

GENERAL TERMS AND CONDITIONS OF INSURANCE

GLOBTROTER TRAVEL INSURANCE

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The following table provides information referred to in Article 17(1) of the Act of 11 September 2015 on Insurance and Reinsurance Activity:

TYPE OF INFORMATION	AGREEMENT TEMPLATE EDITORIAL UNIT NUMBER
1. Grounds for the payment of compensation and other benefits	<p>§1.2, §1.3, §1.9, §2.1, §2.4, §3.1, §3.4, §4, §5.1, §5.4, §6.1, §6.4, §7.1, §7.4, §8.1, §8.4, §9.1, §9.4, §10.1, §10.4, §11.1, §11.4, Attachment No. 1 – Allianz table of standards for assessing the degree of bodily injury Attachment No. 2 – List of medical procedures. The information in the table should be read taking account of the definitions in §1.2.</p>
2. Limitations and exclusions of liability of the insurance company providing the grounds for refusal to pay compensation and other benefits or to reduce thereof	<p>§1.2, §1.10, §2.1(1)(11-12), §2.3, §2.4(3), §3.2, §3.3, §3.4(3), §4, §5.2, §5.3, §5.4, §6.2(3), §6.3, §6.4(7), §7.2, §7.3, §7.4(2), §8.2, §8.3, §8.4, §9.2, §9.3, §9.4(3), §10.2, §10.3, §10.4(4), §11.2, §11.3, §11.4(4), Attachment No. 1 – Allianz table of standards for assessing the degree of bodily injury Attachment No. 2 – List of medical procedures. The information in the table should be read taking account of the definitions in §1.2.</p>

§1. COMMON PROVISIONS

§1.1 GENERAL PROVISIONS

1. On the basis of these General Terms and Conditions of Globtroter Travel Insurance (hereinafter referred to as the "T&C"), Towarzystwo Ubezpieczeń i Reasekuracyj Allianz Polska Spółka Akcyjna (hereinafter referred to as "Allianz") concludes with the Policyholder the Insurance Contract for natural persons.
2. The T&C also apply to insurance contracts concluded via means of distance communications.
3. Provisions different from those set forth in these T&C may be added to the Insurance Contract in consultation with the Policyholder. If any provisions additional to or other than the provisions of the T&C are added to the Insurance Contract, the T&C shall apply only to the extent not regulated by these new provisions.
4. The coverage is specified by the Policyholder in the Insurance Application and confirmed by Allianz in the Insurance Document.
5. Obligations arising from the Insurance Contract shall be performed by Allianz through the Emergency Centre, whose address and phone number are provided in the Insurance Contract.

§1.2 DEFINITIONS

The terms used in these T&C shall have the meanings specified below:

1. **Acts of Terrorism** – illegal violent individual or group actions, ideologically or politically motivated, targeted against people or property in order to incite chaos, terrorize the population and disorganize public life, and targeted against society with a view to threaten it for the purpose of achieving political or social goals.
2. **Active Engagement in Acts of War or Acts of Terrorism** – engagement in acts that occurred within an area where Acts of War or Acts of Terrorism are taking place, as a side of the conflict, or activity related to carriage or delivery of systems, equipment, devices, vehicles, arms and other materials used during Acts of War or Acts of Terrorism.
3. **Failure** – an internal damage of equipment that prevents its proper operation and performance, and is not a result of use contrary to the instructions in the user manual, and is not caused by intentional, direct human action.
4. **Motor Vehicle Failure** – Motor Vehicle malfunction related to internal causes of mechanical, electric, electronic, thermal, chemical or hydraulic nature causing Total Breakdown of the Vehicle. A Motor Vehicle Failure includes also: tyre puncture, the key being locked in the vehicle, lost or damaged, running out of fuel, safety belt failure, flat battery, burnt out bulb, activated engine diagnostics red indicator on the Motor Vehicle dashboard.
5. **Travel Luggage** – suitcases, bags, dressing cases, rucksacks etc. including their contents such as: clothing, footwear, personal care products, books, medication, glasses; moreover musical instruments, prams, wheelchairs - which the Insured takes or carries during the Travel. Insurance protection shall cover, for an additional premium, the following elements of Travel Luggage:
 - 1) Electronic Equipment, or
 - 2) Sports Equipment.
6. **Passive Engagement in Acts of War or Acts of Terrorism** – an arrival in an area where Acts of War or Acts of Terrorism are taking place in order to carry out work, subject to paragraph 2 of this section.
7. **Ticket** – a document issued by or on behalf of a Professional Carrier confirming the booking of air/bus/railway/ferry ticket or document (also an electronic one) which directly entitles the bearer to use such means of transport.
8. **Biological Pathogenic Agent** – cellular pathogens or their products, internal and external human parasites and their products, non-cellular molecules able to replicate or transmit genetic material, including genetically modified cell cultures or their products, able to cause diseases symptoms.
9. **Fight** – physical conflict of three or more persons dealing blows to one another, each of them being both the assailed and assailant, which carries a risk of death, Severe Health Impairment or Medium Health Impairment.
10. **Emergency Centre** – AWP P&C S.A., Department in Poland with its seat in Warsaw at ul. Domaniewska 50B, providing Travel assistance services and loss adjustment on behalf of Allianz.
11. **Disease** – body response to a pathogenic agent or due to Accident that results in functional disorders, dysfunction of tissues, organs, or whole systems.
12. **Chronic Disease** – a Disease diagnosed before the Insurance Contract is concluded, causing permanent irreversible progressive damage to the body, reducing body capacity and fitness, occurring both in acute and chronic states, as one and the same continuous process.
13. **Mental Disease** – a disease classified in the International Classification of Diseases and Related Health Problems (ICD-10) as mental disorder or conduct disorders (F00-F99).
14. **Infectious Disease** – a disease caused by a Biological Pathogenic Agent.
15. **High-Risk Pregnancy** – pregnancy considered to be high-risk by a physician, with the reservation that it is confirmed in maternity notes.
16. **Severe Health Impairment** – loss of sight, hearing, speech, ability to conceive a child, other severe disability, severe incurable or long-term disease which can pose risk to a person's life, permanent mental disease, total or other long-term inability to work in a person's profession or permanent significant disfigurement of a body.
17. **Family Member** – grandparents, parents, adoptive parents, stepfather, stepmother, siblings, spouse, children (including adopted ones), stepchildren, grandchildren, parents-in-law, son-in-law, daughter-in-law, a person with whom the Insured is living in a relationship, understood as a relationship of two full-aged persons living in the same household.
18. **Torrential Rain** – rainfall with an intensity of at least 4, as defined by the Institute of Meteorology and Water Management (IMGW). If it is not possible to obtain relevant information from the IMGW, the presence of torrential rain is established on the basis of the actual status and extent of damage at their location, or in the same or neighbouring municipality.
19. **Insurance Document** – the policy, card, certificate or another document confirming the conclusion of the Insurance Contract and the coverage provided by Allianz.
20. **Acts of War** – organized actions of land, navy and air military forces as a result of an armed conflict between states, nations or social groups.
21. **Action under the Influence of Alcohol** – any action performed when under the influence of alcohol, if:
 - 1) blood alcohol content exceeds 0.2‰ or
 - 2) alcohol content in 1 dm³ of exhaled air exceeds 0.1 mg.
22. **Force Majeure** – external unpredictable and unavoidable event.
23. **Child** – a child, birth or adopted, who on the date of the Insured Accident has not yet turned 20.
24. **Explosion** – violent change in the system balance, coupled with the simultaneous release of gas, dust or steam, caused by their propagation abilities. With respect to pressure boilers and other similar containers, damage is considered to be caused by explosion if the walls of such boilers or containers were torn to such an extent that the release of gases, dust, steam or liquid caused the pressure to suddenly balance. Damage caused by explosion includes also damage caused by implosion, where the container or vacuum apparatus is damaged by external pressure.
25. **Epidemic** – an occurrence of cases of Infectious Disease in a given area at a number significantly higher than previously, or an occurrence of infections or Infectious Diseases that have not occurred before. For such an occurrence to be considered an epidemic, it must be declared as such by relevant public administrative authorities in that area or the World Health Organization (WHO).
26. **Deductible** – an amount which decreases the value of each compensation (benefit), however not above the amount of compensation (benefit).
27. **Hail** – precipitation of small lumps of ice.
28. **Manufacturer's Guarantee** – the guarantee granted by the manufacturer, importer, authorized distributor or vendor.
29. **Towing** – transport of a Motor Vehicle from the place where the Motor Vehicle Failure or Car Accident occurred to a Garage.
30. **Hospitalization** – stay at a Hospital, uninterrupted and lasting for more than 24 hours, for the purpose of treatment of conditions resulting from Sudden Disease or Accident for which outpatient treatment is not possible, based on current medical knowledge and medical records.
31. **Hotel** – payable accommodation outside the Place of Residence.
32. **Hurricane** – wind with a speed not smaller than 24 m/s, as determined IMGW, which causes mass damage. If it is not possible to obtain relevant information from the IMGW, the presence of a hurricane is established on the basis of the actual status and extent of damage at its location or in the same or neighbouring municipality.
33. **Organized Leisure** – event within the meaning of the Act of 24 November 2017 on organized leisure and related tourist services.
34. **Natural Disaster** – an event tied to forces of nature, causing changes in the environment, caused by natural factors such as: seismic

- quakes, volcano explosion, fire, drought, flood, hurricane, tsunami, accumulation of ice on rivers, seas, lakes and water reservoirs, long duration of temperatures above 40 degrees Celsius, landslides, mass presence of pests, diseases of plants or animals.
35. **Driver** – a natural person that possesses a driving license required by law to drive a Motor Vehicle, the Insured or, according to the Insured's oral representation, a person authorized by the Insured, driving the Motor Vehicle when the Motor Vehicle Failure or Car Accident occurs.
 36. **Clause of Unexpected Acts of War or Acts of Terrorism** – contractual provision indicating that Costs of Treatment referred to in §2.1(1) (10) of these T&C as well as the consequences of Accidents resulting from unexpected Acts of War or Acts of Terrorism which occurred when the Insured stayed in the geographical area specified in the Insurance Contract, Allianz's liability lasts not longer than seven days, counting from the date of an unexpected Act of Terrorism or the beginning of unexpected Acts of War and no longer than the Insurance Period.
 37. **Hotel Costs** – costs of payable accommodation outside the Place of Residence.
 38. **Costs of Transport** – costs of Train or Bus Ticket, or if such train or coach travel is longer than 12 hours - a Plane Ticket in Economy Class.
 39. **Theft** – seizure of movable property of another person for the purpose of misappropriation against its owner will.
 40. **Theft with Burglary** – seizure of another persons' property from a secured place for the purpose of misappropriation, performed by the perpetrator after removing - by force or with tools - the existing security devices, or after opening the security devices with a key, original, copied or other, or with another device, obtained in the course of Theft, Theft with Burglary in other premises, or through Robbery.
 41. **Country of Residence** – a country where a person stays with the intention of staying there permanently, and has a residence permit or is a national of that country.
 42. **Quarantine** – an isolation of the healthy Insured after exposure to infection in order to prevent the spread of Infectious Diseases. The quarantine within the meaning of the T&C does not cover the quarantine under which the healthy Insured would be placed as a result of the Insured staying or having stayed:
 - 1) on board of a vessel under quarantine, or
 - 2) in a specific geographical area (in particular in a country, region, province, municipality, town or part thereof), or
 - 3) in a specific location which is the place of the Insured's trip, destination or a place through which the Insured travels.
 43. **Avalanche** – rapid downslope or rolling of masses of snow, ice, soil, mud, rocks or stones from mountain or undulating slopes.
 44. **Outpatient Treatment** – treatment in a Medical Facility following Sudden Disease or Accident that does not involve a 24-hour stay in the Medical Facility.
 45. **Emergency Centre Doctor** – a doctor consultant of the Emergency Centre.
 46. **Attending Physician** – a physician who provides treatment and fills in the patient's medical records, who is not an Emergency Centre Doctor.
 47. **Authorized Doctor** – a doctor designated by Allianz and authorized to request access to the Insured's medical records from Medical Facilities, to perform verification of the degree of the Insured's Bodily Injury on the basis of medical records, as well as to conduct medical assessments.
 48. **Place of Residence** – address of property, building or unit within the Country of Residence.
 49. **Sudden Disease** – a sudden-onset medical condition threatening life or health, requiring immediate medical assistance.
 50. **NBP** – the National Bank of Poland.
 51. **Underage Child** – a birth or adopted child which did not turn 18 at the moment of the Insured Accident.
 52. **Accident** – a sudden event due to an External Cause, as a result of which the injured party sustained, regardless of their will, bodily injury, disturbance of health or death.
 53. **Accident during Mental Work** – any Accident related to the circumstances and actions referred to in the definition of Mental Work, as defined in paragraph 71.
 54. **Accident during Manual Work** – any Accident related to the circumstances and actions referred to in the definition of Manual Work, as defined in paragraph 72.
 55. **Accident during High-Risk Manual Work** – any Accident related to the circumstances and actions referred to in the definition of High-Risk Manual Work, as defined in paragraph 73.
 56. **Overnight Stay** – tourists service including at least one overnight stay in a Hotel.
 57. **Insurance Period** – the period of Allianz's liability defined and identified in the Insurance Contract.
 58. **Emergency or Urgent Surgery** – a surgical procedure performed under such circumstances that due to the type or degree of advancement of the pathology being the reason for surgical treatment the Attending Physician believes that the procedure needs to be performed urgently and its unjustified delay would be tied to a direct and foreseeable threat, serious aggravation of health which may affect basic bodily functions, Severe Health Impairment or death.
 59. **Trip Organizer** – a natural person conducting business activity, a legal person or organizational entity with no legal personality which organizes the Trip, with whom the Insured booked Organized Leisure, Ticket, Overnight Stay, Tourist Service (including participation in a conference, training, workshops, courses).
 60. **Dependent** – a relative who due to poor health or birth defects is incapable of caring for own needs independently and requires permanent care.
 61. **Person Designated to Provide Care** – a person designated in writing by the Insured to provide care, residing in the Insured's Country of Residence.
 62. **Landslide** – sudden unexpected movement of masses of soil.
 63. **Pandemic** – an Epidemic of Infectious Disease in different environments, occurring in more than one country or continent at the same time, declared as such by relevant public administrative authorities or the World Health Organization (WHO).
 64. **Passenger** – a natural person being driven in the Motor Vehicle at the moment of a Car Accident or Motor Vehicle Failure, excluding any person carried against payment.
 65. **Medical Facility** – Hospital, clinic or surgery that provides services on the basis of applicable laws under the national health care system within the territory of a given state.
 66. **Travel** – travel comprising the following periods, occurring in a direct sequence:
 - 1) for Travel within the territory of Poland:
 - a) the time from leaving the Place of Residence until reaching the destination within the territory of Poland, as defined in letter b),
 - b) staying in the territory of Poland, including an Overnight Stay in the territory of Poland, for leisure, sport, work, or staying in the territory of the countries directly bordering Poland (Russia, Lithuania, Belarus, Ukraine, Slovakia, Czech Republic, Germany), within 30 km from the Polish border, for leisure of sport,
 - c) the return directly from the place of stay to the Place of Residence within the territory of Poland;
 - 2) for Travel outside the Country of Residence:
 - a) time from crossing the border of the Country of Residence when leaving, until reaching the destination outside the Country of Residence, for the purpose specified in letter b);
 - b) stay outside the Country of Residence, for leisure, sport activity, work,
 - c) return directly from the place of stay outside the Country of Residence until crossing the border of the Country of Residence when entering the country.
 67. **Vehicle** – a means of transport fitted with an engine intended for moving on roads, in water or air, as well as machine or device used for this purpose.
 68. **Police** – uniformed and armed unit with police rights pursuant to the law of a given country to serve its population and to ensure the security of people, to maintain order and public policy.
 69. **Flood** – the flooding of land as a result of elevated water level in the trough of lotic or lentic waters, or flooding of land due to Torrential Rain or water runoff on slopes in mountainous and undulated areas.
 70. **Fire** – action of fire which exited the fireplace, or burst outside a fireplace and spread on its own.
 71. **Mental Work** – performance of activities, actions, work and profession other than referred to in paragraphs 72 and 73 as well as administrative and clerical work.
 72. **Manual Work** – performance by the Insured during the Travel of actions such as:
 - 1) any form of gainful work or employment in a workshop or a factory, also outside of employment relationship, including non-profit activity: voluntary work, work placement. Performance of Manual Work is also understood as gainful work or employment involving the use of paints, varnishes, liquid fuels and solvents, technical gases and exhaust fumes, hot technical oils or technical liquids;
 - 2) manual work in transport, as well as transport-related work, while at the same time performing unloading, reloading or loading of cargo;

- 3) manual work in a laundry, rotary ironer shop, car wash, funeral company, emergency service, Police, fire service, Municipal Police, military service (with the reservation that the coverage does not include any events related to the performance of actions under supervision of uniformed services), security-related services (regardless of whether the worker has been equipped with weapon or not), caretaker for the elderly and minors, as well as the performance of the following jobs: postman, courier, sales representative, actor, stage performer, make-up artists, choreographer, cook, camera man, photographer providing services outside the shop, massage therapist, hairdresser, beautician.
73. **High-Risk Manual Work** – performance by the Insured during Travel of:
- 1) manual work in: construction, gas and power distribution industry, metallurgy, mining, heavy industry, lumber mills (also as work delivered by self-employed persons), as well as work in the following occupations: armed escort, carpenter/joiner, deep-sea diver, farmer, butcher, construction site inspector, architect performing work on site, knitting machine operator;
 - 2) actions involving the following dangerous tools: hammer drill, power saws, jackhammers, power sanders and grinders, machine tools, cranes and other machines (devices which use mechanical energy from a drive (engine) and are moved by that energy), construction machinery;
 - 3) manual work at height (namely work performed at a height of at least 3 m over the ground or floor level) and work delivered on any kind of vessels.
74. **Professional Carrier** – an economic operator holding licenses required by law for the delivery of paid services related to the transit of persons and goods by means of transportation.
75. **External Cause** – any event outside the human body that was the only cause leading to bodily injury as a result of body exposure to:
- 1) kinetic energy – mechanical forces causing injuries as a result of hitting, gravitation forces causing injuries as a result of falls;
 - 3) thermal energy, electricity – causing injuries as a result of burns;
 - 4) chemicals causing injuries as a result of burns and pollution;
 - 5) acoustic forces causing noise-related injuries;
- with the reservation that stress and negative experiences of the injured party shall not be considered to be an external cause within the meaning of the T&C.
76. **Regulations** – the relevant regulations for rendering services by electronic means.
77. **Family** – both parents or single parent or legal guardian(s) along with Child(ren) and other Family Members designated in Insurance Contract.
78. **Bicycle** – a vehicle with a width of up to 0.9 m, propelled by the force of the bicycle rider's muscles. A bicycle may be fitted with a supplementary electrical drive system powered with a voltage below 48V with a rated output below 250W, whose output power is reduced gradually and reaches zero when speed is over 25 km/h.
79. **Robbery** – Theft with the use of violence, or the threat of immediate use of violence, or by making a person unconscious or helpless, including when the perpetrator uses a gun or knife or another hazardous object (understood as an object which due to its size, properties, weight, area may cause substantial bodily injury or death) or an overpowering substance, also when the perpetrator worked together with a person handling such objects.
80. **Poland** – the Republic of Poland.
81. **Motor Vehicle** – a motor vehicle of gross vehicle mass not exceeding 3.5 tonnes (as per the registration book), intended for carriage of max. 9 persons including the driver and their luggage, which carries valid MOT certificate and has been approved for traffic on public roads.
82. **Courtesy Car** – a car of the same class as a Motor Vehicle, but not higher than C Class.
83. **Household Appliances** – the following devices:
- 1) gas, electric, induction cookers, microwave ovens;
 - 2) washing machines, washer-dryers, dryers, electric clothing dryers;
 - 3) refrigerators, freezers, refrigerator-freezers, dish-washers.
84. **Electronic Equipment** – mobile phone and portable:
- 1) computer equipment;
 - 2) photographic equipment;
 - 3) filmmaking equipment;
 - 4) audio-video equipment;
 - 5) communication equipment.
85. **PC Equipment** – a desktop computer, laptop, game console.
86. **Rehabilitation Equipment** – equipment required for rehabilitation or enabling/facilitating persons with disabilities to live independently: balls, taping, rehabilitation rollers, walking frames, walkers, wheelchairs, crutches, walking sticks, corsets, collars, rehabilitation bikes, rollers, semi-round bolsters, wedges, bolsters, cubes, correction discs (including senso-motoric ones), rehabilitation weights, mats, light plaster, orthopaedic pillows (in the case of fracture of the coccygeal bone, postinjury cervical spine condition), stabilizers, including orthoses (e.g. lower leg orthosis), splints, elastic bands, orthopaedic shoes, orthopaedic inserts including gel ones (for post-injury conditions, e.g. fracture of the metatarsal bones, Achilles tendon injury), corsets (including lumbosacral support, Jevetta corset), rib belts, stabilizing belts, bridges, supporting bandages.
87. **Consumer Electronics** – the following appliances powered from the grid only, not adapted to be battery-powered:
- 1) TV set;
 - 2) radio;
 - 3) video and DVD player and recorder;
 - 4) Hi-Fi set.
88. **Sports Equipment**:
- 1) skis for any type of skiing;
 - 2) snowboard for any type of snowboarding;
 - 3) surfboard for any type of surfing;
 - 4) bicycle;
 - 5) diving gear;
 - 6) golfing gear;
 - 7) tennis rackets;
 - 8) gear used for mountain or rock climbing, including fittings and accessories.
89. **Plug-in Electronics** – electronic equipment powered solely from the grid, not adapted to be powered by a battery or accumulator.
90. **Degree of Wear and Tear** – loss of the value of the Travel Luggage resulting from its use, durability of the materials used as well as manner of use.
91. **Sum Insured** – the top limit of Allianz's liability determined for individual risks.
92. **Damage** – Personal Injury or Material Damage.
93. **Personal Injury** – damage occurring as a result of bodily injury, health disorder or death.
94. **Material Damage** – damage occurring as a result of loss of, damage to or destruction of an item, including lost profits which the injured party could have achieved if the loss, destruction or damage to the item had not occurred.
95. **Hospital** – healthcare facility (operating on the basis of regulations governing the operation of medical facilities applicable in a given country), providing round-the-clock care for patients in terms of diagnostics and treatment, with a qualified team of doctors and nurses. This term does not include a nursing home, hospice, care centre, rehabilitation centre, sanatorium, spa, sanatorium hospital, rehabilitation hospital.
96. **Medium Health Impairment** – the condition of a body organ function being affected, or health disorder lasting more than 7 days, which is not Severe Health Impairment referred to in §1.2(16).
97. **Telemedicine** – provision of medical and healthcare services by a doctor using communication or ICT systems.
98. **Difficult Life Event** – the birth of a dead child of the Insured or the death of a Family Member.
99. **Policyholder** – a natural person, legal person or organizational entity without legal personality who signed an Insurance Contract with Allianz and is obliged to pay the insurance premium.
100. **Insured** – a natural person for whose benefit the Insurance Contract has been concluded.
101. **Lightning Strike** – atmospheric discharge acting directly on the insured object, leaving marks of such an event.
102. **Insurance Contract** – a contract concluded between the Policyholder and Allianz on the basis of these T&C.
103. **Total Breakdown** – a condition of the Motor Vehicle that prevents its further safe use on public roads, pursuant to the provisions of the country where the Motor Vehicle is.
104. **Fall of Aircraft** – crash or forced landing of an engine-propelled or engineless aircraft, or another flying object, also the fall of parts of such aircraft or transported cargo.
105. **Beneficiary** – a person named by the Insured as entitled to collect the benefit in the case of the Insured's death.
106. **Extreme Sports** – sports activities whose purpose is leisure or entertainment, including: abseiling (descending on a rope), balloon flights, bouldering (climbing without ropes or harnesses), downhill cycling, off-piste skiing or snowboarding, heliboarding and heliskiing (off-piste snowboarding or skiing in places where people are taken by a helicopter), hydrospeed (going down a mountain river using a foam board), motorcycle or car racing on a racing track, white-water canoeing, mountain cycling, hang-gliding, motocross, off-road

- racing, motorgliding, paragliding, weightlifting, participation in hunts with the use of firearms or pneumatic weapons, sled dog racing, rafting and all its variations, bungee jumping, ski jumping, parachuting, speedway, speleology (cave exploration), fencing, gliding, ice climbing, mountaineering (above 5,500 m above sea level), trekking to locations characterized by extreme climatic or natural conditions (Earth Poles, the jungle, glaciers, deserts).
107. **Recreation Sports** – form of physical activity whose purpose is leisure or entertainment, including the following sports: aerobic (training that increases the inflow of oxygen to the body cells), badminton, ballet, curling, fitness, frisbee (a game where the players throw to one another a light plastic disc), golf, indoor skydiving (flying in an aerodynamic tunnel), go-carting, motorcycle riding on paved roads, scooter riding, water skiing, riding on objects intended to be towed by watercraft, cycling, yoga, jogging, canoeing, sightseeing flights, roller skates, roller skis, diving with gear down to the depth 30m below sea level, paintball (a team game which involves dummy fights using markers, devices whose shape and operation resemble pneumatic weapons, which use compressed air or carbon dioxide to propel paint-filled balls), basketball, football, handball, volleyball, swimming, sea sailing/motor boating within 20 miles from the shore, canoeing/rafting /motor boating/ sailing on inland waterways, pumpabike, cruises, ringo, rollers, skateboarding, snorkeling (swimming or diving while equipped with a diving mask, snorkel, and swimfins), softball, squash, step, stretching, surfing (riding on a special board on the face of a wave), dancing, table tennis, tennis, trekking (hiking) without specialist equipment (ropes, walking cleats, ice axe, harness) up to the height of 5500 m above sea level, angling, windsurfing (riding a wave on a special board with a sail), roller skating, zorbing (rolling downhill in a special sphere).
 108. **High-Risk Sports** – form of physical activity whose purpose is leisure or entertainment, including the following sports: baseball, long-distance running, orienteering, riding saddle and work animals, flyboard, American football, acrobatics, rhythmic gymnastics, gymnastics, underwater hockey, quad riding, mountain biking, kite-surfing, road cycling, cricket, athletics, longboard skateboarding, archery, hunting, diving with gear down to over 30m below sea level, parasailing, sea sailing/motor boating more than 20 miles from the shore, polo, historic reenactments, rugby, cycle speedway, diving, martial arts, shooting for sport, trekking (hiking) with equipment (ropes, walking cleats, ice axe, harness), triathlon, wakeboarding, rowing, indoor climbing, mountain climbing (up to 5,500 m above sea level).
 109. **Winter Sports** – form of the Insured's physical activity whose purpose is leisure or entertainment, including the following sports: hockey, kite-skiing, kite-snowboarding, figure skating, speedskating, cross-country skiing, downhill skiing on marked routes, tobogganing, downhill snowboarding on marked routes, sports on snow or ice with the use of vehicles.
 110. **Bodily Injury** – physical damage to the body or loss of health by the Insured that adversely affects body functions, with no prognosis for improvement, being the result of the Insured's Accident.
 111. **Tourist Service** – service within the meaning of the Act of 24 November 2017 on organized leisure and related tourist services (including participation in conferences, training, workshops, courses).
 112. **Loss of Motor Vehicle** – sinking, burning, total destruction of a Motor Vehicle.
 113. **Garage** – a service garage designated by the Emergency Centre specializing in a given car make closest to the place of Motor Vehicle Failure or Car Accident, or another garage indicated by the Driver, if closer.
 114. **Application** – application for concluding an Insurance Contract drawn up on the form from Allianz and then submitted by the Policyholder.
 115. **Spouse** – a person who as of the date of an Insured Accident is married to the Insured.
 116. **Trip Participant** – a Family Member of the Insured or another person that along with the Insured has been indicated by name in one Trip booking agreement and in one Insurance Contract covering costs of cancellation or shortening participation in Organized Leisure, or All-Risk Insurance Contract covering costs of trip cancellation or shortening participation in Organized Leisure.
 117. **Release of Water from Installations** – the release of water or steam from water supply pipes, sewage or central heating installations, backup of water or sewage from sewage installations.
 118. **Competitive Sports** – practicing sports entailing regular participation in training sessions, coupled with participation in competitions, sports events, training and fitness camps, in order to achieve, through competition, maximum sports results; includes also professional practicing of sports.
 119. **Trip** – Organized Leisure, Overnight Stay, Ticket or Tourist Service organized by the Trip Organizer and paid for by the Insured in relation to Travel.
 120. **Extortion** – any action aimed to gain material profit using violence, an attempt on life or health, or violent attack on property in order to make another person dispose of that person's own or somebody else's property or to stop business activity.
 121. **Car Accident** – an event that has resulted in the damage or destruction of a Motor Vehicle and its Total Breakdown as a result of:
 - 1) road accident or collision with another Vehicle, object, obstacle located outside, or a road user or an animal;
 - 2) unintentional damage by third persons.
 122. **Cycling Accident** – Insured's collision when riding a Bicycle with a Vehicle, person, animal or object as well as a fall of the Insured while riding the Bicycle or unintentional damage to the Bicycle by third parties.
 123. **Insured Accident** – any event under Allianz insurance cover pursuant to these T&C.
 124. **Riots** – spontaneous, unorganized action of a specific social group, often accompanied with violence, caused by dissatisfaction with the current political, economic or social situation, against the bodies and systems which under the applicable laws are in power.
 125. **Aggravation or Complication of a Chronic Disease** – a sudden intensification of disease symptoms from the same or another organ or system, tied directly to a Chronic Disease requiring immediate medical assistance.
 126. **Subsidence** – downward settling of the land caused by the collapse of underground cavities.
 127. **Fortuitous Event** – an event beyond the control of the Policyholder or the Insured: Torrential Rain, Explosion, Hail, Hurricane, Avalanche, Fire, Flood, Lightning Strike, Fall of Aircraft, Release of Water from Installations, Subsidence, Landslide.

