



## CLAUSE NO. 3 TO THE GENERAL CONDITIONS FOR THE VOYAGER INSURANCE - PZU TRAVEL ASSISTANCE ASSISTANCE INSURANCE CHILD/DEPENDENT PERSON PACKAGE

Appendix no. 3 to the General Terms and Conditions of the Voyager Insurance – PZU Travel Assistance, established by the Resolution of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Akcyjna no. UZ/102/2013 of 29 March 2013

### § 1

Without prejudice to the remaining provisions of the General Terms and Conditions, and subject to the payment of an additional premium by the Policyholder, the Voyager Insurance – PZU Travel Assistance is hereby extended to include the Child/Dependent Person Package.

### § 2

The terms used in this Clause shall have the meaning specified below:

- 1) **child** – a minor who on the date of the insurance accident has not yet turned 19 years old;
- 2) **dependent person** – a person who due to old age, bad health condition or cognitive problems is not capable of meeting his/her needs independently and requires constant care;
- 3) **transport costs** – costs of a train or bus ticket, or if the travel by rail or bus lasts more than 12 hours – economy class airline ticket.

### § 3

Under assistance insurance defined in this Clause, the limits for individual assistance services are set per one insurance accident, understood as an event occurring during the insurance period and being the basis for providing the given assistance service. If no limit has been set, PZU SA shall be liable up to the amount of the average price of performing the given assistance service. Limits for the individual assistance services are determined separately from the sum insured set for treatment costs insurance.

### § 4

Pursuant to this Clause, organizes and covers the costs of the following assistance services:

- 1) **Care for insured children or dependent persons in the case of hospitalization of parent or guardian travelling with them**

In the case of hospitalization of a parent or guardian who travelled with the children or dependent persons and was not accompanied by any other adult, PZU SA organizes and covers the costs of:

- a) transport of the children or dependent persons to their home or to the place of residence of the person who was designated by the parent or guardian to care for the children or dependent persons, and care for them during

such transport, provided that the parent or guardian gave his/her written consent to such transport, or

- b) return travel of the parent or guardian to collect the child or dependent person, including the costs of one overnight stay for the parent or guardian and the costs of travel of the child or dependent person with the parent or guardian, if the means of transport by which the child or dependent person travelled cannot be used.

If within 24 hours from the time of notifying PZU SA of the need to organize this service, PZU SA was unable to contact the person designated by the parent or guardian to care for children and/or dependent persons using the contact data provided by the parent or guardian, or the indicated person does not agree to provide this care, and thus it is not possible to perform the benefits described under items a) or b), PZU SA shall organize and cover the costs of care for the children or dependent persons at the location of the insurance accident, for a maximum of 3 days and up to the amount of PLN 1,500.00. If after that period it is necessary to prolong this care, PZU SA shall make diligent attempts to organize further care by other relatives or by the social services. This benefit is performed at the request of the parent or guardian and upon his/her written consent.

- 2) **Coverage of costs of visit of parent or guardian, or the costs of hotel accommodation for parent or guardian in the case of hospitalization of child or dependent person**

If as the result of an accident or sudden illness covered by PZU SA the child or dependent person is hospitalized, and the attending physician in consultation with the PZU Emergency Center doctor believes that a constant presence of a parent or guardian of that child/dependent person is necessary at the hospital, then PZU SA:

- a) organizes and covers the costs of return travel and the costs of hotel stay for the parent or guardian, up to the amount of PLN 400.00 per day, until the time the child or dependent person is discharged from hospital, but not longer than for 10 days, or
- b) organizes and covers the costs of hotel stay for the parent or guardian travelling together with the child or dependent person, up to the amount of PLN 400.00 per day, until the time the child or dependent person is discharged from hospital, but not longer than for 10 days.