

GENERAL TERMS AND CONDITIONS OF PZU Wojazer INSURANCE

established by Resolution No. UZ/265/2025 of the Management Board of PZU SA dated 28 October 2025



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Information referred to in Article 17.1 of the Act on insurance and reinsurance activity:

Type of information	Number of the editorial unit of the model contract
Grounds for payment of compensation and other benefits	<p>GT&Cs – common provisions: § 1(8), § 2, § 3, § 4, § 10, § 11, § 13, § 21, § 22, § 23(1) and (3), § 24(3)</p> <p>Appendices to the GT&Cs:</p> <p>Clause No. 1 – Assistance insurance – Extended Package: § 2 and § 3</p> <p>Clause No. 2 – Assistance insurance – Family Package: § 2 and § 3</p> <p>Clause No. 3 – Assistance insurance – Child/Dependent Package: § 2 and § 3</p> <p>Clause No. 4 – Assistance insurance – Business Package: § 2 and § 3</p> <p>Clause No. 5 – Assistance insurance – Sports Package: § 2 and § 3</p> <p>Clause No. 6 – Assistance insurance – Cyclist Package: § 2, § 3, § 5</p> <p>Clause No. 7 – Accident insurance (consequences of personal accidents): § 2, § 3, § 5, § 6, § 7, § 8, § 9</p> <p>Clause No. 8 – Private individuals’ personal liability insurance: § 2, § 3, § 5, § 6(1)–(3), (5) and (7), § 7</p> <p>Clause No. 9 – Travel luggage insurance: § 2, § 3, § 4, § 6, § 7(1), (3)–(6), § 8</p> <p>Clause No. 10 – Resident insurance: § 2, § 3, § 4, § 5</p>

Type of information	Number of the editorial unit of the model contract
	<p>Clause No. 11 – Post-travel treatment continuation insurance: § 1(2), § 2, § 3, § 4, appendix to the clause</p> <p>Clause No. 12 – Holiday cancellation and curtailment insurance: § 2, § 3, § 5, § 6(1) and (2), § 7, § 8</p>
Limitations of and exclusions from the insurance company's liability entitling it to refuse payment of compensation and other benefits or reduce them	<p>GT&Cs – common provisions: § 1(4) and (8), § 2, § 10, § 11, § 13(1), § 14(1), § 19(2), § 21, § 22, § 23(2) and (3), § 24(4) and (5)</p> <p>GT&Cs – Medical expenses insurance and assistance insurance – Basic Package: § 25, § 26, § 27, § 28, § 29, § 30, § 31(3), (4) and (6)</p> <p>Appendices to the GT&Cs:</p> <p>Clause No. 1 – Assistance insurance – Extended Package: § 2 and § 3</p> <p>Clause No. 2 – Assistance insurance – Family Package: § 2 and § 3</p> <p>Clause No. 3 – Assistance insurance – Child/Dependent Package: § 2 and § 3</p> <p>Clause No. 4 – Assistance Insurance – Business Package: § 2 and § 3</p> <p>Clause No. 5 – Assistance insurance – Sports Package: § 2 and § 3</p> <p>Clause No. 6 – Assistance insurance – Cyclist Package: § 2, § 3, § 4</p> <p>Clause No. 7 – Accident insurance (consequences of personal accidents): § 2, § 3(2) and (3), § 4, § 5, § 6(2), § 8, § 9(4)–(6)</p>

Type of information	Number of the editorial unit of the model contract
	Clause No. 8 – Private individuals’ personal liability insurance: § 2, § 3(3)–(5), § 4, § 5(2)–(4), § 6(4), (6)
	Clause No. 9 – Travel luggage insurance: § 2, § 3(2)–(4), § 4, § 5, § 6(2)–(4), § 7(2), § 8(2)–(7)
	Clause No. 10 – Resident Insurance: § 2, § 4, § 5
	Clause No. 11 – Post-travel medical treatment continuation insurance: § 2, § 3, § 4, and the appendix to the clause
	Clause No. 12 – Holiday cancellation and curtailment insurance: § 2, § 3, § 4, § 5(2), § 6(3), § 7, § 8(2)–(4)

§ 1

1. The General Terms and Conditions of Insurance of PZU Wojażer, hereinafter referred to as the "GT&Cs", shall apply to insurance contracts concluded by Powszechny Zakład Ubezpieczeń Spółka Akcyjna, hereinafter referred to as "PZU SA", with natural persons, legal persons and organisational units that are not legal persons.
2. On the basis of the GT&Cs and within the coverage specified in the insurance contract, PZU SA provides insurance cover if an insured event occurs during the insured's trip and within the insurance term specified in the GT&Cs:
 - 1) on the territory of the Republic of Poland in connection with travel on the territory of the Republic of Poland for:
 - a) Polish citizens for whom the Republic of Poland is their country of permanent residence – exclusively during travel for the purpose of participating in arranged leisure activities;
 - b) foreigners for whom the Republic of Poland is their country of permanent residence – only during travel for the purpose of participating in arranged leisure activities;
 - c) Polish citizens whose country of permanent residence is a European Union country other than the Republic of Poland, or Iceland, Liechtenstein, or Norway – during their travel for any purpose within the territory of the Republic of Poland, subject to § 7(2);
 - d) foreigners whose country of permanent residence is a European Union country other than the Republic of Poland, or Iceland, Liechtenstein, or Norway – during their travel for any purpose within the territory of the Republic of Poland, subject to § 7(2); or
 - 2) outside the territory of the Republic of Poland and within the territory of the Republic of Poland in connection with travel outside the territory of the Republic of Poland for:
 - a) Polish citizens whose country of permanent residence is the Republic of Poland – during their travel for any purpose outside the territory of the Republic of Poland;
 - b) foreigners for whom the Republic of Poland is their country of permanent residence – during their travels for any purpose outside the borders of the Republic of Poland.
3. The insurance contract may not be concluded if:
 - 1) the destination country is the country of permanent residence of the insured, subject to paragraph 2(1)(a) and (b);
 - 2) the destination country is the country which, as a result of the trip, is to become the insured's country of permanent residence;
 - 3) the destination country is the country of residence of the insured, unless the insurance coverage has been extended on the basis of Clause No. 10 – Resident Insurance;
 - 4) the purpose of the insured's journey is planned treatment or diagnosis.
4. If there were health-related contraindications to the insured travelling, the insurance contract covers only the costs of treatment and assistance services in respect of insured events that were not related to the existing contraindications.
5. The GT&Cs shall also apply to insurance contracts concluded using means of distance communication in accordance with the applicable legal provisions.
6. In agreement with the policyholder, additional provisions or provisions deviating from those set out in the GT&Cs may be included in the insurance contract. If additional provisions or deviating provisions are included in the insurance contract, the GT&Cs shall apply to the extent not covered by those provisions.
7. PZU SA shall be obliged to present the policyholder with the difference between the content of the insurance contract and the GT&Cs in writing before concluding the insurance contract. If this obligation is not fulfilled, PZU SA may not invoke a difference that is unfavourable to the policyholder or the insured. This provision shall not apply to insurance contracts concluded through negotiation.
8. In matters not regulated in the GT&Cs or the insurance contract, the relevant provisions of the Third-party Code and other applicable provisions of Polish law shall apply to the insurance contract.

