



Full pre-contractual and contractual information is provided in the insurance document and in the general terms and conditions of PZU Wojażer insurance established by resolution of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Akcyjna No. UZ/109/2022 dated April 20, 2022.

What kind of insurance is it?

PZU Wojażer is a comprehensive insurance that provides coverage for the insurance of: medical expenses and assistance – belongs to Section II, Group 18, personal accident – belongs to Section II, Group 1, personal liability – belongs to Section II, Group 13, travel baggage – belongs to Section II, Group 9, resident – belongs to Section II, Group 18, continuation of treatment after travel – belongs to Section II, Group 18, of the Appendix to the "Insurance and Reinsurance Business Act."



What is the subject of the insurance?

The contract covers only the product elements selected by the customer.

- ✓ **Medical expenses insurance** – it is an insurance in which we arrange, cover, or reimburse medical expenses for, among other things:
 - hospitalization and outpatient treatment,
 - medical transportation,
 - use of a decompression chamber,
 - medications and dressings prescribed by a doctor,
 - repair of dentures and corrective glasses,
 - dental treatment,
 - treatment related to pregnancy and childbirth up to the end of the 32nd week of pregnancy,
 - arising from a sudden illness (including COVID-19) or accident that occurred during the insured's travel.
- ✓ **Assistance insurance Basic package** – it is an insurance under which we organize and cover the costs of assistance services, among others: transportation of the insured to the country of permanent residence, quarantine/isolation (COVID-19), search and rescue, interpreter assistance in connection with organized medical assistance abroad.
Depending on the type of travel, other packages, i.e. Extended, Family, Child/ Dependent Person, Business, Sport, Cyclist, can be additionally included in the basic assistance services.
- ✓ **Personal accident insurance** – it is an insurance that provides benefits when the insured suffers permanent injury or death because of an insurance accident that occurs during the insurance period while traveling.
- ✓ **Liability insurance for individuals in private life** – it is an insurance for third-party claims against the insured when he has caused damage, which he is obliged to repair. We provide liability insurance for activities of private life or property owned for the performance of activities of private life.
- ✓ **Travel Luggage Insurance** – this insurance covers damage to the insured's luggage while traveling and consisting of loss, destruction, or damage occurring due to, among other things:
 - a fortuitous event (including, but not limited to cloudburst, explosion, hail, hurricane, avalanche, fire, flood, lightning), and rescue operations in connection with fortuitous events,
 - an accident in land, water, or air communication,
 - theft when the luggage has been returned to the luggage room with a receipt,
 - theft by burglary of locked individual rooms in a train station, passenger car or at the insured's place of lodging,
 - robbery.
- ✓ **Resident's Insurance** – this insurance is dedicated to people who stay on the road for more than 3 months and who immediately define their trip as temporary (not with the intention of permanent residence). Medical assistance, including coverage of medical expenses, is available to the insured until his/her treatment in the country of residence is completed.



What does insurance not cover?

Insurance does not cover, among other things:

- ✗ trips for scheduled treatment,
- ✗ trips other than organized recreation in Poland,
- ✗ trips to the country of permanent residence (except for persons permanently residing in Poland and going on an organized trip in Poland).

If there are contraindications to travel due to health reasons, the contract only covers medical expenses and assistance services for those insurance accidents that were not related to the existing contraindications.



What are the limitations of the insurance coverage?

In the insurance of medical expenses and assistance packages – we do not cover costs arising from, among other things:

- ! treatment other than sudden illness or accident,
- ! treatment of mental disorders, behavioral disorders, including neurosis,
- ! the treatment of chronic diseases,
- ! accident or health disorder caused by the insured intentionally, including the consequences of suicide or attempted suicide, self-harm by the insured,
- ! being under the influence of intoxicants, psychotropic substances, substitutes or new psychoactive substances within the meaning of the regulations on counteracting drug addiction, unless this did not affect the occurrence of the insurance accident,
- ! damage caused intentionally,
- ! epidemics of which the authorities of the destination country of travel have reported in the mass media, of which the insured could have become aware as of the date of conclusion of the insurance contract, unless the costs relate to COVID-19 emergency illness, quarantine, or isolation due to COVID-19 illness.