§1.3 COVERAGE

1. Allianz's liability includes:
 - 1) in the Insurance Contract for Travel outside the Country of Residence – with respect to Medical Treatment Insurance and Assistance Insurance covering risks related to the Performance of Mental Work and Recreational Sports, which at the Policyholder's request and upon payment of an additional insurance premium can be extended to include assistance services by adding the following clauses to the Insurance Contract:
 - a) Clause No. 1 – Assistance Insurance – costs of follow-up treatment in the territory of Poland;
 - b) Clause No. 2 – Business Assistance Insurance;
 - c) Clause No. 3 – Sport Assistance Insurance;
 - d) Clause No. 4 – Safe Pocket Insurance;
 - e) Clause No. 5 – Medical Assistance Insurance for Family Members in the territory of Poland;
 - f) Clause No. 6 – Home Assistance Insurance in the territory of Poland;
 - g) Clause No. 7 – Concierge - Personal Assistance, and risks related to
 - h) Medical Treatment Insurance and Assistance upon return to Poland;
 - i) Accident Insurance;
 - j) Third Party Liability Insurance of Natural Persons in Private Life;
 - k) Travel Luggage Insurance;
 - l) Roadside Assistance Insurance for motor vehicle travel;
 - 2) in the Insurance Contract for Travel within the territory of Poland – with respect to Assistance Insurance for Travel in the territory of Poland covering risks related to the Performance of Mental Work and Recreational Sports, which at the Policyholder's request and upon payment of an additional insurance premium can be extended to include assistance services by adding the following clauses to the Insurance Contract:
 - a) Clause No. 2 – Business Assistance Insurance;
 - b) Clause No. 3 – Sport Assistance Insurance;
 - c) Clause No. 4 – Safe Pocket Insurance;
 - d) Clause No. 7 – Concierge - Personal Assistance, and risks
 - e) Accident Insurance;
 - f) Third Party Liability Insurance of Natural Persons in Private Life;
 - g) Travel Luggage Insurance;
 - h) Roadside Assistance Insurance for motor vehicle travel;
 - i) Medical Treatment Insurance and Assistance Insurance upon return to Poland;

- 3) Insurance of costs of Trip cancellation and the shortening of participation in Organized Leisure;
- 4) All-Risk Insurance of costs of Trip cancellation and shortening participation in Organized Leisure.
2. Allianz's liability in the insurance covering Travel outside the Country of Residence may be extended to include:
 - 1) Medical Treatment Insurance and Assistance Insurance – risks related to Aggravation or Complication of a Chronic Disease;
 - 2) Medical Treatment Insurance and Assistance Insurance, Accident Insurance – risks related to Passive Engagement in Acts of War or Acts of Terrorism;
 - 3) Medical Treatment Insurance and Assistance Insurance, Accident Insurance – risks related to Actions under the Influence of Alcohol;
 - 4) Medical Treatment Insurance and Assistance Insurance, Accident Insurance, Third Party Liability of Natural Persons in Private Life – risks related to:
 - a) High-Risk Sports;
 - b) Winter Sports;
 - c) Extreme Sports;
 - 5) Medical Treatment Insurance and Assistance Insurance, Accident Insurance – risks related to practicing Competitive Sports;
 - 6) Medical Treatment Insurance and Assistance Insurance, Accident Insurance – risks related to:
 - a) performance of Manual Work,
 - b) performance of High-Risk Manual Work,
 - 7) Travel Luggage Insurance – the following types of damage:
 - a) Sports Equipment,
 - b) Electronic Equipment.
3. Allianz's liability in the Insurance Contract covering Travel in the territory of Poland may be extended to cover:
 - 1) Assistance Insurance for Travel in the territory of Poland – risks resulting from Aggravation or Complication of a Chronic Disease;
 - 2) Assistance Insurance for Travel in the territory of Poland, Accident Insurance – risks resulting from Actions under the Influence of Alcohol;
 - 3) Assistance Insurance for Travel in the territory of Poland, Accident Insurance, Third Party Liability of Natural Persons in Private Life – risks related to:
 - a) High-Risk Sports;
 - b) Winter Sports;
 - c) Extreme Sports;
 - 4) Assistance Insurance for Travel in the Territory of Poland, Accident Insurance – risks resulting from practicing Competitive Sports;
 - 5) Assistance Insurance for Travel in the Territory of Poland, Accident Insurance – risks related to:
 - a) performance of Manual Work,
 - b) performance of High-Risk Manual Work;
 - 6) Travel Luggage Insurance – the following types of damage:
 - a) Sports Equipment,
 - b) Electronic Equipment.
4. In the case of Insurance of costs of Trip cancellation and shortening participation in Organized Leisure, Allianz's liability may be extended to cover risks resulting from Aggravation or Complication of a Chronic Disease.
5. Extended Allianz's liability for risks related to practicing High-Risk Sports includes also Allianz's liability for risks related to practicing Recreational Sports.
6. Extended Allianz's liability for risks related to practicing Winter Sports includes also Allianz's liability for risks related to practicing High-Risk Sports and Recreational Sports.
7. Extended Allianz's liability for risks related to practicing Extreme Sports includes also Allianz's liability for risks related to practicing Winter Sports, High-Risk Sports and Recreational Sports.

§1.4 CONTRACT TYPES AND CONCLUSION OF AN INSURANCE CONTRACT

1. The Insurance Contract may be concluded for an indefinite time not longer than a year.
2. The Insurance Contract may be concluded as:
 - 1) Individual Insurance Contract for the benefit of one designated natural person;
 - 2) Group Insurance Contract providing coverage for at least two designated natural persons.

3. In the case of Group Insurance Contract, the Insurance Period and the Sum Insured are identical for all the Insured and apply to each of the Insured separately.
4. When concluding the Insurance Contract the Policyholder is obliged to deliver to Allianz a full list of the Insureds. Unless otherwise agreed, the list should specify the first name, last name and date of birth. If an Insurance Contract is concluded by means of distance communications, the list referred to above has to be submitted by the Policyholder to Allianz in a manner agreed by the parties.
5. The Insurance Contract shall be concluded on the basis of information provided to Allianz by the Policyholder necessary to evaluate the risks and determine the insurance premium. The Insurance Contract may also be concluded by means of distance communications.
6. If the Insurance Contract is concluded using electronic mail, the Insurance Contract is concluded after:
 - 1) sharing with the Policyholder, free of charge, the Regulation, also, at the Policyholder's request, in a way that allows the Policyholder to obtain, play and record the Regulations in the ICT system used by the Policyholder,
 - 2) the Policyholder has confirmed the receipt of the T&C before concluding the Insurance Contract in a way that allows the Policyholder to store and retrieve the T&C in the normal course of operations.
7. In the case of an Insurance Contract concluded for the benefit of another person, the Policyholder shall provide the Insured with Allianz T&C in writing or, upon the Insured consent, on another data carrier.
8. Allianz confirms that the Insurance Contract has been concluded by issuing an Insurance Document.
9. Where the T&C refers to providing information in the Insurance Contract it shall be understood as including that information in the Application submitted by the Policyholder and repeating it in the Insurance Document.

§1.5 GEOGRAPHICAL COVERAGE OF INSURANCE

Insurance cover shall be provided for the geographical area specified in the Insurance Contract. Depending on the geographical territory, there are the following geographical areas:

- 1) Area A – European territories of European countries (including the European part of Russia) and all countries located in the Mediterranean basin together with the Canary Islands, excluding the territory of the Insured's Country of Residence;
- 2) Area B – territories of all countries of the world, with the exception of the territory of the Insured's Country of Residence;
- 3) Area P – territory of the Republic of Poland (Poland) and a strip of the territory of the countries directly bordering Poland (Russia, Lithuania, Belarus, Ukraine, Slovakia, Czechia, Germany), within 30 km from the Polish border.

§1.6 BEGINNING AND END OF ALLIANZ'S LIABILITY

1. Allianz's liability shall begin on the day specified in paragraph 2 (subject to paragraph 8), paragraph 3 (subject to paragraph 9), and paragraph 4, but not earlier than after the payment of the insurance premium.
2. In the case of an Insurance Contract for Travel outside the territory of the Country of Residence Allianz's liability for:
 - 1) Medical Treatment Insurance and Assistance Insurance;
 - 2) Medical Treatment Insurance and Assistance Insurance upon return to Poland,
 - 3) Accident Insurance,
 - 4) Third Party Liability Insurance of Natural Persons in Private Life,
 - 5) Travel Luggage Insurance,
 - 6) Roadside Assistance Insurance – begins on the first day of the Insurance Period specified in the Insurance Document, but not earlier than at the moment of crossing the border of the Country of Residence when leaving (beginning of Travel) and ends when crossing the border of the Country of Residence when entering the country (end of Travel), but not later than after the expiry of the last day of the Insurance Period specified in the Insurance Contract.
3. In the Insurance Contract covering Travel in the territory of Poland Allianz's liability to cover:
 - 1) Assistance Insurance for Travel in the territory of Poland;
 - 2) Accident Insurance;
 - 3) Third Party Liability Insurance of Natural Persons in Private Life;
 - 4) Travel Luggage Insurance – begins on the first day of the Insurance Period specified in the Insurance Contract, but not

earlier than at the moment of leaving the Place of Residence (the beginning of Travel) and ends upon returning to the Place of Residence (end of Travel), but not later than after the expiry of the last day of the Insurance Period specified in the Insurance Contract;

- 5) Roadside Assistance Insurance – in the case of car journey – begins as of the first day of the Insurance Period specified in the Insurance Document, but not earlier than at the moment of leaving the Place of Residence (beginning of Travel) and not earlier than after travelling 30 km from the Place of Residence of the Motor Vehicle owner specified in the registration book, and ends when the distance to the Place of Residence of the Motor Vehicle owner specified in the registration book is less than 30 km, and not later than after the expiry of the last day of the Insurance Period specified in the Insurance Contract.
4. In the Insurance Contract covering costs of Trip cancellation and costs of shortening participation in Organized Leisure and All-Risk Insurance of costs of Trip cancellation and shortening participation in Organized Leisure, Allianz's liability with respect to:
 - 1) Insurance of costs of Trip cancellation as well as All-Risk Insurance of costs of Trip cancellation – a Trip begins at the moment of concluding the Insurance Contract, and ends on the Trip start date specified in the Insurance Contract,
 - 2) Insurance of costs of shortening participation in Organized Leisure begins on the Organized Leisure start date, and ends at the end of the day preceding the end of the Organized Leisure.
5. Allianz's liability in respect of Medical Treatment Insurance and Assistance Insurance, Assistance Insurance for Travel in the territory of Poland and Accident Insurance for a single Insured Accident is limited to the Sum Insured, which shall constitute the upper limit of liability for each Insured Accident covered by the insurance subject to paragraph 6.
6. The benefits specified in §2.1(1)(11)-(12), as part of Medical Treatment Insurance and Assistance Insurance, are not limited to the Sum Insured.
7. Allianz's liability in respect of Third Party Liability of Natural Persons in Private Life and Travel Luggage Insurance ends upon using up the Sum Insured, specified in the Insurance Contract for the given coverage.
8. In the case of the Insurance Contract for Travel outside the Country of Residence – if at the moment of concluding the Insurance Contract the Insured stays outside the Country of Residence, Allianz's liability in respect of Medical Treatment Insurance and Assistance Insurance, Medical Insurance and Assistance upon return to Poland, Accident Insurance, Third Party Liability of Natural Persons in Private Life, Travel Luggage Insurance, Roadside Assistance Insurance, begins after three days counting from the day following the day when the Insurance Contract was concluded at the earliest, however not earlier than on the moment of payment of the insurance premium.
9. For Assistance Travel Insurance in the territory of Poland – if the Insured stays within Poland and the beginning of the Insurance Period is the date of concluding the Insurance Contract, Allianz's liability in respect of Assistance Insurance for Travel in the Territory of Poland, Accident Insurance, Third Party Liability of Natural Persons in Private Life, Travel Luggage Insurance, Roadside Assistance Insurance begins 6 hours after the moment of entering into the Insurance Contract at the earliest. If less than 6 hours remain until the end of day when the Insurance Contract is concluded, Allianz's liability begins on the following day.
10. The reservations referred to in paragraph 8 and 9 shall not apply to the continuation of Insurance Contracts, provided that the Insurance Period is extended before the expiry of Insurance Period specified in the previous Insurance Contract concluded with Allianz.
11. Allianz coverage is terminated:
 - 1) as of the date of the Insured's death with regard to this Insured;
 - 2) as of the date of Insurance Contract termination before the expiry of the agreed Insurance Period by mutual agreement or termination pursuant to paragraph 15, or §1.8(6);
 - 3) as of the date of withdrawal from the Insurance Contract pursuant to paragraphs 12, 13, 14.
12. If the Insurance Contract is to be concluded for over 6 months, the Policyholder is entitled to withdraw from the Insurance Contract in writing within 30 days, and if the Policyholder is an economic operator – within 7 days of the date of concluding the Insurance Contract. If the Policyholder who is a consumer was not informed by Allianz about the right to withdraw from the Insurance Contract when concluding the Insurance Contract at the latest, the period of 30 days runs from the day on which the Policyholder being a consumer found out about this right.

13. If the Insurance Contract is concluded for the period not longer than six months, the Policyholder has a right to withdraw from the Insurance Contract at any time before the beginning of Insurance Period.
14. If the Insurance Contract is concluded by means of distance communications and the Policyholder is a consumer, the time limit for withdrawing from the Insurance Contract is 30 days from the date of the Policyholder's notification about the conclusion of the Insurance Contract, or the date of the Policyholder's receipt of a notice which should be sent to the consumer under consumer protection laws applicable to agreements concluded remotely – if it falls on a later date. The time limit shall be deemed kept if the statement on withdrawal is mailed to Allianz before its expiry. Withdrawal from the Insurance Contract does not release the Policyholder from the obligation to pay the insurance premium for the period when the insurance company provided insurance coverage.
15. The Policyholder may terminate the Insurance Contract at any time with 7-day notice. The termination of the Insurance Contract does not release the Policyholder from the obligation to pay the insurance premium for the period when Allianz provided insurance coverage.

§1.7 RESPONSIBILITIES OF THE POLICYHOLDER AND THE INSURED RELATED TO THE CONCLUSION AND EXECUTION OF AN INSURANCE CONTRACT

1. The Policyholder shall inform Allianz about all circumstances known to the Policyholder about which Allianz has inquired in the proposal form or in other letters before the conclusion of the Insurance Contract. If the Policyholder concludes an Insurance Contract through a representative, this obligation shall also apply to the representative and shall also cover the circumstances known to the representative.
2. If the Policyholder concludes the Insurance Contract for the benefit of the Insured, the Policyholder is obliged to notify the Insured about the obligations referred to in paragraph 1 and 3 of this section.
3. If the circumstances referred to in paragraph 1 change during the duration of the Insurance Contract, the Policyholder and the Insured are obliged to notify Allianz about such changes immediately after learning about them. The notification must be in writing or by e-mail to the address provided in the Insurance Document.
4. Allianz shall not be liable for consequences of circumstances about which it has not been informed in breach of paragraphs 1 and 3. If paragraphs 1-3 were violated due to willful misconduct, in case of doubt it shall be assumed that the Insured Accident included in the Insurance Contract and its consequences result from circumstances referred to in the preceding sentence.
5. In the event of an Insured Accident the Policyholder shall use all available measures to rescue the insured object, and prevent or reduce damage. If the Policyholder intentionally or as a result of gross negligence did not take the measures referred to in the previous sentence, Allianz shall not be liable for any such damage. Allianz shall, within the Sum Insured, reimburse costs resulting from taking the measures referred to in the first sentence if the measures were expedient, even though they proved ineffective. For insurance for the benefit of another person the provisions set out in the preceding sentences apply also to the Insured. The rule set out in this paragraph 5 shall not apply to Accident Insurance.
6. Allianz may request the Insured or the Insured's legal representative to grant consent (including in writing) for Allianz to request the entities which provided healthcare services to the Insured to provide further information to verify the information provided by such person regarding his/her condition (excluding the results of genetic tests), to determine the entitlement to benefits on account of the Insurance Contract and the amount of benefits, in particular the healthcare staff who provided or are still providing care to the Insured after a Sudden Disease or Accident.
7. If the Policyholder or the Insured fails to notify Allianz about the Insured Accident, due to willful misconduct or gross negligence, Allianz may reduce the benefit appropriately, if willful misconduct or gross negligence contributed to the extent of the damage or prevented Allianz from determining the actual circumstances and effects of the Insured Accident. The consequences of a failure to notify Allianz of the Insured Accident by the Policyholder or the Insured who is aware of the contract concluded for the Insured's benefit shall not follow if within the time limit set for the notification Allianz receives the information on the circumstances that should have been reported.

8. In the case of an Insured Accident, the Insured shall secure the possibility of claiming damages from persons responsible for the damage (this does not apply to the Accident Insurance).
9. The Insured is bound by the obligations set out in these T&C only if the Insured was aware that an Insurance Contract has been concluded for the Insured's benefit.

§1.8 INSURANCE PREMIUM

1. The insurance premium shall be calculated for the duration of Allianz insurance coverage. The premium is charged and payable in PLN.
2. The insurance premium shall be determined on the basis of insurance risk, taking into account:
 - 1) coverage and the Sum Insured;
 - 2) Insurance Period;
 - 3) territorial scope of insurance;
 - 4) type of Insurance Contract (individual or group insurance);
 - 5) age of the Insured;
 - 6) the number of the Insureds;
 - 7) extension of coverage to include the following risks: Manual Work, High-Risk Manual Work, Competitive Sports, High-Risk Sports, Winter Sports, Extreme Sports, Aggravation or Complication of Chronic Diseases, Passive Engagement in Acts of Terrorism or Acts of War.
3. Unless agreed otherwise, the Policyholder shall pay the premium as one payment upon the conclusion of the Insurance Contract.
4. In the case of Insurance Contracts concluded by means of distance communications, the premium may be paid only as a one-time payment.
5. The premium shall be deemed to be unpaid if the amount credited to Allianz bank account is lower than the amount specified in the Insurance Contract. If it has been agreed in the Insurance Contract that the insurance cover starts upon the payment of the insurance premium, and the premium paid is lower than the amount stated in the Insurance Contract, the insurance cover will not start.
6. If Allianz becomes liable before the payment of either the insurance premium or its first instalment, and the insurance premium or its first instalment has not been paid within the time limit, Allianz may terminate the Insurance Contract with immediate effect and request the payment of the premium for the period of its liability. If the Insurance Contract is not terminated, it shall expire at the end of the period for which the unpaid premium was due.
7. If the Insurance Contract is terminated before the beginning of the coverage, the Policyholder shall be entitled to the reimbursement of the total insurance premium paid.
8. If the Insurance Contract is terminated before the expiry of the Insurance Period, the Policyholder is obliged to pay the insurance premium for the period when Allianz provided insurance coverage.
9. If any circumstances which entail a significant change in the likelihood of an Insured Accident are revealed, either Party may request an appropriate change in the amount of the insurance premium starting from the moment when the circumstance occurred, however, not earlier than from the beginning of the present Insurance Period. In the case of such a request, the other Party may terminate the Insurance Contract with immediate effect within 14 days.
10. If the insurance cover is terminated before the expiry of the Insurance Period, the Policyholder has a right to a refund of the premium for the period of unused coverage. The amount of the refund shall be determined proportionally to the unused Insurance Period.

§1.9 PAYMENT OF BENEFITS

1. The benefits paid to the Insured or a person entitled to the benefits are paid in the currency of the Insured's Country of Residence of the Insured and are the equivalent of the sum of amounts in other currencies converted into the currency of the Insured's Country of Residence at the NBP average exchange rate in Table A of average exchange rates for foreign currencies published on the day the Insured incurred the costs, subject to paragraph 2 of this section, and are provided up to the relevant Sums Insured specified in the Insurance Contract.
2. The benefit on account of Bodily Injury is determined on the basis of Bodily Injury expressed in degrees, with reference to the Sum Insured, pursuant to the "Allianz table of standards for assessing the degree of bodily injury" (Attachment No. 1 to the T&C).
3. In the case of the death of the Insured, the Insured's heirs are entitled to the reimbursement of any costs incurred by the Insured in connection with an event covered by Allianz on account of insurance

risks specified in the Insurance Contract, on the basis of a death certificate, confirmation of the acquisition of the inheritance and receipts confirming the incurred costs.

4. The provision of assistance services guaranteed under these T&C may be delayed as a result of strikes, Riots, Acts of Terrorism, civil war, international war, radioactive or ionizing radiation, Fortuitous Event or Force Majeure, documented by Allianz.
5. Allianz shall pay the benefit within 30 days of the date of notification of the Insured Accident, subject to paragraph 6 of this section.
6. If within the period specified in paragraph 5 the circumstances necessary to establish Allianz's liability or the amount of benefit cannot be determined, the benefit shall be provided within 14 days from the date on which it was possible to clarify such circumstances acting with proper care. However, the undisputed portion of the benefit will be paid by Allianz within the time limit specified in paragraph 5 of this section.
7. In the case of an Insurance Contract concluded for the benefit of another person, an event can also be reported by the Insured or the Insured's heirs.

§1.10 GENERAL GROUNDS FOR REFUSAL OR REDUCTION OF BENEFITS

1. Allianz shall not be liable for Insured Accidents taking place:
 - 1) before concluding the Insurance Contract or before the Insurance Period; or
 - 2) within the territory of the Insured's Country of Residence (if the Country of Residence is not Poland); or
 - 3) at the Place of Residence of the Insured, except for
 - a) Clause No. 6 – Home Assistance Insurance in the territory of Poland, and
 - b) Clause No. 5 – Medical Assistance Insurance for Family Members in the territory of Poland – if the place where a Family Member stays the same as the Place of Residence of the Insured.
2. Allianz insurance coverage does not include the following costs:
 - 1) costs related to or resulting from the delay or absence of the benefit paid by Allianz due to Force Majeure;
 - 2) treatment provided by a physician being a Family Member of the Insured or the Insured;
 - 3) self-treatment;
 - 4) routine physicals, including gynecological tests and examinations, vaccinations.
3. The extent of the harm, suffering and pain is not covered by Allianz benefit and shall not affect its amount.
4. Allianz shall not be liable for treatment and effects thereof, diagnosis, absence of referral for further testing on which decisions were made by the Attending Physician of the Insured.
5. Regardless of the general grounds for exclusion or limitation of Allianz's liability under this section, the provisions of §2.3, §3.3, §5.3, §6.3, §7.3, §8.3, §9.3, §10.3, §11.3 shall apply to individual scopes of insurance coverage.

§2. MEDICAL TREATMENT INSURANCE AND ASSISTANCE INSURANCE

§2.1 SUBJECT AND COVERAGE

1. The subject of Medical Treatment Insurance is the risk of Sudden Disease, including Sudden Disease due to a Disease declared as an Epidemic or Pandemic (in particular COVID-19) or an Accident suffered by the Insured in the Insurance Period during the Insured's Travel, subject to exclusions of liability referred to in §2.3. Medical Treatment Insurance covers the organization of medical aid required due to the Insured's health and arising in the Insurance Period, provided until the day when the Insured's health makes it possible for the Insured to continue the Travel, or to return to the Place of Residence or to a Medical Facility in the Country of Residence and the coverage of costs of such aid including:
 - 1) costs of Hospitalization and Outpatient Treatment of the Insured, including Emergency or Urgent Surgeries;
 - 2) costs of medical appointments;
 - 3) costs of ancillary tests ordered by the Attending Physician, necessary in the event of a Disease, which according to medical knowledge and medical records are required for the diagnosis or treatment of the Disease,
 - 4) Costs of Transport:

- a) to a Medical Facility from the Insured's place of stay or from the place of the Insured Accident,
 - b) between Medical Facilities where medical assistance was provided,
 - c) to another Hospital if the Medical Facility in which the Insured is Hospitalized does not provide medical care suited to the Insured's health condition,
 - d) to the Insured's place of accommodation following the provision of medical assistance if according to the recommendations of the Attending Physician the Insured should not use their own means or transport or public transport,
 - e) costs of using hyperbaric oxygen therapy if recommended by the Insured's Attending Physician;
- 5) costs of dental treatment in the case of Sudden Disease covered by Allianz in the form of new inflammation and pain, or if the need for such treatment results from an Accident covered by Allianz and is recommended by the Insured's Attending Physician, up to the equivalent of PLN 1,000, which shall constitute the upper limit of Allianz's liability during the Insurance Period;
 - 6) medical costs associated with pregnancy and childbirth, however not later than by the end of week 32 of pregnancy, limited to 2 visits and to the equivalent of PLN 10,000 in total, which shall constitute the upper limit of Allianz's liability during the Insurance Period;
 - 7) cost of purchasing medications and dressing materials prescribed by the Insured's Attending Physician in connection with the treatment referred to in points 1), 2) and 5);
 - 8) costs of the repair or purchase of prostheses (excluding dental prostheses), corrective glasses damaged as a result of an Accident covered by Allianz;
 - 9) costs of purchase or rental of Rehabilitation Equipment which the Insured must use as a result of an Accident covered by Allianz;
 - 10) treatment costs in the circumstances referred to the definition of the Clause of Unexpected Acts of War or Acts of Terrorism – if during the Insured's stay outside the Country of Residence Acts of War or Acts of Terrorism occurred unexpectedly and suddenly, and as a result the Insured suffered Bodily Injury, became ill or died, Allianz shall cover the organization and costs of:
 - a) one medical appointment,
 - b) Hospitalization of the Insured up to the equivalent of PLN 8,000, which shall constitute the upper limit of Allianz's liability during the Insurance Period;
 - c) medical transport of the Insured within the Insured's Country of Residence up to the equivalent of PLN 8,000, which shall constitute the upper limit of Allianz's liability during the Insurance Period,
 - d) transport of the Insured's body to the burial place in the territory of the Insured's Country of Residence up to the equivalent of PLN 8,000, which shall constitute the upper limit of Allianz's liability during the Insurance Period; Allianz shall cover costs of treatment up to the amounts referred to in points 10(b)–(d) above, unless specified otherwise in the Insurance Contract;
 - 11) transport of the Insured to the Country of Residence – if due to the Insured's condition resulting from an Accident or Sudden Disease covered by Allianz, the Insured is not able to use the means of transport booked previously, Allianz shall handle the organization and cover costs related to the transport of the Insured to the Place of Residence or Medical Facility in the Country of Residence of the Insured; the service shall be rendered after medical assistance has been provided to the Insured, with the means of transport appropriate for the Insured's condition; the advisability, date and means of transport will be agreed on with the Emergency Centre Doctor, following an evaluation of the Insured's health based on the Doctor's medical knowledge and following a consultation with the Insured's Attending Physician; if the Insured does not agree to return to the Country of Residence, then from the moment of refusal the Insured shall not be subject to insurance coverage anymore with regard to costs of treatment and assistance services related to this Insured Accident; if an Underage Child or a Dependent is transported, Allianz shall also cover, after the Emergency Centre Doctor agrees, following an evaluation of the Insured's health based on the Doctor's medical knowledge and following a consultation with the Insured's Attending Physician, that the care of a parent or a legal guardian is necessary during the transport, the Costs of Transport of such a person, including return transport;
 - 12) transport of the remains of the Insured to the place of burial – if the Insured dies as a result of an Accident or Sudden Disease covered by Allianz, Allianz will organize and cover costs of transport of the remains of the Insured to the place of burial in the Insured's Country of Residence, Allianz will cover costs of purchase of a coffin needed to transport the remains up to the equivalent of PLN 6,000; if the remains are cremated in the country when the Insured Accident occurred, Allianz will cover costs of cremation and costs of transport of the remains to the place of burial in the Insured's Country of Residence up to the amount which would be incurred by Allianz in the case of the transport of the remains of the Insured.
2. The subject of Assistance Insurance is the organization of assistance services and covering or reimbursing costs incurred due to Sudden Disease, including Sudden Disease due to a Disease declared as an Epidemic or Pandemic (in particular COVID-19) or an Accident suffered by the Insured in the Insurance Period during the Insured's Travel, subject to exclusions of liability referred to in §2.3. Assistance Insurance covers the following services:
 - 1) Medical Helpline – Allianz offers an option of a phone conversation with the Emergency Centre Doctor, who based on the information received from the Insured will provide recommendations on how to proceed in the circumstances reported;
 - 2) interpreter assistance in connection with medical assistance - if the Insured is receiving help in connection with Sudden Disease or Accident covered by Allianz, Allianz shall provide an English interpreter assistance by phone to the extent necessary to provide medical assistance;
 - 3) transport of Family Members or another person Travelling with the Insured:
 - a) In the case of the Insured's transport to the Place of Residence in the Country of Residence required due to the Insured's condition as a result of an Accident or Sudden Disease covered by Allianz, Allianz shall organize and cover Costs of Transport, as well as accommodation up to the equivalent of PLN 400 per day/person for up to 3 days for Family Members who Travelled with the Insured or one person other than a Family Member;
 - b) in the case of death of the Insured as a result of an Accident or Sudden Disease covered by Allianz, Allianz shall organize and cover Costs of Transport to the Insured's Country of Residence for Family Members or one person other than a Family Member who Travelled with the Insured; the Costs of Transport shall be covered on condition that the originally booked means of transport cannot be used;
 - 4) care for the Insured's Underage Children – if a parent or guardian travelling with Underage Children (not accompanied by any other adults) is Hospitalized, Allianz shall organize and cover:
 - a) Costs of Transport of Underage Children to their home or the place of residence of the Person Designated To Provide Care over children during the transport, if the parent or guardian gave written consent to the transport, or
 - b) Costs of Transport of a parent or a guardian (including return trip) to fetch Underage Children, including costs of one overnight stay for the parent or guardian, and Costs of Transport of the Underage Children together with the parent or guardian, unless a means of transportation which the Underage Children used cannot be used.