§ 2

The terms used in the GT&Cs and Clauses included in the insurance contract shall be construed as follows:

- 1) **acts of terrorism** – individual or group actions directed against the population or property, with the aim of causing chaos, intimidating the population, disrupting public life, public transport, service, or manufacturing establishments – in order to achieve economic, political or social effects;
- 2) **travel luggage** – items belonging to the insured, entrusted to them by their employer or borrowed by the insured from a sports organisation, social organisation, club or other entity (the fact of such borrowing must be documented), taken by the insured on a trip from home and carried or transported during the insured's journey; travel luggage also includes items purchased by the insured during the journey and carried or transported during the onward journey or on the way back home; in the case of suitcases, bags, briefcases, backpacks and similar items, travel luggage includes these items together with their contents;
- 3) **fight** – a clash between three or more persons striking each other, each of whom acts in a dual capacity – as both the victim and the aggressor;
- 4) **Assistance Centre** – an emergency centre operating on behalf of PZU SA, providing assistance services specified in the GT&Cs; the centre is open 24 hours a day, 7 days a week, and the insured or a person acting on their behalf is required to report an insured event to the centre in order to obtain the assistance specified in the insurance contract; the telephone number of the Assistance Centre is provided in the insurance document; in the case of insurance contracts concluded using means of distance communication, the telephone number of the Assistance Centre is also provided electronically; The Assistance Centre does not operate as an emergency service; any medical condition requiring emergency medical assistance should be reported directly to the local emergency telephone number;
- 5) **one-day surgery** – a surgical procedure performed by a qualified team of physicians and nurses in a medical facility authorised to perform such procedures, as part of one-day treatment, without hospitalisation of the insured;
- 6) **chronic disease** – an illness diagnosed before the conclusion of the insurance contract, with a long-term course, usually lasting months or years, with permanent or recurring symptoms or abnormal test results, which the insured had on the date of conclusion of the insurance contract and was aware of, regardless of whether the chronic disease required medical intervention or not;
- 7) **foreigner** – a person who does not have Polish citizenship; a foreigner who is a citizen of two or more countries is treated as a citizen of the country whose travel document was the basis for entry into the territory of the Republic of Poland;
- 8) **torrential rain** – rain with a yield coefficient of at least 4 as determined by the Institute of Meteorology and Water Management, hereinafter referred to as the "IMI GW" (and outside the territory of the Republic of Poland by the competent institutions); if it is not possible to obtain relevant information from the IMiGW, torrential rain shall be determined on the basis of the actual situation and the extent of damage at the place where it occurred or in the immediate vicinity;
- 9) **insurance document** – policy, card, certificate, or other confirmation of the conclusion of an insurance contract; one insurance document may confirm the conclusion of more than one individual insurance contract;
- 10) **home** – place of permanent residence in the locality where a natural person stays with the intention of permanent residence, which is the centre of that person's daily life and where their life plans are concentrated;
- 11) **warfare** – actions of armed forces aimed at defeating the enemy's armed forces on land, in the air or at sea;
- 12) **explosion** – a violent change in the state of equilibrium of a system with the simultaneous release of gases, dust, or vapour, caused by their tendency to spread;

with regard to pressure vessels and other similar containers, damage shall be considered to have been caused by an explosion if the walls of such vessels and containers have been torn to such an extent that the escape of gases, dust, vapour or liquid has resulted in a sudden equalisation of pressure; damage caused by implosion, consisting of damage to a tank or vacuum apparatus by external pressure, shall also be considered to have been caused by an explosion;

- 13) **hail** – atmospheric precipitation consisting of ice pellets;
- 14) **hospitalisation** – the insured's stay in hospital following an insured event, lasting continuously for more than 24 hours and related to the treatment of conditions arising as a result of the insured event, which cannot be treated on an outpatient basis;
- 15) **hurricane** – wind with a speed of not less than 17.5 m/s as determined by the Institute of Meteorology and Water Management (IMGW) (and outside the Republic of Poland by the competent institutions), the effects of which cause massive damage; if it is not possible to obtain an opinion from the IMGW, the occurrence of a hurricane shall be determined on the basis of the actual state of affairs and the extent of damage at the place where it occurred or in the immediate vicinity;
- 16) **integration event** – a training and leisure trip arranged for a group of employees or contractors or customers;
- 17) **isolation** – compulsory, temporary isolation of a person infected with SARS-CoV-2 or variants of this virus, confirmed by a decision of local administrative, medical or sanitary authorities, issued in the name of the insured and specifying the date of imposition and removal of isolation and its reason;
- 18) **consumer** – a natural person performing a legal transaction not directly related to their business or professional activity;
- 19) **hotel costs** – the costs of accommodation in a hotel, hospital hotel, hostel, motel, private accommodation, or other place of accommodation;
- 20) **medical expenses** – the costs of medical assistance provided to the insured to the extent necessary to restore their health to a condition enabling them to return or be transported home or to a medical facility in their country of permanent residence;
- 21) **medical expenses related to the exacerbation or complications of a chronic disease or illness that caused hospitalisation within 12 months prior to the conclusion of the insurance contract** – costs of first aid provided to the insured in order to save their health or life, which are necessary to stabilise the insured's health or restore their health prior to the sudden exacerbation or complications of a chronic disease or illness that was the cause of hospitalisation within 12 months prior to the conclusion of the insurance contract; do not include the costs of basic treatment of a chronic disease or treatment recommended after hospitalisation, and the costs of treatment of the effects, exacerbations or complications of injuries that occurred before the conclusion of the insurance contract;
- 22) **the costs of treatment of complications resulting from a procedure performed as part of one-day surgery within 30 days prior to the conclusion of the insurance contract** – costs of first aid provided to the insured in order to save their health or life, which are necessary to stabilise the insured's health or restore their health before the onset of complications of a procedure performed as part of one-day surgery; shall not cover the costs of basic treatment of the disease that was the reason for the one-day surgery or treatment recommended after that procedure;
- 23) **burglary** – the taking of another person's property for the purpose of misappropriation, which the perpetrator committed or attempted to commit after removing, by force or tools, existing security measures, fastenings, leaving traces on these security measures and fastenings as evidence of the use of force or tools, or opening the security measures with a key or other opening device, which the perpetrator obtained by burglary from another premises or as a result of robbery;
- 24) **country of permanent residence** – the country in which a person who is its citizen has their permanent residence (home) or the country in which a person who is not a citizen resides with the intention of permanent residence;

- 25) **country of residence** – a country other than the country of permanent residence, which is the place of permanent or temporary residence for a period longer than 3 months, provided that the stay is uninterrupted (i.e. no break is longer than 2 weeks) and in which the person's professional or personal life is concentrated; the country of residence is not considered to be the country in which the person is staying for the purpose of education or performing work to which they have been delegated; the purpose of the trip for the purpose of education or work delegation should be confirmed by an appropriate document (tuition fee, student record book, certificate from the employer confirming the delegation);
- 26) **quarantine** – compulsory, temporary isolation of a person who has been exposed to SARS-CoV-2 or variants of this virus, confirmed by a decision of the local administrative, medical or sanitary authorities, issued in the name of the insured and specifying the date of imposition and lifting of the quarantine and its reason; quarantine imposed after crossing the border of the country of travel is not considered quarantine if the insured knew or could have known about the obligation to quarantine before the start of the trip;
- 27) **avalanche** – a sudden sliding or rolling of masses of snow, ice, earth, mud, rocks or stones from mountain slopes or undulating terrain;
- 28) **outpatient treatment** – treatment other than hospitalisation;
- 29) **sudden illness** – a sudden medical condition threatening life or health, requiring medical assistance, including a sudden illness with COVID-19 caused by infection with the SARS-CoV-2 virus or variants of this virus;
- 30) **accident** – a sudden event caused by an external factor, as a result of which the insured, regardless of their will, suffered bodily injury, health impairment or died;
- 31) **NBP** – National Bank of Poland;
- 32) **fire** – the action of fire that has spread beyond the hearth or originated without a hearth and spread on its own;
- 33) **insurance term** – the duration of PZU SA's liability as specified in the insurance contract;
- 34) **emergency and urgent surgery** – surgery performed in circumstances where, due to the type or severity of the pathology requiring surgical treatment, there is an urgent need to perform the surgery, and any unjustified postponement of the surgery would pose a direct and foreseeable threat, serious deterioration of health, serious damage to health or death;
- 35) **leaving home** – if the insured's place of permanent residence is:
 - a) a single-family building – leaving the property on which the building is located,
 - b) a multi-family building – leaving the building through the entrance door to that building;
- 36) **holiday organiser** – a natural person conducting business activity, a legal person or an organisational unit that is not a legal person, which is a holiday organiser, in particular a travel agency, workplace, or school;
- 37) **related person** – spouse, cohabiting partner, ascendant, descendant, brother, sister, nephew, niece, brother-in-law, sister-in-law, stepfather, stepmother, stepson, father-in-law, mother-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, adopted child, adoptive parent, person under guardianship or taken in for upbringing as part of a foster family within the meaning of family law;
- 38) **person-day** – the product of the number of persons insured planned by the policyholder for a given insurance term and the planned number of days of insurance cover;
- 39) **a country located in a region of the world threatened by acts of terrorism, military operations, martial law or a state of emergency** – a country to which, on the date of conclusion of the insurance contract, the Ministry of Foreign Affairs of the Republic of Poland advises against non-essential travel or advises against all travel on its official website due to the threat of acts of terrorism, acts of war, martial law or a state of emergency;
- 40) **scheduled treatment** – undergoing examinations, medical procedures, treatment, or rehabilitation on a specified date, as

recommended by a physician, regardless of whether hospitalisation is required or not;

