railway station or in a hotel,
 - e) in a separate locked room in the Insured's accommodation (tent excluded),
 - f) in a locked boot or in storage cabinet being an integral part of a motor vehicle,
 - g) in a locked compartment of a camper or watercraft.
3. SIGNAL IDUNA shall be liable for the Luggage and/or Sports Equipment only if loss or damage resulted from:
 - a) an accident of a means of transport,
 - b) a Hazardous Event,
 - c) a Personal Accident or a Sudden Illness of the Insured as a result of which the Insured is suddenly unable to look after his/her Luggage and/or Sports Equipment,
 - d) a Burglary into the rooms listed in Section 2(b)–(g),
 - e) a Robbery.

ONLY ITEMS LOCATED IN THE SPECIFIED PLACES ARE COVERED

THESE EVENTS ARE COVERED

4. If the Luggage or Sports Equipment was entrusted to a professional air carrier, the insurance cover shall also apply when there is no confirmation of damage circumstances specified in Section 3, provided that the carrier confirmed that the Luggage and/or Sports Equipment had been lost or damaged.

§ 22.

Limitations of liability

THIS IS NOT COVERED

1. The following types of damage shall not be covered by the insurance:
 - a) those of the value below PLN 100 (Franchise Deductible),
 - b) those inflicted intentionally by a person living in a shared household with the Insured,
 - c) those resulting from seizure, destruction or confiscation by customs authorities or other authorities,
 - d) those resulting from war, martial law, state of emergency, Terrorist Attacks, acts of sabotage or the Insured's participation in riots, commotion, strikes, protest actions, road blockages, and fights,
 - e) those occurring in electric and electronic appliances as a result of their defects and passage of electric current during the use of these appliances, unless the passage of electric current caused fire,
 - f) those which are the consequence of normal wear and tear of an item, its manufacturing defects, self-ignition, self-damage or breaking,
 - g) those in arms and its related accessories,
 - h) those resulting from practising Winter Sports (in the case of Sports Equipment, cover may be extended by this risk),
 - i) those resulting from practising High Risk Sports, Extreme Sports, and Competitive Practice of Sport.
2. Furthermore, the following shall not be covered by the Luggage insurance:
 - a) Sports Equipment,
 - b) cash and securities, gift vouchers, tickets, credit and payment cards, jewellery, items made of metal and precious stones,
 - c) works of art, documents, collections, musical instruments,
 - d) items serving the purpose of service and production and trade, propellants,
 - e) car and motorcycle accessories, camper and boat fittings,
 - f) tents and windbreaks,
 - g) damage in the case of which only Luggage containers were damaged (suitcases, trunks, etc.).
3. SIGNAL IDUNA's liability within the scope of insurance covering mobile phones, photographic equipment and computer hardware, and audio and video equipment shall be limited up to 50% of the sum insured for the Luggage.
4. Each benefit for Sports Equipment insurance to be paid to the Insured shall be reduced by a Deductible amounting to 5% of the value of the damage.

VII. THIRD PART LIABILITY INSURANCE

§ 23.

Subject matter of insurance

WHAT IS THIRD PARTY LIABILITY INSURANCE?

1. The subject matter of the insurance is the Insured's private third party liability for bodily damage or property damage inflicted on third parties during his/her trip, which the Insured is obliged to redress in accordance with the law of the country in which he/she inflicted the damage.

2. Within the scope of third party liability insurance, SIGNAL IDUNA shall be liable for events related to Amateur Practice of Sports and, if the insurance cover was extended by the following risk, for events resulting from practising Winter Sports.
3. To the extent of its liability SIGNAL IDUNA shall:
 - a) verify the validity of claims brought against the Insured and provide all types of legal assistance in the case of invalid claims,
 - b) pay the costs of engaging a defence counsel to represent the Insured's interests in a proceedings,
 - c) pay the costs of fees for experts appointed upon SIGNAL IDUNA's consent in order to establish the damage circumstances or appraise the damage,
 - d) reimburse the necessary costs justified by the circumstances of an individual accident, incurred in order to prevent the damage from escalating,
 - e) pay the necessary costs of court protection against a third-party claim in a litigation conducted at the request of SIGNAL IDUNA or upon its consent,
 - f) pay out the damages the Insured is obliged to pay to the injured as part of the risks specified in the insurance contract based on the recognition issued or confirmed by SIGNAL IDUNA, a settlement entered into or confirmed by SIGNAL IDUNA or a court ruling.
4. All costs and expenses incurred in connection with defence against claims against the Insured may be paid on condition that SIGNAL IDUNA's prior written consent is obtained.