If Allianz fails to contact the Person Designated to Provide Care by the parent or the guardian within 24 hours from the moment when the Emergency Centre was notified about the need to organize the service using contact information provided by the parent or the guardian, or if the designated person refuses to provide relevant care, thus making it impossible to provide the benefits referred to in letter a or b, Allianz shall organize and cover costs of care over Underage Children up to the equivalent of PLN 1,500 for up to 3 days; this benefit shall be provided at the request of the parent or guardian and upon their written consent;
 - 5) visit of a Family Member – if as a result of an Accident or Sudden Disease covered by Allianz, the Insured is hospitalized for more than 7 days and is not accompanied by any adult during Travel, Allianz shall organize and cover costs of return transport of one Family Member indicated by the Insured; additionally, Allianz shall organize and cover costs of Hotel accommodation for such a person up to the equivalent of PLN 400 per day, and for up to 7 days;
 - 6) continuation of Travel by the Insured – if the state of health of the Insured after an Accident or Sudden Disease covered by Allianz has improved, as evaluated by the Attending Physician, Allianz will organize and cover Costs of Transport of the Insured

from the place of the Insured Accident to the next destination as per the itinerary, and Allianz shall also organize and cover costs of accommodation for the Insured when waiting for Allianz arrangements for the continuation of Travel, up to the equivalent of PLN 400 per day, up to 5 days;

- 7) accommodation for the time of recovery – if as a result of an Accident or Sudden Disease covered by Allianz the condition of the Insured, as confirmed by a written certificate from the Attending Physician, prevents the Insured from continued Travel directly after being discharged from Hospital, Allianz shall organize and cover Hotel Costs for the Insured up to the equivalent of PLN 400 per day and up to 7 days;
- 8) extension of Insurance Coverage – if the Insured's return to the Country of Residence is delayed for the following reasons:
 - a) vehicle failure, or an accident which occurred in land, water or air traffic;
 - b) cancellation or delay of public transport due to bad weather conditions, the insurance coverage will be extended without the need to pay an additional premium, for not more than 48 hours; the condition for the provision of insurance cover by Allianz is that the Insured provides documentation of the above-mentioned events (proof of incurring the cost for the repair or towing of the car, written confirmation of the cancellation, delay or failure of the means of transport issued by the Professional Carrier, police report on the traffic accident);
- 9) forwarding information – if an unforeseen event, such as an Accident, Sudden Disease, Disease, strike, delay of means of transport (train, airplane, coach, ferry) results in a delay or change of the Insured's planned course of Travel, at the request of Insured Allianz, via the Emergency Centre, shall provide the persons indicated by the Insured with necessary information and shall provide information on rebooking of a hotel, ticket or car rental;
- 10) covering costs incurred due to a delay in Travel – if there is a documented delay of at least 6 hours in a scheduled flight, train, coach or ferry departure, Allianz shall refund the costs of purchasing basic necessities, i.e. foods, meals and toiletries to the Insured on the basis of submitted receipts up to the equivalent of PLN 600, which is the maximum limit of Allianz's liability; the liability of Allianz shall not cover costs incurred in relation to delays in charter flights;
- 11) Interpreter costs – if the Insured breaks the law of the country of stay and as a result the relevant authorities from that country competent to penalize such breaches initiate proceedings against the Insured, Allianz shall ensure the organization and cover the costs of an interpreter up to the equivalent of PLN 2,000, which shall constitute the upper limit of Allianz's liability; if the interpreter costs exceed the equivalent of PLN 2,000, Allianz shall provide help in paying the remuneration to the interpreter following its payment by a person indicated by the Insured to Allianz's bank account; Allianz shall not cover costs of interpreter assistance if the Insured's legal problem is related to the Insured's professional activities, possession or storage of a Vehicle, or attempting or committing intentional crime;
- 12) assistance in bail transfer – if the Insured is detained outside the territory of Poland in connection with an event (accident) for which the Insured may be held responsible, and to be released from custody or any other form of restriction or deprivation of freedom, or to guarantee the payment of costs of proceedings and fines, the payment of bail is required by the laws of a particular country, Allianz shall – upon the Insured's request – intermediate in the transfer of bail following prior payment of the bail by the person designated by the Insured to the bank account indicated by Allianz; Allianz shall not intermediate the transfer of bail in cases where the arrest or other form of restriction or deprivation of the Insured's freedom is associated with smuggling and trafficking of narcotic drugs, psychotropic substances or substitutes, or new psychoactive substances within the meaning of the Act on Counteracting Drug Abuse, alcohol, weapons or the Insured's involvement in activities of either political or terrorist nature;
- 13) financial assistance in the event of loss of cash as a result of Robbery or Extortion - in cases where, as a result of Robbery or Extortion, the Insured loses cash collected from a bank or ATM during Travel outside the Country of Residence, Allianz shall return the lost cash up to the equivalent of PLN 3,000; the cash shall be refunded by Allianz upon providing a police report confirming that the loss of cash due to Robbery or Extortion was reported (and if such a report cannot be obtained – an official document confirming that such an event took place) along with an ATM print-out or a certificate from the bank confirming withdrawal of the cash during Travel outside the Country of Residence;
- 14) covering costs of search and rescue – if a disappearance of the Insured is reported, Allianz shall cover costs of search for the Insured in the mountains, on land and in water, by specialized authorized units (search costs) as well as cover costs of emergency medical assistance (rescue costs); search for the Insured is understood as the period from reporting the Insured's disappearance by Family Members or third persons to an authorized unit leading the search until finding the Insured or the discontinuance of the search; rescue is understood as providing medical assistance from the time of finding the Insured until transferring the Insured to the nearest Medical Facility; Allianz shall cover costs of search and rescue services of up to the equivalent of PLN 50,000 which shall constitute the upper limit of Allianz's liability;
- 15) assistance in the event of early return of the Insured to the Place of Residence – if the Insured has to suddenly return to the Place of Residence earlier and the originally booked means of transport cannot be used, Allianz shall organize and cover the Costs of Transport of the Insured; this service shall be provided only in the case of:
 - a) Sudden Disease or death of a Family Member, or
 - b) damage to the Insured's Place of Residence resulting from Theft with Burglary or a Fortuitous Event, provided that the event takes place in the territory of Poland and on condition that necessary legal and administrative actions require the presence of the Insured; the need for the Insured's early return to the Place of Residence should be confirmed, depending on the cause of the return, with medical records or documents from the services which performed rescue activities, or a Police certificate;
- 16) replacement driver – if the Insured's state of health due to an Accident or Sudden Disease covered by Allianz and confirmed in writing by the Attending Physician does not allow the Insured to drive the Vehicle, and none of the Passengers has a driving license, Allianz shall cover Costs of Transport of a replacement driver hired to drive the Vehicle to the place within the Country of Residence agreed with the Insured; the return journey to the Country of Residence will be via the shortest route for a period of up to 2 days in the territory of the Country of Residence and up to 3 days outside the territory of the Country of Residence; the service does not include costs of fuel, motorway tolls or parking; if there is not enough room for the Insured in the Vehicle/ motorcycle due to the presence of a replacement driver, Allianz will pay Costs of Transport of the Insured to the place within the Country of Residence agreed with the Insured;
- 17) hospital daily allowance – if the Insured is Hospitalized for at least 2 days as a result of an Accident or Sudden Disease covered by Allianz, Allianz shall pay to the Insured a benefit of PLN 50 for each day of Hospitalization, up to PLN 500; if the Hospital in which the Insured was Hospitalized accepted the EHIC (European Health Insurance Card) provided by the Insured, Allianz shall pay to the Insured PLN 200 for each day of Hospitalization, up to PLN 2,000 in total;
- 18) hospital daily allowance in Poland – if Allianz arranged the transport of the Insured to a Hospital in the territory of Poland, where the Insured underwent Hospitalization for at least 2 days on account of an Accident covered by Allianz Travel Insurance outside the territory of Poland, Allianz shall pay to the Insured the benefit of PLN 50 for each day of Hospitalization, up to PLN 500;
- 19) legal assistance – if the Insured breaks generally applicable laws of the country where the Insured is staying, and as a result proceedings are initiated against the Insured by the authorities of the country of stay competent to penalize such breaches, Allianz shall provide assistance in hiring a lawyer and shall cover court fees and legal expenses up to the equivalent of PLN 10,000; The Insured has the right to freely choose the attorney or legal counsel for the Insured's defense or representation in court proceedings, namely the Insured may choose to be represented by an attorney or legal counsel designated by Allianz or may designate another attorney or legal counsel; insurance coverage applies provided that the legal problem of the Insured is not related to the Insured's professional activity, driving or storage of a Vehicle, attempted or committed crime, political activity, smuggling or trading in narcotic drugs, psychotropic substances, their substitutes or new psychoactive substances within the meaning of the Act on Counteracting Drug Abuse, as well as

- smuggling or trading in alcohol, weaponry or participation of the Insured in actions of political or terrorist nature;
- 20) psychological assistance – if as a result of an Accident covered by Allianz psychological consultation is required for the Insured, according to a written opinion by the Attending Physician, Allianz shall cover costs of such consultation up to the equivalent of PLN 500;
 - 21) reimbursement of costs of pet care – if the Insured is Hospitalized in the territory of Poland following an Accident covered by Allianz during Travel outside of Poland, and incurs costs of care of the Insured's dog or cat, Allianz shall reimburse the costs of such care until the end of the Insured's Hospitalization up to PLN 800 for one Insured Accident during the Insurance Period; Allianz shall reimburse the above costs to the Insured on the basis of an application submitted to Allianz along with receipts or paid invoices for the services related to animal care;
 - 22) reimbursement of costs of extended pet care – if as a result of the Insured's Hospitalization due to an Accident or Sudden Disease covered by Allianz during Travel outside of Poland, the Insured's return to Poland is delayed past the date of expiry of the Insurance Period and the Insured incurs costs of organizing care of the Insured's dog or cat, Allianz shall reimburse the costs related to such care up to PLN 100 per day for up to 7 days; Allianz shall reimburse the above costs to the Insured on the basis of an application submitted to Allianz along with receipts or paid invoices for the services related to animal care;
 - 23) reimbursement of costs of veterinary appointments – if a veterinary consultation is required as a result of an injury or disease of the Insured's cat or dog that occurred during the Insured's Travel, Allianz shall reimburse the costs of veterinary consultation to the Insured up to the equivalent of PLN 800 for one Insured Accident during the Insurance Period; Allianz shall reimburse the above costs to the Insured on the basis of an application submitted to Allianz along with receipts or paid invoices confirming the veterinary consultation;
 - 24) reimbursement of costs of pet care outside of Poland – if as a result of an Accident or Sudden Disease covered by Allianz, the Insured is Hospitalized for more than 3 days, and the Insured is accompanied by the Insured's dog or cat during Travel, Allianz shall reimburse the costs related to dog or cat care until the end of Hospitalization up to PLN 800 for one Insured Accident during the Insurance Period; Allianz shall reimburse the above costs on the basis of an application submitted to Allianz along with receipts or paid invoices for the services related to animal care.

§2.2 SUM INSURED

1. The Sum Insured determined in the Insurance Contract shall apply to every Insured Accident, and any benefit paid to the Insured on account of the same Insured Accident reduces the Sum Insured with regard to a given Insured Accident.
2. The amount of benefits on account of one Insured Accident covered by Medical Treatment Insurance shall not exceed the Sum Insured specified in the Insurance Contract, except for the benefits referred to in §2.1(1)(11) (Transport of the Insured to the Country of Residence) and §2.1(1)(12) (Transport of the remains of the Insured to the place of burial), which are not limited to the Sum Insured.
3. The Sum Insured shall be determined in the Insurance Contract in Polish zloty (PLN).

§2.3 EXCLUSIONS OF LIABILITY OF ALLIANZ

1. The insurance coverage shall not include treatment costs and assistance services:
 - 1) exceeding the range necessary to restore health that would allow the Insured to return to the Country of Residence, in the opinion of the Insured's Attending Physician based on medical knowledge;
 - 2) if before going abroad there were indications for a surgery or another hospital or outpatient treatment, with the reservation that the Insured was aware of those indications for an operation or treatment;
2. Allianz's liability shall not cover medical costs, costs of transport and costs of assistance services that arise directly as a result of (a causal link is required):
 - 1) treatment not related to Sudden Disease or an Accident;
 - 2) Chronic Disease treatment;

- 3) treatment of an Aggravation or Complication of a Chronic Disease, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
- 4) treatment of Mental Diseases, even if they result from an Insured Accident;
- 5) diagnosed Diseases with contraindications regarding Travel that the Insured was aware of;
- 6) sanatorium treatment, physiotherapy, heliotherapy and treatments for aesthetic indications;
- 7) treatment of sexually transmitted Diseases, AIDS and HIV infection as well as Diseases resulting from the Insured's alcoholism;
- 8) failure to undergo mandatory preventive vaccination before Travel to the countries where the above procedures are required by the authorities on the basis of the International Health Regulations (IHR) published by the World Health Organization (WHO);
- 9) termination of pregnancy, artificial insemination or any other treatment of infertility or reduced fertility, including costs of contraceptives and pregnancy tests;
- 10) driving a Vehicle by the Insured:
 - a) If the Insured was not licensed to drive a given Vehicle under relevant laws applicable in the country where the Insured drove the Vehicle,
 - b) under the influence of alcohol or narcotic drugs, psychotropic substances, substitutes or new psychoactive substances within the meaning of laws on counteracting drug abuse, unless this had no effect on the occurrence of the Insured Accident;
- 11) Action under the Influence of Alcohol, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
- 12) being under the influence of narcotic drugs, psychotropic substances, substitutes or new psychoactive substances within the meaning of laws on counteracting drug abuse, unless this had no effect on the occurrence of the Insured Accident;
- 13) accidents caused intentionally by the Insured, including self-harm, attempted suicide and consequences of suicide, regardless of the Insured's state of sanity;
- 14) Travel against recommendations issued by competent public administration bodies of the Country of Residence or against recommendations issued by competent public administration bodies in the place of destination. If the Insured's Country of Residence is Poland, these recommendations are considered to be warnings issued and published by the Polish Ministry of Foreign Affairs;
- 15) contamination, radioactive or ionizing radiation confirmed by administrative services of the country where the Insured Accident took place;
- 16) the Insured's Active Engagement in Riots, acts of sabotage and assassinations/coups;
- 17) direct local or international Acts of War or Act of Terrorism in areas afflicted by local or international Acts of War or Acts of Terrorism, taking into account the Clause of Unexpected Acts of War or Act of Terrorism;
- 18) the Insured's Active Engagement in Acts of War or Acts of Terrorism;
- 19) the Insured's Passive Engagement in Acts of War or Acts of Terrorism, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
- 20) commission of an intentional offence by the Insured;
- 21) participation in a Fight, except if the Insured acted in self-defense or in necessity;
- 22) self-treatment;
- 23) birth defects diagnosed in the Insured;
- 24) Natural Disasters;
- 25) vaccinations;
- 26) costs of dental treatment (subject to §2.1(1)(5));
- 27) repair and purchase of dental prostheses;
- 28) Accidents resulting from practicing Competitive Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
- 29) Accidents resulting from practicing Extreme Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
- 30) Accidents resulting from practicing Winter Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
- 31) Accidents resulting from practicing High-Risk Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;

- 32) treatments or procedures not recognized as being scientifically and medically valid by the World Health Organization (WHO);
 - 33) Accidents while performing Manual Work, unless Allianz's liability has been extended in that area upon payment of an insurance additional premium;
 - 34) Accidents while performing High-risk Manual Work, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
 - 35) operations performed by the Insured under the supervision of uniformed units;
 - 36) the Insured's failure to comply with recommendations from the Attending Physician;
 - 37) post-traumatic encephalopathy, abdominal hernia and inguinal hernia, also when resulting from an Accident;
 - 38) degenerative disc disease, unless Allianz's liability has been extended to cover risks resulting from Aggravation or Complication of a Chronic Disease upon payment of an additional insurance premium;
 - 39) use of biological and chemical materials, substances or components in order to pose risk to human life or health;
 - 40) delay in charter transport with respect to costs incurred for purchasing basic necessities.
3. Allianz shall not be liable if the damage resulted from the Insured's intentional action. The compensation will not be paid in the event of gross negligence unless the Insurance Contract provides otherwise or the payment of compensation is considered justified in the given circumstances.

§2.4 PROCEDURE IN THE EVENT OF AN INSURED ACCIDENT

1. In the event of an Insured Accident the Policyholder (and the Insured, providing that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to:
 - 1) in cases where it is necessary to use medical assistance, transport or other assistance services included in the insurance coverage, and cover their costs – before taking any actions – submit by phone, fax or email a request for assistance to the Emergency Centre in order to acquire a guarantee of covering or reimbursing costs, and provide:
 - a) name and surname of the Insured,
 - b) address where the Insured Accident took place,
 - c) telephone number at which the Insured or a person indicated by the Insured can be contacted,
 - d) description of the incident and type of assistance required.
 - 2) a person contacting the Emergency Centre should explain to the operator of the Emergency Centre the circumstances of the Insured's current situation and the details of requested assistance, as well as enable Emergency Centre Doctors access to any medical information;
 - 3) follow recommendations from the Emergency Centre, providing information and the necessary powers of attorney;
 - 4) allow the Emergency Centre to perform activities necessary to establish the circumstances in which the damage occurred, the legitimacy and amount of the claim, and provide relevant assistance and explanations.
2. If the Policyholder (and the Insured, provided that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) failed, for reasons beyond their control, to contact the Emergency Centre to obtain a guarantee of the coverage or reimbursement of costs subject to paragraph 4, they are obliged to:
 - 1) notify the Emergency Centre within 10 days from the date of the event about the costs incurred;
 - 2) provide the Emergency Centre with documentation substantiating the claims.
3. After the time limit referred to in paragraph 2(1) expires, Allianz has the right to reduce the benefit if the above obligation was not met due to willful misconduct or gross negligence, and contributed to the increase of damage or prevented the determination of the circumstances and effects of the Accident, except where the Emergency Centre was not contacted due to a Fortuitous Event or Force Majeure. Allianz has a right to request that the Policyholder or the Insured submit documents justifying the failure to contact the Emergency Centre.
4. In cases when notifying the Emergency Centre was not possible due to Fortuitous Events or Force Majeure, the Policyholder or the Insured is obliged to notify the Emergency Centre within 10 days after the circumstances preventing the notification of the Insured Accident cease to exist. Allianz has a right to request that the Policyholder or the Insured submit documents justifying the failure to contact the Emergency Centre.

5. If the Insured or the person acting on behalf of the Insured did not apply for the coverage or reimbursement of costs, or obtained consent of the Emergency Centre to the reimbursement of costs after returning to the territory of the Country of Residence, they are required to file the claim with the Emergency Centre after returning to the territory of the Country of Residence and submit relevant documentation confirming the validity and amount of claims. To accelerate the examination of the claim the Insured should submit:
 - 1) completed claim submission form;
 - 2) document with the medical diagnosis;
 - 3) document stating the reasons and the scope of medical assistance provided or related to other costs covered by the insurance;
 - 4) proof of costs incurred;
 - 5) Police report from the place where an accident occurred – if available;
 - 6) ruling closing proceedings concerning a crime or a minor offence, if such proceedings were carried out, as well as other documents regarding any pending proceedings that may enable the verification of the claim and its amount;
 - 7) documents required to examine the claim and determine Allianz obligations arising from the Insurance Contract indicated by the Emergency Centre as well as medical records necessary to examine the claim.

§3. ASSISTANCE INSURANCE FOR TRAVEL IN THE TERRITORY OF POLAND

§3.1 SUBJECT AND COVERAGE

1. The subject of insurance is the organization of services and covering or reimbursing costs incurred due to Sudden Disease, including Sudden Disease due to Disease declared as an Epidemic or Pandemic (in particular COVID-19) or an Accident suffered by the Insured in the Insurance Period and listed in paragraphs 2 and 3, subject to exclusions of liability referred to in §3.3.
2. If an Insured Accident happens in the territory of Poland in the Insurance Period during Travel in the territory of Poland, the insurance covers the following assistance services, up to the limit of liability specified in the Insurance Contract for one Insured Accident:
 - 1) the delivery of medications and a reimbursement of costs of purchase of medications – if as a result of an Accident or Sudden Disease covered by Allianz the Attending Physician recommends that the Insured stay in bed for at least 7 days, Allianz shall ensure:
 - a) reimbursement of the purchasing medications and dressing materials prescribed by the Attending Physician in connection with the treatment of the Insured's Sudden Disease or Accident, up to PLN 150, based on the submitted medical records or a copy of a prescription and receipt and proof of payment; Allianz shall not be liable for shortages of medications in pharmacies;
 - b) organization and coverage of costs of the delivery of medications to the place of stay of the Insured for up to PLN 100;
 - 2) Medical transport to a Medical Facility – if as a result of an Accident or Sudden Disease covered by Allianz the Insured's Attending Physician refers the Insured for an appointment at a Medical Facility, Allianz shall organize and cover costs of medical transport to that Medical Facility, unless an emergency ambulance is required in the opinion of the Attending Physician; this service shall be provided up to PLN 1,000;
 - 3) medical transport from a Medical Facility – if as a result of an Accident or Sudden Disease covered by Allianz the Insured needs medical transport after staying in a Medical Facility to a place of stay or Place of Residence, according to the recommendations of the Attending Physician, Allianz shall organize and cover the costs of medical transport of the Insured from the Medical Facility to the Place of Residence; this service shall be provided up to PLN 1,000;
 - 4) medical transport between Medical Facilities – if as a result of an Accident or Sudden Disease covered by Allianz the Insured is staying in a Medical Facility which does not provide appropriate medical care for the Insured's condition, or if the Insured's Attending Physician refers the Insured for further tests or surgery at another Medical Facility, Allianz shall organize and cover Costs of Transport between Medical Facilities, unless an emergency ambulance is required in the opinion of the Attending Physician; this service shall be provided up to PLN 500;

- 5) organization and reimbursement of costs of the rehabilitation process – if as a result of an Accident covered by Allianz the Insured needs rehabilitation procedures in a rehabilitation facility or at the Place of Residence, as recommended by the Attending Physician, Allianz shall ensure:
 - a) physical therapist's call at the Insured's Place of Residence up to the total amount of PLN 500, or depending on Insured's preferences,
 - b) transport and consultation at a specialist rehabilitation facility and a reimbursement of costs related to this service up to the total amount of PLN 500;
 - 6) organization of rental and purchase of Rehabilitation Equipment – if as a result of an Accident covered by Allianz, according to the written recommendations of the Attending Physician in Poland, the Insured should use Rehabilitation Equipment, Allianz shall provide information on establishments selling or renting Rehabilitation Equipment, and shall cover costs of purchase or rental of Rehabilitation Equipment; Allianz shall also organize delivery of the Rehabilitation Equipment to the Insured's Place of stay in the territory of Poland and shall cover costs of the delivery up to PLN 200, and shall cover costs of purchase or rental of the Rehabilitation Equipment up to PLN 200;
 - 7) doctor's call – in the case of an Accident or Sudden Disease covered by Allianz, Allianz shall organize and cover costs of medical consultations at a Medical Facility, or organize and cover costs of a doctor's call at the Insured's place of stay, and shall cover the doctor's fee for up to a total of PLN 500;
 - 8) nurse's call – in the case of an Accident or Sudden Disease covered by Allianz, Allianz shall organize and cover costs of a nurse's travel to the Insured's place of stay, and shall cover the nurse's fee up to a total of PLN 500;
 - 9) housekeeping assistance – in the case of Hospitalization of the Insured for more than 7 days as a result of an Accident covered by Allianz, Allianz shall organize housekeeping assistance upon completion of Hospitalization and shall cover costs related to housekeeping assistance up to the total of PLN 300 and for up to five consecutive days; housekeeping assistance includes: preparation of meals, shopping, assistance with dressing and washing or body care, minor cleaning (vacuuming, floor cleaning, washing of dishes, taking out garbage);
 - 10) care over Underage Children/Dependents – if as a result of an Accident covered by Allianz the Insured is Hospitalized for more than three days, Allianz shall organize, depending on Insured's preferences:
 - a) the transport of Underage Children/Dependents accompanied by the person authorized by Allianz to the place of residence of the Person Designated to Provide Care and their return to the place indicated by the Insured (first class train or coach tickets), or
 - b) transport (including return) of the Person Designated to Provide Care from his/her place of residence to the Insured's Place of Residence (first class train or coach tickets) and shall cover costs of transport (carriage);