- 41) **travel** – travel comprising the following consecutive periods:
- a) the period from the final departure from home, which is understood as leaving home and immediately travelling to the place of stay away from home specified in point (b) (this period does not include any returns home after the first departure from home and the final start of the journey);
 - b) the period of stay away from home, in particular for tourism, leisure, recreation, training, study, professional or sporting purposes;
 - c) the period of return directly from the place of stay outside the home, specified in point b, to the home;
- 42) **open policy** – a form of insurance contract in which the insurance premium shall be determined on the basis of the number of person-days declared by the policyholder, and the insurance premium – unless otherwise agreed – paid by the policyholder upon conclusion of the contract is an advance premium;
- 43) **return home** – in the event that the insured's place of permanent residence is:
- a) a single-family building – crossing the boundary of the property on which the building is located;
 - b) a multi-family building – entering the building through the entrance door to that building;
- 44) **physical work** – the insured performing the following activities during the trip:
- a) construction, renovation and carpentry work, work in transport (including drivers), mining, metallurgy, the energy industry with high-voltage equipment, the oil industry, property protection, with explosives, in mountain rescue services, agriculture, catering;
 - b) professional internships in workshops, factories, catering, on construction sites;
 - c) nursing and care work;
 - d) work at heights;
 - e) work with the following dangerous tools: power saws, pneumatic hammers, chainsaws and power grinders, machine tools, planers, axes, pickaxes, chainsaws, hammer drills, cranes or work machines, road machines;
 - f) work involving paints, varnishes, liquid fuels, or solvents, technical or exhaust gases, hot technical oils or technical fluids;
 - g) work on vessels or aircraft, including during vocational training or internships;
 - h) stuntman, acrobat, fitness instructor;
- the said work performed by the insured on their own behalf is not considered physical work;
- 45) **flooding** – flooding of areas as a result of rising water levels in flowing or standing watercourses or flooding of areas as a result of torrential rain or water running down slopes or hillsides in mountainous or undulating areas;
- 46) **orthopaedic items and aids** – medical devices necessary from a medical point of view, replacing lost organs (organs) or supporting lost or impaired organ function, included in the list of items and aids contained in the Regulation of the Minister of Health on the list of medical devices issued on request;
- 47) **robbery** – seizure of property committed:
- a) with the use of physical violence or the threat of its immediate use or by rendering a person unconscious or defenceless – in order to overcome their resistance to surrendering the property; or
 - b) by the perpetrator who, using physical violence or the threat of its immediate use, rendered a person possessing keys to a room unconscious and forced them to open it; or
 - c) by misappropriation or extortion of property committed by deception against minors, infirm elderly persons or persons who are not fully capable;
- 48) **Terms of Use** – applicable terms and conditions for the provision of electronic services;
- 49) **recreational sports** – a form of physical activity aimed at relaxation or psychophysical regeneration, performed during

free time from professional or school duties; recreational sports also include the provision of ski instructor services; recreational sports do not include high-risk sports, unless the liability of PZU SA has been extended in this respect;

- 50) **RP** – the Republic of Poland;
- 51) **advance premium** – an insurance premium calculated on the basis of the number of person-days declared by the policyholder for a given insurance term, constituting an advance payment towards the premium due;
- 52) **high-risk sports:**
- a) motor sports, quad biking, motorboat sports, including water skiing;
 - b) gliding, ballooning, parachuting, BASE jumping, hang gliding, paragliding, motor gliding, wingsuiting (flying and gliding in a special suit), piloting motorised aircraft;
 - c) mountain climbing, rock climbing and bouldering, caving using safety or belay equipment or requiring the use of such equipment;
 - d) rafting (river rafting) and all its variants;
 - e) canyoning (navigating a riverbed using the following techniques: climbing, swimming, diving);
 - f) diving using specialised equipment (scuba diving), free diving, wreck and cave diving;
 - g) sea and ocean sailing, inland sailing, sea fishing;
 - h) surfing, windsurfing, kitesurfing, wakeboarding;
 - i) downhill skiing or snowboarding outside marked ski runs;
 - j) extreme skiing: ski mountaineering, extreme downhill skiing, freestyle;
 - k) riding snowmobiles and other vehicles or devices (airboarding – downhill skiing on an air cushion, snake gliss – downhill skiing on a caterpillar sledge, snowtrikke – downhill skiing on a snow scooter);
 - l) ice surfing (ice sailing);
 - m) rugby;
 - n) extreme snowboarding: freeride, high-altitude snowboarding, speed snowboarding, snowboard jumps and tricks, snow kiting (snowboard or skis and sail), snowcross, boardercross (downhill racing on an obstacle course), snowscooting (downhill racing on a machine that is a combination of a snowboard, BMX and scooter), ice speedway;
 - o) bungee jumping, dream jumping;
 - p) martial arts and defensive sports;
 - q) historical fencing (fighting), participation in historical battle reenactments;
 - r) horse riding, polo, rodeo;
 - s) marathons;
 - t) acrobatics and all its variations;
 - u) mountain biking, downhill (time cycling on steep, natural slopes);
 - v) parkour – overcoming obstacles in the simplest and fastest way possible;
 - w) participation in hunting animals with firearms or pneumatic weapons;
 - x) participation in survival expeditions or expeditions to places characterised by extreme climatic or natural conditions: deserts, mountains above 2,500 metres above sea level (including trekking expeditions, excluding recreational skiing or snowboarding on marked downhill runs), bush, poles and subpolar regions, jungle, active volcanoes, glacial or snowy areas, whereby in the case of expeditions to glacial or snowy areas, if these expeditions require the use of safety or protective equipment;
 - y) zorbing (rolling down a slope or floating down a river or stream in a plastic ball);
- 53) **intoxication** – a state of the body in which:
- a) the blood alcohol content exceeds 0.5 per mille or leads to a concentration exceeding this value; or
 - b) the alcohol content in 1 dm³ of exhaled air exceeds 0.25 mg or leads to a concentration exceeding this value;
- 54) **hospital** – a healthcare facility providing round-the-clock care for patients in the field of diagnostics and treatment, using

a qualified team of physicians and nurses; this term does not include nursing homes, hospices, care and treatment facilities, addiction treatment centres, sanatoriums and health resorts, or sanatorium hospitals;