§ 24.

Limitations of liability

THIS IS NOT COVERED

1. The following types of damage, benefits, and claims shall not be covered by the insurance:
 - a) those arising in relation to the Insured's consumption of alcohol,
 - b) those with the value of less than EUR 250 (Franchise Deductible) and each benefit paid shall be reduced by that amount (Deductible),
 - c) those exceeding the scope of statutory third party liability of the Insured,
 - d) those arising from an agreement entered into by the Insured or specific covenants,
 - e) any damage inflicted by the Insured upon his/her Next-of-Kin,
 - f) those inflicted intentionally by a person living in a shared household with the Insured,
 - g) those in cash, securities, jewellery, and all types of documents,
 - h) any damage arising from possessing, driving, using or starting motor vehicles, aircrafts, and ships,
 - i) those which the Insured is obliged to pay based on a judgement of a criminal court,
 - j) damages to property of the Insured or possessed by him/her (including rented or borrowed property) or actually looked after or controlled by the Insured,
 - k) those resulting from exercising a profession, working abroad or running a business,
 - l) other related to practising Winter Sports, unless the insurance cover was extended by that risk,
 - m) those resulting from practising High Risk Sports, Extreme Sports, and Competitive Practice of Sport.
 - n) any claims that arose from infecting another person with a sickness,
2. In the case of damage being the consequence of Amateur Practice of Sport or practising Winter Sports covered by the insurance contract:
 - a) SIGNAL IDUNA's liability for personal damage shall be limited to 50% of third party guarantee sum within the scope of personal damage and to

25% of third party guarantee sum within the scope of property damage,
b) the Franchise Deductible and Deductible described in Section 1(b) shall not apply; instead, a Deductible amounting to 5% of the value of the damage which occurred shall apply.

VIII. FINAL PROVISIONS

1. Any notifications and declarations of SIGNAL IDUNA, the Insured, Policyholder, and the Beneficiary shall be submitted in writing, otherwise being null and void, against receipt, or they shall be sent by registered mail, unless the provisions hereof or of the insurance contract allow another form.
2. The Insured, Policyholder, or the Beneficiary as the person making the claim are obliged to notify SIGNAL IDUNA about any change of their address.
3. Any matters not regulated herein shall be settled based on the provisions of the Polish Civil Code and other provisions of the Polish law.
4. The following are appendices to these GT&C forming their integral part:
 - 1) 1) Benefit Limits Table – Appendix 1,
 - 2) 2) Percentage Table of Benefits for Damage to Health – Appendix 2.
5. These General Terms and Conditions were adopted by Resolution No. 4/Z/2018 of the Management Board of SIGNAL IDUNA Polska Towarzystwo Ubezpieczeń S.A. of 31 January 2018 and apply to the insurance contracts entered into from 19 March 2018.
6. If using the translation of these GT&C, the parties agree that, in case of doubt, the Polish language version shall prevail.

President of the Management Board

Vice-President of the Management

Jürgen Reimann

Agnieszka Kiełbasińska

Benefit Limits Table

		SUM INSURED/GUARANTEED SUM and liability limits
1.	MEDICAL EXPENSES – KL	from EUR 10,000 up to EUR 300,000
1.1.	Outpatient Clinic	Up to the sum insured for KL excluding USA, Canada, Japan, Australia, and the Caribbean Islands, where the liability limit for treatment at an Outpatient Clinic depends on the sum insured for medical expenses and is EUR 2,000 for a sum insured for medical expenses lower than EUR 60,000 and for other cases – EUR 6,000
1.2.	Hospitalisation	Up to the sum insured for KL
1.3.	Rescue	6 000 EUR
1.4.	Appointment with a doctor	Up to the sum insured for KL
1.5.	Medicines and dressing materials	Up to the sum insured for KL
1.6.	Pregnancy complications and early delivery	Up to the sum insured for KL
1.7.	Dental Treatment	250 EUR
1.8.	Decompression chamber	Up to the sum insured for KL
1.9.	Transport to a facility and between facilities	Up to the sum insured for KL
1.10.	Glasses repair or purchase and dental prosthesis repair	Up to the sum insured for KL
1.11.	Daily hospital allowance – if the National Health Fund paid the KL	for at least 3 days of Hospitalisation EUR 100 per day, for 10 days maximum
2.	ASSISTANCE	Sub-limits of the sum insured for medical expenses:
STANDARD scope		
for the Insured:		
2.1.	day-and-night service of Emergency Call Centre, including reimbursement of the costs of the first phone call	Up to the sum insured for KL
2.2.	Phone call to the Emergency Call Centre's doctor in Polish	Up to the sum insured for KL
2.3.	Phone interpreter	Up to the sum insured for KL