Allianz shall provide this service, upon the receipt by an Emergency Centre Doctor information from the hospital regarding the expected duration of the Hospitalization of the Insured and when contact is possible with the Person Designated to Provide Care; if contact with that person is impossible within 24 hours from the moment when claim was placed by the Insured, at the address indicated by the Insured, or if that person refuses to provide care, and consequently the provision of the benefit referred to in letter a) or b) is impossible, Allianz shall organize the care over the Underage Children/Dependents at the Insured's Place of Residence and cover costs up to the amount of PLN 150 for each day and for up to three days with regard to one Accident; this benefit shall be provided at the request of and upon the written consent of the Insured if there is no person available to provide such care at the Insured's Place of Residence;
 - 11) pet care (dog or cat) – if as a result of an Accident covered by Allianz the Insured is hospitalized and the Emergency Centre Doctor receives confirmation from the Hospital that the Insured's Hospitalization is expected to last over three days, Allianz – depending on the Insured's preferences – shall:
 - a) organize care over pets at the Insured's Place of Residence and cover costs of care and organization of care up to PLN 150 and for up to three days, which is the upper limit of Allianz's liability for one Accident, or
 - b) organize the transport of the pets to the person designated by the Insured, or to an appropriate facility and shall cover costs of such transport up to PLN 200, which shall constitute the upper limit of Allianz's liability for one Accident; this benefit shall be provided if no person is available at the Insured's Place of Residence that may provide care for pets, and if a valid certificate is submitted confirming mandatory vaccination of the pets;
 - 12) professional psychological assistance – costs of professional psychological assistance shall be refunded if:
 - a) as a result of an Accident covered by Allianz, in line with the Attending Physician's written opinion, psychological assistance is recommended for the Insured, Allianz shall cover costs of such consultation up to PLN 300, which shall constitute the limit of Allianz's liability for one Accident of the Insured,
 - b) as a result of the Insured's Difficult Life Event covered by Allianz, in line with the Attending Physician's written opinion, psychological assistance is recommended for the Insured, Allianz shall cover costs of such consultation up to PLN 500, which shall constitute the upper limit of Allianz's liability for one Difficult Life Event of the Insured; at the Insured's request Allianz shall organize the consultation and provide information on options to continue to receive such services in a mental health facility within the social security system;
 - 13) Assistance in the event of Theft, loss of damage to the documents issued by institutions seated in Poland or the Insured's Country of Residence covers the following situations:
 - a) if as a result of the circumstances covered by Allianz: the Insured's payment cards or checks issued by a bank seated in Poland or the Insured's Country of Residence are stolen or lost, Allianz shall provide assistance in blocking a personal bank account consisting in providing the Insured with a relevant phone number to the bank maintaining the above account in Poland or the Insured's Country of Residence, or informing the bank in Poland or the Insured's Country of Residence maintaining the above account on the Theft or loss, however Allianz shall not be liable for effectiveness or correctness of the bank's process of blocking such cards or checks in order to prevent or minimize the losses resulting from the Theft or Loss of cards or checks,
 - b) if as a result of the circumstances covered by Allianz: the Insured's documents needed during the Travel (passport, identity card, Tickets, visa, driver's license) are stolen, lost or damaged, Allianz shall provide information on activities that are to be taken in order to obtain replacement documents;
 - 14) information provision – in the event of an Accident or Sudden Disease of the Insured during Travel Allianz shall ensure:
 - a) information on state and private medical facilities
 - b) information on medications, side effects, interactions with other drugs, treatment during pregnancy,
 - c) information on facilities that provide rehabilitation treatment,
 - d) information on shops offering rehabilitation equipment,
 - e) medical information, including information on preparation for treatment and tests,
 - f) information on diets, healthy eating,
 - g) access to a medical helpline, i.e. an option of a phone conversation with an Emergency Centre Doctor, who, to the extent of their knowledge and as far as it is possible, will provide verbal information to the Insured regarding further proceedings. Any provided information is not of diagnostic or therapeutic nature,
 - h) access to "Baby assistance" helpline, which provides information on pregnancy symptoms, prenatal tests, preparation for childbirth, childbirth classes, care during pregnancy and after childbirth, breast-feeding, obligatory vaccination and baby care;
 - 15) hospital daily allowance – if the Insured is hospitalized as a result of an Accident or Sudden Disease covered by Allianz, Allianz shall pay to the Insured PLN 50 for each day of the Hospitalization, however not more than PLN 500 in total;
 - 16) Telemedicine – if the Insured asks for medical consultation due to a suspected Accident or Sudden Disease, Allianz shall organize and cover costs of up to 2 medical consultations.
3. If an Insured Accident happens in the territory of the countries which border Poland directly, within the 30-km strip from the Polish border in the Insurance Period during Travel in the territory of Poland, the insurance covers the following assistance services, up to the limit of liability (subject to points 6 and 7), specified in the Insurance Contract for one Insured Accident:

- 1) Telemedicine – if the Insured asks for medical consultation due to a suspected Accident or Sudden Disease, Allianz shall organize and cover costs of up to 2 Telemedicine consultations;
- 2) Costs of Transport – in the case of an Accident or Sudden Disease covered by Allianz, Allianz shall organize and cover costs of transport to a Medical Facility from the Insured's place of stay or from the place where the Insured Accident happened;
- 3) doctor's call – in the case of an Accident or Sudden Disease covered by Allianz, Allianz shall organize and cover costs of up to one medical consultation at a Medical Facility, or organize and cover costs of a doctor's call at the Insured's place of stay and shall cover the doctor's fee for up to a total of PLN 500;
- 4) costs of Hospitalization – in the event of an Accident or Sudden Disease covered by Allianz, Allianz shall organize and cover costs of Hospitalization;
- 5) costs of purchasing medications and dressing materials prescribed by the Insured's Attending Physician in connection with the treatment referred to in points 3) and 4);
- 6) covering costs of search and rescue – if a disappearance of the Insured is reported, Allianz shall cover costs of search for the Insured in the mountains, on land and in water, by specialized authorized units (search costs) as well as cover costs of emergency medical assistance (rescue costs); search for the Insured is understood as the period from reporting the Insured's disappearance by Family Members or third persons to an authorized unit leading the search until finding the Insured or the discontinuance of the search; rescue is understood as providing medical assistance from the time of finding the Insured until transferring the Insured to the nearest Medical Facility;
- 7) transport of the Insured to Poland – if due to the Insured's condition resulting from an Accident or Sudden Disease covered by Allianz, the Insured is not able to use the means of transport previously planned, Allianz shall handle the organization and cover costs related to the transport of the Insured to the Place of Residence of the Insured in the territory of Poland or a Medical Facility in the territory of Poland up to the amount of costs actually incurred by Allianz. The service shall be rendered after medical assistance has been provided to the Insured, with the means of transport appropriate for the Insured's condition; the advisability, date and means of transport will be agreed on by the Emergency Centre Doctor with the Insured's Attending Physician. If the Insured does not agree to return to the territory of Poland, then from the moment of refusal the Insured shall not be subject to insurance coverage anymore with regard to costs of treatment and assistance services related to this Insured Accident. If an Underage Child or Dependent is transported, Allianz shall also cover, after the Emergency Centre Doctor agrees with the Insured's Attending Physician that the care of a parent or a legal guardian is necessary during the transport, the Costs of Transport of such a person, including return transport;
- 8) transport of the remains of the Insured to the place of burial in Poland – if the Insured dies as a result of an Accident or Sudden Disease covered by Allianz, Allianz will organize and cover costs of transport of the remains of the Insured to the place of burial in the territory of Poland up to the amount actually paid by Allianz; Allianz will cover costs of purchase of a coffin required to transport the remains up to the equivalent of PLN 6,000; if the remains are cremated in the country when the Insured Accident occurred, Allianz will cover costs of cremation and costs of transport of the remains to the place of burial in the territory of Poland up to the amount which would be incurred by Allianz in the case of the transport of the remains of the Insured.
- 9) treatment of an Aggravation or Complication of a Chronic Disease, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
- 4) treatment of Mental Diseases, even if they result from an Insured Accident;
- 5) diagnosed Diseases with contraindications regarding Travel that the Insured was aware of;
- 6) sanatorium treatment, physiotherapy, heliotherapy and treatments for aesthetic indications;
- 7) treatment of sexually transmitted Diseases, AIDS and HIV infection as well as Diseases resulting from the Insured's alcoholism;
- 8) termination of pregnancy, artificial insemination or any other treatment of infertility or reduced fertility, including costs of contraceptives and pregnancy tests;
- 9) driving a Vehicle by the Insured:
 - a) if the Insured was not licensed to drive a given Vehicle under relevant laws applicable in the country where the Insured drove the Vehicle,
 - b) under the influence of alcohol or narcotic drugs, psychotropic substances, substitutes or new psychoactive substances within the meaning of laws on counteracting drug abuse, unless this had no effect on the occurrence of the Insured Accident;
- 10) Action under the Influence of Alcohol, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
- 11) the Insured's being under the influence of narcotic drugs, psychotropic substances, substitutes or new psychoactive substances within the meaning of laws on counteracting drug abuse, unless this had no effect on the occurrence of the Insured Accident;
- 12) accidents caused intentionally by the Insured, including self-harm, attempted suicide and consequences of suicide, regardless of the Insured's state of sanity;
- 13) Travel against recommendations issued by competent public administration bodies of the Country of Residence or against recommendations issued by competent public administration bodies in the place of destination. If the Insured's Country of Residence is Poland, these recommendations are considered to be warnings issued and published by the Polish Ministry of Foreign Affairs;
- 14) contamination, radioactive or ionizing radiation confirmed by administrative services of the country where the Insured Accident took place;
- 15) the Insured's Active Engagement in Riots, acts of sabotage and assassinations/coups;
- 16) direct local or international Acts of War or Act of Terrorism in areas afflicted by local or international Acts of War or Acts of Terrorism, taking into account the Clause of Unexpected Acts of War or Act of Terrorism;
- 17) the Insured's Active Engagement in Acts of War or Acts of Terrorism;
- 18) the Insured's Passive Engagement in Acts of War or Acts of Terrorism;
- 19) commission of an intentional offence by the Insured;
- 20) participation in a Fight, except if the Insured acted in self-defense or in necessity;
- 21) self-treatment;
- 22) birth defects diagnosed in the Insured;
- 23) Natural Disasters;
- 24) dentist treatment;
- 25) repair and purchase of prostheses (including dental prostheses), glasses;
- 26) Accidents resulting from practicing Competitive Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
- 27) Accidents resulting from practicing Extreme Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
- 28) Accidents resulting from practicing Winter Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
- 29) Accidents resulting from practicing High-Risk Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
- 30) treatments or procedures not recognized as being scientifically and medically valid by the World Health Organization (WHO);
- 31) Accidents while performing Manual Work by the Insured, unless Allianz's liability has been extended in that area upon payment of an insurance additional premium;

§3.2 SUM INSURED

1. The Sum Insured set in the Insurance Contract shall apply to every Insured Accident.
2. Costs of benefits related to the same Insured Accident shall reduce the Sum Insured by the amount paid out for a given Insured Accident.

§3.3 EXCLUSIONS OF LIABILITY OF ALLIANZ

1. Allianz's liability does not cover costs of assistance services that arise as a result of (a causal link is required):
 - 1) treatment not related to Sudden Disease or an Accident;
 - 2) Chronic Disease treatment;

- 32) Accidents while performing High-Risk Manual Work by the Insured, unless Allianz's liability has been extended in that area upon payment of an insurance additional premium;
 - 33) operations performed by the Insured under the supervision of uniformed units;
 - 34) the Insured's failure to comply with recommendations from the Attending Physician;
 - 35) post-traumatic encephalopathy, abdominal hernia and inguinal hernia, also when resulting from an Accident;
 - 36) degenerative disc disease, unless Allianz's liability has been extended to cover risks resulting from Aggravation or Complication of a Chronic Disease upon payment of an additional insurance premium;
 - 37) use of biological and chemical materials, substances or components in order to pose risk to human life or health.
2. The insurance does not cover costs of medical benefits and services in connection with Insured Accidents which happened outside of the territory of Poland or outside the 30-km strip from the Polish border.
 3. Allianz shall not be liable if the damage resulted from the Insured's intentional action. The compensation shall not be paid in the event of gross negligence unless the Insurance Contract provides otherwise or the payment of compensation is justified in the given circumstances.

§3.4 PROCEDURE IN THE EVENT OF AN INSURED ACCIDENT

1. In the event of an Insured Accident the Policyholder (and the Insured, providing that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to:
 - 1) in cases where it is necessary to use medical assistance, transport or other assistance services included in the insurance coverage and cover their costs – before taking any actions – submit by phone, fax or email a request for assistance to the Emergency Centre in order to acquire a guarantee of covering or reimbursing costs, and provide:
 - a) name and surname of the Insured,
 - b) address of the place where an Insured Accident occurred,
 - c) telephone number at which the Insured or a person indicated by the Insured can be contacted,
 - d) description of the incident and type of assistance required;
 - 2) The Insured or a person contacting the Emergency Centre on the Insured's behalf should give the Emergency Centre Doctors access to all medical information;
 - 3) follow recommendations from the Emergency Centre, providing information and the necessary powers of attorney;
 - 4) allow the Emergency Centre to perform activities necessary to establish the circumstances in which the damage occurred, the legitimacy and amount of the claim, and provide relevant assistance and explanations.
2. If the Insured or a person acting on behalf of the Insured failed, for reasons beyond their control, to contact the Emergency Centre to obtain a guarantee of the coverage or reimbursement of costs subject to paragraph 4, they ARE obliged to:
 - 1) notify the Emergency Centre within 10 days from the date of the event about the costs incurred;
 - 2) provide the Emergency Centre with documentation substantiating the claims.
3. After the time limit referred to in paragraph 2(1) expires, Allianz has the right to reduce the benefit if the above obligation was not met due to willful misconduct or gross negligence, and contributed to the increase of damage or prevented the determination of the circumstances and effects of the accident, except where the Policyholder (and the Insured, provided that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) failed to contact the Emergency Centre due to a Fortuitous Event or Force Majeure.
4. In cases when notifying the Emergency Centre was not possible due to Fortuitous Events or Force Majeure, the Policyholder or the Insured (if the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to notify the Emergency Centre within 10 days after the circumstances preventing the notification of the Insured Accident cease to exist.
5. If the Accident (Insured Accident) is not reported, the claim will be examined after the Insured has submitted the documentation required to verify the validity of the claim and its amount, i.e. a copy of diagnosis, records confirming the reason for and scope of provided medical assistance or relating to other costs covered by the insurance, as well as relevant proofs of payment.

§4. ADDITIONAL CLAUSES

CLAUSE NO. 1 ASSISTANCE INSURANCE – FOLLOW-UP TREATMENT IN THE TERRITORY OF POLAND

1. If the Policyholder has paid an additional insurance premium, the insurance covers the organization and payment of costs of services or the reimbursement of costs referred to in paragraph 2 up to the limit of liability specified in the Insurance Contract for one Insured Accident within the Sum Insured under Medical Treatment Insurance and Assistance Insurance, if as a result of an Accident or Sudden Disease covered by Allianz in the Insurance Period during the Insured's Travel, Allianz organized the transport of the Insured to a Hospital or the Insured's Place of Residence in Poland.
2. The insurance coverage includes the following services:
 - 1) **doctor's call** – Allianz shall organize and cover cost of a medical consultation as a Medical Facility or shall organize and pay for the doctor's costs of traveling to the Insured's place of stay as well as cover the doctor's fee, Allianz shall cover costs of up to two visits for one Insured Accident;
 - 2) **nurse's call** – Allianz shall organize and cover costs of a nurse's travel to the Insured's place of stay and the nurses fees; in terms of this service Allianz shall cover costs of up to two visits for one Insured Accident;
 - 3) **organization of rental or purchase of Rehabilitation Equipment** – If as a result of an Accident covered by Allianz, according to the written recommendations of the Insured's Attending Physician in Poland, the Insured should use Rehabilitation Equipment, Allianz shall provide information on establishments selling or renting Rehabilitation Equipment, and shall cover costs of purchase or rental of Rehabilitation Equipment; Allianz shall organize and cover the costs of delivery of the Rehabilitation Equipment to the Insured's Place of Residence in Poland;
 - 4) **reimbursement of rehabilitation costs** – if as a result of an Accident covered by Allianz, the Insured undergoes rehabilitation according to written recommendations of the Insured's Attending Physician in Poland, issued on the basis of medical records and in line with medical expertise, Allianz shall refund the incurred costs on the basis of the submitted documentation: referral for rehabilitation issued by the Insured's Attending Physician in Poland as well as proof of payment for the delivered rehabilitation treatment;
 - 5) **reimbursement of additional costs related to Hospitalization** – if Allianz has arranged transport of the Insured to a Hospital in Poland as a result of an Accident covered by Allianz, Allianz shall reimburse the Insured for the costs related to the Insured's stay in the Hospital: costs of purchasing toiletries, hospital clothing, meals, beverages and newspapers, on the basis of submitted proofs of payment.
3. Restrictions on the coverage and exclusions referred to §2.3 as well as the procedures specified in §2.4 shall apply to the benefits covered with this clause.

CLAUSE NO. 2 BUSINESS ASSISTANCE INSURANCE

1. If the Policyholder has paid an additional insurance premium, the insurance covers the organization and coverage or reimbursement of costs related to the services referred to in paragraph 2 up to the limit of liability specified in the Insurance Contract for one Insured Accident within the Sum Insured under Medical Treatment Insurance and Assistance Insurance if an Insured Accident occurs in the Insurance Period during Travel of the Insured.
2. The insurance coverage includes the following services:
 - 1) **reimbursement of costs related to sending essential items** – if the Insured incurs costs related to the rental or shipment to the place of stay of items required for the performance of professional duties (laptop or mobile phone) lost as a result of Theft with Burglary, Robbery or Extortion, Allianz shall reimburse the Insured for such costs on the basis of a request submitted to Allianz along with the following documents:
 - a) confirming the lease of a laptop computer or mobile phone with proof of payment,
 - b) confirming shipping of a portable computer (laptop) or cellular phone along with a receipt;
 - 2) **substitution during a business trip** – if as a result of Sudden Disease or Accident covered by Allianz, the Insured cannot continue to perform professional duties, Allianz shall organize and

cover Costs of Transport, accommodation and boarding up to PLN 200 per day and for up to 5 days for an employee delegated to substitute for the Insured; this service applies to Insurance Contracts concluded by employers for the benefit of their employees and in the case of Insurance Contracts concluded by sole traders;

- 3) **continuation of a business trip** – if as a result of Sudden Disease or Accident covered by Allianz the Insured is not able to use the originally booked means of transport, Allianz shall organize and cover Costs of Transport from the Insured's place of stay to the place of destination of the business trip;
- 4) **covering costs incurred due to a delay in Travel** – if there is a documented delay of at least 4 hours in a scheduled flight, train, coach or ferry departure, Allianz shall refund the costs of purchasing basic necessities, i.e. foods, meals and toiletries to the Insured on the basis of submitted receipts up to PLN 300; the liability of Allianz shall exclude costs incurred in relation to delays in charter flights.
3. Restrictions on the coverage and exclusions referred to §2.3 as well as the procedures specified in §2.4 shall apply to the benefits covered with this clause.

CLAUSE NO. 3 SPORT ASSISTANCE INSURANCE

1. If the Policyholder has paid an additional insurance premium, the insurance covers the organization and coverage or reimbursement of costs related to the services referred to in paragraph 2 up to the limits of liability specified in the T&C for all Insured Accidents in the Insurance Period within the Sum Insured under Medical Treatment Insurance and Assistance Insurance if an Insured Accident happens in the Insurance Period during Travel of the Insured.
2. The insurance coverage includes the following services:
 - 1) **reimbursement of unused Ski-Pass** – if as a result of Sudden Disease or Accident that requires immediate Hospitalization or significantly reduces the mobility of the Insured (which prevents movement and self-care without assistance of other persons), confirmed with a relevant document issued by the Attending Physician and accepted by the Emergency Centre Doctor on the basis of the diagnosis of the Insured's condition based on medical expertise, the Insured is not able to use the Ski-Pass, (i.e. a lift ticket), Allianz shall refund costs of the unused Ski-Pass to the Insured; the refund shall be proportionate to its unused part and be effected only when the Insured cannot return the Ski-Pass to the seller; costs of an unused Ski-Pass shall be reimbursed up to the amount of PLN 1,000;
 - 2) **benefit in the case of a closure of ski slopes** – if due to bad weather conditions ski slopes located at the place where the Insured is staying are closed, and consequently the Insured cannot go skiing or snowboarding, Allianz shall pay to the Insured PLN 100 for each whole day when ski slopes are closed, however not more than PLN 1,000, if both the following conditions are met:
 - a) all ski slopes with marked routes located at the place where the Insured is staying between 15 December and 15 April are closed, and not earlier than on the date of the beginning of the Insured's stay in the Insurance Period, and
 - a) all exit roads from the place where the Insured is staying between 15 December and 15 April are closed, and not earlier than on the date of the beginning of the Insured's stay in the Insurance Period;
 - 3) **reimbursement of Sports Equipment rental costs** – if as a result of a Fortuitous Event the Insured's Sports Equipment is damaged and the Insured is not able to use the equipment, Allianz shall pay to the Insured PLN 100 for the rental of Sports Equipment for each whole day, however not more than PLN 1,000, on the basis of a document issued with the Insured's name and the proof of payment submitted to Allianz;
 - 4) **organization of rental or purchase of Rehabilitation Equipment** – if as a result of an Accident covered by Allianz the Attending Physician recommends that the Insured should use Rehabilitation Equipment, Allianz shall provide information on establishments selling or renting Rehabilitation Equipment, and shall cover costs of purchase or rental of Rehabilitation Equipment; Allianz shall organize and cover the costs of delivery of the Rehabilitation Equipment to the Insured's Place of Residence in Poland;
 - 5) **covering costs of search and rescue** – if a disappearance of the Insured is reported, Allianz shall cover costs of search for the Insured in the mountains, on land and in water, by specialized authorized units (search costs) as well as costs of emergency

medical assistance (rescue costs); search for the Insured is understood as the period from reporting the Insured's disappearance by Family Members or third persons to the Police or an authorized unit leading the search until finding the Insured or the discontinuance of the search; rescue is understood as providing medical assistance from the time of finding the Insured until transferring the Insured to the nearest Medical Facility; Allianz shall cover costs of search and rescue services of up to the equivalent of PLN 25,000;

- 6) **organization and coverage of costs of functional, motor and performance testing** – if as a result of an Accident covered by Allianz, the Insured is required by the Insured's employer to undergo functional, motor or performance testing, Allianz shall organize and cover the costs of such testing in Poland;
- 7) **bicycle package** – in the event of damage, destruction or loss of a Bicycle as a result of a Fortuitous Event, Cycling Accident or Robbery, the Insured shall be entitled to one of the following benefits:
 - a) reimbursement of costs of Bicycle rental for up to 7 days, but not longer than until the end of the Insurance Period, or
 - c) reimbursement of Costs of Transport of the Insured together with the damaged or destroyed Bicycle to the nearest repair shop or the Place of Residence, or
 - d) reimbursement of Costs of Transport of the Insured (if a Bicycle was stolen as a result of Robbery or if scrapped by the Insured) to the next point of Travel or the Place of Residence, or
 - e) reimbursement of costs related to Bicycle repair during Travel, required to continue Travel; the Insured is entitled to the benefit referred to in letters a)-d) up to PLN 1,000; the reimbursement of Bicycle repair or rental is made on the basis of bills for rental or repair services including the name of the Insured, and proof of payment, photo records with a date stamp confirming Bicycle damage, and in the case of a Bicycle being stolen in a Robbery – a document confirming that the event was reported to the Police.
3. Exclusions referred to §2.3 as well as the procedures specified in §2.4 shall apply to the benefits covered with this clause.

CLAUSE NO. 4 SAFE POCKET INSURANCE

1. If the Policyholder has paid an additional insurance premium, the insurance covers the reimbursement of costs related to the services referred to in paragraph 2 up to the limit of liability specified in the Insurance Contract for one Insured Accident within the Sum Insured under Medical Treatment Insurance and Assistance Insurance incurred by the Insured if an Insured Accident occurs during the Insurance Period during Travel of the Insured.
2. The insurance coverage includes the following services:
 - 1) **reimbursement of costs related to the purchase of a lock** – if as a result of Theft with Burglary, Robbery or Extortion covered by Allianz, the Insured loses the keys to the Insured's Place of Residence, Allianz shall reimburse the Insured for costs related to the purchase of a new lock with a set of keys or costs of copying a set of keys to the door of the Place of Residence on the basis of a request submitted to Allianz along with the following documents:
 - a) police document confirming that the loss of the keys as a result of Theft with Burglary, Robbery or Extortion, respectively, has been reported,
 - b) proof of payment for the purchase of a new lock with a set of keys, or proof of payment for copying a new set of keys;
 - 2) **reimbursement of costs related to the issue of new documents** – if as a result of Theft with Burglary, Robbery or Extortion covered by Allianz, the Insured loses documents (identity card, passport, driving license, registration book), Allianz shall reimburse the Insured for the costs of issue of new documents on the basis of a request submitted to Allianz along with the following documents:
 - a) police document confirming that the loss of the documents as a result of Theft with Burglary, Robbery or Extortion, respectively, has been reported,
 - b) proof of payment confirming that the Insured incurred costs of issuing new documents;

- 3) **reimbursement of costs related to the purchase of a wallet** – if as a result of Theft with Burglary, Robbery or Extortion covered by Allianz, the Insured loses his/her wallet, Allianz shall reimburse the Insured for the costs of purchase of a new wallet on the basis of a request submitted to Allianz along with the following documents:
 - a) police document confirming that the loss of the wallet as a result of Theft with Burglary, Robbery or Extortion, respectively, has been reported,
 - b) proof of payment for a new wallet;
- 4) **reimbursement of costs related to the purchase of a mobile phone** – if as a result of Theft with Burglary, Robbery or Extortion covered by Allianz, the Insured loses a mobile phone, Allianz shall reimburse the Insured for costs related to the purchase of a new mobile phone and costs of issuing a duplicate of the SIM card by the operator on the basis of a request submitted to Allianz along with the following documents:
 - a) police document confirming that the loss of the mobile phone as a result of Theft with Burglary, Robbery or Extortion, respectively, has been reported,
 - b) document confirming that the mobile phone was blocked by the operator,
 - c) proof of purchase of a lost mobile phone and proof of purchase of a new mobile phone.
3. Exclusions referred to §2.3 as well as the procedures specified in §2.4 shall apply to the benefits covered with this clause.