- 55) **policyholder** – a natural person, legal person or organisational unit that is not a legal person, which has concluded an insurance contract with PZU SA;
- 56) **insured** – a natural person on whose behalf an insurance contract has been concluded; in third-party liability insurance, a natural person whose third-party liability is covered by insurance coverage;
- 57) **lightning strike** – a direct atmospheric discharge onto the insured object, leaving traces of the event;
- 58) **direct contract** – an insurance contract concluded using means of remote communication by electronic means in accordance with the applicable provisions of law, not being a contract concluded via the helpline;
- 59) **helpline contract** – an insurance contract concluded using means of distance communication via the PZU SA helpline, in accordance with the applicable provisions of law;
- 60) **individual insurance contract** – an insurance contract concluded on behalf of one natural person specified in the insurance document;
- 61) **family insurance contract** – an insurance contract concluded on behalf of at least two persons indicated in the insurance document, all of whom are related persons;
- 62) **group insurance contract** – an insurance contract, other than a family insurance contract, covering at least 5 persons or a contract concluded in the form of an open policy;
- 63) **aircraft crash** – a crash or forced landing of a motorised aircraft, non-motorised aircraft or other flying object, as well as the crash of their parts or transported cargo;
- 64) **beneficiary** – a person named by the insured as authorised to receive the benefit due in the event of the insured's death;
- 65) **landslide** – a landslide down a slope or hillside not caused by human activity;
- 66) **competitive sports** – practising sports disciplines involving regular participation in training within a club, union or sports association, as well as participation in sports competitions (competitions, matches, tournaments or other sporting events) or participation in sports training or fitness camps – for the purpose of learning and improving skills in a given sport and achieving better and better results in it; includes amateur and professional sports;
- 67) **water escaping from water and sewage systems** – water or steam escaping from water pipes, sewage pipes, central heating pipes or water or sewage backing up from sewage systems;
- 68) **insured event:**
 - a) in medical expenses insurance – a sudden illness or a personal accident;
 - b) in assistance insurance – an event constituting the basis for the organisation of assistance services;
 - c) in accident insurance – a personal accident, epileptic seizure or fainting for reasons other than chronic disease;
 - d) in personal liability insurance in private life – an action or omission of the insured resulting in a loss being caused;
 - e) in travel luggage insurance – loss, destruction or damage to travel luggage;
 - f) in post-travel treatment continuation insurance – the need to use health services in the event of a sudden illness or a personal accident covered by the insurance referred to in point (a);
 - g) in holiday cancellation and curtailment insurance – events covered by PZU SA constituting the basis for cancellation or curtailment of participation in an arranged holiday;
- 69) **exacerbation, complications of a chronic disease or illness causing hospitalisation within 12 months prior to the conclusion of the insurance contract or a one-day surgery procedure performed within 30 days prior to the conclusion of the insurance contract** – sudden exacerbation of symptoms from the same or another organ or system, directly related to this illness or treatment as part of one-day surgery, with an acute

(turbulent) course, requiring immediate medical assistance; shall not cover exacerbation or complications of injuries that occurred before the conclusion of the insurance contract;

- 70) **ground subsidence** – lowering of the ground due to the collapse of underground cavities in the soil;
- 71) **fortuitous event** – an event occurring, causing specific effects, accidental and independent of human will: torrential rain, explosion, hail, hurricane, avalanche, fire, flood, lightning strike, aircraft crash, landslide, water escaping from water and sewage systems, volcanic ash escaping, ground subsidence;
- 72) arranged leisure activities:
 - a) arranged by a holiday organiser: a trip, holiday, summer camp, youth camp, including language camps, excluding sports camps, green schools, other leisure events, integration events;
 - b) arranged by the insured and confirmed by a contract, reservation or proof of payment, leisure stay: in a guesthouse, holiday home, holiday apartment, accommodation, hotel, spa centre or other place.

BASIC AND EXTENDED INSURANCE COVERAGE

§ 3

1. Basic insurance coverage shall cover the medical expenses and assistance insurance "Basic Package" as specified in Chapter II.
2. At the request of the policyholder and upon payment of an additional insurance premium, basic insurance coverage may be extended to include additional assistance services or additional risks by including selected clauses from the following in the insurance contract:
 - 1) Clause No. 1 – Extended Package assistance insurance;
 - 2) Clause No. 2 – Family Package assistance insurance;
 - 3) Clause No. 3 – Child/Dependent Assistance Package;
 - 4) Clause No. 4 – Business Package assistance insurance;
 - 5) Clause No. 5 – Sports Package assistance insurance;
 - 6) Clause No. 6 – Cyclist Package assistance insurance;
 - 7) Clause No. 7 – Accident insurance (consequences of personal accidents);
 - 8) Clause No. 8 – Third-party liability insurance for natural persons in their private lives (third-party liability);
 - 9) Clause No. 9 – Travel Baggage Insurance;
 - 10) Clause No. 10 – Resident insurance;
 - 11) Clause No. 11 – Post-travel treatment continuation insurance.
3. The insurance coverage may be extended on the basis of the clauses referred to in paragraph 2 only if a basic insurance contract has been concluded, at any time during its term, and for a period ending with the end of the insurance term of the basic insurance contract.
4. Holiday cancellation and curtailment insurance (Clause No. 12) is the object of a separate insurance contract (holiday cancellation and curtailment insurance). The GT&Cs shall apply to this contract, with the exception of Chapter II.

§ 4

1. The liability of PZU SA may be extended:
 - 1) in medical expenses insurance, assistance insurance, accident insurance, third-party liability insurance, post-travel treatment continuation insurance – to include risks arising from:
 - a) recreational skiing or snowboarding on marked ski runs;
 - b) competitive sports;
 - c) high-risk sports;
 - 2) in medical expenses insurance, assistance insurance, accident insurance, post-travel treatment continuation insurance – to include risks resulting from physical work;
 - 3) in medical expenses insurance, assistance insurance, accident insurance, travel luggage insurance, post-travel treatment continuation insurance – to include risks arising from acts of terrorism, acts of war, martial law or a state of emergency occurring or likely to occur in countries located in regions of the world threatened by such actions;

- 4) in third-party liability insurance – for property damage to property used by the insured on the basis of a contract for hotel services, rental, lease, use, lending, leasing or a contract for the provision of tourist services;
 - 5) in travel luggage insurance – damage to sports equipment.
2. The extension of PZU SA's liability to include the risks listed in paragraph 1 shall apply to all insurance covered by the insurance contract at the request of the policyholder, which, in accordance with paragraph 1, may be extended to include these risks, and is made against payment of an additional insurance premium, with the exception of the extension to include these risks in post-travel treatment continuation insurance.

CONCLUSION OF THE INSURANCE CONTRACT

§ 5

1. The insurance contract may be concluded in the presence of both parties to the contract or using means of distance communication (direct contract or contract via helpline). The date and time of conclusion of the insurance contract shall be the date and time (Polish time) of conclusion of the insurance contract.
2. The insurance contract is concluded on the basis of the policyholder's application containing the information necessary to assess the risk and determine the insurance premium due.
3. The condition for concluding a direct contract shall be:
 - 1) prior familiarisation with the Terms of Use and the GT&Cs and their acceptance by the policyholder;
 - 2) prior confirmation by PZU SA of acceptance of the policyholder's application;
 - 3) payment of the insurance premium within the time limit specified in the insurance contract.
4. The direct contract is concluded upon payment of the insurance premium.
5. The conclusion of the contract via the helpline takes place upon confirmation by PZU SA of the acceptance of the policyholder's application and after the policyholder has read and accepted the GT&Cs.
6. The policyholder may conclude an insurance contract on behalf of another person (on behalf of the insured). In such a case, the policyholder shall be obliged to inform the insured about the rights and obligations arising from the insurance contract concluded on their behalf.
7. In an insurance contract concluded on behalf of another person:
 - 1) PZU SA shall additionally deliver to the policyholder the GT&Cs in a number of copies corresponding to the number of insureds in the said insurance contract;
 - 2) the policyholder shall be obliged to deliver the GT&Cs to the insured in writing or, with the insured's consent, on another durable medium; in the case of an insurance contract in which the insurance term cover begins later than on the date of conclusion of the insurance contract, the GT&Cs should be delivered to the insured before they are covered by insurance; the delivery of the GT&Cs on a durable medium requires the prior consent of the insured; at the request of PZU SA, the policyholder shall be obliged to provide proof of compliance with this obligation.
8. In the case of an insurance contract concluded on behalf of another person, the insured may request that PZU SA provide them with information about the provisions of the insurance contract and the GT&Cs to the extent that they concern the rights and obligations of the insured.
9. The policyholder shall be obliged to inform PZU SA of all circumstances known to them which PZU SA asks about in the offer form (application) or in other correspondence prior to the conclusion of the insurance contract. If the policyholder concludes the insurance contract through a representative, this obligation also applies to the representative and additionally covers circumstances known to them. If PZU SA concludes an insurance contract despite the lack of answers to specific questions, the omitted circumstances shall be considered irrelevant.
10. During the term of the insurance contract, the policyholder shall be obliged to report any changes in the circumstances referred to in

- paragraph 9. The policyholder shall be obliged to notify PZU SA of these changes immediately after becoming aware of them.
11. If an insurance contract is concluded on behalf of another person, the obligations specified in paragraphs 9 and 10 shall be incumbent on both the policyholder and the insured, unless the insured was not aware of the conclusion of the insurance contract on their behalf.
 12. PZU SA shall not be liable for the consequences of circumstances which, in violation of paragraphs 9-11, were not brought to its attention. If the violation of paragraphs 9-11 was intentional, in case of doubt, it shall be assumed that the insured event provided for in the insurance contract and its consequences are the result of the circumstances referred to in the preceding sentence.
 13. During the term of the insurance contract, the insured amount or the insurance coverage may be changed.
 14. The changes referred to in paragraph 13 necessitate a recalculation of the premium for the period during which the changed insurance conditions are to apply.
 15. In the event of changes referred to in paragraph 13, PZU SA shall be liable within the limits of the change made, starting from the day following the date of the change, and PZU SA's liability changed in this respect shall apply to insured events that occurred in the period from following the date of the change.

