

Insurance against cancellation or curtailment of organised holiday

Insurance Product Information Document

Powszechny Zakład Ubezpieczeń Spółka Akcyjna Insurance Company registered in Poland

Product: PZU Wojażer (Eng. PZU Voyager)



Full pre-contractual and contractual information is provided in the insurance document as well as in the general conditions of PZU Wojażer insurance, as laid down by the resolution of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Akcyjna no. UZ/307/2019 of November 21st 2019.

What kind of insurance is this?

Insurance against cancellation or curtailment of an organised holiday pertains to class 16 of branch 2 of insurance as set out in the appendix to the Insurance and Reinsurance Activity Act.



What does the insurance cover?

The contract covers only the elements of the product chosen by the Client.

The insurance covers cancellation of a trip or tickets due to, among others:

- ✓ an accident, sudden illness, aggravation of a chronic disease or its complications or the death of the insured person or their family member,
- ✓ burglary to the home of the insured person or their travel companion,
- ✓ damage to the home of the insured person or to the home of their travel companion caused by force majeure,
- ✓ the insured person or their travel companion being summoned by administrative authorities, except for military authorities,
- ✓ proven theft or loss of the necessary travel documents, provided that the theft occurs within 7 days prior to departure for an organised holiday and is reported to the relevant authorities.

The insurance covers reimbursement of the costs borne by the insured person as a result of cancelling or cutting short their trip as well as the reimbursement of the costs of cancelling tickets.

The insurance should be purchased no later than within 3 business days from:

- ✓ the date of conclusion of an organised holiday contract or
- ✓ the date on which the insured person pays the relevant costs or makes a relevant advance payment or
- ✓ the date on which the insured person pays for the tickets purchased or pays an advance for the tickets, whichever is earlier.

Sum insured:

- ✓ it is the price of the holiday purchased, as indicated in the contract concluded with the holiday organiser concerned, or the price of accommodation in a hotel, guest house, etc. which has been paid (in whole or in part) by the insured person, where the trip concerned is arranged by the insured person themselves,
- ✓ it may also cover the price of a travel ticket purchased from a professional carrier,
- ✓ the sum insured applies jointly to all the persons listed in the policy.



What does the insurance not cover?

The insurance does not cover, among others:

- ✗ travel in Poland for work or study purposes and trips to visit family, i.e. any travel that does not satisfy the definition of 'organised holiday',
- ✗ trips for planned treatment.



What are the limitations of the insurance cover?

The insurance does not cover the costs of cancelling or cutting short a trip incurred as a result of, among others:

- ! a chronic disease,
- ! pregnancy and all its consequences and complications, termination of pregnancy, labour, miscarriage,
- ! the insured person or their travel companion committing or attempting to commit an offence, or the suicide or attempted suicide by the insured person or their travel companion,
- ! mental or behavioural disorders, including neuroses, suffered by the insured person or their travel companion,
- ! an accident that occurred when the insured person or their travel companion was driving a motor vehicle or any other vehicle without being authorised to do so or when the insured person or their travel companion was driving a vehicle under the influence of alcohol, drugs, psychotropic substances, substitute drugs or new psychoactive substances, as defined in regulations on drug prevention, unless this was not a factor that contributed to the accident,
- ! the insured person or their travel companion being under the influence of alcohol, drugs, psychotropic substances, substitute drugs or new psychoactive substances, as defined in regulations on drug prevention,
- ! the insured person or their travel companion not having been vaccinated or not being able to get vaccinated or not being able, for medical reasons, to undergo other preventive measures necessary before travelling to certain countries,
- ! events such as acts of terrorism, war, martial law or a state of emergency which occur or are likely to occur in the territory of a country in a region which is threatened by terrorism or war or where there is a risk that martial law or a state of emergency may be imposed,
- ! riots, disturbances, social unrest, attacks, sabotage.

The full list of exclusions is set out in the GCI.



Where does the insurance apply?

The insurance applies:

- ✓ in Poland and in connection with travel in Poland (organised holiday),
- ✓ outside Poland and in the territory of Poland in connection with trips outside Poland (from the moment the insured person leaves their house to go on a trip in Europe or any other country in the world).



What are the obligations of the insured person?

Should the insured person cancel their holiday, the insured person is obliged to:

- notify the holiday organiser of the event as a result of which the insured person must cancel their holiday and tickets immediately after becoming aware of the event, and no later than within 3 business days from the day on which the event occurs,
- provide us, within 7 days of the day on which the insured person notifies the holiday organiser and the carrier of the event referred to above, with among others a declaration of cancellation of holiday certified by the holiday organiser, statement of the costs of cancelling the holiday issued by the holiday organiser, document issued by the carrier which evidences the cancellation of tickets and the amount of the resulting costs incurred by the insured person, certified copy of the death certificate (for inspection) where the holiday is cancelled as a result of the death of a family member or the death of the insured person or their travel companion, certificate issued by the police evidencing that damage to property has occurred or that the loss of the necessary travel documents has been reported.

Where the insured person cuts their holiday short, the policyholder or the insured person is obliged to:

- provide us, within 7 days of the day on which the insured person returns from their holiday, with documents justifying the need to curtail the holiday, organised holiday contract and the proof of payment for the holiday as well as documents evidencing the early return from the holiday,
- provide invoices and proof of payment for transport home where transport costs are included in the price of the organised holiday.



How and when should premiums be paid?

Premium is payable by the policyholder. It may be paid in one sum or in instalments. Payment deadlines are set out in the insurance document.



What are the start and end dates of the insurance cover?

Insurance cover commences on the day following the date of conclusion of the insurance contract, but no earlier than the day following the payment of the premium or the first instalment thereof, unless agreed otherwise, and no earlier than:

- the time at which the journey of the insured person begins in the territory of Poland, in the case of the insured persons whose journey begins in Poland or
- the time of crossing the Polish border, in the case of the insured persons who enter the territory of Poland.

Where the insurance contract provides for the start date of cover which falls before the day by which the insurance premium or the first instalment thereof is required to be paid, the period of liability of PZU SA starts on the date which is specified in the insurance contract as the start date of cover.

Where the insurance contract provides for the start date of cover which falls after the day by which the insurance premium or the first instalment thereof is required to be paid, and the insurance premium or the first instalment thereof is not paid by the day preceding the first day of the period of insurance, the insurance contract is terminated on that day.

The insurance covers the period of holiday travel – the insurance cover ends when the insured persons returns from the holiday, with the exception of the benefits covered by the insurance to which the insured person is entitled after he or she returns from their holiday.

The insurance cover may also expire before the end date of the period of insurance, for example, in the following cases:

- on the date on which the policyholder withdraws from the contract which has been concluded for a period of more than 6 months. Entrepreneurs may withdraw from such a contract within 7 days from the date of conclusion of the contract, whereas natural persons may withdraw from such a contract within 30 days from the date of conclusion of the contract,
- on the date on which we receive a notice of termination of the insurance contract with immediate effect, where we become liable before the payment of the premium or the first instalment thereof, and the premium or the first instalment thereof has not been paid in a timely manner,
- once the time limit stipulated in the request for payment of the premium lapses,
- on the date on which the insured person ceases to be a member of the group indicated in the insurance contract,
- upon the death of the insured person.



How to terminate the contract?

The policyholder may terminate the insurance contract which has been concluded for a period of more than 6 months by, inter alia, withdrawing from the contract:

- within 30 days from the date on which it is concluded - where the policyholder is a consumer,
- within 7 days from the date on which it is concluded - where the policyholder is an entrepreneur.