

## CLAUSE NO. 4 TO GENERAL CONDITIONS FOR THE VOYAGER INSURANCE – PZU TRAVEL ASSISTANCE ASSISTANCE INSURANCE BUSINESS PACKAGE



Appendix no. 4 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 Business Package of assistance services.

### § 2

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

- 1) **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;
- 2) **business travel** – travel comprising the following periods, occurring in a direct sequence:
  - a) the time from leaving the workplace or home in order to directly commence travel to a place of stay outside the workplace or home, as defined in item b,
  - b) the period of stay at the location indicated by the employer as the location for performing official duties outside the workplace or home,
  - c) the period of return directly from the place of stay defined in item b), until the moment of entering the workplace or home.

### § 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

1. In the case of business travel of the Insured within or outside the territory of Poland, pursuant to this Clause PZU SA organizes and covers the costs of the following assistance services:

#### 1) **Sending necessary personal or business items**

In the case of damage, destruction or loss of personal or business items of the Insured which are required to continue the business travel or perform business duties, with the exception of all documents irrespective of their nature, PZU SA shall organize and cover the costs of sending replacement personal or business items to the location of the Insured's stay. The condition for performance of this service is the provision of these items to the PZU Emergency Center.

#### 2) **Accommodation for the period of convalescence**

If as the result of an accident or sudden illness covered by PZU SA the Insured was hospitalized, and the attending physician, in consultation with the doctor of the PZU Emergency Center, recommends further convalescence, PZU SA shall organize and cover the costs of hotel stay for the Insured, up to PLN 400.00 per day and for not more than 10 days.

#### 3) **Earlier return of the Insured to his/her home or workplace**

If the Insured is forced to an earlier, sudden return to his/her place of residence or the workplace, and the originally planned means of transport cannot be used, PZU SA organ-

izes the transport of the Insured and covers its costs. This service is provided only in the case of:

- a) a grave disease or death of a relative of the Insured,
- b) a loss arising at the Insured's place of residence, caused as a result of a theft with burglary or a fortuitous event, provided that this event occurred within the territory of Poland and that the legal and administrative actions to be performed required the presence of the Insured,
- c) the occurrence of an unexpected event at the workplace: a fire, strike, death of a supervisor or another event which affects the business of the company where the Insured is employed and forcing him/her to return to the workplace.

The need for the Insured's earlier return home or to the workplace should be documented, depending on the reason for return, with: medical documentation, certificate from the building's administration, certificate from the Police or correspondence from the workplace.

#### 4) **Visit of a relative**

If as the result of an accident or sudden illness covered by PZU SA the Insured during his/her business travel is hospitalized for a period exceeding 7 days, and during the business travel he/she had not been accompanied by any person of age, PZU SA shall organize and cover the costs of return travel for one relative indicated by the Insured. In addition, PZU SA organizes and covers the costs of hotel stay of such person, up to the amount of PLN 400.00 per day and for not more than 10 days.

#### 5) **Information and financial assistance in the case of documents theft**

- a) In the case where the Insured's payment cards or cheques issued by a bank with seat in the territory of Poland are stolen or lost during the business travel, PZU SA provides assistance with blocking the Insured's personal bank account, involving:
  - providing the Insured with the correct telephone number to the bank which maintains the Insured's bank account, or
  - passing to the bank which maintains the Insured's bank account the information on the theft or loss of payment cards or checks, whereas PZU SA shall not be liable for the effectiveness or correctness of the process of blocking these cards or checks by the bank.
- b) In the case of theft, loss or damage of documents necessary for the Insured during the business travel (passport, ID card, visa, driver's license, tickets), the PZU Emergency Center provides information on actions that must be undertaken in order to obtain replacement documents.
- c) If the Insured reported to the Police the offense described in sub-item a) or b), PZU SA pays the Insured a one-time benefit of PLN 500.00.

#### 6) **Substitution during business travel**

In the case of insurance contracts concluded by employers for the benefit of their employees as well as in the case of insurance contracts concluded by sole proprietors, if as the result of an insurance accident covered by PZU SA the Insured is unable to continue performance of business duties due to an accident or sudden illness, PZU SA organizes and covers the costs of travel of an employee delegated to substitute for the Insured.

2. In the case of business travel of the Insured outside the territory of Poland, pursuant to this Clause PZU SA additionally organizes and covers the costs of the following assistance services:

1) **Assistance in delivering bail**

If the Insured has been detained outside the territory of Poland with relation to an event (accident) for which he/she might be responsible, and in order to be released from arrest or another form of limitation or deprivation of liberty, or in order to secure the coverage of costs of proceedings and financial penalties the legislation of the given country requires payment of bail, PZU SA upon the request of the Insured acts as intermediary in the delivery of the bail amount, provided that the bail amount is first deposited by a person indicated by the Insured into a bank account whose number is provided by PZU SA. PZU SA does not act as intermediary in the delivery of bail if PZU Emergency Center establishes that the detention, or other form of limitation or deprivation of liberty of the Insured is tied to smuggling, trade in drugs, psychotropic substances or replacement substances, according to the regulations on preventing drug addiction, alcohol, weapons or to the participation of the Insured in actions of political or terrorist nature.

2) **Assistance of an interpreter**

If the Insured has come into conflict with the law enforcement bodies in the country where he/she is, PZU SA shall cover the costs of interpreter's fees up to PLN 5,000.00. This benefit is due outside the territory of Poland, and in the case of a foreigner – also in Poland, in the case of conflict with the Polish law enforcement bodies.

3) **Legal assistance**

If the Insured has come into conflict with the law enforcement bodies in the country where he/she currently is, PZU SA shall assure the participation of a lawyer representing the Insured and shall cover the lawyer's fees up to PLN 10,000.00, under the condition that the acts alleged to the Insured refer only to the civil liability regulations of the country in which he/she currently is. This benefit is due outside the territory of Poland, and in the case of a foreigner

– also in Poland, in the case of conflict with the Polish law enforcement bodies.

PZU SA does not cover the costs of legal assistance if the Insured's legal problem is tied to his/her professional activity or to the ownership or storage of vehicles. Should the proceedings against the Insured demonstrate that he/she acted willfully, the Insured shall be obliged to refund to PZU SA the costs of legal assistance incurred by PZU SA, within 30 days from his/her return home.

4) **Continuation of business travel**

If the health condition of the Insured in the course of the business travel has improved, PZU SA organizes and covers the cost of transport from the location of illness or accident to the next stage of the planned business travel, in order to enable the Insured its continuation.

5) **Substitute driver**

If the health condition of the Insured, confirmed with a written certificate of the attending physician, does not allow the Insured to drive the car in which he/she traveled on business, and none of the passengers holds a driver's license or is able to drive, PZU SA organizes and covers the costs of travel for a substitute driver indicated by the Insured, who shall drive the Insured and the passengers back to Poland or to another country of their permanent residence. This benefit does not include the costs of fuel, highway tolls, parking fees, accommodation and other costs incurred by the Insured during the return to Poland or to another country of permanent residence.

6) **Coverage of costs incurred with relation to delay in business travel**

If a documented delay of at least 6 hours affects the departure of a schedule airplane, train, bus, or ferry during the Insured's business travel, PZU SA on the basis of receipts and proofs of their payment refunds the Insured costs incurred for the purchase of necessary items, that is, food, meals, toiletries up to the amount of PLN 300.00. The liability of PZU SA does not include costs incurred with relation to delays in chartered travel.