§ 6

1. PZU SA shall confirm the conclusion of the insurance contract with an insurance document.
2. If, in response to a submitted offer, PZU SA delivers to the policyholder an insurance document containing provisions that differ to the detriment of the policyholder or the insured from the content of the offer submitted by the policyholder, PZU SA shall be obliged to notify the policyholder of this in writing upon delivery of the document, setting a deadline of at least 7 days for the policyholder to raise an objection. If this obligation is not fulfilled, the changes made to the detriment of the policyholder or the insured shall not be effective, and the insurance contract shall be concluded in accordance with the terms and conditions of the offer.
3. In the absence of an objection, the insurance contract shall take effect in accordance with the content of the insurance document on the day following the expiry of the deadline for raising an objection.

§ 7

1. The insurance contract is concluded for a fixed term of 1 day to 1 year.
2. In the cases specified in § 1(2)(1)(c) and (d), the insurance contract may only be concluded for an insurance term not exceeding 4 months.

§ 8

1. The insurance contract may be concluded as an individual insurance contract, a family insurance contract or a group insurance contract.
2. A group insurance contract is concluded with the insureds named or without naming them.
3. When concluding an insurance contract with the insureds named, the policyholder shall be obliged to provide PZU SA with a list of the insureds by name. In this case, the insurance coverage shall cover only the persons indicated in the list. When concluding an insurance contract using means of distance communication, the policyholder shall be obliged to provide PZU SA with the list referred to above in a manner agreed by the parties.
4. A group insurance contract may, exceptionally, be concluded without naming the insureds if it is impossible at the time of concluding the insurance contract to identify the insureds by name and to cover all persons belonging to the group of persons specified in the insurance contract, provided that only the persons referred to in § 1(2) may be covered by insurance coverage and provided that the conditions referred to in § 1(2) are met.
5. In the group insurance contract referred to in paragraph 4, the policyholder shall be obliged to specify the number of insureds or, in the case of an open policy, the number of insureds and the number of person-days to be used during the insurance term, with

the proviso that only persons referred to in § 1(2) may be covered by insurance coverage, and provided that the conditions referred to in § 1(2) are met. The policyholder shall also be obliged to keep a personal record of the insureds and make it available for view at the request of PZU SA. The record shall include the first name, last name, PESEL number or date of birth and the period of travel. In the case of a group insurance contract, the policyholder shall be obliged to provide PZU SA with the first name, last name and telephone number of the person keeping the records.

§ 9

A holiday cancellation and curtailment insurance contract (Clause No. 12) may be concluded no later than within 3 working days from:

- 1) the date of conclusion of the contract for participation in an arranged holiday or
- 2) the date of payment of the costs or advance payment for this purpose or
- 3) the date of payment for tickets or advance payment for tickets – depending on which of these events occurred earlier.

BEGINNING AND END OF PZU SA'S LIABILITY

§ 10

1. Subject to paragraphs 2 and 3, PZU SA's liability shall commence on the day following the conclusion of the insurance contract, but not earlier than on the day following the payment of the insurance premium or its first instalment, unless otherwise agreed, and not earlier than:
 - 1) the moment of commencement of travel within the territory of the Republic of Poland (the insured's final departure from their home in the territory of the Republic of Poland in order to go directly on a trip), in the case of insureds commencing their trip in the Republic of Poland; or
 - 2) at the moment of crossing the border of the Republic of Poland upon entry, in the case of insureds entering the Republic of Poland.
2. If the insurance contract specifies a date on which the insurance term begins that falls before the date on which the insurance premium or its first instalment should be paid, PZU SA's liability shall commence on the date specified in the insurance contract as the beginning of the insurance term.
3. If the insurance contract specifies a date on which the insurance term begins that falls after the date on which the insurance premium or its first instalment should be paid, and the insurance premium or its first instalment has not been paid by the day preceding the first day of the insurance term, the insurance contract shall be terminated on that date.
4. In the holiday cancellation and curtailment insurance contract (Clause No. 12), PZU SA's liability shall commence on the day following the conclusion of the insurance contract.

§ 11

1. The insurance cover shall expire:
 - 1) upon expiry of the insurance term specified in the insurance document, but no later than:
 - a) in the case of insureds starting their journey from their home in the territory of the Republic of Poland – upon their return from the journey to their home or to a medical facility in the territory of the Republic of Poland located in or near their place of residence, subject to paragraph 2 and § 26 (7)-(8);
 - b) in the case of foreigners or Polish citizens permanently residing abroad and travelling within the territory of the Republic of Poland – upon crossing the border when leaving the territory of the Republic of Poland;
 - 2) on the date of delivery of the statement of termination of the insurance contract in the case referred to in § 18;
 - 3) on the date of delivery to the policyholder of a statement by PZU SA on termination of the insurance contract with immediate effect in the event that PZU SA is liable even before payment of

- the insurance premium or its first instalment, and the insurance premium or its first instalment has not been paid on time;
- 4) upon expiry of 7 days from the date of delivery to the policyholder of a request for payment of the next instalment of the insurance premium sent after the payment deadline, with a warning that failure to pay within 7 days of delivery will result in the termination of liability;
- 5) on the date of delivery to PZU SA of the policyholder's statement of termination of the insurance contract with immediate effect in the case referred to in paragraph 4;
- 6) on the date of termination of the insurance contract by mutual agreement of the parties;
- 7) in relation to a given insured:
 - a) on the date of the insured's loss of membership in the group specified in the group insurance contract;
 - b) upon their death.
2. The insurance cover shall be extended by no more than 48 hours if the insured's return home to the territory of the Republic of Poland is delayed due to a sudden and independent event constituting:
 - 1) a breakdown of the means of transport or an accident in land, water or air transport;
 - 2) cancellation or delay of public transport due to adverse weather conditions or unforeseeable events;
 - 3) airline strike.PZU SA's liability for the extension of insurance cover in emergency cases will be conditional upon the insured documenting the occurrence of the said events (in particular, proof of the costs incurred for the repair or towing of the car, written confirmation from the professional carrier of the cancellation, delay or breakdown of the means of transport, a police report on a traffic accident).
3. The insurance contract may be terminated at any time by mutual agreement between the parties.
4. The policyholder may terminate the insurance contract at any time with immediate effect by submitting a statement to that effect.
5. PZU SA shall not be obliged to provide insurance cover or to make any payment in respect of any claim or to perform any benefits in connection with insurance cover if the provision of such cover, payment or performance of benefits would constitute a violation of the provisions establishing trade, economic or political sanctions economic or political sanctions imposed under the regulations in force in the Republic of Poland or the European Union or resolutions of the United Nations Security Council. PZU SA may terminate the insurance contract within 30 days of becoming aware that the insurance contract was concluded for the benefit of an insured to whom restrictive measures (sanctions) introduced under the regulations of the United States of America (check here: <https://ofac.treasury.gov/sanctions-programs-and-country-information>) or the United Kingdom (check here: <https://www.gov.uk/business-and-industry/embargoes-and-sanctions>) apply. gov/sanctions-programs-and-country-information) or the United Kingdom (see here: <https://www.gov.uk/business-and-industry/embargoes-and-sanctions>).

