

# PZU Wojażer Insurance

## Insurance Product Information Document

Powszechny Zakład Ubezpieczeń Spółka Akcyjna Insurance Company registered in Poland

Product: PZU Wojażer Policy



Complete pre-contractual and contractual information on the product is provided in a relevant insurance document and in the General Terms and Conditions of Insurance – PZU Wojażer determined by Resolution No. UZ/269/2017 of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Akcyjna of 19 September 2017 as amended by Resolution No. UZ/215/2018 of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Akcyjna of 6 July 2018.

## What is this type of insurance?

The PZU Wojażer Insurance belongs to the Branch II, group 18 of the Annex to the Act on Insurance and Reinsurance Activity.



### What is insured?

- ✓ **Medical expenses** – resulting from a sudden illness or an accident occurring during the Insured's trip. Medical expenses include:
  - hospitalization and outpatient treatment,
  - medical transport,
  - use of a hyperbaric oxygen therapy chamber,
  - refund of costs of purchase of medications and dressing materials prescribed by a physician,
  - refund of costs of repair of prostheses and corrective glasses,
  - dental treatment,
  - treatment related to pregnancy and labour until the end of week 32 of pregnancy.

These costs can be extended to organisation of continuation of medical treatment in Poland after the Insured's return from the trip.

- ✓ **Assistance Insurance Basic Package** – organisation and coverage of assistance services related to insured events occurring in the period of insurance during the Insured's trip (such as i.a. transport of the Insured to the country of permanent residence, covering costs of search and rescue operations, assistance of an interpreter in relation to medical aid organised abroad). Depending on a trip type, other packages may be added to the basic assistance services, such as Extended, Family, Child/Dependent Person, Business, Sport, Cyclist.
- ✓ **Accident Insurance (NNW)** covering consequences of an accident, that is permanent health impairment or death of the Insured.
- ✓ **Third party liability of the Insured** if during the trip, in connection with performance of private life activities or property held for the purposes of performance of private life activities, as a result of a prohibited act the Insured is obliged to indemnify bodily injuries or property damage to a third party, also arising from gross negligence.
- ✓ The Insured's **travel luggage** during their trip against loss, damage or destruction.
- ✓ **Sums insured/sums guaranteed:**
  - are settled by the Policyholder for each Insured,
  - are stipulated in the insurance contract,
  - constitute the upper limit of our liability,
  - we organise assistance services as separate from the sum selected for medical expenses but up to the limits set out in the GTCI for particular services or without limit if there is no relevant reference in the GTCI.



### What is not insured?

- The insurance does not cover, i.a.:
- ✗ trips to undergo any planned treatment,
  - ✗ trips other than a package holiday in Poland,
  - ✗ trips to the country of permanent residence (except for persons with permanent residence in Poland who go on a package holiday in Poland).

If due to medical reasons there are any contraindications to travel, the contract will cover only medical expenses and assistance services related to insured events not connected with the existing contraindications.



### Are there any restrictions on cover?

- We exclude from insurance cover i.a. the following: treatment other than related to a sudden illness or an accident,
- ! treatment of mental disorders, conduct disorders, including neuroses,
  - ! participation in crimes or fights, except when acting in self-defence,
  - ! treatment of chronic diseases, alcohol-related diseases,
  - ! accidents or health disorders caused by the Insured deliberately, including consequences of a suicide or suicide attempt, self-harm by the Insured,
  - ! accidents occurring when the Insured is in a state of intoxication or under the influence of intoxicants, psychotropic substances, substitute drugs or new psychoactive substances within the meaning of regulations on counteracting drug addiction, unless it has had no impact on the occurrence of the insured event,
  - ! intentional damage.

Our cover does not include occurrences arising in connection with:

- ! practising professional sports or high-risk sports,
- ! skiing/snowboarding,
- ! trips in order to perform physical work, aggravation or complication of chronic diseases,
- ! acts of terrorism, warfare, martial law or a state of emergency if at the date of insurance contract conclusion the Ministry of Foreign Affairs has already informed about a relevant threat on its website with a message: "do not travel" or "leave immediately", unless the risks listed above have been included in the cover subject to payment of an additional insurance premium.

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



### Where am I covered?

Cover applies:

- ✓ in Poland and in connection with a trip in Poland (package holiday),
- ✓ outside Poland and in Poland in connection with a trip outside Poland (starting from leaving home in order to directly start a journey to Europe or anywhere in the world).



### What are my obligations?

The Insured is obliged to, i.a.:

- contact the Emergency Center before taking any action on their own,
- give all details necessary to organise the aid needed,
- enable Emergency Center physicians to access necessary medical information,
- follow Emergency Center recommendations, providing information and necessary powers of attorney.

If the Insured or a person acting on their behalf was unable to contact the Emergency Center by phone for reasons beyond their control, including as a result of a random event or force majeure, they must do it within 7 days from the day on which contacting the Emergency Center has become possible and give a reason for their inability to contact the Emergency Center earlier.



### When and how do I pay?

The premium is paid by the Policyholder. It can be done as a one-off payment or in instalments. Payment terms are detailed in the insurance document.



### When does the cover start and end?

Coverage commences on the day following the insurance contract conclusion, however no earlier than on the day following the payment of insurance premium or the first premium instalment, unless agreed otherwise, and no earlier than:

- from the start of the trip in the territory of the Republic of Poland as regards Insureds starting their trip in Poland, or
- at the moment of crossing borders of Poland as regards Insureds entering Poland.

If the insurance coverage commencement date stipulated in the insurance contract falls before the due date of the insurance premium or the first premium instalment, the liability of PZU SA starts on the date stipulated in the insurance contract as the insurance coverage commencement date.

If the insurance coverage commencement date stipulated in the insurance contract falls after the due date of the insurance premium or the first premium instalment and the insurance premium or the first premium instalment has not been paid by the day preceding the first day of the insurance period, the insurance contract will be terminated on that day.

The insurance provides cover during a trip – the Insured's return from the trip results in the end of coverage, except for the possibility to use covered benefits to which the Insured is entitled after their return from the trip.

Coverage may also expire before the end of the insurance period, i.a. in the following cases:

- on the date when we have received notice of termination of the contract with immediate effect, if we are liable before the payment of the premium or the first premium instalment and the premium or the first instalment has not been paid on time,
- with the expiry of the term set out in a call for payment of the premium,
- as of the date on which the Insured loses the status of a member of the group defined in the insurance contract,
- at the moment of the Insured's death.



### How do I cancel the contract?

The Policyholder can terminate the contract i.a. by way of withdrawing from it, in the case of a contract concluded for more than 6 months:

- within 30 days from its conclusion – if the Policyholder is a consumer,
- within 7 days from its conclusion – if the Policyholder is an entrepreneur.