CLAUSE NO. 5 MEDICAL ASSISTANCE INSURANCE FOR FAMILY MEMBERS IN THE TERRITORY OF POLAND

1. If the Policyholder has paid an additional insurance premium, the insurance covers the organization and payment of costs related to the services referred to in paragraph 2 up to the limit of liability specified in the Insurance Contract for one Insured Accident within the Sum Insured under Medical Treatment Insurance and Assistance Insurance, if a Family Member suffers an Accident in the territory of Poland in the Insurance Period during Travel of the Insured outside of Poland.
2. The insurance coverage includes the following:
 - 1) **doctor's call** – in the case of an Accident of a Family Member covered by Allianz, Allianz shall organize and cover costs of medical consultations at a Medical Facility or organize and cover costs of a doctor's call at the Family Member's place of stay and shall cover the doctor's fee for up to one Accident of a Family Member;
 - 2) **nurse's call** – in the case of an Accident of a Family Member covered by Allianz, Allianz shall organize, on the basis of written recommendations from the Family Member's Attending Physician, and cover costs of a nurse's call at the Family Member's place of stay and shall cover the nurse's fee for up to one Accident of a Family Member;
 - 3) **medical transport**:
 - a) if as a result of an Accident covered by Allianz the Insured's Family Member is referred to a Medical Facility, Allianz shall organize and cover costs of medical transport to the Medical Facility indicated by the Family Member's Attending Physician, and the transport will be organized if in the opinion of ambulance dispatcher, an emergency ambulance is not required;
 - b) if after the Family Member's stay at a Medical Facility as a result of an Accident covered by Allianz, medical transport is required to the Family Member's Place of Residence, as recommended by the Attending Physician in writing, Allianz shall organize and cover the costs of medical transport,
 - c) If a Medical Facility where a Family Member was taken due to an Accident covered by Allianz does not provide appropriate medical care for his/her health condition, or if the Family Member is referred for further tests or surgery at another Medical Facility, Allianz, in line with written recommendations of the Attending Physician, shall organize and cover costs of the medical transport of the Family Member to another Medical Facility in Poland; Allianz shall organize and cover the costs of medical transports (indicated in letters a–c), for up to one Accident of a Family Member in the Insurance Period;
 - 4) **organization of rental or purchase of Rehabilitation Equipment** – if as a result of an Accident covered by Allianz, according to the written recommendations of the Attending Physician, the Family Member should use Rehabilitation Equipment, Allianz shall provide information on establishments

selling or renting Rehabilitation Equipment, and shall cover costs of purchase or rental of Rehabilitation Equipment; Allianz shall organize the delivery of Rehabilitation Equipment to the place of stay of the Family Member and shall cover costs of purchase or rental of Rehabilitation Equipment;

- 5) **housekeeping assistance** – in the case of Hospitalization of a Family Member for more than 7 days as a result of an Accident covered by Allianz, Allianz shall organize housekeeping assistance for that Family Member in his/her place of stay upon completion of Hospitalization and shall cover the costs related to housekeeping assistance; housekeeping assistance includes: preparation of meals, shopping, assistance with dressing and washing or personal care, minor cleaning (vacuuming, floor cleaning, washing of dishes, taking out garbage);
- 6) **care over Underage Children/Dependents** – if as a result of an Accident covered by Allianz the Family Member is Hospitalized for more than 3 days, Allianz shall organize, depending on Insured's preferences:
 - a) the transport of Underage Children of a Family Member/ Dependents accompanied by the person authorized by Allianz to the place of residence of the Person Designated to Provide Care and their return to the place indicated by the Insured (first class train or coach tickets), or
 - b) transport (including return) of the Person Designated to Provide Care from his/her place of residence to the place indicated by a Family Member (first class train or coach tickets) and shall cover costs of transport (carriage);
 Allianz shall provide these services, upon the receipt by the Emergency Centre Doctor of information from the Hospital regarding the expected duration of the Hospitalization of the Family Member, and when the Person Designated to Provide Care can be contacted; if the Person Designated to Provide Care cannot be contacted within 24 hours from the moment when claim was placed by the Insured at the address indicated by the Family Member or if that person refuses to provide care and consequently the services referred to in letter a) or b) cannot be provided, Allianz shall organize the care for the Underage Children/Dependents at the Place of Residence of the Family Member, and cover the costs up to PLN 600; the above benefits are provided upon application from the Insured and upon written consent of the Family Member.
3. Exclusions referred to §2.3 as well as the procedures specified in §2.4 shall apply to the benefits covered with this clause.

CLAUSE NO. 6 HOME ASSISTANCE INSURANCE IN THE TERRITORY OF POLAND

1. If the Policyholder has paid an additional insurance premium, the insurance covers the organization and payment of costs related to the services referred to in paragraph 2 up to the limits of liability specified in the Insurance Contract for one Insured Accident within the Sum Insured under Medical Treatment Insurance and Assistance Insurance, if an Insured Accident occurs in the Insurance Period during Travel of the Insured outside of Poland.
2. The insurance coverage includes the following:
 - 1) **Specialist assistance in the case of risk of property loss or damage** – if a Fortuitous Event at the Place of Residence of the Insured in Poland results in risk of property loss or damage, Allianz shall organize and cover costs of specialist assistance: costs of travel, specialist labour costs (a roofer, electrician, plumber, joiner, glazier, locksmith, heating device specialist), as well as costs of consumables and spare parts required for the repair; specialist assistance requires the consent of the Emergency Centre; Allianz shall cover costs of specialist assistance for up to one Fortuitous Event up to the limit of liability specified in the Insurance Contract;
 - 2) **specialist assistance in the case of Failure of a Household Appliance** – in the event of a Failure of a Household Appliance (not older than 5 years) located at the Place of Residence of the Insured in Poland, Allianz shall organize within no more than 3 business days from the receipt of a relevant notification and cover the costs of specialist assistance: costs of travel, specialist labour costs, costs of possible transport of the Household Appliance from the Place of Residence of the Insured to the repair shop and back, as well as costs of consumables and spare parts used for the repair; the service will be provided on condition that the Insured documents the date of purchase of the Household Appliance by submitting proof of purchase, Manufacturer's Guarantee or another document confirming the date of purchase; if no proof of purchase, manufacturer's

guarantee or another document confirming the date of purchase is submitted for the Household Appliance, the specialist after arrival will assess the age of the Appliance on the basis of the likelihood of a given model being manufactured in a relevant year; Allianz shall cover the costs of specialist assistance for up to one Failure up to the limit of liability specified in the Insurance Contract;

- 3) **specialist assistance in the case of Failure of Consumer Electronics** – in the event of a Failure of Consumer Electronics (not older than 5 years) located at the Place of Residence of the Insured in Poland, Allianz shall organize within no more than 3 business days from the receipt of a relevant notification and cover the costs of specialist assistance: costs of travel, specialist labour costs, costs of possible transport of the Consumer Electronics from the Place of Residence of the Insured to the repair shop and back, as well as costs of consumables and spare parts used for the repair; the service will be provided on condition that the Insured documents the date of purchase of the Consumer Electronics by submitting proof of purchase, Manufacturer's Guarantee or another document confirming the date of purchase; if no proof of purchase, manufacturer's guarantee or another document confirming the date of purchase is submitted for the Consumer Electronics, the specialist after arrival will assess the age of the Consumer Electronics on the basis of the likelihood of a given model being manufactured in a relevant year; Allianz will cover costs of specialist intervention for up to one Failure up to the limit set in the Insurance Contract;
 - 4) **specialist assistance in the case of Failure of PC Equipment** – in the event of a Failure of PC Equipment (not older than 5 years) located at the Place of Residence of the Insured in Poland, Allianz shall organize within no more than 3 business days from the receipt of a relevant notification and cover the costs of specialist assistance: costs of travel, specialist labour costs, costs of possible transport of the PC Equipment from the Place of Residence of the Insured to the repair shop and back, as well as costs of consumables and spare parts used for the repair; the service will be provided on condition that the Insured documents the date of purchase of the PC Equipment by submitting proof of purchase, Manufacturer's Guarantee or another document confirming the date of purchase; if no proof of purchase, manufacturer's guarantee or another document confirming the date of purchase is submitted for the PC Equipment, the specialist after arrival will assess the age of the Equipment on the basis of the likelihood of a given model being manufactured in a relevant year; Allianz shall cover the costs of specialist assistance for up to one Failure up to the limit of liability specified in the Insurance Contract;
 - 5) **information on the network of service providers** – if as a result of a Fortuitous Event at the Insured's Place of Residence in Poland, there is a risk of loss or further damage to property, Allianz through the Emergency Centre shall provide the Insured with 24-hour access to information about phone numbers of service providers (a roofer, electrician, plumber, joiner, glazier, locksmith, heating device fitter, bricklayer, painter, tile-layer, parquet layer, housekeeper, security, shipping company, storage company).
3. Exclusions referred to §2.3 as well as the procedures specified in §2.4 shall apply to the benefits covered with this clause.

CLAUSE NO. 7 CONCIERGE – PERSONAL ASSISTANT

If the Insured requests to use the organization and information services, Allianz shall ensure, through the Emergency Centre, assistance in the following areas:

- 1) booking tickets,
- 2) booking a hotel, boarding house,
- 3) booking cinema and theatre tickets,
- 4) booking a restaurant,
- 5) calling a taxicab,
- 6) rental of a limousine with a driver,
- 7) booking conference rooms,
- 8) providing information on the most convenient route,
- 9) providing information on current conditions on roads.

The Concierge – personal assistant service is provided upon the Insured's request and at the Insured's expense.

§5. MEDICAL TREATMENT INSURANCE AND ASSISTANCE INSURANCE UPON RETURN TO POLAND

§5.1 SUBJECT AND COVERAGE

1. The subject of insurance is the organization of services and covering or reimbursing costs of benefits listed in paragraph 4 up to the limits of liability set in paragraph 3 (table) for up to one Accident or Sudden Disease covered by Allianz in the Insurance Period during the Insured's Travel for which Allianz provided the Insured with medical assistance during Travel.
2. Allianz shall organize in the territory of Poland and cover costs of medical services, costs of assistance service and costs of surgery referred to in paragraph 4 on the basis of a written referral of the Insured's Attending Physician within Poland and upon consultation with the Emergency Centre Doctor made on the basis of medical records and medical knowledge.
3. Coverage and limits of liability.

Insured Accident	An Accident within the Insurance Period during Travel	Sudden Disease within the Insurance Period during Travel
Medical services		
The maximum number of medical services available for one Insured Accident	10	5
1. surgical consultation	up to the maximum number of medical services available	up to the maximum number of medical services available
2. ophthalmological consultation		
3. otolaryngological consultation		
4. orthopaedic consultation		
5. cardiological consultation	up to 1 examination per one Insured Accident	up to 1 examination per one Insured Accident
6. neurological consultation		
7. pulmonological consultation		
8. rehabilitation specialist consultation		
9. neurosurgical consultation		
10. psychological consultation		
11. outpatient procedures		
12. laboratory tests		
13. radiological examination		
14. ultrasound		
15. computed tomography	up to 1 examination per one Insured Accident	up to 1 examination per one Insured Accident
16. magnetic resonance imaging	up to 1 examination per one Insured Accident	up to 1 examination per one Insured Accident
17. rehabilitation – up to one such service may be used for 1 event	maximum 30 treatments (which together constitute 1 service) for an Insured Accident	none
Medical Helpline	without limit	without limit

Insured Accident	An Accident with- in the Insurance Period during Travel	Sudden Disease within the Insur- ance Period dur- ing Travel
Assistance services		
Transport (including medical transport): – to a Medical Facility – from a Medical Facility – between Medical Facilities	Total limit of PLN 2,000 for an Insured Acci- dent	none
delivery of medications		
nurse's call		
maximum 1 physician's call (of GP or specialist in internal medicine)		
rehabilitation equipment		
Surgery		
organization and coverage of costs of orthopaedics surgery	up to PLN 15,000	none

4. Allianz shall organize and cover the costs up to the limits of liability specified in paragraph 3 (Table):

1) costs of medical services:

- a) consultations with medical specialists – costs of the Insured's consultations with the following medical specialists:
 - surgeon,
 - ophthalmologist,
 - otolaryngologist,
 - orthopedist,
 - cardiologist,
 - neurologist,
 - pulmonologist,
 - rehabilitation specialist,
 - neurosurgeon,
 - psychiatrist,
- b) outpatient procedures – costs of medical procedures provided as outpatient treatment for the Insured, according to the list of medical procedures listed in Attachment 2 to the T&C,
- c) laboratory tests – costs of laboratory tests of the Insured included in the list of medical procedures in Attachment No. 2 to the T&C,
- d) radiological examinations – costs of radiological examinations of the Insured included in the list of medical procedures in Attachment No. 2 to the T&C,
- e) ultrasound scans – costs of ultrasound scans of the Insured included in the list of medical procedures in Attachment No. 2 to the T&C,
- f) rehabilitation – costs of one out of the following:
 - i. physiotherapist's call at the Place of Residence of the Insured, or
 - ii. the Insured's appointments at a rehabilitation clinic in terms of medical procedures listed in Attachment 2 to the T&C,
- g) computed tomography – costs of the Insured's computed tomography included in the list of medical procedures in Attachment No. 2 to the T&C,
- h) magnetic resonance imaging – costs of Magnetic resonance imaging of the Insured included in the list of medical procedures in Attachment No. 2 to the T&C.

2) assistance services – costs of the following assistance service up to the cumulative limit of PLN 2,000:

- a) call of a GP/specialist in internal medicine – Allianz shall organize and cover costs of the Insured's consultation with a GP/specialist in internal medicine at a Medical Facility or costs of a GP/specialist in internal medicine travel to the Place of Residence of the Insured as well as the doctor's fees,
- b) transport to a Medical Facility – if according to written recommendations of the Insured's Attending Physician the Insured needs to be transported to a Medical Facility, Allianz shall organize and cover costs of transport from the Insured's Place of Residence to a Medical Facility,
- c) transport between Medical Facilities – if the Insured stays at a Medical Facility which does not provide appropriate medical care for the Insured's condition, or if the Insured's Attending Physician referred the Insured for a procedure

or further tests at another Medical Facility, Allianz, according to the recommendations from the Insured's Attending Physician, shall organize and cover costs of transport of the Insured between Medical Facilities,

- d) transport from a Medical Facility – if according to written recommendations of the Insured's Attending Physician the Insured after staying at a Medical Facility needs to be transported from a Medical Facility to the Place of Residence, Allianz shall organize and cover costs of such transport,
- e) delivery of medications – if according to written recommendations of the Insured's Attending Physician, the Insured cannot leave the Place of Residence (due to the nature of sustained injuries) and has to take specific medications, Allianz shall organize and cover costs of delivery of the medications to the Place of Residence of the Insured; this service shall be provided on condition that a relevant prescription needed to purchase the medications was submitted to an Emergency Centre representative and the Insured covers costs of purchase of such medications; Allianz shall not be liable for the unavailability of any medications at pharmacies;
- f) nurse's call – if according to written recommendations of the Insured's Attending Physician, the Insured requires professional nurse care at the Place of Residence, Allianz shall organize and cover costs of nurse's travel and fees to ensure assistance as recommended by the Insured's Attending Physician; the Insured shall cover costs related to such nurse care (food, medications, medical devices or other materials required for nurse care),
- g) Rehabilitation equipment – if according to the written recommendations of the Insured's Attending Physician, the Insured should use Rehabilitation Equipment, Allianz shall organize and cover costs of rental or purchase of Rehabilitation Equipment and its delivery to the Insured's Place of Residence; Allianz shall not be liable for the unavailability of any Rehabilitation Equipment in rental outlets or shops.
- 3) costs of surgery – costs of one orthopaedics surgery up to PLN 15,000;
- 4) medical information hotline – through the Emergency Centre Allianz shall ensure for the Insured access to the hotline that provides information on:
 - a) address and phone number of state and private healthcare facilities,
 - b) effects of medications, side effects, interaction with other medications,
 - c) address and phone number of rehabilitation facilities,
 - d) address and phone number of shops that offer rehabilitation equipment,
 - e) preparation for surgery/operation or tests and examinations,
 - f) diets, healthy eating,
 - g) address and phone number of public nursing homes, hospices,
 - h) address and phone number of pharmacies operating 24/7.

§5.2 LIMIT OF LIABILITY OF ALLIANZ

1. The limits on the amounts and number of services referred to in §5.1(3) are the upper limit of Allianz's liability for up to one Insured Accident.
2. Allianz shall provide benefits up to the upper limits specified in §5.1(3) (Table), taking into account the maximum number of medical services available.
3. The maximum number of medical services referred to in paragraph 2 means that out of 17 (seventeen) available medical services the Insured is entitled to be provided with a total of up to:
 - 1) 10 medical services to be used in the event of an Accident in the Insurance Period during Travel for one accident, or
 - 2) 5 medical services available in the case of Sudden Disease in the Insurance Period during Travel for one Sudden Disease.
4. In terms of assistance services the Insured has a right to the organization and coverage of costs of assistance services up to the total limit of PLN 2,000 (two thousand zloty), with an option to use the same type of assistance service multiple times, except for a call from an internal diseases specialist or a GP.
5. The provision of any of the services related to medical services reduces the number of available medical services to be used pursuant to the provisions of paragraph 6 and 7.
6. Within the limit of the number of medical services to be used the Insured may be provided with the same type of medical service multiple times, excluding the following:

- 1) computed tomography;
- 2) magnetic resonance imaging;
- 3) rehabilitation;

for which a specific limit is established in paragraph 3 (Table); the provisions of a given medical service out of those listed in points 1–3 within the limit set means the provision of one medical service within the maximum number of medical services, such medical service may be provided only once (1).

7. Medical service – laboratory tests – is considered as one medical service from the maximum number of medical services, regardless of how many tests were ordered in a single referral issued by the Insured's Attending Physician in Poland.

§5.3 EXCLUSIONS OF LIABILITY OF ALLIANZ

1. Allianz shall not be liable for any delay in the provision of the benefit if it results from:
 - 1) Acts of War, martial law or state of emergency, nuclear explosion, leakage, pollution, contamination, nuclear reaction, contamination caused by nuclear weapons or radiation;
 - 2) Epidemic or Pandemic declared by relevant public administration authorities or the World Health Organization (WHO);
 - 3) Natural Disasters, fire or other elements (earthquake, flood, hurricane, fire, explosion, lightning strike);
 - 4) strikes, lockouts, Acts of Terrorism, riots, restrictions on movement imposed by administrative authorities that may prevent the provision of services;
 - 5) impossible or limited access to the Insured or Place of Residence or another place where the service was to be provided.
2. If the provision of a service specified in the T&C requires the Insured's written consent to release the medical staff from medical confidentiality, Allianz shall not be liable for non-performance or improper performance of a service if the consent was not granted, on condition that the non-performance or improper performance of a service actually resulted from the Insured's failure to give the above-mentioned written consent.

§5.4 DETERMINATION AND PAYMENT OF BENEFITS

1. To obtain the benefits, the Insured (or person acting on behalf of the Insured) is obliged to submit to the Emergency Centre, within 10 calendar days after returning to Poland, the following documents (unless the Insured is not aware that an Insurance Contract has been concluded for the Insured's benefit):
 - 1) copy of the diagnosis issued by the Insured's Attending Physician during Travel related to the Insured Accident;
 - 2) a copy of referral from the Insured's Attending Physician in Poland regarding further consultations, tests, assistance service or surgery.
2. Allianz reserves the right to verify the documents submitted by the Insured, and to contact the Insured's Attending Physician for that purpose.
3. Costs of medical services and surgery performed pursuant to §5.1(4) shall be covered by Allianz directly for the benefit of entities or Medical Facilities that provided these services.

§6. ACCIDENT INSURANCE

§6.1 SUBJECT AND COVERAGE

1. The subject of Accident Insurance are the consequences of an Accident suffered by the Insured in the Insurance Period during the Insured's Travel, subject to exclusions of liability referred to in §6.3, which are as follows:
 - 1) occurrence and disclosure of Bodily Injury as a result of an Accident covered by Allianz, or depending on which of the following events occurs,
 - 2) death of the Insured within 12 months following the Bodily Injury resulting from an Accident covered by Allianz, or
 - 3) death of the Insured resulting from an Accident covered by Allianz not due to Bodily Injury.
2. If the Insured suffered Bodily Injury as a result of an Accident, the Insured shall be entitled to a benefit calculated on the basis of the determined degree of that Bodily Injury paid out as percentage of the Sum Insured corresponding to the degree of Bodily Injury suffered, but up to the Sum Insured that corresponds to 100% degree, as determined in the Insurance Contract subject to §6.1(3)-(9).

3. It shall be assumed that every one degree of Bodily Injury entitles the Insured to a benefit of 1% of the Sum Insured.
4. The degree of Bodily Injury shall be based on the "Allianz table of standards for assessing the degree of bodily injury" (Attachment No. 1 to the T&C) provided to the Policyholder before the conclusion of the Insurance Contract and the T&C. The determination of the degree of Bodily Injury of the Insured as a result of an Accident may be subject to verification by an Authorized Doctor.
5. The amount of Accident insurance benefit shall be determined after confirming that there is a causal link between the Accident of the Insured and the Bodily Injury or death of the Insured, as indicated in §6.1(1)(2) or (3).
6. When evaluating the degree of Bodily Injury, the nature of work or activity performed by the Insured shall not be taken into account.
7. If as a result of an Accident a larger number of bodily functions of the Insured have been affected, the degrees of Bodily Injuries shall be summed up, up to the limit of 100.
8. If Allianz pays the benefit on account of Bodily Injury, and then the Insured dies within 12 months of the date of the Insured's Accident covered by Allianz as a result of that Accident, Allianz shall pay out the benefit on account of death within 12 months following the Bodily Injury resulting from the Insured's Accident equal to the difference between the benefit on account of death resulting from the Insured's Accident not resulting from Bodily Injury and the benefit paid out on account of Bodily Injury. The cumulative amount paid on account of Bodily Injury and death within 12 months following the Bodily Injury resulting from the Insured's Accident shall not exceed the Sum Insured. In such a case the Insured is not entitled to the benefit on account of the Insured's death resulting from the Accident referred to in §6.1(1)(3).
9. If the Insured died for reasons unrelated to the Accident and the degree of Bodily Injury was not previously determined, then the degree of Bodily Injury shall be determined on the basis of collected medical records.

§6.2 SUM INSURED

1. The Sum Insured set in the Insurance Contract shall apply to every Accident suffered by the Insured.
2. The Sum Insured on account of Bodily Injury due to an Accident is the maximum amount indicated in the Insurance Contract for 100 degrees of Bodily Injury.
3. The Sum Insured in the event of the Insured's death within 12 months following Bodily Injury as a result of the Insured's Accident shall be the difference between the amount of benefit on account of death as a result of the Accident of the Insured not resulting from Bodily Injury specified in the Insurance Contract and the amount of benefit paid on account of Bodily Injury caused by the Insured's Accident.
4. The Sum Insured on account of death due to Accident not resulting from Bodily Injury is the amount indicated in the Insurance Document.
5. The Sum Insured shall be given in the Insurance Contract in Polish zloty (PLN).

§6.3 EXCLUSIONS OF LIABILITY OF ALLIANZ

1. Insurance coverage shall not include the following consequences of Accidents (a causal link is required):
 - 1) caused intentionally by the Insured, including self-harm or harm inflicted at the Insured's own request, attempted suicide and consequences of suicide, regardless of the Insured's state of sanity;
 - 2) being a direct result of the Insured's Action under the Influence of Alcohol, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
 - 3) resulting directly from the Insured's action under the influence of narcotic drugs, psychotropic substances, substitutes or new psychoactive substances within the meaning of laws on counteracting drug abuse, unless this had no effect on the occurrence of the Insured Accident;
 - 4) caused when the Insured was driving the Vehicle without necessary driving licenses or when the Vehicle was not approved for road traffic in the country where the Insured Accident took place, unless this had no effect on the occurrence of the Insured Accident;
 - 5) resulting from the Insured's conservative or procedure treatment, unless a medical indication for the treatment was directly related to the effects of Accident of the Insured;

- 6) resulting from the Insured's active and unlawful participation in Riots, sabotage and assassinations/coups;
 - 7) occurring in areas afflicted with local or international Acts of War and Act of Terrorism, being a direct result of local or international Acts of War or Acts of Terrorism, subject to the Clause of Unexpected Acts of War or Acts of Terrorism;
 - 8) resulting from the Insured's Active Engagement in Acts of War or Acts of Terrorism in areas affected by local or international Acts of War or Acts of Terrorism;
 - 9) resulting from the Insured's Passive Engagement in Acts of War or Acts of Terrorism occurring in the areas afflicted by local or international Acts of War or Acts of Terrorism, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
 - 10) occurring as a result of the Insured's commission of an intentional offence;
 - 11) resulting from the Insured's practicing Competitive Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
 - 12) resulting from the Insured's practicing Winter Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
 - 13) resulting from the Insured's practicing High-Risk Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
 - 14) resulting from practicing Extreme Sports by the Insured, unless Allianz's liability has been extended to cover Extreme Sports;
 - 15) resulting from the Insured's undergoing procedures or treatments not recognized as being scientifically and medically valid, and non-compliant with standards and recommendations developed by the World Health Organization (WHO);
 - 16) resulting from Accidents during the performance of Manual Work by the Insured, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
 - 17) resulting from Accidents while the Insured performed High-Risk Manual Work, unless Allianz's liability has been extended in this area upon payment of an additional insurance premium;
 - 18) resulting from the Insured's Mental Disease, even if they are a consequence of an Insured Accident;
 - 19) resulting from Accidents caused by nuclear energy, radioactive and ionizing radiation, magnetic field in a range harmful to man, with the exclusion of the use of the above-mentioned therapies in compliance with medical recommendations;
 - 20) resulting from poisoning of the Insured caused by solid or liquid substances which entered the body by ingestion, inhalation or through the skin;
 - 21) resulting from activities carried out by the Insured under the supervision of uniformed services;
 - 22) resulting from an Epidemic or Pandemic declared by relevant public administration authorities or the World Health Organization (WHO);
 - 23) resulting from contamination, radioactive and ionizing radiation confirmed by administrative services of the country where the Insured Accident took place;
 - 24) resulting from the use of biological and chemical materials, substances or components in order to pose risk to human life or health;
 - 25) resulting from the Insured's Diseases, including Chronic Diseases.
- 8) document confirming the roadworthiness of the Vehicle (in the case of a road accident).
 2. When submitting a claim on account of death within 12 months following a Bodily Injury as a result of an Accident suffered by the Insured, or death as a result of the Insured's Accident not resulting from Bodily Injury, documents necessary for the examination of the claim should be submitted as requested by Allianz. The documentation referred to above may include among other things:
 - 1) death certificate;
 - 2) description of the circumstances of the Insured's Accident;
 - 3) Police report if the Police were notified;
 - 4) accident report, or report on the determination of circumstances and causes of the accident, along with attachments to the accident report, if the Insured's Accident is categorized as an accident at work;
 - 5) document confirming the identity of the Beneficiary;
 - 6) medical documentation on the course of treatment;
 - 7) ruling closing proceedings concerning a crime if such proceedings were carried out, as well as other documents regarding the pending proceedings that may enable the verification of the claim;
 - 8) document confirming the right to drive a Vehicle (if the Insured was driving a Vehicle or riding a Bicycle);
 - 9) document confirming the roadworthiness of the Vehicle (in the case of a road accident).
 3. Allianz reserves the right to order medical expert opinions, at Allianz expense, to evaluate the degree of the Bodily Injury of the Insured.
 4. The benefit on account of the Insured's death referred to in §6.1(1)(2) or (3) shall be paid out to the Beneficiary. If there is no Beneficiary or if the Beneficiary passed away before the death of the Insured, or the Beneficiary lost the right to the benefit, the benefit shall be paid out to the Insured's family members in the following order:
 - 1) spouse;
 - 2) children in equal parts (in the absence of a spouse);
 - 3) parents in equal parts (in the absence of either children or spouse);
 - 4) siblings in equal parts (in the absence of parents, children and spouse);
 - 5) further statutory heirs in equal parts (in the absence of the people listed above).
 5. If the sum of the percentages for all Beneficiaries does not equal 100, it is assumed that the benefit shall be paid out proportionally according to Insured's instructions.
 6. A person who intentionally contributed to the death of the Insured is not entitled to receive the benefit.

§7. THIRD PARTY LIABILITY OF NATURAL PERSONS IN PRIVATE LIFE

§7.1 SUBJECT AND COVERAGE

1. The subject of insurance is third party liability of the Insured during Travel in the Insurance Period as a result of prohibited acts – for Damage done to third parties, both Personal Injury and Material Damage in relation to private life activities, if pursuant to the law of the country where the Insured is staying the Insured is obliged to remedy the damage subject to exclusions of liability referred to in §7.3.
2. The coverage does not include the Damage resulting from the Insured's practicing gliding, ballooning, parachuting, hang-gliding, paragliding, motorgliding by the Insured or the performance of Mental Work, Manual Work, or High-Risk Manual Work by the Insured.
3. The insurance shall cover Damage caused by the Insured and by the persons and animals that accompany the Insured during Travel in the Insurance Period and for which the Insured is responsible.
4. For each Material Damage the Deductible shall be PLN 600.

§7.2 SUM INSURED

1. The Sum Insured indicated in the Insurance Contract shall apply to all Insured Accidents taking place during the Insurance Period.
2. Allianz's liability for Material Damage shall be limited to 10% of the Sum Insured.
3. Each amount of compensation paid to the injured party shall reduce the Sum Insured.
4. The Sum Insured shall be set in the Insurance Contract in Polish zloty (PLN).