§ 12

1. If the insurance contract is concluded for a term longer than 6 months, the policyholder shall have the right to withdraw from the insurance contract within 30 days, and if the policyholder is an entrepreneur, then within 7 days from the date of conclusion of the insurance contract, by submitting a statement to that effect, subject to paragraph 2. If, at the latest at the time of concluding the contract, PZU SA did not inform the policyholder who is a consumer about the right to withdraw from the insurance contract, the 30-day period shall run from the date on which the policyholder who is a consumer became aware of this right. Withdrawal from the insurance contract does not release the policyholder from the obligation to pay the insurance premium for the period during which PZU SA provided insurance cover.
2. In the case of an insurance contract concluded using means of distance communication, where the policyholder is a consumer, the period within which he may withdraw from the insurance contract by submitting a written statement to that effect is 30 days from the date of informing him about the conclusion of the insurance

contract or from the date of delivery of the information to be provided to the consumer under the provisions on distance contracts, whichever is later. The deadline shall be deemed to have been met if the statement is sent before its expiry. The policyholder who is a consumer shall not have the right to withdraw from the insurance contract if the insurance contract was concluded for a period shorter than 30 days.

TERRITORIAL COVERAGE

§ 13

- On the basis of the GT&Cs and within the coverage specified in the insurance contract, PZU SA provides insurance cover:
 - exclusively within the territory of the Republic of Poland, hereinafter referred to as the **“Wojązer Polska”** zone, in connection with the trip referred to in § 1(2)(1), subject to paragraph 2;
 - in the territory covering:
 - all European countries, including the Republic of Poland;
 - the European part of Russia;
 - the Canary Islands;
 - non-European countries of the Mediterranean basin: Algeria, Morocco, Egypt, Syria, Lebanon, Israel, the Gaza Strip, Libya, Tunisia and Turkey;
- hereinafter referred to as the **“Wojązer Europa”** zone, in connection with the trip referred to in § 1(2)(2);
 - the entire world, including the Republic of Poland, hereinafter referred to as the **“Wojązer Świat”** zone, in connection with the trip referred to in § 1(2)(2), subject to paragraphs 3 and 4.
- In the case of arranged leisure trips to the Polish border zone with the intention of staying both in Poland and abroad, where the policyholder requests insurance coverage both in the territory of the Republic of Poland and abroad, the insurance contract shall be concluded with the territorial coverage covering the **“Wojązer Europa”** zone.
- In the case of an insurance contract concluded with the territorial coverage covering the **“Wojązer Świat”** zone, the basic insurance coverage cannot be extended with additional assistance services of the Cyclist Package (Clause No. 6).
- In the case of an insurance contract concluded with the territorial coverage covering the **“Wojązer Polska”** zone, the insurance coverage cannot be extended to include post-travel treatment continuation insurance (Clause No. 11).
- The territorial coverage is specified in the insurance contract by the policyholder.

INSURED AMOUNT AND GUARANTEED SUM

§ 14

- The insured amounts and guaranteed sums constitute the upper limit of PZU SA's liability. The insured amount or guaranteed sum specified in the insurance contract shall be determined separately for each insured.
- The insured amounts and guaranteed sums are determined in consultation with the policyholder.

INSURANCE PREMIUM

§ 15

- The insurance premium is calculated for the duration of PZU SA's liability on the basis of the premium tariff in force on the date of conclusion of the insurance contract.
- The insurance premium for the selected insurance coverage is the sum of the premiums for basic insurance, extended insurance through the inclusion of selected Clauses referred to in § 3(2), and the premium surcharge for additional risks referred to in § 4(1). In the event of a concurrence of additional risks listed in § 4(1)(a)-(c), only one surcharge, which is the highest surcharge, shall be applied to calculate the premium for all these risks.

- The amount of the insurance premium shall be determined depending on:
 - the insured amount or the guaranteed sum;
 - the insurance term;
 - the insurance coverage in question;
 - the territorial insurance coverage;
 - the type of insurance contract;
 - the premium discounts and surcharges referred to in paragraph 4;
 - the number of insureds or number of person-days.
- The following discounts and surcharges on the insurance premium shall apply to insurance contracts, subject to paragraph 5:
 - the premium discounts for:
 - conclusion of an insurance contract as a family insurance contract or a group insurance contract;
 - coverage in an individual insurance contract: of a child who is 6 years of age on the first day of the insurance term or a pupil or student who is under 26 years of age on the first day of the insurance term;
 - the length of the insurance term;
 - premium surcharges for:
 - the inclusion of the Clauses referred to in § 3(2) and (4) in the insurance contract;
 - the inclusion of additional risks referred to in § 4(1), whereby with regard to the risk referred to in § 4(1)(b), the following two risk classes are established for sports or disciplines:
risk class 1 – bridge, draughts, fishing, chess, model making and participation in amateur sports competitions and tournaments for children, schoolchildren and students up to the age of 26;
risk class 2 – other sports disciplines not listed in class 1 practised competitively, whereby the surcharge shall not apply in the case of inclusion of the risk resulting from competitive practice of sports covered by risk class 1.

If the insured practises several sports classified in risk class 1 and risk class 2, risk class 2 shall be used to calculate the premium.
- The premium discounts and surcharges referred to in paragraph 4 shall not apply to post-travel treatment continuation insurance.

§ 16

- Subject to paragraph 2, unless otherwise agreed, the policyholder shall be obliged to pay the insurance premium at the same time as concluding the insurance contract.
- In the case of a direct contract, the payment date for the insurance premium is set for the day falling at the latest before the start date of the insurance term specified in the contract.
- In the case of insurance contracts concluded for a one-year term, at the request of the policyholder, it is possible to pay the insurance premium in instalments. The payment dates for individual instalments of the premium are set from the date of conclusion of the insurance contract.
- The premium is paid in cash or, in agreement with PZU SA, in a non-cash form.
- If the insurance premium or premium instalment is paid in a non-cash form, the date of payment shall be the date on which the full amount of the insurance premium or premium instalment is credited to the bank account of PZU SA.
- The premium shall not be subject to indexation.

§ 17

- In the case of insurance contracts concluded in the form of an open policy, in which the insurance premium shall be determined depending on the number of person-days, the policyholder pays an advance premium upon conclusion of the insurance contract.
- The minimum advance premium referred to in paragraph 1 shall be equal to the premium for 150 person-days. The final settlement of the advance premium shall take place after the expiry of the insurance term, subject to paragraph 3.
- At the request of the policyholder, it is possible to settle the insurance premium on a rolling basis during the term of the contract concluded in the form of an open policy. The insurance premium is

settled on the basis of the actual number of person-days used for the insurance term being settled.

4. If the number of person-days used exceeds the number of person-days declared and the advance premium paid, PZU SA shall request the policyholder to pay an additional insurance premium within the specified time limit.
5. If the number of person-days used is less than the declared number, PZU SA shall refund the amount of the overpaid advance premium.

§ 18

In the event of disclosure of circumstances which entail a significant change in the probability of an insured event, each party may demand an appropriate change in the amount of the insurance premium, starting from the moment when the circumstance occurred, but not earlier than from the beginning of the current insurance term. If such a request is made, the other party may terminate the insurance contract with immediate effect within 14 days by submitting a statement to that effect.

§ 19

1. In the event of expiry of insurance cover before the end of the period for which the insurance contract was concluded, the policyholder shall be entitled to a refund of the insurance premium for the period of unused insurance cover.
2. For foreigners or Polish citizens permanently residing outside the Republic of Poland, the insurance premium for the period of unused insurance cover shall be refunded after converting the refund amount into a specific foreign currency at the average exchange rate of the National Bank of Poland for that currency, valid on the date of determining the amount to be refunded.