2.4.	Transport to the Country of Residence	to Poland – up to the sum insured for KL to another country – up to EUR 5,000
2.5.	Transport in order to continue the trip	500 EUR
2.6.	Transport of a corpse or burial abroad	to Poland – up to the sum insured for KL to another country – up to EUR 5,000
2.7.	Purchase of a coffin or cremation	Up to the sum insured for KL
2.8.	Costs of meals and accommodation for the purpose of convalescence	EUR 100 per day for 7 days maximum
2.9.	Transmitting messages	Up to the sum insured for KL
2.10.	Assistance in the case of loss of documents	Up to the sum insured for KL
2.11.	Cover for loss of cash	125 EUR
2.12.	Renewal of insurance cover	Up to the sum insured for KL for 7 days maximum
2.13.	Telephone legal assistance:	Up to the sum insured for KL
2.14.	Substitute driver	500 EUR
2.15.	Flight delay	250 EUR
2.16.	Luggage delay	250 EUR
2.17.	Cash transfer	Up to the sum insured for KL
After return to Poland:		
2.18.	First consultation with the doctor attending the continuation of treatment after the return to Poland	Up to the sum insured for KL
2.19.	Removal of plaster cast, change of dressings, removal of stitches, injection;	Up to the sum insured for KL
2.20.	Transport to a facility and between facilities after the return to Poland	Up to the sum insured for KL for 7 days maximum
2.21.	Rehabilitation Equipment costs after the return to Poland	50 EUR
2.22.	Daily hospital allowance after the return to Poland	100 PLN za każdy dzień maksymalnie przez 10 dni
for the Accompanying Person:		
2.23.	Transport of the Accompanying Person necessary for the transport of the Insured	to Poland – up to the sum insured for KL to another country – up to EUR 5,000

2.24.	Meals and accommodation for the Accompanying Person necessary to settle any formalities related to the Insured's return	EUR 100 per day for 7 days maximum
2.25.	Visit of the Accompanying Person	transport – up to the sum insured for KL meals and accommodation EUR 100 per day for 7 days maximum
2.26.	Meals and accommodation of the person staying with the Insured's corpse	EUR 100 per day for 7 days maximum
2.27.	Transport Osoby Towarzyszącej w związku ze śmiercią Ubezpieczonego	do Polski – do wysokości sumy ubezpieczenia KL do innego kraju – do 5 000 EUR
2.28.	Transport of the Accompanying Person in relation to the Insured's death	500 EUR
SUPER scope		
for the Insured:		
2.29.	Trip interruption costs	Up to the sum insured for KL
2.30.	Replacement for a business trip	Up to the sum insured for KL
after the return to Poland:		
2.31.	Visit of a nurse	50 EUR
2.32.	Domestic help	50 EUR
2.33.	Tutoring	50 EUR
2.34.	Child entertaining	50 EUR
2.35.	Psychological assistance	50 EUR
2.36.	Treatment of a tropical disease	50 EUR
for the Accompanying Person:		
2.37.	care over Next-of-Kin	Up to the sum insured for KL
for a pet:		
2.38.	Veterinary appointment	50 EUR
2.39.	Prolonged care over a pet	PLN 100 per day for 7 days maximum