§6.4 PROCEDURE IN THE EVENT OF AN INSURED ACCIDENT

1. To report any damage on account of Bodily Injury following an Accident of the Insured documents specified by Allianz as necessary for consideration of the claim must be attached. The documentation referred to above may include among other things:
 - 1) description of circumstances of the Insured's Accident;
 - 2) accident report, or report on the determination of circumstances and causes of the accident, along with attachments to the accident report, if the Insured's Accident is categorized as an accident at work;
 - 3) document proving the identity of the Insured, or the person reporting the damage;
 - 4) police report if the Police were notified;
 - 5) ruling closing proceedings concerning a crime if such proceedings were carried out, as well as other documents regarding the pending proceedings that may enable the verification of the claim;
 - 6) medical records necessary to examine the claim;
 - 7) document confirming the right to drive a Vehicle (if the Insured drove a Vehicle or a Bicycle);

§7.3 EXCLUSIONS OF LIABILITY OF ALIANZ

1. The insurance coverage shall not include the following types of Damage:
 - 1) caused by the Insured or with the Insured's involvement through wilful misconduct;
 - 2) resulting from contractual liability of the Insured (for non-performance or improper performance of an obligation);
 - 3) caused by the Insured to the Insured's Family Members;
 - 4) caused to the natural environment;
 - 5) caused by any Vehicle driven by the Insured or a Vehicle belonging to the Insured;
 - 6) resulting from the Insured Accidents arising in areas afflicted by either local or international Acts of War;
 - 7) resulting from Insured Accidents due to the Insured's participation in a Fight;
 - 8) resulting from the Insured committing an intentional offence or attempting an offence;
 - 9) resulting from Insured Accidents related to the Insured's engagement in Acts of Terrorism, Riots or strikes;
 - 10) caused by the Insured to animals for which the Insured is responsible;
 - 11) of Material nature, caused by the Insured to things belonging to or rented by the Insured (does not apply to a rented Hotel room), lent or entrusted to the Insured;
 - 12) involving damage caused by the Insured on retail vouchers, works of art, jewelry, objects made of precious metal or stones, documents, collections of significant collector value, or archival collections, items of historic significance or unique character, coins, bank notes, securities, files, documents, collections of information, regardless of the type of carrier;
 - 13) resulting from the performance of activities related to volunteering, internship, work placement and other professional or business activity of the Insured;
 - 14) resulting from the Insured practicing Competitive Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
 - 15) resulting from practicing Extreme Sports by the Insured, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium (subject to §7.1(2));
 - 16) resulting from the Insured's practicing Winter Sports, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
 - 17) resulting from practicing High-Risk Sports by the Insured, unless Allianz's liability has been in that area upon payment of an additional insurance premium;
 - 18) caused by the Insured as a result of the Insured's Mental Diseases;
 - 19) caused by the Insured as a result of alcoholism or Actions under the Influence of Alcohol or narcotic drugs, psychotropic substances, substitutes or new psychoactive substances within the meaning of the Act on Counteracting Drug Abuse, unless this had no effect on the occurrence of the Damage;
 - 20) caused as a result of a failure to undergo mandatory preventive vaccination before Travel to the countries where the above treatments are required by the authorities on the basis of the International Health Regulations (IHR) published by the World Health Organization (WHO);
 - 21) due to the possession or use of firearms, pneumatic weapons or ammunition for these weapons by the Insured;
 - 22) resulting from the Insured's transmission of infectious diseases and infections of which the Insured was aware;
 - 23) resulting from the infringement of intellectual property rights pursuant to the Act of 4 February 1994 on copyright and related rights;
 - 24) caused by animals belonging to the Insured which have not undergone the required vaccination or preventive examination;
 - 25) resulting from an Epidemic or Pandemic declared by relevant public administration authorities or the World Health Organization (WHO);
 - 26) caused as a result of a transmission of Disease, including Diseases for which an Epidemic or Pandemic (in particular COVID-19) was declared;
 - 27) resulting from contamination, radioactive and ionizing radiation confirmed by administrative services of the country where the Insured Accident took place.
2. The insurance does not cover tickets and fines imposed as sanctions which are not direct compensation for bodily injury or material damage, contractual penalty, court fines, administrative penalties, taxes.

§7.4 PROCEDURE IN THE EVENT OF AN INSURED ACCIDENT

1. The Insured cannot accept any settlement regarding the Insured's liability for damage without Allianz's consent.
2. Allianz shall not be bound by any acceptance by the Insured of claims placed by injured parties or by any other obligation accepted by the Insured or on behalf of the Insured without Allianz's consent.
3. The Insured, provided that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit, is obliged to inform the Emergency Centre by phone or in writing of an Insured Accident leading to Damage within 10 days of the occurrence of that Insured Accident. If it was not possible to notify the Emergency Centre due to a Fortuitous Event or Force Majeure, the Policyholder or the Insured (unless the Insured is not aware that an Insurance Contract has been concluded for the Insured's benefit), shall notify the Emergency Centre after the causes preventing the reporting of the Insured Accident to the Emergency Centre within the time limit specified in the first sentence have ceased to exist.
4. The Insured shall deliver without delay to the Emergency Centre any summons, suits, any out-of-court files and court documents addressed to or served on the Insured.

§8. TRAVEL LUGGAGE INSURANCE

§8.1 SUBJECT AND COVERAGE

1. The subject of insurance is the risk related to loss, damage or destruction of the Insured's Travel Luggage resulting from the circumstances referred to in paragraph 3 which occurred in the Insurance Period during the Insured's Travel, subject to exclusions of liability referred to in §8.3, which is under direct care of the Insured or which was:
 - 1) entrusted to the Professional Carrier for transport on the basis of a relevant transport document;
 - 2) placed in the baggage room on receipt;
 - 3) left in an individual luggage locker at a railway station, bus station, airport or hotel;
 - 4) left in a locked room occupied by the Insured in a place of accommodation (excluding a tent);
 - 5) left in the locked trunk of a car (including a roof box), locked caravan cabin or locked cabin of a watercraft.
2. If the insurance coverage has been extended upon payment of an additional insurance premium, the subject of insurance is risk related to loss, damage or destruction of the following items being part of the Travel Luggage:
 - 1) Sports Equipment, and/or
 - 2) Electronic Equipment.
3. The insurance cover shall include damage to the Travel Luggage resulting from:
 - 1) Fortuitous Event;
 - 2) rescue operation performed in connection with the Fortuitous Event referred to in point 1;
 - 3) accident in land, water or air traffic;
 - 4) damage, Theft or loss in the case referred to in paragraph 1(1) and (2);
 - 5) Theft with Burglary in the case referred to in paragraph 1(3)–(5);
 - 6) Robbery;
 - 7) under circumstances where the Insured was unable to take care of the Travel Luggage due to Sudden Disease or Accident covered by Allianz.
4. A delay in delivering the Insured's Travel Luggage – in the case of a documented delay in delivering the Insured's Travel Luggage by the Professional Carrier to the destination of the Insured's Travel by at least 6 hours, Allianz shall cover the costs incurred by the Insured to purchase basic necessities: clothing, toiletries up to the amount of PLN 1,000, which shall constitute the upper limit of Allianz's liability for one Insured Accident within the Sum Insured for Travel Luggage. The reimbursement shall be applicable only to the purchases made before the moment of delivering the Travel Luggage to the Insured. The reimbursement shall be made in the currency of the Insured's Country of Residence and constitute the equivalent of amounts in other currencies for purchasing the above items converted into the currency of the Insured's Country of Residence at NBP's average exchange rate in Table A of average exchange rates for foreign currencies published on the day the Insured incurred the costs. The reimbursement of costs will be made on the basis of bills and receipts submitted to Allianz as well as proofs of payment if accompanied by

the document issued by the Professional Carrier confirming the period of delay in the delivery of Travel Luggage.

§8.2 SUM INSURED

1. The Sum Insured determined in the Insurance Contract shall jointly apply to all Insured Accidents taking place during the Insurance Period.
2. Each payment of compensation for the benefit of the Insured referred to in §8.1(3) and costs referred to in §8.1(4) shall reduce the Sum Insured.
3. The Sum Insured shall be determined in the Insurance Contract in Polish zloty (PLN).

§8.3 EXCLUSIONS OF LIABILITY OF ALLIANZ

1. Allianz shall not liable for the following damage:
 - 1) caused intentionally by the Insured, caused intentionally by a person for whom the Insured is responsible or with whom the Insured shares the household;
 - 2) caused by the Insured as a result of gross negligence unless the Insurance Contract provides otherwise or the payment of compensation is considered justified in the given circumstances;
 - 3) constituting lost profits of the Insured;
 - 4) caused by Acts of War, Acts of Terrorism, martial law or state of emergency;
 - 5) caused by Riots;
 - 6) caused as a result of radioactive or ionizing radiation;
 - 7) resulting from Natural Disasters;
 - 8) occurred during the Insured's relocation;
 - 9) to items left unattended by the Insured, subject to §8.1(3)(7);
 - 10) caused by confiscation, detention or destruction of Travel Luggage by customs authorities or other state authorities;
 - 11) as a result of Theft, subject to §8.1(1)(1) and (2);
 - 12) resulting from the use of the Insured's object not as intended, spillage of liquids, fats, dyes or corrosive substances placed in the insured Travel Luggage;
 - 13) done to items made of clay, glass, ceramics, porcelain, marble or plaster;
 - 14) to cameras and electrical devices caused as a result of electric current during their operation, unless the electric current caused a Fire.
 2. Allianz shall not liable for damage to the following items in the Travel Luggage:
 - 1) documents, keys, means of payment, debit cards, credit cards, tickets, gift vouchers, savings books and securities;
 - 2) Sports Equipment, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
 - 3) tourist equipment (excluding tents, sleeping bags, foam mats, camping mattresses);
 - 4) means of transportation, excluding strollers and wheelchairs;
 - 5) car accessories and items used to furnish vehicles such as caravans, trailers, yachts and their furnishing;
 - 6) equipment and objects or tools used by the Insured to perform activities related to volunteering, internship, work placement and other professional or business activity of the Insured;
 - 7) Electronic Equipment, unless Allianz's liability has been extended in that area upon payment of an additional insurance premium;
 - 8) software, data carriers;
 - 9) works of art, antiques, weapons, jewelry, watches, objects made of precious metal or stones;
 - 10) goods and foodstuffs;
 - 11) fuels;
 - 12) narcotic drugs, psychotropic substances or substitutes or new psychoactive substances within the meaning of the Act on Counteracting Drug Abuse, cigarettes and alcohol.
- Carrier) responsible for the storage or carriage of Travel Luggage.
2. In each of the situations listed in paragraph 1 the Policyholder (and the Insured, providing that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to:
 - 1) report the Insured Accident by phone to the Emergency Centre without delay, but not later than within 10 days from the incident (6 days in the case of Theft), unless it is not possible to report the Insured Accident within the required time limit due to a Fortuitous Event or Force Majeure; the reporting of the Insured Accident should include the date, place, circumstances and description of the damage and the measures the Insured took after the occurrence of the Insured Accident;
 - 2) after reporting the event by phone the Insured is also obliged to submit to the Emergency Centre the documentation to verify the validity of the claim, which may include for example:
 - a) list of destroyed, stolen, lost or damaged objects along with information on the date and place of purchase as well as the value thereof, drawn up by the Insured,
 - b) confirmation of filing a complaint with a relevant entity responsible for storage or carriage of Travel Luggage;
 - c) confirmation of the damage or loss of Travel Luggage – a report detailing the damage or circumstances of the loss;
 - d) in the case of damage or loss of Travel Luggage by a person or entity responsible for storage or carriage of Travel Luggage – documents recognized by such person or entity responsible for storage or by the Professional Carrier as Tickets or luggage receipts;
 - e) for destroyed, stolen, lost or damaged items of value over PLN 300 – proofs of payment;
 - f) for destroyed, stolen, lost or damaged items which were purchased during the Travel – proofs of payment;
 - g) for damaged, stolen, lost or destroyed objects which are not the property of the Insured and which were in the Insured's direct care or control – a document confirming the handover of such objects for direct care and control of the Insured.
 3. When determining the amount of compensation, Allianz shall use market prices applicable on the date of the Insured Accident, taking into account the Degree of Wear and Tear. In the event of partial damage to Travel Luggage, as well as the recovery of stolen or lost Travel Luggage not collected by the Insured, the Deductible of PLN 100 shall apply.
 4. The amount of compensation paid cannot exceed the actual value of the damage and cannot cover earlier damage unrelated to the Insured Accident, including the Degree of Wear and Tear.
 5. Subject to the provisions of paragraph 4 above, Allianz shall pay compensation for damage to Travel Luggage referred to in §8.1(3) (4) in excess of the compensation paid by the Professional Carrier or entity responsible for storage of Travel Luggage and not higher than the Sum Insured.
 6. If a stolen or lost item included in Travel Luggage is found:
 - 1) the Emergency Centre should be informed within 24 hours of obtaining information about the find;
 - 2) if the compensation has not yet been paid by Allianz and the Insured has collected the items found, Allianz shall pay compensation for damaged or missing Travel Luggage in accordance with these T&C;
 - 3) if the Insured, before receiving compensation, has recovered the stolen items in an undamaged condition, Allianz shall refund only the necessary and economically justified costs related to the recovery of the items, but not more than up to the total amount that would constitute compensation for the given item had it not been recovered;
 - 4) if the Insured has recovered the stolen items after the payment of compensation, the Insured shall return the amount of compensation to Allianz or pass to Allianz the rights regarding the recovered items.

§9. ROADSIDE ASSISTANCE INSURANCE FOR MOTOR VEHICLE TRAVEL

§9.1 SUBJECT AND COVERAGE

1. The subject of insurance are the costs incurred by the Insured in the case of a Car Accident, as well as Loss, Theft or Failure of a Motor Vehicle aged not more than 12 years on the date of the Insured Accident, counting from the date of manufacture, which occurred in the Insurance Period during the Insured's Travel in that Vehicle, subject to exclusions of liability referred to in §9.3.

§8.4 PROCEDURE IN THE EVENT OF AN INSURED ACCIDENT

1. In the event of an Insured Accident the Policyholder (and the Insured, providing that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to:
 - 1) in the case of Theft: report it at a Police station;
 - 2) in the event of a loss, total or partial destruction of the Travel Luggage: obtain written confirmation of the damage from relevant authorities or from the person or entity (Professional

2. The coverage does not include a Motor Vehicle being: vehicle used by driving school, courtesy vehicle, taxicab, emergency vehicle, the vehicle for rally racing, rental car, vehicle of modified construction other than standard manufacturer specification, excluding modification required for a Motor Vehicle carrying type approval for goods vehicle.
3. The coverage includes the following services:
 - 1) onsite repair – if there is a Total Breakdown as a result of a Motor Vehicle Failure or a Car Accident, Allianz shall cover costs of onsite repair, except costs of spare parts, up to PLN 1,000, which shall constitute the upper limit of Allianz's liability for one Insured Accident;
 - 2) towing – in the event of a Total Breakdown which cannot be remedied on site, Allianz shall cover the costs related to towing (also in case of a vehicle with a trailer), up to PLN 1,500, which shall constitute the upper limit of Allianz's liability for one Insured Accident;
 - 3) substitute performance – in the event of Theft or Loss of Motor Vehicle or if there has been a Total Breakdown as a result of a Motor Vehicle Failure or a Car Accident, Allianz shall provide one of the following services depending on the Insured's preferences:
 - a) Hotel – if according to information from the Garage, the repair will take more than 24h, Allianz shall cover the costs of transport to a Hotel (3 stars) and accommodation in that Hotel:
 - i. in the event of Total Breakdown – for the time of repair, for up to 3 days, for the Driver and Passengers for one Insured Accident,
 - ii. in the event of Theft or Loss of Motor Vehicle – for up to 2 days for persons who travelled in that Motor Vehicle with regard to one Insured Accident; Allianz shall cover the costs of Hotel accommodation up to PLN 400 for 1 day for each person who travelled in that Motor Vehicle (excluding board), which shall constitute the upper limit of Allianz's liability for one Insured Accident; or
 - b) continuation of Travel or return to the place in Poland as agreed with the Insureds – if according to the information from the Garage, the repair takes more than 48 hours, Allianz shall cover the costs related to the continuation of Travel or return to the place in Poland as agreed with the Insureds for the Driver and Passengers, and in the event of Theft or Loss of the Vehicle – for persons who travelled in that Motor Vehicle; if Travel is continued, Costs of Transport shall be covered if the distance between the destination and the place where the damage occurred does not exceed the distance to a place in Poland agreed with the Insured; Costs of Transport do not include transfer to and from a train/coach station/airport, or
 - c) coverage of costs of Courtesy Car rental – if the Motor Vehicle was previously towed by the provider engaged by the Emergency Centre and according to the information from the Garage, the repair takes more than 24 hours, Allianz shall cover costs of renting a Courtesy Car during the time of repair, including the transfer of the Courtesy Car to and from the Garage, for up to 3 days, which shall constitute the upper limit of Allianz's liability with regard to one Insured Accident; the benefit related to the rental of a Courtesy Car shall not cover costs of fuel consumed by that Car, insurance, motorway tolls and a deposit required by the car rental company;
 - 4) guarded car park – there is a Total Breakdown as a result of a Motor Vehicle Failure or a Car Accident, Allianz shall cover the costs of parking at a guarded car park located closest to the Garage, until it is possible to Tow or transport the Motor Vehicle (trailer) to the Place of Residence in Poland, for up to 3 days, which shall constitute the upper limit of Allianz's liability for one Insured Accident;
 - 5) return to collect a repaired or found Motor Vehicle – if a repair of a Motor Vehicle that was previously towed by the provider engaged by the Emergency Centre taking more than 48 hours is completed, or if a lost or stolen Motor Vehicle is recovered – the Insured is entitled to the reimbursement of costs related to the return to collect a repaired or found Motor Vehicle, for one person; Allianz shall cover Costs of Transport to collect a repaired or found Motor Vehicle from the Place of Residence and shall cover costs of transfers from and to the airport/railway/coach station;
 - 6) reimbursement of Motor Vehicle scrapping costs – if the Insured incurs costs related to vehicle scrapping as a result of Motor Vehicle Failure, Car Accident or Loss of Motor Vehicle, Allianz shall reimburse the Insured for such costs up to PLN 500, which

shall constitute the upper limit of Allianz's liability for one Insured Accident, on the basis of an application submitted to Allianz along with the proof of payment for the scrapping service;

- 7) transport of a trailer in the territory of Poland – in the event of Theft, Loss of Motor Vehicle or scrapping of a Motor Vehicle, Allianz shall cover the costs of transporting the trailer to the Place of Residence in Poland, up to PLN 1,000, which shall constitute the upper limit of Allianz's liability for one Insured Accident;
- 8) reimbursement of costs in the event of Total Breakdown – if Total Breakdown of a Motor Vehicle occurs on a highway and the Insured uses special road services not acting on behalf of Allianz, the Insured shall cover the costs by himself; and such costs shall be reimbursed by Allianz within 30 days after the submission of proof of payment and description of the damage, within the upper limit and according to the T&C;
- 9) delivery of fuel – in the event of a Total Breakdown due to a Motor Vehicle Failure caused by absence of fuel, Allianz shall cover the costs of the delivery of fuel in the volume sufficient to get to the nearest operating petrol station; the Insured shall cover costs of fuel;
- 10) in the event of a Car Accident, Loss of Motor Vehicle, Theft of Motor Vehicle or Motor Vehicle Failure, Allianz shall ensure, at the Insured's request, via the Emergency Centre:
 - a) assistance regarding the provision of information to persons indicated by the Insured,
 - b) assistance in changing hotel or air ticket booking if the Insured Accident causes a delay or change of the Insured's Travel,
 - c) information regarding contact details, opening times and services supplied by garages, car rental companies, petrol stations, and in the case of Motor Vehicle Failure or Car Accident – will provide information on the nearest Garage, guarded car park, hotel,
 - d) assistance of an interpreter, if necessary, during formalities related to the loss.

§9.2 LIMITS OF LIABILITY

The limit set in the Insurance Contract shall constitute the upper limit of Allianz's liability with regard to one Insured Accident.

§9.3 EXCLUSIONS OF LIABILITY OF ALLIANZ

1. Allianz shall not be liable for any of the following costs:
 - 1) resulting from intentional action or gross negligence of the Insured; Allianz is free from liability of the Insured did the damage intentionally; the compensation will not be paid in the event of gross negligence unless the Insurance Contract provides otherwise or the payment of compensation is considered justified in the given circumstances;
 - 2) resulting from a commission of an intentional offence by the Insured;
 - 3) resulting from the Insured's self-harm, suicide or attempted suicide;
 - 4) resulting from Acts of War, martial law or state of emergency, nuclear explosion, leakage, pollution, contamination, nuclear reaction, contamination caused by nuclear weapons or radiation;
 - 5) related to an Epidemic or Pandemic declared by relevant public administration authorities or the World Health Organization (WHO);
 - 6) caused by Natural Disasters, fire or earthquake, floods, hurricanes, fires, explosions, lightning bolts and other elements;
 - 7) caused by a delay in the performance of a benefit by Allianz due to strikes, Riots, Acts of Terrorism, sabotage, war, civil war, radioactive radiation, Force Majeure, as well as restrictions in land, air and maritime traffic pursuant to applicable laws;
 - 8) resulting from strikes, lockouts, Acts of Terrorism, sabotage, rebellion, revolution, uprising, Riots, war, civil war, and nationalization, confiscation, seizure or destruction of property based on laws applicable in the country where an Insured Accident occurred;
 - 9) resulting from a Motor Vehicle Failure caused by a failure to make the required repairs recommended by the Emergency Centre or Garage after a previous Motor Vehicle Failure;
 - 10) arising when the Insured was driving a Motor Vehicle without a legally required license or when the Insured's license for driving Motor Vehicles was temporarily or permanently seized,

unless this had no effect on the occurrence of the Insured Accident;

- 11) resulting from the Insured's active participation in rally racing using the Motor Vehicle and costs of their consequences;
 - 12) caused by the Insured as a result of taking narcotics or other narcotic drugs or new psychoactive substances within the meaning of the Act on Counteracting Drug Abuse, unless this had no effect on the occurrence of the Insured Accident;
 - 13) caused by the Insured when intoxicated, intoxication is evaluated according to the laws of the country where the Insured Accident happened, unless this had no effect on the occurrence of the Insured Accident;
 - 14) resulting from acts of vandalism understood as intentional destruction or damaged to property by third persons.
2. The insurance coverage does not include:
- 1) costs related to standard fees paid by the owner of a Motor Vehicle, such as: costs related to fuel, motorway tolls, MOT, ferry carriage, customs fees, fines, additional insurance premiums,
 - 2) costs related to the maintenance and use non-compliant with the manual for the Motor Vehicle or the recommendations of the Motor Vehicle manufacturer,
 - 3) profits lost by the Insured in connection with the damage,
 - 4) costs related to the payment of compensation for non-material damage suffered,
 - 5) costs caused by the Insured's Disease,
 - 6) costs of benefits for the Driver and all the persons who travelled with him, if the number of such persons at the moment of Vehicle Failure exceeded the number of seats specified in the Motor Vehicle registration book,
 - 7) costs of benefits for persons who were carried against payment or free of charge,
 - 8) costs of materials or spare parts required to repair the Motor Vehicle, costs related to servicing the Motor Vehicle, any diagnostic procedures at a Garage,
 - 9) costs related to the purchase or copying extra keys to the Motor Vehicle, costs related to purchase of tires, safety belts,
 - 10) costs resulting from mechanical damage that the Policyholder or the Insured was aware of before concluding the Insurance Contract,
 - 11) costs of boarding,
 - 12) costs arising as a result of Theft and damage of accessories namely: aerial, GPS navigation, child safety seat, bicycle rack, spare wheel, luggage rack, roof box, CB-radio,
 - 13) costs that the Insured incurred on account of a Motor Vehicle Total Breakdown.

§9.4 PROCEDURE IN THE EVENT OF AN INSURED ACCIDENT

1. In the event of an Insured Accident the Policyholder (and the Insured, providing that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to call the 24-hour Emergency Centre within 24 hours of the Insured Accident and provide the following details:
 - 1) name and surname of the Insured,
 - 2) details regarding the Motor Vehicle: make, year of manufacture, registration number, VIN,
 - 3) details of the place where the Insured Accident took place,
 - 4) telephone number at which the Insured or a person indicated by the Insured can be contacted,
 - 5) description of the incident and type of assistance required,
 - 6) show a driving license, motor vehicle registration book, when requested.
2. The Policyholder (and the Insured, provided that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to report the Theft or Loss of Motor Vehicle to the Police.
3. If the Policyholder (and the Insured, provided that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit), intentionally or as a result of gross negligence, fails to report the Insured Accident within the time limit set in §9.4(1), Allianz has the right to reduce the benefit, unless the failure to fulfil the obligation did not contribute to an increase of damage nor prevented Allianz from determining the circumstances and consequences of the Insured Accident. The consequences of a failure to notify Allianz of the Insured Accident shall not be enforced if Allianz has been notified of the Insured Accident within the time limit for the notification.

§10. INSURANCE OF COSTS OF TRIP CANCELLATION AND COSTS OF SHORTENING PARTICIPATION IN ORGANIZED LEISURE

§10.1 SUBJECT AND COVERAGE

INSURANCE OF COSTS OF TRIP CANCELLATION

1. The subject of insurance are costs of Trip cancellation by the Insured, which means costs charged on the Insured by the Trip Organizer in the event of:
 - 1) cancellation of participation in Organized Leisure by the Insured; or
 - 2) cancellation of an Overnight Stay by the Insured; or
 - 3) cancellation of a Tourist Service by the Insured; or
 - 4) ticket cancellation by the Insured; before the Trip start date specified in the Insurance Contract subject to exclusions of liability referred to in §10.3(1).
2. The Insurance Contract for the coverage of costs of Trip cancellation may be concluded by the Policyholder within 168 hours from the date of confirmed booking of the Trip at the latest, and making the whole or partial payment (an advance payment), if more than 30 days are left until the date of the Trip, or on the day of booking the Trip and making the whole or partial payment (an advance payment), if 30 days or less are left between the date of booking the Trip and the date of the Trip.
3. Allianz shall reimburse the Insured maximum 100% of costs of Trip cancellation for the following reasons:
 - 1) Sudden Disease of the Insured, the Insured's Spouse or Child, including as a result of a Disease declared as an Epidemic or Pandemic (in particular COVID-19), when there is very little likelihood of recovery before the Trip start date, according to the Attending Physician's opinion based on his/her medical expertise and medical records;
 - 2) Sudden Disease of the Insured's Family Member (except for the Insured's Spouse and Child), including as a result of a Disease declared as an Epidemic or Pandemic (in particular COVID-19), which requires immediate Hospitalization and when there is very little likelihood of recovery before the Trip start date, according to the Attending Physician's opinion based on his/her medical expertise and medical records;
 - 3) Accident suffered by the Insured, Spouse or Child that results in a significant reduction of mobility of the Insured, the Insured's Spouse or Child (which prevents unassisted movement and self-care at the time of the planned Trip) with very little likelihood of recovery before the Trip start date, in the opinion of the Attending Physician based on his/her medical expertise and medical records;
 - 4) Accident of the Insured's Family Member (except for the Insured's Spouse and Child) which requires immediate Hospitalization and when there is very little likelihood of recovery before the Trip start date, according to the Attending Physician's opinion based on his/her medical expertise and medical records;
 - 5) the Insured being placed under Quarantine which does end before the Trip start date, as confirmed with a certificate issued by an authorized body;
 - 6) complications related to pregnancy that on the date of concluding the Insurance Contract was not considered to be High-Risk Pregnancy, resulting in at least a one-week Hospitalization of the Insured within 60 days before the Trip start date, or premature birth, provided that at the moment of concluding the Insurance Contract the Insured was maximum 8 weeks pregnant; Allianz's liability in this case follows if the event being the reason for the Trip cancellation by the Insured occurred not later than before the end of week 24 of pregnancy;
 - 7) death of the Insured or a Family Member, with the reservation that the death of the Family Member occurred not earlier than within 60 days preceding the Trip start date;
 - 8) A Fortuitous Event at the Place of Residence of the Insured, which requires the Insured's presence at the time of the planned Trip, which occurred within up to seven days preceding the Trip start date, with very little likelihood that the causes which require the Insured's presence will cease to exist before the Trip start date;
 - 9) documented Theft of documents necessary for the Insured during the Trip (passport, ID card, entry visa) on condition that the Theft occurred within seven days preceding the Trip start date at the latest, and was reported to the authorities;
 - 10) loss, damage or destruction of the Insured's property, resulting from Theft with Burglary or Robbery, which requires some administrative or legal formalities to be completed in the presence

of the Insured in the Country of Residence, reported to the competent authorities if the event occurred within 15 days preceding the Trip start date;

- 11) Theft of the Vehicle owned by the Insured, which requires some administrative or legal formalities to be completed in the presence of the Insured in the Country of Residence, if the event occurred within 45 days preceding the Trip start date;
 - 12) collision of the Vehicle owned by the Insured, which requires some administrative or legal formalities to be completed in the presence of the Insured in the Country of Residence, documented with a Police note submitted to Allianz, if the event occurred within 15 days preceding the Trip start date;
 - 13) the employer setting the date when the Insured starts work falling during the Trip or within 60 days directly before the Trip start date, provided that when concluding the Insurance Contract the Insured was registered as unemployed and did not know the date when work would start; as documented by a certificate from the employer submitted to Allianz;
 - 14) the Insured's allergy to preventive vaccination before Travel to the countries where they are required by the authorities on the basis of the International Health Regulations (IHR) published by the World Health Organization (WHO), confirmed with a doctor's certificate;
 - 15) the Insured's dismissal by the employer following the date of entering into the Insurance Contract documented with the employer's certificate, if on the date of concluding the Insurance Contract the Insured was employed under an employment contract concluded for an indefinite term or has worked for at least 6 months under an employment contract concluded for a definite term; Allianz shall not be liable if employment was terminated for reasons attributable to the Insured (an employee) pursuant to the provisions of the labour law;
 - 16) the completion of the child adoption procedure, when the date was set before the Trip start date or during the Trip, as confirmed in a document submitted to Allianz;
 - 17) receipt by the Insured of a document confirming that the Insured was qualified for sanatorium treatment or rehabilitation funded by the National Health Fund, and the start or end date thereof falls during the Trip, as confirmed in a document submitted to Allianz.
4. To the extent that Allianz accepted the Insured's claim on account of costs of Trip cancellation for the reasons referred to in paragraph 3, Allianz shall reimburse costs of Trip cancellation also to the Trip Participant if such a person decides not to go on the Trip.