GENERAL RULES FOR DETERMINING AND PAYING BENEFITS

§ 20

1. PZU SA shall be obliged to pay the benefit within 30 days from the date of receipt of the notification of the insured event.
2. If, within the period specified in paragraph 1, it proves impossible to clarify the circumstances necessary to determine the liability of PZU SA or the amount of the benefit, the benefit shall be paid within 14 days from the date on which, with due diligence, it was possible to clarify these circumstances. However, PZU SA shall pay the undisputed part of the benefit within the period specified in paragraph 1.
3. PZU SA shall be obliged:
 - 1) upon receipt of notification of an insured event, within 7 days of receipt of such notification, to inform the policyholder or the insured, if they are not the persons making the notification, and to initiate proceedings to establish the facts of the insured event, the validity of the claims submitted and the amount of the benefit, as well as to inform the person submitting the claim in writing or in another manner agreed to by that person, what documents are needed to determine the liability of PZU SA or the amount of the benefit, if this is necessary for the further conduct of the proceedings; in the case of an insurance contract concluded on behalf of another person, notification of an insured event may also be reported by the insured or their heirs; in this case, the heir is treated as the beneficiary under the insurance contract;
 - 2) if the benefit is not paid within the time limits specified in paragraphs 1 and 2, to notify in writing:
 - a) the person making the claim; and
 - b) the insured in the case of an insurance contract concluded on behalf of another person, they are not the person making the claim;
– indicating the reasons for the inability to satisfy their claims in whole or in part, as well as to fulfil the undisputed part of the benefit;
 - 3) if the benefit is not due or is due in an amount other than that specified in the claim, to inform in writing:
 - a) the person making the claim; and
 - b) the insured, in the case of an insurance contract concluded on behalf of another person, if that person is not the person making the claim;

- indicating the circumstances and legal basis justifying the total or partial refusal to pay the benefit and to inform that person of the possibility of pursuing claims in court;
- 4) to make available the information and documents collected for the purpose of determining the liability of PZU SA or the amount of the benefit, to the policyholder, the insured, the person making the claim or the beneficiary under the insurance contract; these persons may request written confirmation from PZU SA of the information provided, as well as the preparation, at their expense, of photocopies of documents and confirmation of their conformity with the originals by PZU SA;
- 5) to make the information and documents referred to in point 4 available to the persons referred to in point 4, at their request, in electronic form;
- 6) at the request of the insured or the beneficiary under the insurance contract, to provide with information in its possession related to the insured event which is the basis for determining the liability of PZU SA and establishing the circumstances of the insured event, as well as the amount of the benefit;
- 7) at the request of the policyholder or the insured, to provide information about the statements made by them at the stage of assessing the insurance risk or copies of documents drawn up at that stage.

§ 21

1. Subject to paragraphs 2 and 3, the payment of benefits or compensation shall be made in the territory of the Republic of Poland in Polish zloty, except for costs reimbursed directly abroad to the issuers of invoices.
2. Subject to paragraph 3, the reimbursement of costs incurred outside the territory of the Republic of Poland shall be made in the territory of the Republic of Poland in Polish zloty at the average exchange rate of the National Bank of Poland (NBP) applicable on the date of determining the amount of costs to be reimbursed.
3. For foreigners or Polish citizens permanently residing outside the territory of the Republic of Poland, the payment of benefits or compensation shall be made in a manner agreed with those persons. In the case of payment of benefits or compensation in a currency other than the Polish zloty, the average exchange rate of the National Bank of Poland for that currency on the date of determining the benefits or compensation shall apply.

§ 22

PZU SA shall be obliged to adjust any loss resulting from non-performance or undue performance of the insurance contract, unless such non-performance or undue performance is the result of circumstances for which PZU SA is not responsible.

OBLIGATIONS OF THE POLICYHOLDER AND THE INSURED IF AN INSURED EVENT OCCURS

§ 23

1. If an insured event takes place, the policyholder or insured shall be obliged:
 - 1) to use all means at their disposal to prevent damage or reduce its extent;
 - 2) in travel luggage insurance – to use the means available to them to rescue the insured item;
 - 3) to secure the possibility of pursuing claims for damages against persons responsible for the loss.
2. If the policyholder or the insured intentionally or as a result of gross negligence failed to take the measures specified in paragraph 1(1), PZU SA shall be released from liability for the loss arising for this reason, unless, in the case of gross negligence, the payment of compensation is justified in the circumstances.
3. Within the limits of the insured amount or the sum guaranteed, PZU SA shall be obliged to reimburse the costs incurred in taking the measures referred to in paragraph 1(1), if such measures were appropriate, even if they proved ineffective.

TRANSFER OF CLAIMS TO PZU SA

§ 24

1. On the date of payment of compensation by PZU SA, the insured's claims against a third party liable for the loss shall be transferred by operation of law to PZU SA up to the amount of compensation paid, subject to paragraph 2. If PZU SA has covered only part of the loss, the insured shall have priority over PZU SA's claims with respect to the remaining part.
2. The insured's claims against persons with whom the insured shares a household shall not be transferred to PZU SA.
3. At the request of PZU SA, the insured shall be obliged to assist in pursuing claims against third parties by providing information and documents necessary to pursue the claim.
4. If the insured has waived or limited their claim against the person responsible for the loss without the consent of PZU SA, PZU SA may refuse compensation or reduce it accordingly.
5. If the waiver or limitation of the claim is disclosed after the compensation has been paid, PZU SA may demand that the insured return all or part of the compensation paid.

CHAPTER II

MEDICAL EXPENSES INSURANCE AND ASSISTANCE INSURANCE BASIC PACKAGE

INSURED OBJECT AND INSURANCE COVERAGE

§ 25

1. The object of medical expenses insurance shall be the risk of a sudden illness or a personal accident occurring during the insurance term while the insured is travelling.
The coverage of medical expenses insurance shall cover the in-travel organisation of medical assistance required by the insured's state of health and reported during the insurance term, or reported during the insurance term of another medical expenses insurance contract concluded with an insurance term immediately following the insurance term in which the insured event occurred (continuity of insurance cover) – provided until the date on which the insured's state of health allows them to return or be transported home or to a medical facility located at or near their place of residence, and coverage of the costs of such assistance, including:
 - 1) hospitalisation and outpatient treatment:
 - a) hospital stay and treatment;
 - b) emergency and urgent operations;
 - c) medical visits and teleconsultations, whereby teleconsultations are considered to be medical services provided remotely without a direct physical examination, using ICT systems or communication systems, in particular telephone consultations;
 - d) auxiliary examinations ordered by a physician necessary for the diagnosis or treatment of a disease (in particular X-rays, ECG, ultrasound, magnetic resonance imaging, computed tomography, basic laboratory tests);
 - e) outpatient procedures;
 - 2) medical transport:
 - a) medical transport to an appropriate medical facility from the insured's place of residence or from the place of the accident;
 - b) between medical facilities where further medical assistance was provided;
 - c) to another hospital if the medical facility where the insured is hospitalised does not provide medical care appropriate to their condition;
 - d) to the insured's place of accommodation after medical assistance has been provided, if, according to the recommendation of the physician treating the insured, the insured should not use their own means of transport or local public transport;
 - e) non-medical transport, outside the territory of the Republic of Poland, by public transport or taxi to a medical facility from the insured's place of stay or from the place of the accident in order to provide medical assistance, and from the medical facility to the place of accommodation;

- 3) use of a decompression chamber in medically justified cases, provided that the insurance coverage is extended to include the additional risks referred to in § 4(1)(1)(b-c);
- 4) dental treatment in the event of a sudden illness in the form of acute inflammation and pain, and in the event of a personal accident covered by PZU SA liability, occurring outside the territory of the Republic of Poland;
- 5) treatment related to pregnancy and childbirth (including the costs of medical transport to a medical facility), but no later than until the end of the 32nd week of pregnancy; in the case of childbirth up to the 32nd week of pregnancy, PZU SA shall cover the costs of treatment for both the mother and the child, with the child's treatment limited to 14 days after birth;
- 6) treatment related to exacerbation or complications of:
 - a) chronic diseases;
 - b) illnesses that caused hospitalisation within 12 months prior to the conclusion of the insurance contract;
 - c) a procedure performed as part of one-day surgery within 30 days prior to the conclusion of the insurance contract; – however, this shall not apply to treatment related to the exacerbation or complications of diseases, disorders or conditions referred to in § 30(1)(8-10).
2. The coverage of medical expenses insurance shall also cover:
 - 1) reimbursement of the costs of purchasing medicines and dressings prescribed by a physician in connection with the treatment referred to in paragraph 1(1);
 - 2) reimbursement of the costs of repair or purchase of prostheses (including dental prostheses), orthodontic appliances, corrective eyeglasses and other orthopaedic items and aids, the destruction or necessity of use by the insured resulting from a personal accident or a sudden illness covered by PZU SA, provided that the necessity to repair or purchase these prostheses, prescription glasses or other orthopaedic items and aids arose no later than within 1 year from the date of the insured event;
 - 3) reimbursement of the costs of emergency medical services, including the costs of transport to a medical facility.
3. The organisation of medical assistance referred to in paragraph 1 consists in organising, during the trip, a medical appointment or admission of the insured to the appropriate medical facility closest to their place of stay and appropriate for the type of illness or injury, with the physician at the facility where the assistance is provided deciding on the mode of admission and treatment applied. PZU SA shall cover the costs of medical assistance directly at the medical facility or reimburse the insured, in accordance with the rules set out in § 31(3)-(5), for the costs of medical assistance incurred by the insured, depending on the method of settlement accepted by the medical facility in question.
4. The benefits to which the insured is entitled under the GT&Cs in the event of a sudden COVID-19 illness will be provided to the extent that this is consistent with the legal regulations issued by the competent authorities concerning the prevention of epidemics.

