

# Foreign travel insurance

## A document with information about an insurance product

**Company:** Towarzystwo Ubezpieczeń Europa S.A. registered in Poland, holding the license of the Minister of Finance No. DU/2849/A/CG/94 of November 7, 1994 to conduct the insurance activity, hereinafter referred to as TU Europa S.A.

**Product:** Travel World

Full information provided before conclusion of the contract and contractual information is available in the General Terms and Conditions of Travel World Insurance (hereinafter referred to as GTC) approved by a resolution of the Management Board of Towarzystwo Ubezpieczeń Europa S.A. No. 02/04/25 dated April 01, 2025.

### What type of insurance is it?

In accordance with the provisions of the Act of September 11, 2015 on insurance and reinsurance activity, the insurance offered is included in Division II of the Act and concerns: one-time benefits from group 1, sickness insurance from group 2, insurance of other property damage not included in group 8 from group 9, third-party liability insurance from group 13, insurance of various financial risks, including: other financial losses from group 16, insurance of the assistance provided for persons who have fallen into difficulties while traveling or while away from home from group 18.



#### What is the subject of the insurance?

- ✓ **Medical, rescue and transport expenses, travel assistance, including those relating to Covid-19:** up to EUR 30,000 in the Standard option, up to EUR 50,000 in the Standard Plus option, up to EUR 150,000 in the VIP option, up to EUR 500,000 in The Best option
- ✓ **Costs of return transportation** up to EUR 150,000 in the VIP option, unlimited in The Best option
- ✓ **Health detriment** resulting from accidents: up to EUR 3,000 in the Standard and Standard Plus options, up to EUR 7,000 in the VIP option, up to EUR 15,000 in The Best option
- ✓ **Death** as a result of accidents: up to EUR 1,800 in the Standard and Standard Plus options, up to EUR 4,200 in the VIP option, up to EUR 9,000 in The Best option
- ✓ **Travel luggage:** clothing, footwear, small electrical appliances, toiletries and cosmetics, baby carriages and wheelchairs, tents, sleeping bags, sports equipment, portable electronic equipment under the direct care of the insured, eyeglasses: up to EUR 300 in the Standard and Standard Plus options, up to EUR 500 in the VIP option, up to EUR 1,500 in The Best option
- ✓ **Costs of purchasing necessary toiletries and clothing, related to delay of travel luggage over 5 hours:** up to EUR 150 in VIP and The Best options
- ✓ **Costs of purchasing necessary toiletries, clothing, groceries** in case of cancellation or delay of a foreign scheduled flight exceeding 5 hours: up to EUR 200 in The Best option
- ✓ **Third party liability for personal injuries:** up to EUR 50,000 in the Standard Plus option, up to EUR 75,000 in the VIP option and up to EUR 200,000 in The Best option
- ✓ **Third party liability for property damage:** up to EUR 10,000 in the Standard Plus option, up to EUR 15,000 in



#### What is excluded from the insurance coverage?

- ✗ traveling on the territory of Poland and the country of permanent residence of the insured
- ✗ events that occurred after the use of narcotic drugs, psychotropic substances
- ✗ events that occurred as a result of or in relation to war, acts of war, riots, martial law, acts of terrorism or sabotage, except where the insured is unexpectedly affected by them or where the insured traveled to a country in the territory of which such events were already taking place or in which the insured was actively involved
- ✗ events that occurred as a result of or in relation to nuclear explosions or radioactive radiation
- ✗ events that occurred as a result of or in relation to non-compliance with physician's instructions
- ✗ events that occurred as a result of or in relation to the attempted or committed criminal offense by the insured
- ✗ events that occurred as a result of or in relation to consequences of suicide attempt, attempted suicide or deliberate self-harm
- ✗ events that occurred as a result of driving a motor vehicle by the insured without the required license
- ✗ events that occurred as a result of driving a motor vehicle by the insured while intoxicated,
- ✗ situations where the insured acted contrary to the decision of the Emergency Call Center agreed with attending physician
- ✗ events that occurred as a result of infectious disease epidemics other than Covid-19 and pandemics
- ✗ damage resulting from: recreational winter sport practice in the Standard and Standard Plus options, as well as extreme sport practice, professional sport practice, performance of hazardous physical work, unless the insurance coverage has been extended to include such cases

- the VIP option and up to EUR 40,000 in The Best option
- ✓ **Sport Package** in VIP and The Best options: sports equipment: up to EUR 1,000, ski pass costs: up to EUR 300, sports equipment rental: up to EUR 25 per day per person (max. 10 days) and ski slope closures: up to EUR 25 per day per person (max. 10 days)
- ✓ **Chronic disease consequences and mental illness consequences:** up to the sum insured for medical expenses
- ✓ **Coverage for persons under the influence of alcohol** regarding medical expenses, rescue and transport expenses, travel assistance, accidents, treatment in Poland after a travel accident
- ✓ **Treatment in Poland after a travel accident:** up to PLN 10,000 in the VIP and The Best options
- ✓ **Protection during recreational sport practice:** up to the sum insured for medical expenses
- ✓ **Protection during recreational winter sport practice** (skiing, snowboarding): up to the sum insured for medical expenses in VIP and The Best options
- ✓ **Protection during professional sport practice, extreme sport practice:** upon payment of an additional premium in VIP and The Best options
- ✓ **Protection during hazardous physical work:** upon payment of an additional premium