INSURANCE OF COSTS OF SHORTENING PARTICIPATION IN ORGANIZED LEISURE

5. The subject of insurance are the costs incurred by the Insured due to shortening participation in Organized Leisure due to circumstances beyond control of the Insured, referred to in §10.1(8) subject to exclusions of liability referred to in §10.3(2).
6. The Insurance Contract for the coverage of costs of shortening participation in Organized Leisure may be concluded by the Policyholder at the latest within 168 hours from the date of confirmed booking of the Organized Leisure and making the whole or partial payment (advance payment), if more than 30 days are left until the date of the Organized Leisure, or on the day of booking the Organized Leisure and making the whole or partial payment (advance payment), if 30 or fewer days are left until the date of the Organized Leisure.
7. Costs of shortening participation in Organized Leisure are understood as costs of unused services supplied under an Organized Leisure agreement as well as additional costs related to returning to Place of Residence of the Insured. The costs of return shall be limited to the amount equal to the costs of organizing such return by Allianz to the place where the Organized Leisure started or ended in the Country of Residence of the Insured.
8. Allianz shall reimburse to the Insured the costs incurred due to shortening participation in Organized Leisure for the following reasons:
 - 1) Sudden Disease of the Insured, the Insured's Spouse or Child during Travel, including as a result of a Disease declared as an Epidemic or Pandemic (in particular COVID-19) or an Accident occurring during Travel, causing a significant limitation of mobility;
 - 2) Accident suffered by the Insured's Family Member that requires immediate Hospitalization, with the reservation that the Accident suffered by the Insured's Family Member occurred when the Insured participated in Organized Leisure;
 - 3) death of the Insured;

- 4) death of the Insured's Family Member, with the reservation that the death of the Insured's Family Member occurred when the Insured participated in Organized Leisure;
- 5) the Insured's being placed under Quarantine, confirmed with a certificate issued by an authorized body;
- 6) complications related to the Insured's pregnancy that on the date of concluding the Insurance Contract was not considered to be High-Risk Pregnancy, resulting in at least two-week Hospitalization of the Insured or premature birth, provided that at the moment of concluding the Insurance Contract the Insured was maximum 8 weeks pregnant; Allianz's liability in this case follows if the event being the reason for the shortening of the Organized Leisure occurred not later than before the end of week 12 of pregnancy;
- 7) a Fortuitous Event at the Place of Residence of the Insured, which absolutely requires his presence, with the reservation that the Fortuitous Event occurred when the Insured participated in Organized Leisure;
- 8) summons from the state authorities; summons from the state authorities is understood as an unconditional summons for the Insured to return to the Insured's country issued by the authorities from the Country of Residence of the Insured, excluding:
 - a) summons from the military authorities,
 - b) summons from the competent authorities on account of a crime committed or attempted by the Insured, or suspicion regarding such a crime;
- 9) the employer setting the date when the Insured starts work falling during Organized Leisure provided that when concluding the Insurance Contract the Insured was registered as unemployed and did not know when work would start; costs of the Insured's return to the Insured's Place of Residence will be reimbursed only when costs of transport on a given means of transport (including return trip) was included in the Organized Leisure agreement.
9. Allianz shall organize transport or cover costs up to the amount of actual costs incurred by the Insured, however not more than the amount equivalent to costs of transport included in the price of the Organized Leisure.
10. If the participation in Organized Leisure is shortened, the amount of compensation for unused benefits is determined as a percentage of the price of the Organized Leisure less transport costs, being a ratio of the number of days between the day when the Insured terminated participation in the Organized Leisure and the end date of the Organized Leisure to the total number of days of the Organized Leisure specified in the agreement with the Trip Organizer, with the reservation that the compensation cannot exceed the Sum Insured.
11. Costs related to shortening participation in Organized Leisure referred to in paragraph 7 of this section shall be reimbursed on condition that the Emergency Centre was notified about it within 7 days of the day when the Insured learned about the need and reasons for the earlier return (not later than when the Insured starts the return trip and is granted acceptance of cost coverage, subject to §10.4(5)-(7)).

§10.2 SUM INSURED

1. For the Insurance of costs of Trip cancellation, the Sum Insured shall be the price of the Trip specified in the Insurance Contract.
2. For the Insurance of costs of shortening participation in Organized Leisure, the Sum Insured shall be the price of the Organized Leisure specified in the Insurance Contract.

§10.3 EXCLUSIONS OF LIABILITY OF ALLIANZ

INSURANCE OF COSTS OF TRIP CANCELLATION

1. The insurance does not cover Trip cancellation for the following reasons (a causal link is required):
 - 1) if before the conclusion of the Trip booking agreement by the Insured there were medical contraindications to the Trip or indications for an operation or hospital treatment, with the reservation that the Insured was aware of those contraindications and indications;
 - 2) consequences, complications and aggravations of conditions which the Insured had before concluding the Insurance Contract, unless Allianz's liability has been extended to cover risks resulting from Aggravation or Complication of a Chronic Diseases upon payment of an additional insurance premium;
 - 3) Chronic Diseases diagnosed in the Insured before concluding the Insurance Contract, unless Allianz's liability has been extended

to cover risks resulting from Aggravation or Complication of Chronic Diseases, as well as Mental Diseases, sexually transmitted diseases, AIDS, HIV;

- 4) failure to undergo mandatory preventive vaccination before the Travel to countries where the above treatments are required by the authorities on the basis of the International Health Regulations (IHR) published by the World Health Organization (WHO);
- 5) the Insured's alcoholism or events related directly to Actions under the Influence of Alcohol or narcotic drugs, psychotropic substances, substitutes or new psychoactive substances within the meaning of the Act on Counteracting Drug Abuse, unless this had no effect on the occurrence of the Insured Accident;
- 6) accidents caused intentionally by the Insured, including self-harm, attempted suicide and consequences of suicide, regardless of the Insured's state of sanity;
- 7) Travel against recommendations issued by competent public administration bodies of the Country of Residence or against recommendations issued by competent public administration bodies in the place of destination. If the Insured's Country of Residence is Poland, these recommendations are considered to be warnings issued and published by the Polish Ministry of Foreign Affairs;
- 8) Natural Disasters;
- 9) contamination, radioactive or ionizing radiation confirmed by administrative services of the country where the Insured Accident took place;
- 10) local or international Acts of War, Riots, sabotage or assassinations/coups;
- 11) Acts of Terrorism;
- 12) accidents resulting from the Insured's participation in a Fight, except for necessary self-defense or in necessity;
- 13) an intentional offence committed by the Insured;
- 14) cancellation of annual leave by the employer, change of the date of annual leave by the Insured or the employer or the employer's refusal to grant annual leave;
- 15) cancellation, change of dates or interruption of Organized Leisure, Overnight Stay, Tourist Service by the Trip Organizer;
- 16) change of date or time of the start of the Trip by the Professional Carrier or Trip Organizer;
- 17) the declaration of bankruptcy by the Professional Carrier or the Trip Organizer.

INSURANCE OF COSTS OF SHORTENING PARTICIPATION IN ORGANIZED LEISURE

2. Allianz shall not be liable for costs of shortening participation in Organized Leisure for the following reasons (a causal link is required):
 - 1) if before the start of the Organized Leisure there were medical contraindications to the Insured's participation in the Organized Leisure, or indications for an operation or hospital treatment, with the reservation that the Insured was aware of those contraindications to participation in the Organized Leisure or indications for an operation or hospital treatment;
 - 2) Chronic Diseases diagnosed in the Insured before the start of Organized Leisure, unless Allianz's liability has been extended to cover risks resulting from Aggravation or Complication of Chronic Diseases, as well as Mental Diseases, sexually transmitted diseases, AIDS, HIV;
 - 3) consequences, complications or aggravations of conditions which existed before concluding the Insurance Contract, unless Allianz's liability has been extended to cover risks related to Chronic Diseases;
 - 4) failure to undergo mandatory preventive vaccination before the Travel to countries where the above treatments are required by the authorities on the basis of the International Health Regulations (IHR) published by the World Health Organization (WHO);
 - 5) the Insured's alcoholism or events related directly to Actions under the Influence of Alcohol or narcotic drugs, psychotropic substances, or new psychoactive substances within the meaning of the Act on Counteracting Drug Abuse, medications not prescribed by a doctor or used against the recommendations of a doctor or the manufacturer, unless this had no effect on the occurrence of the Insured Accident;
 - 6) accidents caused intentionally by the Insured, including self-harm, attempted suicide and consequences of suicide, regardless of the Insured's state of sanity;
 - 7) A Trip against recommendations issued by competent public administration bodies of the Country of Residence or against recommendations issued by competent public administration

bodies in the place of destination. If the Insured's Country of Residence is Poland, these recommendations are considered to be warnings issued and published by the Polish Ministry of Foreign Affairs;

- 8) Natural Disasters;
- 9) contamination, radioactive or ionizing radiation confirmed by administrative services of the country where the Insured Accident took place;
- 10) local or international Acts of War, Riots, sabotage or assassinations/coups;
- 11) Acts of Terrorism;
- 12) accidents resulting from participation in Fights, except for necessary self-defense or in necessity;
- 13) an intentional offence committed by the Insured;
- 14) cancellation of the Insured's annual leave by the employer.

§10.4 PROCEDURE IN THE EVENT OF AN INSURED ACCIDENT

INSURANCE OF COSTS OF TRIP CANCELLATION

1. The Policyholder (and the Insured, providing that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to notify the Trip Organizer in writing of the necessity to cancel the Trip within 10 days of the event preventing the Trip at the latest.
2. The Policyholder (and the Insured, providing that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to notify the Emergency Centre in writing within 10 days of the event unless the time limit cannot be met due to a Fortuitous Event or Force Majeure. In cases when notifying the Emergency Centre was not possible due to Fortuitous Events or Force Majeure, the Insured is obliged to notify the Emergency Centre within 10 days after the circumstances preventing the notification of the Insured Accident cease to exist.
3. The Insured is obliged to submit to the Emergency Centre the documentation needed to verify the validity of the claim and to document the costs incurred, which may include for example:
 - 1) copy of the Trip booking agreement along with proof of payment;
 - 2) document issued by the Trip Organizer specifying costs of cancellation incurred by the Insured due to Trip cancellation;
 - 3) if the cancellation is due to being placed under Quarantine – a certificate issued by an authorized body confirming the Quarantine of the Insured and its duration;
 - 4) if the cancellation resulted from Sudden Disease, Accident, pregnancy complications, intolerance to preventive vaccination – medical documents confirming the circumstances, a medical certificate confirming contraindications to participation in the Trip, or a certificate issued by the Attending Physician regarding the Hospitalization or the need for care;
 - 5) if the cancellation is due to death, a copy of death certificate or death report;
 - 6) if the cancellation is due to material damage – documents confirming that a Fortuitous Event occurred, or a police report confirming that Theft, Theft with Burglary or Robbery were reported; in both cases the documents confirming that the Insured has to stay at the Place of Residence at the time of the planned Trip must be submitted as well;
 - 7) if the cancellation is due to a collision of a Motor Vehicle owned by the Insured – a document confirming that the collision was reported to the Police, and a document confirming that the Insured has to stay at the Place of Residence at the time of the planned Trip;
 - 8) if the cancellation is due to starting an employment relationship (setting a date when work starts) – a confirmation that work was undertaken issued by the employer, along with a certificate from the Unemployment Office that on the day of concluding the Insurance Contract the Insured was registered as unemployed;
 - 9) if the cancellation is due to a dismissal – the relevant employment contract concluded between both parties as well as the employer's notice of termination;
 - 10) if the cancellation is due to a completion of an adoption procedure – a copy of a court decision and a copy of a certificate confirming that the adoption procedure ends before the Trip start date or during the Trip;
 - 11) if the cancellation is due to being qualified for sanatorium treatment or rehabilitation funded by the National Health Fund – a document confirming the start or end date of the treatment during the Trip.
4. Compensation paid out by Allianz on account of Insurance of costs of Trip cancellation shall not exceed the price of the Trip charged by

the Trip Organizer and specified in the agreement concluded by the Insured and the Trip Organizer.

INSURANCE OF COSTS OF SHORTENING PARTICIPATION IN ORGANIZED LEISURE

5. If it is necessary to shorten the participation in Organized Leisure, before taking any actions to return from Organized Leisure, the Insured is obliged to contact the Emergency Centre by phone or email to obtain acceptance for the coverage of costs of shortening participation in Organized Leisure (unless the Insured is not aware that an Insurance Contract has been concluded for the Insured's benefit).
6. In cases when notifying the Emergency Centre was not possible due to Fortuitous Events or Force Majeure, the Policyholder or the Insured (unless the Insured is not aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to notify the Emergency Centre within 10 days after the circumstances preventing the notification of the Insured Accident cease to exist.
7. Upon reporting the accident to the Emergency Centre and being granted acceptance of the earlier return, the Insured is obliged to complete and return to the Emergency Centre the documentation needed to verify the validity of the claim and to document the costs incurred, which may include for example:
 - 1) copy of the Trip booking agreement along with proof of payment;
 - 2) if the shortening of participation is due to Sudden Disease, Accident, pregnancy complications – medical documents confirming the circumstances or a Hospitalization certificate issued by the Attending Physician;
 - 3) if the shortening of participation is due to death, a copy of death certificate or death report;
 - 4) if the shortening of the Trip is due to being placed under Quarantine – a certificate issued by an authorized body confirming the Insured's Quarantine and its duration;
 - 5) if the shortening of participation is due to material damage – documents confirming the occurrence of a Fortuitous Event at the Place of Residence as well as documents confirming that the Insured has to stay at the Place of Residence;
 - 6) if the shortening of participation is due to being summoned by the state authorities – a relevant document asking the Insured for appearance;
 - 7) if the shortening of participation is due to starting an employment relationship (setting a date when work starts) – a confirmation that work was undertaken issued by the employer, along with a certificate from the Unemployment Office that on the day of concluding the Insurance Contract the Insured was registered as unemployed.

§11. ALL-RISK INSURANCE OF COSTS OF TRIP CANCELLATION AND OF COSTS OF SHORTENING PARTICIPATION IN ORGANIZED LEISURE

§11.1 SUBJECT AND COVERAGE

ALL-RISK INSURANCE OF COSTS OF TRIP CANCELLATION

1. The subject of insurance are costs of Trip cancellation by the Insured, which means costs charged on the Insured by the Trip Organizer in the event of:
 - 1) cancellation of participation in Organized Leisure by the Insured; or
 - 2) cancellation of an Overnight Stay by the Insured; or
 - 3) cancellation of a Tourist Service by the Insured; or
 - 4) Ticket cancellation by the Insured; before the date of the Trip start date specified in the Insurance Contract subject to exclusions of liability referred to in §11.3(1).
2. The Insurance Contract for all-risk coverage of costs of Trip cancellation may be concluded by the Policyholder within 168 hours from the date of confirmed booking of the Trip at the latest, and making the whole or partial payment (an advance payment), if more than 30 days are left until the date of the Trip, or on the day of booking the Trip and making the whole or partial payment (an advance payment), if 30 days or less are left between the date of booking the Trip and the date of the Trip.
3. Allianz shall reimburse the Insured for:
 - 1) maximum 100% of costs of Trip cancellation for the following reasons:
 - a) Sudden Disease of the Insured, the Insured's Spouse or Child, including as a result of a Disease declared as an Epidemic or Pandemic (in particular COVID-19), when there is very little

likelihood of recovery before the Trip start date, according to the Attending Physician's opinion based on his/her medical expertise and medical records;

- b) Sudden Disease of the Insured's Family Member (except for the Insured's Spouse and Child), including as a result of a Disease declared as an Epidemic or Pandemic (in particular COVID-19), which requires immediate Hospitalization and when there is very little likelihood of recovery before the Trip start date, according to the Attending Physician's opinion based on his/her medical expertise and medical records;
- c) Accident suffered by the Insured, Spouse or Child that results in a significant reduction of mobility of the Insured, the Insured's Spouse or Child (which prevents unassisted movement and self-care at the time of the planned Trip) with very little likelihood of recovery before the Trip start date, in the opinion of the Attending Physician based on his/her medical expertise and medical records;
- d) Accident of the Insured's Family Member (except for the Insured's Spouse and Child) which requires immediate Hospitalization and when there is very little likelihood of recovery before the Trip start date, according to the Attending Physician's opinion based on his/her medical expertise and medical records;
- e) the Insured being placed under Quarantine which does end before the Trip start date, as confirmed with a certificate issued by an authorized body;
- f) complications related to pregnancy that on the date of concluding the Insurance Contract was not considered to be High-Risk Pregnancy, resulting in at least a one-week Hospitalization of the Insured within 60 days before the Trip start date, or premature birth, provided that at the moment of concluding the Insurance Contract the Insured was maximum 8 weeks pregnant; Allianz's liability in this case follows if the event being the reason for the Trip cancellation by the Insured occurred not later than before the end of week 24 of pregnancy;
- g) death of the Insured or a Family Member, with the reservation that the death of the Family Member occurred not earlier than within 60 days preceding the Trip start date;
- h) A Fortuitous Event at the Place of Residence of the Insured, which requires the Insured's presence at the time of the planned Trip, which occurred within up to seven days preceding the Trip start date, with very little likelihood that the causes which require the Insured's presence will cease to exist before the Trip start date;
- i) documented Theft of documents necessary for the Insured during the Trip (passport, ID card, entry visa) on condition that the Theft occurred within seven days preceding the Trip start date at the latest, and was reported to the Police;
- j) loss, damage or destruction of the Insured's property, resulting from Theft with Burglary or Robbery, which requires some administrative or legal formalities to be completed in the presence of the Insured in the Country of Residence, reported to the Police if the event occurred within 15 days preceding the Trip start date;
- k) Theft of the Vehicle owned by the Insured, which requires some administrative or legal formalities to be completed in the presence of the Insured in the Country of Residence, if the event occurred within 45 days preceding the Trip start date;
- l) collision of the Vehicle owned by the Insured, which requires some administrative or legal formalities to be completed in the presence of the Insured in the Country of Residence if the event occurred within 15 days directly preceding the Trip start date;
- m) the employer setting the date when the Insured starts work falling during the Trip or within 60 days directly before the Trip start date, provided that when concluding the Insurance Contract the Insured was registered as unemployed and did not know the date when work would start; as documented by a certificate from the employer;
- n) the Insured's allergy to preventive vaccination before Travel to the countries where they are required by the authorities on the basis of the International Health Regulations (IHR) published by the World Health Organization (WHO), confirmed with a doctor's certificate;
- o) the Insured's dismissal by the employer following the date of entering into the Insurance Contract documented with the employer's certificate, if on the date of concluding the Insurance Contract the Insured was employed under an employment contract concluded for an indefinite term or has

worked for at least 6 months under an employment contract concluded for a definite term; Allianz shall not be liable if employment was terminated for reasons attributable to the Insured (an employee) pursuant to the provisions of the labour law;

- p) the completion of the child adoption procedure, when the date was set before the Trip start date or during the Trip, as confirmed in a document submitted to Allianz;
 - q) receipt by the Insured of a document confirming that the Insured was qualified for sanatorium treatment or rehabilitation funded by the National Health Fund, and the start or end date thereof falls during the Trip, as confirmed in a document submitted to Allianz.
- 2) maximum 80% of costs of Trip cancellation due to documented circumstances (All-Risk) that prevent the Insured from participation in the Trip and are beyond the Insured's control, subject to §11.3(1).
4. To the extent that Allianz accepted the Insured's claim on account of costs of Trip cancellation for the reasons referred to in paragraph 3, Allianz also guarantees the reimbursement of costs of Trip cancellation to the Trip Participant who decides not to go on the Trip.

INSURANCE OF COSTS OF SHORTENING PARTICIPATION IN ORGANIZED LEISURE

5. The subject of insurance are the costs incurred by the Insured due to the shortening of participation in Organized Leisure due to circumstances beyond control of the Insured, referred to in §11.1(8) subject to the extent referred to in §11.3(2).
6. The Insurance Contract for the coverage of costs of shortening participation in Organized Leisure may be concluded by the Policyholder at the latest within 168 hours from the date of confirmed booking of the Organized Leisure and making the whole or partial payment (advance payment), if more than 30 days are left until the date of the Organized Leisure, or on the day of booking the Organized Leisure and making the whole or partial payment (advance payment), if 30 or fewer days are left until the date of the Organized Leisure.
7. Costs of shortening participation in Organized Leisure are understood as costs of unused services supplied under an Organized Leisure agreement as well as additional costs related to returning to Place of Residence of the Insured. The costs of return shall be limited to the amount equal to the costs of organizing such return by Allianz to the place where the Organized Leisure started or ended in the Country of Residence of the Insured.
8. Allianz shall reimburse to the Insured the costs incurred due to shortening participation in Organized Leisure for the following reasons:
- 1) Sudden Disease of the Insured, the Insured's Spouse or Child during Travel, including as a result of a Disease declared as an Epidemic or Pandemic (in particular COVID-19) or an Accident occurring during Travel, causing a significant limitation of mobility;
 - 2) Accident suffered by the Insured's Family Member that requires immediate Hospitalization, with the reservation that the Accident suffered by the Insured's Family Member occurred when the Insured participated in Organized Leisure;
 - 3) death of the Insured;
 - 4) death of the Insured's Family Member, with the reservation that the death of the Insured's Family Member occurred when the Insured participated in Organized Leisure;
 - 5) the Insured's being placed under Quarantine, confirmed with a certificate issued by an authorized body;
 - 6) complications related to pregnancy that on the date of concluding the Insurance Contract was not considered to be High-Risk Pregnancy, resulting in at least a two-week Hospitalization of the Insured within 60 days before the Trip start date, or premature birth, provided that at the moment of concluding the Insurance Contract the Insured was maximum 8 weeks pregnant; Allianz's liability in this case follows if the event being the reason for shortening participation in Organized Leisure by the Insured occurred not later than before the end of week 12 of pregnancy;
 - 7) a Fortuitous Event at the Place of Residence of the Insured, which absolutely requires his presence, with the reservation that the Fortuitous Event occurred when the Insured participated in Organized Leisure;
 - 8) summons from the state authorities; summons from the state authorities is understood as an unconditional summons for the Insured to return to the Insured's country issued by the authorities from the Country of Residence of the Insured, excluding:
 - a) summons from the military authorities,

b) summons from the competent authorities on account of a crime committed or attempted by the Insured, or suspicion of such a crime;

- 9) the employer setting the date when the Insured starts work falling during the Organized Leisure provided that when concluding the Insurance Contract the Insured was registered as unemployed and did not know when work would start.
9. The costs of the Insured's return to the Insured's Place of Residence shall be reimbursed only when costs of transport on a given means of transport, both ways, were included in the Organized Leisure participation agreement.
10. Allianz shall organize transport or cover costs up to the amount of actual costs incurred by the Insured, however not more than the amount equivalent to costs of transport included in the price of the Organized Leisure.
11. If the participation in Organized Leisure is shortened, the amount of compensation for unused benefits is determined as a percentage of the price of the Organized Leisure less transport costs, being a ratio of the number of days between the day when the Insured terminated participation and the end date of the Organized Leisure to the total number of days of the Organized Leisure specified in the agreement with the Trip Organizer, with the reservation that the compensation cannot exceed the Sum Insured.
12. Costs related to shortening participation in Organized Leisure referred to in paragraph 8 of this section shall be reimbursed on condition that the Emergency Centre was notified about it within 7 days of the day when the Insured learned about the need and reasons for the earlier return (not later than when the Insured starts the return trip), subject to §11.4(5)-(7).

§11.2 SUM INSURED

- 1. With regard to All-Risk Insurance of costs of Trip cancellation, the Sum Insured shall be the price of the Trip specified in the Insurance Contract.
- 2. With regard to All-Risk Insurance of costs of shortening participation in Organized Leisure, the Sum Insured shall be the price of the Organized Leisure specified in the Insurance Contract.

§11.3 EXCLUSIONS OF LIABILITY OF ALLIANZ

ALL-RISK INSURANCE OF COSTS OF TRIP CANCELLATION

- 1. The insurance does not cover Trip cancellation for the following reasons (a causal link is required):
 - 1) if before the conclusion of the Trip booking agreement by the Insured there were medical contraindications to the Trip or indications for an operation or hospital treatment, with the reservation that the Insured was aware of those contraindications and indications;
 - 2) Chronic Diseases the Insured is diagnosed with before the Insurance Contract is concluded, or Mental Diseases, sexually transmitted diseases, AIDS, HIV;
 - 3) failure to undergo mandatory preventive vaccination before the Travel to countries where the above treatments are required by the authorities on the basis of the International Health Regulations (IHR) published by the World Health Organization (WHO);
 - 4) the Insured's alcoholism or events related directly to the Insured's Actions under the Influence of Alcohol or narcotic drugs, psychotropic substances, substitutes or new substances within the meaning of the Act on Counteracting Drug Abuse, unless this had no effect on the occurrence of the Insured Accident;
 - 5) accidents caused intentionally by the Insured, including self-harm, attempted suicide and consequences of suicide, regardless of the Insured's state of sanity;
 - 6) a Trip against the recommendations issued by competent public administration bodies of the Country of Residence or against recommendations issued by competent public administration bodies in the place of destination. If the Insured's Country of Residence is Poland, these recommendations are considered to be warnings issued and published by the Ministry of Foreign Affairs;
 - 7) Natural Disasters;
 - 8) contamination, radioactive or ionizing radiation confirmed by administrative services of the country where the Insured Accident took place;
 - 9) local and international Acts of War, Riots, sabotage or assassinations/coups;
 - 10) Acts of Terrorism;

- 11) accidents resulting from participation in a Fight, except for necessary self-defense or in necessity;
- 12) commission of an intentional offence by the Insured;
- 13) change of the date of annual leave by the Insured or the employer's refusal to grant annual leave;
- 14) cancellation, change of dates or interruption of Organized Leisure, Overnight Stay, Tourist Service by the Trip Organizer;
- 15) change of date or time of the start of the Trip by the Professional Carrier or Trip Organizer;
- 16) the declaration of bankruptcy by the Professional Carrier or the Trip Organizer.

