

CLAUSE NO. 5 TO GENERAL CONDITIONS FOR THE VOYAGER INSURANCE – PZU TRAVEL ASSISTANCE ASSISTANCE INSURANCE SPORTS PACKAGE



Appendix no. 5 to the General Terms and Conditions of the Voyager Insurance – PZU Travel Assistance, established by the Resolution of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Akcyjna no. UZ/102/2013 of 29 March 2013

§ 1

1. Without prejudice to the remaining provisions of the General Terms and Conditions, and subject to the payment of an additional premium by the Policyholder, the Voyager Insurance – PZU Travel Assistance is hereby extended to include the Sports Package of assistance services, subject to provisions of section 2.
2. This Clause can apply solely to the Voyager Insurance – PZU Travel Assistance whose scope has been extended to include risks resulting from:
 - a) recreational practicing of skiing or snowboarding on marked slopes, or
 - b) competitive practicing of sports, or
 - c) practicing of high-risk sports.

§ 2

1. The assistance service referred to in § 3 section 1 is performed within the limits of the sum insured set for treatment costs insurance under the insurance contract.
2. The assistance services referred to in § 3 sections 2–4 are performed up to the limits for benefits set for the individual assistance services. The liability limits are set per one insurance accident, understood as an event occurring during the insurance period and being the basis for providing the given assistance service. If no limit has been set, PZU SA shall be liable up to the amount of the average price of performing the given assistance service. Limits for the individual assistance services, referred to in § 3 items 2–4, are determined separately from the sum insured set for treatment costs insurance.

§ 3

Pursuant to this Clause, organizes and covers the costs of the following assistance services:

1) **Organization and covering the costs of functional, motor and efficiency tests**

If as the result of an accident that arose during the practicing of sports and was covered by PZU SA the Insured who is involved in competitive practicing of sports is obliged to undergo functional, motor and efficiency tests, PZU SA, within the limits of the sum insured set for treatment costs insurance, organizes and covers costs of these tests at the location of the insurance accident and if it is not possible to perform these tests at that location, in another location in the country in which the accident occurred, or in Poland.

2) **Search and rescue due to weather conditions**

If as the result of a sudden and unexpected worsening of the weather conditions or sudden failure of equipment in the course of practicing sports referred to in § 1 section 2 the Insured is unable to safely return to base or has found himself in conditions not allowing him/her to inde-

pendently reach the originally planned route or destination, PZU SA shall cover the costs of search for the Insured and emergency medical care provided to the Insured by specialist emergency teams. The costs are covered up to PLN 50,000.00.

3) **Repair of destroyed sports equipment or rental of equipment**

In the case of loss or destruction of the sports equipment which constituted part of the Insured's travel luggage, as the result of an accident occurring during the insurance period and defined as:

- a) collision of the Insured with other persons, vehicles, animals or objects, or fall of the Insured during the practicing of sport, resulting in a trauma confirmed by medical documentation,
 - b) theft with burglary or robbery, confirmed with a Police report,
 - c) a fortuitous event confirmed by the rescue services,
- PZU SA shall refund the costs of repair of said equipment incurred by the Insured during the period of insurance, or the costs of renting substitute equipment, up to the amount of PLN 500.00. These costs are refunded on the basis of a bill issued in the Insured's name and the proof of payment, as well as photographic documentation confirming the fact of destruction of the sports equipment as the result of the accident, and the documentation referred to in sub-items a–c.
- #### 4) **Costs of unused ski-pass**

If the Insured as the result of an accident or sudden illness covered by PZU SA, confirmed by the relevant medical documentation, is not able to use the ski-pass entitling him/her to use ski lifts and to participate in skiing or snowboarding classes, PZU SA refunds the cost of the unused ski-pass, but not more than up to PLN 500.00. This refund is done in proportion to the unused part of the ski-pass and takes place only if it is not possible to return the ski-pass to its seller.

5) **Information services on tourism, sports and leisure**

The PZU Emergency Center shall provide telephone information for the Insured, regarding:

- a) provisions applied to the practice of the following sports: recreational skiing or snowboarding, sailing, aviation sports, motor sports, water skiing, mountain climbing,
- b) climatic and natural conditions in the country to which the Insured travels,
- c) permits required for stay in the country to which the Insured travels,
- d) required preventive vaccinations,
- e) tourist attractions that are worth seeing during the stay in the given country,
- f) prices of tickets to museum, theaters,
- g) prices of local public transport tickets.