- ✗ medical, rescue and transport expenses, if there were contraindications for the insured to make the journey or there were indications for the insured, before the travel, to undergo a surgery or to be hospitalized
- ✗ treatment, hospitalization or accommodation if – in the opinion of the physician of the Emergency Call Center – the commencement of treatment may be postponed until the return of the insured to Poland,
- ✗ medications issued without written instruction issued by a physician
- ✗ treatment and medications not recognized by conventional medicine
- ✗ permanent health detriment or death as a result of an accident, if they occurred after 24 months from the accident
- ✗ travel luggage insurance coverage does not cover suitcases and other luggage containers unless they are lost irretrievably
- ✗ damage to property covered by third party liability insurance not exceeding the value of EUR 200
- ✗ events that occurred as a result of or in relation to the participation of the insured in a flight as a pilot, crew member or passenger on a plane not operated by licensed airlines
- ✗ incidents that occurred as a result of or in connection with alcoholism or substance abuse
- ✗ compensation for suffered pain, physical suffering and moral suffering
- ✗ costs of pregnancy, childbirth that occurred after the 32nd week of pregnancy (31st week + 6 days)
- ✗ costs of repair and purchase of prostheses, including dental prostheses, glasses, hearing aids and other rehabilitation equipment (excluding crutches)
- ✗ tests not necessary to diagnose and treat the disease, follow-up examinations and obtaining of medical certificates
- ✗ medical, rescue and transport expenses that occurred as a result of the insured's failure to undergo vaccination or other preventive procedures required by the administration of the destination countries of the insured's foreign travel.



#### What are the limits of the insurance coverage?

- ! **outpatient treatment in the USA, Canada, Japan and Australia** shall be covered up to the amount of EUR 2,000 in the Standard and Standard Plus options
- ! **dental treatment** shall be covered up to the amount of EUR 300
- ! **traveling expenses of the accompanying person** shall be covered up to the amount of EUR 1,000
- ! **costs of accommodation and meals for accompanying person** shall be covered up to the amount of EUR 100 per day and for the maximum period of 7 days
- ! **costs of the visit of the person called to accompany** shall be covered up to the amount of EUR 2,000
- ! **additional costs of accommodation and meals abroad for convalescence purposes** shall be covered up to the amount of EUR 100 per day and for the maximum period of 7 days
- ! transport expenses for the continuation of the travel after the end of the treatment shall be covered up to the amount of EUR 500
- ! costs of accommodation, meals and return transportation in case of quarantine or isolation related to Covid-19 shall be covered up to the amount of EUR 2,000 in the VIP and The Best options
- ! costs of a substitute driver shall be covered up to the amount of EUR 500 in the VIP and The Best options
- ! costs of interruption of a foreign travel shall be covered up to the amount of EUR 1,200 in the VIP and The Best options
- ! transport expenses of underage children up to the amount of EUR 2,500 in the VIP and The Best options
- ! transport expenses of the insured's close relatives shall be covered up to the amount of EUR 2,500 in The Best option



### Where is the insurance valid?

- ✓ **Europe and Mediterranean countries, the World without the USA or the World with the USA** – excluding Poland and the insured's country of permanent residence and Belarus



### What are the responsibilities of the insured?

- immediately report to the Emergency Call Center the occurrence of an insurance event and provide the information required to ensure assistance and enable the Emergency Call Center to take the necessary actions
- provide the documents required to determine the insurer's liability in order to receive the insurance benefit



### How and when to pay the premiums?

- in cash or in non-cash form, one time for the entire period of liability, simultaneously with the conclusion of the insurance contract



### When does my insurance coverage start and end?

- The insurance period is indicated in the insurance contract.
- Insurance coverage begins on the date specified in the insurance contract as the start date of the insurance period, but not earlier than following the payment of the insurance premium.
- Coverage for the following insurance: medical expenses, rescue and transport expenses, travel assistance, third-party liability, delayed delivery of travel luggage begins no earlier than upon crossing the Polish border and/or the border of the country of permanent residence upon departure, and ends upon crossing the Polish border and/or the border of the country of permanent residence upon entry, but no later than midnight of the last day of the insurance period.
- Coverage for insurance: accident, travel luggage, sports equipment (Sport Package) begins no earlier than upon the beginning of the travel and ends at the end of the travel, but no later than midnight of the last day of the insurance period.
- Coverage for ski slope closure insurance (Sport Package) begins no earlier than the on the day of travel commencement and falls between December 15 and March 30. Coverage ends at midnight of the last day of the insurance period.
- Coverage for medical treatment in Poland after a travel accident begins no earlier than upon crossing the Polish border and/or the border of the country of permanent residence upon departure, and ends upon crossing the Polish border and/or the border of the country of permanent residence upon entry, but no later than midnight of the last day of the insurance period.
- If the insured is outside Poland at the time of the conclusion of the contract, the coverage begins 2 days after the conclusion of the contract.
- In long-term Travel World insurance, the coverage period for one foreign travel shall be no longer than 45 days.
- Insurance coverage ends on the date of exhaustion of the sum insured, on the date of withdrawal from the insurance contract, on the date of the insurance period end, upon the death of the insured, and when an unexpected war or act of terrorism occurs.



### How to terminate the contract?

By submitting a statement electronically by e-mail, by phone or in writing to TU Europa S.A.