INSURANCE OF COSTS OF SHORTENING PARTICIPATION IN ORGANIZED LEISURE

2. Allianz shall not be liable for costs of shortening participation in Organized Leisure for the following reasons:
 - 1) if before the start of the Organized Leisure there were medical contraindications to the Organized Leisure or indications for an operation or hospital treatment, with the reservation that the Insured was aware of those contraindications for participation in the Organized Leisure or indications for an operation or hospital treatment;
 - 2) Chronic Diseases the Insured is diagnosed with before the start of Organized Leisure, or Mental Diseases, sexually transmitted diseases, AIDS, HIV;
 - 3) failure to undergo mandatory preventive vaccination before the Travel to countries where the above treatments are required by the authorities on the basis of the International Health Regulations (IHR) published by the World Health Organization (WHO);
 - 4) alcoholism or events related directly to Actions under the Influence of Alcohol or narcotic drugs, psychotropic substances, substitutes or new psychoactive substances within the meaning of the Act on counteracting drug abuse, unless this had no effect on the occurrence of the Insured Accident;
 - 5) accidents caused intentionally by the Insured, including self-harm, attempted suicide and consequences of suicide, regardless of the Insured's state of sanity;
 - 6) a Trip against the recommendations issued by competent public administration bodies of the Country of Residence or against recommendations issued by competent public administration bodies in the place of destination. If the Insured's Country of Residence is Poland, these recommendations are considered to be warnings issued and published by the Ministry of Foreign Affairs;
 - 7) Natural Disasters;
 - 8) contamination, radioactive or ionizing radiation confirmed by administrative services of the country where the Insured Accident took place;
 - 9) local and international Acts of War, Riots, sabotage or assassinations/coups;
 - 10) Acts of Terrorism;
 - 11) accidents resulting from the Insured's participation in a Fight, except for necessary self-defense or in necessity;
 - 12) commission of an intentional offence by the Insured.

- 2) document issued by the Trip Organizer specifying costs of cancellation incurred by the Insured due to Trip cancellation;
 - 3) if the cancellation is due to being placed under Quarantine – a certificate issued by an authorized body confirming the Quarantine of the Insured and its duration;
 - 4) if the cancellation resulted from Sudden Disease, Accident, pregnancy complications, intolerance to preventive vaccination – medical documents confirming the circumstances, a medical certificate confirming contraindications to participation in the Trip, or a certificate issued by the Attending Physician regarding the Hospitalization or the need for care;
 - 5) if the cancellation is due to death, a copy of death certificate or death report;
 - 6) if the shortening of the Trip is due to being placed under Quarantine – a certificate issued by an authorized body confirming the Insured's Quarantine and its duration;
 - 7) if the cancellation is due to material damage – documents confirming the occurrence of a Fortuitous Event or a police report confirming that a Theft, Theft with Burglary or Robbery were reported; in both cases the documents confirming that the Insured has to stay at the Place of Residence at the time of the planned Trip must be submitted as well;
 - 8) if the cancellation is due to a collision of a Motor Vehicle owned by the Insured – a police report confirming the occurrence thereof along with a document confirming that the Insured has to stay at the Place of Residence at the time of the planned Trip;
 - 9) if the cancellation is due to starting an employment relationship (setting a date when work starts) – a confirmation that work was undertaken issued by the employer, along with a certificate from the Unemployment Office that on the day of concluding the Insurance Contract the Insured was registered as unemployed;
 - 10) if the cancellation is due to a dismissal – the relevant employment contract concluded between both parties as well as the employer's notice of termination;
 - 11) if the cancellation is due to a completion of an adoption procedure – a copy of a court decision and a copy of a certificate confirming that the adoption procedure ends before the Trip start date or during the Trip;
 - 12) if the cancellation is due to being qualified for sanatorium treatment or rehabilitation funded by the National Health Fund – a document confirming the start or end date of the treatment during the Trip.
4. Compensation paid out by Allianz on account of Insurance of costs of Trip cancellation shall not exceed the price of the Trip charged by the Trip Organizer and specified in the agreement concluded by the Insured and the Trip Organizer.

INSURANCE OF COSTS OF SHORTENING PARTICIPATION IN ORGANIZED LEISURE

5. If it is necessary to shorten the participation in Organized Leisure, before taking any actions to return from Organized Leisure, the Policyholder (and the Insured, providing that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to contact the Emergency Centre by phone or email to obtain acceptance for the coverage of costs of shortening participation in Organized Leisure.
6. In cases when notifying the Emergency Centre was not possible due to Fortuitous Events or Force Majeure, the Policyholder (or the Insured, provided that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to notify the Emergency Centre within 10 days after the circumstances preventing the notification of the Insured Accident cease to exist.
7. Upon reporting the accident to the Emergency Centre and being granted acceptance of the earlier return, the Policyholder (and the Insured, provided that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to submit to the Emergency Centre the documentation needed to verify the validity of the claim and to document the costs incurred, which may include for example:
 - 1) copy of the Trip booking agreement along with proof of payment;
 - 2) if the shortening of participation is due to Sudden Disease, Accident, pregnancy complications – medical documents confirming the circumstances or a Hospitalization certificate issued by the Attending Physician;
 - 3) if the shortening of participation is due to death, a copy of death certificate or death report;
 - 4) if the shortening of participation is due to material damage – documents confirming the occurrence of a Fortuitous Event at

§11.4 PROCEDURE IN THE EVENT OF AN INSURED ACCIDENT

ALL-RISK INSURANCE OF COSTS OF TRIP CANCELLATION

1. The Policyholder (and the Insured, providing that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to notify the Trip Organizer without delay in writing of the necessity to cancel the Trip, within 10 days after the event preventing the Trip at the latest.
2. The Policyholder (and the Insured, providing that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to notify the Emergency Centre within 10 days of the event unless the time limit cannot be met due to a Fortuitous Event or Force Majeure. In cases when notifying the Emergency Centre was not possible due to Fortuitous Events or Force Majeure, the Policyholder or the Insured is obliged to notify the Emergency Centre within 10 days after the circumstances preventing the notification of the Insured Accident cease to exist.
3. The Policyholder (and the Insured, provided that the Insured is aware that an Insurance Contract has been concluded for the Insured's benefit) is obliged to submit to the Emergency Centre the documentation needed to verify the validity of the claim and the costs incurred, which may include for example:
 - 1) copy of the Trip booking agreement along with proof of payment;

the Place of Residence along with a document confirming that the Insured has to stay at the Place of Residence;

- 5) if the shortening of participation is due to being summoned by the state authorities – a relevant document asking the Insured for appearance;
- 6) if the shortening of participation is due to starting an employment relationship (setting a date when work starts) – a confirmation that work was undertaken issued by the employer, along with a certificate from the Unemployment Office that on the day of concluding the Insurance Contract the Insured was registered as unemployed.

§12. COMPLAINT PROCEDURE

1. How to submit a complaint or grievance
 - 1) A complaint about our services or a grievance can be submitted at any of our units provided customer service or at our headquarters (ul. Rodziny Hiszpańskich 1, 02-685 Warsaw). This can be done:
 - a. in writing – personally, at each unit of Allianz providing customer support or at Allianz headquarters, or by mail within the meaning of the Postal Law,
 - b. verbally – by phone (preferred phone number 224 224 224) or personally for the record during the client's visit at Allianz unit providing customer service or at Allianz headquarters,
 - c. electronically – in a form available on our website www.allianz.pl or by e-mail: skargi@allianz.pl.
 - 2) The proceedings opened as a result of a complaint or grievance will be dealt with by our management board or an authorized person.
 - 3) We will handle the complaint or a grievance and respond to it promptly, not later than within 30 days of the day of receipt. For this time limit to be met a reply should be sent within 30 days from the receipt of a complaint or a grievance. In particularly complicated cases, where a complaint or a grievance cannot be handled and a reply cannot be provided within 30 days, without undue delay, the time limit may be extended to 60 days from the date of receipt of a complaint or a grievance. In such cases we will inform the person who submitted that complaint or grievance why the time limit has been extended and which circumstances are being determined to handle the case, and we will provide the expected time for handling the complaint or grievance and providing a reply.
 - 4) We will reply to a complaint or a grievance on paper or another durable carrier. We respond to a complaint or a grievance by e-mail only if the person submitting it has requested so.
 - 5) Information on the complaint or grievance procedure is available on our website, www.allianz.pl and in our units offering customer care.
2. What are other options to solve a dispute?
 - 1) Natural persons may submit an application to examine the case to the Financial Ombudsman.
 - 2) Under the act on out-of-court dispute settlement a body authorized to settled disputes involving us is the Financial Ombudsman (we are obliged to participate in such proceedings) and the Arbitration Court at the Polish Financial Supervision Authority (participation in these proceedings requires our consent.) The website of the Financial Ombudsman can be found at: www.rf.gov.pl/polubowne. The website of the Arbitration Court of the Polish Financial Supervision Authority can be found at: www.knf.gov.pl/dla_konsumenta/sad_polubowny.
 - 3) In the event of disputes related to contractual obligations resulting from contracts concluded with us via the website or electronically, you can use the ODR website for online settlement of consumer disputes. For this purpose, the consumer should fill out the electronic form available at <http://ec.europa.eu/consumers/odr/>

§13. PERSONAL DATA PROTECTION

1. Allianz is the controller of the personal data collected in connection with the conclusion and performance of the Insurance Contract signed on the basis of these T&C. The full text of the clause describing the rules for personal data processing by Allianz is provided at the conclusion of an Insurance contract. Information about the processing of personal data by Allianz is also available at www.allianz.pl.

§14. FINAL PROVISIONS

1. Unless agreed otherwise, under relevant laws, as of the date of payment of compensation by Allianz, the claim of the Policyholder (or of the Insured if the Contract has been concluded for another person's benefit) against a third person responsible for damage passes on Allianz up the amount of compensation paid out. However, this does not apply to accident insurance.
2. Claims of the Policyholder (or of the Insured if the Contract has been concluded for another person's benefit) against persons who live in the same household as the Policyholder (or of the Insured if the Contract has been concluded for another person's benefit), unless the damage was done intentionally.
3. At Allianz's request, the Policyholder or the Insured, if the Contract has been concluded for another person's benefit, unless the Insured is not aware that such a Contract has been concluded for the Insured's benefit, is obliged to assist in enforcing claims against third parties by providing information and submitting documents required by Allianz needed to enforce the claims. This obligation does not apply to the accident insurance.
4. Allianz shall present to the Policyholder the differences between the Insurance Contract and the T&C in writing before concluding the Insurance Contract. If Allianz fails to do so, then Allianz cannot rely on a difference disadvantageous for the Policyholder, which does not apply to Insurance Contracts concluded by way of negotiations.
5. The Policyholder, the Insured (unless the Insured is not aware that an Insurance Contract has been concluded for the Insured's benefit) and Allianz are required to inform one another of any changes of mailing addresses.
6. The performance of the Insurance Contract shall subject to Polish law.
7. Any claim under the Insurance Contract may be initiated on the basis of general provisions, or before a court competent for the place of residence or seat of the Policyholder, Insured or a person entitled to compensation under the Insurance Contract.
8. Any claim under the Insurance Contract may be initiated on the basis of general provisions, or before a court competent for the place of residence of the Insured's heir or an heir entitled to compensation under the Insurance Contract.
9. Any communication with Allianz shall be in Polish. Medical documentation may be also submitted in English as well as in the language used in the country in which the Insured Accident took place.
10. Upon Allianz's order, the Emergency Centre shall reimburse the Insured or a person who contacted the Emergency Centre on behalf of the Insured for the costs of phone calls to the Emergency Centre made because of the Insured Accident. The reimbursement shall be based on the print-out of phone calls – billing – confirming the phone conversations made with the Emergency Centre. The reimbursement shall be made in the currency of the Insured's Country of Residence and constitute the equivalent of amounts in other currencies, documented with a billing, converted into the currency of the Insured's Country of Residence at the NBP's average exchange rate in Table A of average exchange rates for foreign currencies published on the day the Insured or the person who on behalf of the Insured contacted the Emergency Centre incurred the costs.
11. These General Terms and Conditions of Globrotter Travel Insurance have been accepted by resolution of the management board of TUiR Allianz Polska S.A. Board No. 72/2020 and apply to Insurance Contracts concluded after 9 September 2020.



MATTHIAS BALTIN
BOARD PRESIDENT



RADOSŁAW KAMIŃSKI
BOARD VICE PRESIDENT



GRZEGORZ KRAWIEC
BOARD MEMBER



KRZYSZTOF WANATOWICZ
BOARD MEMBER

ALLIANZ TABLE OF STANDARDS FOR ASSESSING THE DEGREE OF BODILY INJURY

1. Maximum Bodily Injury cannot exceed 100 per cent.
2. The degrees of Bodily Injury in the form of fracture and loss of a limb are not added up.
3. In the case of many injuries to limbs the total degree of Bodily Injury cannot exceed the degree for loss of a part or the whole limb.

4. The degree of Bodily Injury is determined after an Accident, the assessment is based on medical knowledge and medical records.

TYPE OF INJURY	DEGREE OF INJURY
1. NO INJURY IN THE TABLE (no such BODILY INJURY is included in the Table)	0
OTHER INJURIES	
2. Head injury including brain concussion	10
BURNS (II and III degree)	
3. Burns covering 5–15% of the body surface	10
4. Burns covering 16–30% of the body surface	25
5. Burns covering over 30% of the body surface	45
TOTAL LOSS OF THE SENSES	
6. loss of the eyeball or eyesight in one eye	30
7. loss of both eyeballs or eyesight in both eyes	100
8. loss of hearing in one ear	30
9. loss of hearing in both ears	60
10. Loss of smell	10
11. loss of both tongue and taste	50
TOTAL LOSS OF ORGANS	
12. loss of a lung lobe	50
13. loss of the spleen	15
14. loss of one kidney	20
15. loss of both kidneys	50
16. loss of the penis	40
17. loss of one testicle or one ovary	20
18. loss of the uterus	40
LOSS OF LIMB OR CONTROL OVER INDIVIDUAL LIMBS	
19. upper limb in the shoulder joint	70
20. upper limb above the elbow joint, below the shoulder joint	65
21. upper limb below the elbow joint, above the wrist	60
22. upper limb below or at the level of the wrist	55
23. lower limb above the central part of the thigh	70
24. lower limb below the central part of the thigh and above the knee	60
25. lower limb below the knee and above the central part of the shank	50
26. lower limb below the central part of shank and above the foot	45

TYPE OF INJURY	DEGREE OF INJURY
27. lower limb – foot within the ankle joint	40
28. lower limb – the foot excluding the heel	30
LOSS OF FINGERS	
29. total loss of the thumb	20
30. partial loss of the thumb	10
31. total loss of the index finger	10
32. partial loss of the index finger	5
33. total loss of another finger	5
34. partial loss of another finger	2
35. total loss of the big toe	5
36. partial loss of the big toe	2
37. total loss of another toe	2
FRACTURES	
38. Fracture of the pelvic bone, a bone within the hip joint (except for isolated fractures of the pubis or ischium, coccyx), within the hip joint (socket, proximal femoral epiphysis, trochanters, pertrochanteric and subtrochanteric fractures)	
a) open comminuted fractures	25
b) other open fractures	10
c) other comminuted fractures	8
d) other fractures	5
39. fracture of the humerus/femur bone	
a) open comminuted fractures	15
b) other open fractures	10
c) other comminuted fractures	8
d) other fractures	3
40. fracture of the shin/forearm bones	
a) open comminuted fractures	10
b) other open fractures	8
c) other comminuted fractures	5
d) other fractures	3
41. fracture of the skull base and skullcap, fracture of the shoulder blade	
a) open comminuted fractures	15
b) other open fractures	10

	TYPE OF INJURY	DEGREE OF INJURY
	c) other comminuted fractures	8
	d) other fractures	5
42.	fractures of: the facial skeleton, jaw, thumb (thumb phalanges and metacarpal bones), index finger, collar bone, patella, talus, calcaneus	
	a) open comminuted fractures	10
	b) other open fractures	6
	c) other comminuted fractures	4
	d) other fractures	2
43.	fractures of: the ilium, iliac spines, ischiadic tuber, vertebral body	
	a) open fractures	8
	b) other fractures	3
44.	fracture of the ulna, radial bone, tibia, navicular bone, cuboid bone, cuneiform bones:	
	a) open comminuted fractures	8
	b) other open fractures	6
	c) other comminuted fractures	4
	d) other fractures	2
45.	fractures of: the ribs, fingers and toes (excluding the thumb and index finger), coccyx, fibula, spinous and transverse processes of the spine, pubic bone, ischium	
	a) open fractures	8
	b) other fractures	3
46.	fractures of the metatarsal, metacarpal and wrist bones	
	a) open fractures	6
	b) other fractures	2
	DISLOCATIONS	
47.	dislocations/sprains of the cervical spine	10
48.	dislocation of the thoracic spine	20
49.	dislocation of the lumbar spine	15

	TYPE OF INJURY	DEGREE OF INJURY
50.	dislocation of the acromioclavicular joint or sternoclavicular joint	5
51.	dislocation of the shoulder joint	8
52.	dislocation of the elbow joint	8
53.	dislocations within the wrist joint	6
54.	dislocation of the joint of the thumb	3
55.	dislocation of the joint of the index finger	2
56.	dislocation of the hip joint	12
57.	dislocation of the knee joint	20
58.	dislocation of the ankle joint	10
59.	dislocation of the Chopart's joint	10
60.	dislocation of the Lisfranc joint	5
61.	dislocation of the big toe joint	2
	SPRAINS	
62.	thoracic spine sprain	6
63.	lumbar spine sprain	4
64.	acromioclavicular joint sprain or sternoclavicular joint sprain	1
65.	shoulder joint sprain	2
66.	elbow joint sprain	2
67.	wrist joint sprain	1
68.	thumb joint sprain	1
69.	index finger joint sprain	1
70.	hip joint sprain	3
71.	knee joint sprain	3
72.	ankle joint sprain	1
73.	Chopart's joint sprain	1
74.	Lisfranc joint sprain	1
75.	big toe joint sprain	1

LIST OF MEDICAL PROCEDURES

MEDICAL PROCEDURES	
1. OUTPATIENT TREATMENT	
1) OUTPATIENT SURGERY	
a)	Simple incision and removal of a foreign body and subcutaneous tissues
b)	Simple incision and drainage of hematoma, serous fluid, or other fluid
c)	Removal of sutures
d)	Change of dressing
e)	Joint puncture, aspiration and/or injection - small joint or bursa (e.g. fingers or toes)
f)	Joint puncture, aspiration and/or injection - mid-sized joint or bursa (e.g. temporomandibular joint, acromioclavicular joint, wrist, elbow or ankle joint, synovial bursa of olecranon process)
g)	Joint puncture, aspiration and/or injection - big joint or bursa (e.g. arm joint, hip joint, knee joint or shoulder bursa)
h)	Simple closure of superficial wounds of the hair-covered skin of the head, neck, armpit, external sexual organs, body and/or limbs
i)	Simple closure of superficial wounds on the face, ear, eyelid, nose, lips, and/or mucosa
j)	Simple removal of a nail, total or partial
2) OUTPATIENT LARYNGOLOGICAL TREATMENTS	
a)	Intranasal removal of a foreign body
3) OUTPATIENT OPHTHALMOLOGICAL TREATMENTS	
a)	Removal of a foreign body- from the eyeball, from anterior chamber or lens
b)	Removal of a foreign body or deposit within the lacrimation system, lacrimal ducts
c)	Subconjunctival injection
4) OUTPATIENT ORTHOPAEDIC TREATMENTS	
a)	Closed reduction of joint dislocation without anaesthesia (small joints e.g. wrist, ankle, hand, foot, finger)
b)	Closed reduction of joint dislocation without anaesthesia (big joints e.g. shoulder, hip, knee or elbow)
c)	Closed reduction of joint dislocation under anaesthesia (small joints e.g. wrist, ankle, hand, foot, finger)
d)	Closed reduction of joint dislocation under anaesthesia (big joints e.g. shoulder, hip, knee or elbow)
e)	Immobilisation of the whole lower limb
f)	Immobilisation of a part of the lower limb – shank
g)	Hip plaster cast
h)	Immobilisation - from the shoulder to the hand (arm)
i)	Immobilisation - from the elbow to the finger (forearm)
j)	Immobilisation - hand and lower forearm (glove-type)
k)	Immobilisation - finger (e.g. contracture)
l)	Immobilisation - figure-of-eight wrapping
m)	Immobilisation – thorax-and-shoulder cast
n)	Removal of plaster cast, also partial (upper limb)

MEDICAL PROCEDURES	
o)	Removal of plaster cast, also partial (lower limb)
2. LABORATORY TESTS	
1)	Complete blood count (Hgb, Hct, erythrocytes (RBC), leukocytes (WBC) and blood platelets)
2)	Complete blood count (Hgb, Hct, erythrocytes (RBC), leukocytes (WBC) and blood platelets), with an automatic leukocyte count
3)	Complete blood count, including smear tests, microscopic examination and manual leukocyte count
4)	CBC – complete blood count manual reticulocyte count
5)	Sedimentation rate – not automatic
6)	Sedimentation rate – automatic
3. RADIOLOGICAL EXAMINATIONS	
1)	Radiological examination of the skull
2)	Radiological examination of the chest, single projection – posteroanterior (PA) view
3)	Radiological examination of the chest, two projections – posteroanterior (PA) and lateral views
4)	Radiological examination of the jawbone
5)	Radiological examination of the facial bones
6)	Radiological examination of the chest, special projections (e.g. decubitus (patient lying on the side))
7)	Radiological examination of the ribs – one side
8)	Radiological examination of the ribs – both sides
9)	Radiological examination of the sternum
10)	Radiological examination of the sternoclavicular joint(s)
11)	Radiological examination of the spinal column - the whole spine, general, PA or lateral view
12)	Radiological examination of the cervical spine
13)	Radiological examination of the thoracic and lumbar spine, in a standing position (scoliosis)
14)	Radiological examination of the thoracic spine
15)	Radiological examination of the thoracic and lumbar spine
16)	Radiological examination of the lumbar – sacro-lumbar spine
17)	Radiological examination of the pelvis
18)	Radiological examination of the sacroiliac joints
19)	Radiological examination of the sacrum and coccyx
20)	Radiological examination of the clavícula (whole)
21)	Radiological examination of the shoulder blade (whole)
22)	Radiological examination of the shoulder
23)	Radiological examination of the acromioclavicular joints
24)	Radiological examination of the humerus
25)	Radiological examination of the elbow joint
26)	Radiological examination of the forearm

MEDICAL PROCEDURES	
27)	Radiological examination of the wrist
28)	Radiological examination of the hand
29)	Radiological examination of the finger(s)
30)	Radiological examination of the hip
31)	Radiological examination of the femur
32)	Radiological examination of the knee
33)	Radiological examination of both knees – in a standing position, PA view
34)	Radiological examination of the tibia and fibula
35)	Radiological examination of the ankle joint
36)	Radiological examination of the foot
37)	Radiological examination of the heel bone
38)	Radiological examination of the abdominal cavity - single projection, PA view
4. ULTRASOUND SCAN	
1)	Chest ultrasound
2)	Ultrasound of the abdominal cavity
3)	Ultrasound of the pelvis
4)	Ultrasound of the scrotum
5)	Ultrasound of the limb (non-angiographic)
5. REHABILITATION	
1)	Individual exercises - therapy for one area or many areas of the body to build strength, endurance, mobility and flexibility
2)	Group exercises (up to 6 person) - therapy for one area or many areas of the body to build strength, endurance, mobility and flexibility
3)	Manual therapy (McKenzie, Cyriax, Mulligan and PNF – one or many areas, mobilization and manipulation)
4)	Traction – therapy for one area or many areas of the body, mechanical
5)	Bicycle, rehabilitation bicycle – therapy for one area or many areas of the body
6)	Kinesio® Taping
7)	Physiotherapy for one area or many areas of the body – diathermy
8)	Physiotherapy for one area or many areas of the body – infrared radiation
9)	Physiotherapy for one area or many areas of the body – UV radiation
10)	Physiotherapy for one area or many areas of the body – ultrasound
11)	Physiotherapy for one area or many areas of the body – iontophoresis
12)	Galvanic currents
13)	Electrical stimulation
14)	Short high intensity impulse therapy
15)	Diadynamic therapy
16)	Interference current therapy
17)	Kotz's currents
18)	Tens currents
19)	Trabert currents
20)	Pulsed magnetic field

MEDICAL PROCEDURES	
21)	Laser therapy (scanner, point)
22)	Physiotherapy for one area or many areas – hot and cold compresses
23)	Cryotherapy – local
24)	Cryotherapy – cryochamber
6. COMPUTED TOMOGRAPHY	
1)	Computed tomography of the head or brain, without contrast
2)	Computed tomography of the eye socket, sella, or posterior cavity, or external ear, inner ear, middle ear, without contrast
3)	Computed tomography of the jaw and face, without contrast
4)	Computed tomography of the neck soft tissues, without contrast
5)	Computed tomography of the chest, without contrast
6)	Computed tomography of the cervical spine, without contrast
7)	Computed tomography of the thoracic spine, without contrast
8)	Computed tomography of the lumbar spine, without contrast
9)	Computed tomography of the pelvis, without contrast
10)	Computed tomography of the upper limb, without contrast
11)	Computed tomography of the lower limb, without contrast
12)	Computed tomography of the abdomen, without contrast
13)	Computed tomography of the head or brain, with contrast
14)	Computed tomography of the eye socket, sella, or posterior cavity, or external ear, inner ear, middle ear, with contrast
15)	Computed tomography of the jaw and face, with contrast
16)	Computed tomography of the neck soft tissues, with contrast
17)	Computed tomography of the chest, with contrast
18)	Computed tomography of the cervical spine with contrast
19)	Computed tomography of the thoracic spine with contrast
20)	Computed tomography of the lumbar spine with contrast
21)	Computed tomography of the pelvis with contrast
22)	Computed tomography of the upper limb, with contrast
23)	Computed tomography of the lower limb, with contrast
24)	Computed tomography of the abdomen with contrast
7. MAGNETIC RESONANCE IMAGING	
1)	Magnetic resonance imaging of the eye socket, face, neck, without contrast
2)	Magnetic resonance imaging of the brain (including brain stem), without contrast
3)	Medical resonance imaging of the chest (e.g. to evaluate possible lymphadenopathy in the lung hila or within the mediastinum), without contrast
4)	Magnetic resonance imaging of the vertebral canal, cervical spine, without contrast
5)	Magnetic resonance imaging of the vertebral canal, thoracic spine, without contrast
6)	Magnetic resonance imaging of the vertebral canal, lumbar spine, without contrast
7)	Magnetic resonance imaging of the pelvis, without contrast

MEDICAL PROCEDURES

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| 8) | Magnetic resonance imaging of the upper limb, not targeting the joints, without contrast |
| 9) | Magnetic resonance imaging of any joint of the upper limb, without contrast |
| 10) | Magnetic resonance imaging of the lower limb, not targeting the joints, without contrast |
| 11) | Magnetic resonance imaging of any joint of the lower limb, without contrast |
| 12) | Magnetic resonance imaging of the abdominal cavity, without contrast |
| 13) | Magnetic resonance imaging of the eye socket, face, neck, with contrast |
| 14) | Magnetic resonance imaging of the brain (including brain stem), with contrast |
| 15) | Medical resonance imaging of the chest (e.g. to evaluate possible lymphadenopathy in the lung hila or within the mediastinum), with contrast |
| 16) | Magnetic resonance imaging of the vertebral canal, cervical spine, with contrast |

MEDICAL PROCEDURES

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| 17) | Magnetic resonance imaging of the vertebral canal, thoracic spine, with contrast |
| 18) | Magnetic resonance imaging of the vertebral canal, lumbar spine, with contrast |
| 19) | Magnetic resonance imaging of the pelvis, with contrast |
| 20) | Magnetic resonance imaging of the upper limb, not targeting the joints, with contrast |
| 21) | Magnetic resonance imaging of any joint of the upper limb, with contrast |
| 22) | Magnetic resonance imaging of the lower limb, not targeting the joints, with contrast |
| 23) | Magnetic resonance imaging of any joint of the lower limb, with contrast |
| 24) | Magnetic resonance imaging of the abdominal cavity, with contrast |

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Please call your broker