for a sportsman:		
2.40.	Ski lift voucher	300 EUR
2.41.	Golf course rental	125 EUR
2.42.	Sports Equipment rental	EUR 20 per day for 10 days maximum
3.	PERSONAL ACCIDENTS – NNW	From EUR 15,000 up to EUR 100,000
3.1.	Death benefit	100% of the sum insured for KL
3.2.	Benefit for partial damage to health	Specific percentage of the sum insured for NNW (in accordance with the Table of Benefits for Damage to Health forming Appendix 2 to these GT&C)
4.	LEGAL ASSISTANCE – PP	
4.1.	Lawyer's fee in damages cases	2 000 EUR
4.2.	Lawyer's fee in third party liability cases	1 000 EUR
4.3.	Loan for bail	10 000 EUR
5.	LUGGAGE – BP	From EUR 1,000 up to EUR 5,000
5.1.	Photographic equipment, computer hardware, audio and video equipment, and mobile phones	50% of the sum insured for the Luggage
6.	SPORTS EQUIPMENT – SS	From EUR 1,000 up to EUR 5,000
7.	THIRD PARTY LIABILITY – OC	from EUR 30,000 up to EUR 500,000
7.1.	Personal damage related to Amateur Practice of Sports or Winter Sports	50% of the sum insured for the OC
7.2.	Property damage related to Amateur Practice of Sports or Winter Sports	25% of the sum insured for the OC

YOU MAY OBTAIN BENEFIT ONLY IF
THE ACCIDENT RESULTED IN ONE
OF THE INJURIES BELOW

**Percentage Table
of Benefits for Damage to Health**

Type of Damage to Health	Percentage (%) of Damage to Health
Total loss	
1. Sight in one eye	30
2. Sight in both eyes	100
3. Hearing in one ear	30
4. Hearing in both ears	60
5. Smell	10
6. Both tongue and taste	50
Total physical loss of or total loss of control over individual organs	
7. Upper limb at the shoulder joint	70
8. Upper limb above the elbow joint and below the shoulder joint	65
9. Upper limb below the elbow joint and above the wrist	60
10. Upper limb below or level with the wrist	55
11. Lower limb above the medial aspect of thigh	70
12. Lower limb below the medial aspect of thigh and above the kneejoint	60
13. Lower limb below the kneejoint and above the medial aspect of the lower leg	50
14. Lower limb below the medial aspect of the lower leg and above the foot (kneejoint)	45
15. Lower limb – the foot in the ankle area	40
16. Lower limb – the foot excluding the heel	30
Total physical loss	
17. Thumb	20
18. Index finger	10
19. Other finger	5
20. Big toe	5
21. Other toe	2
Burns (second and third degree)	
22. burns covering 5-15% of body surface area	10
23. burns covering 16-30% of body surface area	25
24. burns covering more than 30% of body surface area	45
Fracture within pelvis	
25. Multiple comminuted open fracture	20
26. Multiple comminuted fracture	8
27. Multiple fracture	5
28. Single fracture	3

Femoral fracture	
29. Comminuted open fracture	15
30. Other open fractures	10
31. Other comminuted fractures	8
32. Other fractures	5
Humerus fracture	
33. Comminuted open fracture	10
34. Other open fractures	8
35. Other comminuted fractures	5
36. Other fractures	3
Fracture of both bones in the lower leg/forearm	
37. Comminuted open fracture	10
38. Other open fractures	8
39. Other comminuted fractures	5
40. Other fractures	3
Fracture of the base of the skull and skull cap/shoulder blade	
41. Comminuted open fracture	15
42. Other open fractures	10
43. Other comminuted fractures	8
44. Other fractures	5
Fracture of: the bony face, mandible, thumb (thumb phalanges and metacarpal bones), index finger, clavicle, kneecap, ankle bone or heel bone	
45. Comminuted open fracture	10
46. Other open fractures	6
47. Other comminuted fractures	4
48. Other fractures	2
Vertebral body fracture	
49. Open fracture	12
50. Multiple fracture	8
51. Single fracture	3
Fractures of the elbow bone, radial bone, tibial bone, fibular bone	
52. Comminuted open fracture	8
53. Other open fractures	6
54. Other comminuted fractures	4
55. Other fractures	2
Fractures of: the ribs, spinous and transverse processes	
56. Open fractures	5
57. Other fractures	1
Złamania kości: palców dłoni i stóp (z wyjątkiem kciuka i wskaziciela)	
58. Open fractures	3
59. Other fractures	1
Złamanie kości śródstopia i śródrezcza, mostka, nadgarstka	
60. Open fractures	6
61. Other fractures	2

SIGNAL IDUNA Polska
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