In personal accident insurance – we are not responsible for accidents resulting from:

- ! diseases, both those of which the insured is aware and those that occur suddenly or become apparent because of an accident or are the cause of an accident (except for an attack of epilepsy or fainting from a cause other than a chronic disease),
- ! driving a motor vehicle by the insured:
 - a) If the insured was not authorized to drive the vehicle in question,
 - b) in a state of intoxication or under the influence of intoxicants, psychotropic substances, substitutes or new psychoactive substances, as defined by the regulations on counteracting drug addiction.

- ✓ **Insurance for continuation of treatment after travel** – this insurance allows you to continue treatment in the territory of the Republic of Poland after returning from a foreign trip during which a sudden illness or accident occurred during the insured's trip outside the Republic of Poland. Liability applies only to those events for which our liability has been assumed in the insurance of medical expenses or personal accident.
- ✓ **Sums insured / sum guaranteed:**
 - shall be determined by the policyholder for each insured,
 - are specified in the insurance contract,
 - constitute the upper limit of our responsibility,
 - We arrange assistance services within the sum insured for medical expenses but up to the limits specified in the insurance contract for individual services.

In liability insurance for individuals In private life – we are not responsible for damages:

- ! caused intentionally,
 - ! caused by the insured to the policyholder or the insured's relatives.
- In travel luggage insurance** – we are not responsible for damages:
- ! consisting only of damage or destruction of suitcases, bags, briefcases, backpacks, or similar items, unless the damage or destruction was caused by documented theft of part or all their contents,
 - ! constituting the insured's lost profits.
 - ! arising with counterfeit keys.

The insurance contract further excludes events arising in connection with:

- ! engaging in competitive sports or high-risk sports,
 - ! skiing/snowboarding,
 - ! leaving for manual labor,
 - ! the occurrence of exacerbations or complications of chronic diseases up to the full amount of the sum insured,
 - ! Insurance of leased property,
 - ! damage to sports equipment caused by an accident unless the above risks are included in the coverage for an additional premium.
- For a full list of exclusions, see the general terms and conditions.



Where does the insurance apply?

Insurance applies:

- ✓ outside Poland and on Polish territory in connection with travel outside Poland (from leaving home to travel directly in Europe or the world),
- ✓ in Poland and in connection with travel in Poland (organized recreation).



What are the responsibilities of the insured?

The insured is required to, among other things:

- Contact the Assistance Center (phone numbers are included in the insurance contract) before acting on their own,
- Provide all the data necessary to organize the needed assistance,
- Enable the Assistance Center's doctors to access necessary medical information,
- comply with the recommendations of the Assistance Center, providing information and necessary powers of attorney.

If the insured, or the person acting on his/her behalf, for reasons beyond his/her control, including because of a fortuitous event or higher power, could not contact the Assistance Center by phone, he/she must do so within 7 days of the date on which contacting the Assistance Center became possible and state the reason for the inability to contact the Assistance Center.



How and when should premium be paid?

The premium is paid by the policyholder. He/she can do it in one time or in installments. Payment terms are specified in the insurance contract.



When does the cover start and end?

Coverage continues from the day following the conclusion of the insurance contract, but not earlier than the day following payment of the insurance premium or the first installment thereof, unless otherwise agreed, and not earlier than:

- upon commencement of travel in the territory, in the case of insured persons commencing travel in Poland, or
- upon crossing the Polish border upon entry, in the case of insured persons entering Poland.

If the insurance contract specifies a day on which the insurance period begins that falls before the day on which the insurance premium or its first installment should be paid, PZU SA's liability begins on the day specified in the insurance contract as the beginning of the insurance period.

If the insurance contract specifies a day on which the insurance period begins that falls after the day on which the insurance premium or its first installment should have been paid, and the insurance premium or its first installment has not been paid by the day preceding the first day of the insurance period, the insurance contract shall be terminated on that day.

The insurance guarantees protection during the trip - returning from the trip means the end of the protection except for the possibility of using the covered benefits that accrue upon return from the trip.

Coverage may also end before the end of the insurance period in the following cases, among others:

- as of the date of delivery to us of the notice of termination with immediate effect if we are liable even before the premium or its first installment is paid and the premium or its first installment is not paid on time,
- with the expiration of the deadline set in the call for premiums,
- On the date the insured loses his/her status as a member of the group indicated in the insurance contract,
- On the death of the insured.



How do I cancel the contract?

The policyholder can terminate the contract by, among other things, withdrawing from it, in the case of a contract concluded for more than 6 months:

- within 30 days of its conclusion - if he/she is a client;
- within 7 days of its conclusion - if he/she is an entrepreneur.