§ 26

The object of the "Basic Package" assistance insurance shall be the organisation of assistance services during the trip and coverage of their costs due to insured events occurring during the insurance term while the insured is travelling. The coverage of the "Basic Package" assistance insurance coverage shall cover the following assistance services:

1) Coverage of quarantine or isolation costs

If the insured has been subjected to quarantine or isolation, PZU SA shall cover the costs of accommodation and meals incurred in connection with:

- a) the insured's extended stay, if the planned period of accommodation has expired and the insured was unable to return on the planned date and by the planned means of transport;
- b) the need to change the current place of quarantine or isolation.

PZU SA shall cover only documented costs of accommodation and meals of the insured up to a maximum amount of PLN 7,000 and only in respect of one obligation to undergo quarantine or isolation

during the entire insurance term. PZU SA shall not cover the costs of accommodation or meals if, in accordance with the applicable laws of the country in which the insured has been placed in quarantine or isolation, that country provides coverage for such costs;

2) Transport of the insured to their country of permanent residence

If the insured's state of health as a result of a personal accident or a sudden illness covered by PZU SA's liability, or isolation or quarantine covered by PZU SA's liability, does not allow the insured to use the previously planned means of transport, PZU SA shall arrange and cover the costs of transporting the insured to their home or to a medical facility in their country of permanent residence. Transport shall be provided after medical assistance has been provided or quarantine or isolation has ended, and shall be carried out using a means of transport adapted to the insured's state of health. The purpose, date and method of transport of the insured shall be agreed between a physician at the Assistance Centre and the physician treating the insured. If the insured does not agree to return to their country of permanent residence, then at the moment of refusal, the insured is no longer covered by insurance for the costs of treatment and assistance services related to this insured event, as well as coverage under post-travel treatment continuation insurance. If a child or a dependent person is being transported, PZU SA, after the physician from the Assistance Centre has agreed with the physician treating the insured on the need to provide care during transport by a parent or legal guardian, shall additionally cover the costs of transporting that person from their country of permanent residence to the child's place of stay, including the costs of a train or bus ticket, or if the journey by train or bus takes longer than 12 hours – an economy class air ticket. Return transport to the country of permanent residence shall be by the same means of transport as that used to transport the child or dependent person;

3) Transport of the insured's body to the place of burial

If the insured died during travel within the insurance term, PZU SA shall arrange and cover the costs of transporting the body to the place of burial in the country of permanent residence, including the costs of a transport coffin or urn and administrative costs. In the event of cremation of the body in the country where the insured event occurred, PZU SA shall cover the costs of cremation and the costs of transporting the ashes to the place of burial, up to the amounts that would have been incurred by PZU SA in the case of transport of the body;

4) Coverage of search and rescue costs

PZU SA shall cover the costs of searching for the insured in the mountains, on land and on water, conducted by units specialising in this field (search costs), and covers the costs of providing emergency medical assistance (rescue costs), provided that the insured went missing during travel within the insurance term. The search for the insured is considered to be the period from the moment the insured is reported missing by related persons or third parties to a specialised unit conducting the search until the insured is found or the search operation is discontinued. Rescue is defined as the provision of emergency medical assistance from the moment the insured is found until they are transported to the nearest hospital or other medical facility.

5) Search and rescue due to weather conditions or equipment failure

If, as a result of a sudden and unexpected deterioration in weather conditions or sudden failure of sports equipment during the practice of sports, the insured cannot safely return to base or finds themselves in conditions that prevent them from reaching the originally planned route or destination of the trip on their own, PZU SA will cover the costs of searching for the insured and providing emergency medical assistance to the insured by specialist rescue teams;

6) Interpreter assistance related to medical assistance

If the insured is provided with assistance in connection with a sudden illness or a personal accident covered by insurance, PZU SA shall provide telephone assistance of an English interpreter to the extent necessary to provide medical assistance;

7) Assistance in running the insured's household in the territory of the Republic of Poland after returning from a trip – provided that the need to use the service is reported to the Assistance Centre within 30 days of returning home.

If, as a result of a personal accident or a sudden illness covered by PZU SA, PZU SA arranged the insured's transport home to Poland and, at the same time, due to their health condition resulting from the said insured event, assistance in running the household is necessary, PZU SA will arrange and cover the costs of persons assisting in running the household (travel expenses and fees) up to a maximum total amount of PLN 500. The service includes domestic help in preparing meals, doing small shopping, keeping the house clean: dry and wet cleaning of floors, dusting furniture and window sills, vacuuming carpets and rugs, cleaning the bathroom, washing dishes, cleaning the sink, cleaning the hob, taking out the rubbish, watering flowers using products and equipment provided by the insured. The costs of purchases made on behalf of the insured are covered by the insured; assistance is provided for a period of 30 days from the date of commencement;

8) Care for dogs and cats in the territory of the Republic of Poland

If, as a result of a personal accident or a sudden illness covered by PZU SA, PZU SA arranged the transport of the insured to a hospital in Poland and the insured's hospitalisation lasts at least 2 days, PZU SA shall arrange the transport of the insured's dogs or cats to a person designated by them for care or to an appropriate facility guaranteeing 24-hour care for animals and shall cover the costs of such transport. This service is provided up to a maximum amount of PLN 300;

9) Information services in Poland:

a) Medical helpline

PZU SA provides access to a medical helpline consisting of a telephone conversation with a physician from the Assistance Centre, who, as far as possible, will provide the insured with verbal information on healthcare in the territory of the Republic of Poland. This information is not of a diagnostic or therapeutic nature.

b) Providing information before and during travel

The Assistance Centre will provide the insured with information by telephone regarding:

- documents required for entry and during their stay in the selected country;
- the specifics of the country to which the insured is travelling;
- the scope of medical coverage under public health services in the territory of an EU member state, to which a person covered by health insurance is entitled;

c) Transmission of messages

If an unforeseen event, including a personal accident, illness, strike or flight delay causes a delay or changes the course of the insured's journey, and at the insured's request, the Assistance Centre will pass on the necessary information to the persons indicated by them and will also provide assistance in changing hotel, airline or car rental reservations.

INSURED AMOUNT AND LIMITS OF LIABILITY

§ 27

1. The insured amount shall be determined jointly for medical expenses insurance and assistance insurance. The insured amount shall be determined in agreement with the policyholder.
2. Subject to § 26(1) and § 28(2)-(4), the insured amount shall be determined for each insured event that occurred during the insurance term.

§ 28

1. Medical expenses and assistance service costs shall be covered up to the agreed insured amount, subject to the limits referred to in paragraphs 2-4 and § 26. The limits of liability referred to in the preceding sentence shall be set within the insured amount.

2. In the event of a sudden illness in the form of acute inflammation and pain, the limit of liability for dental treatment costs referred to in § 25(1)(4) shall be a maximum of PLN 2,000. This limit shall be set for all insured events that occurred during the insurance term. This limit shall not apply to the costs of dental treatment requiring hospitalisation.
3. The limit of liability for non-medical transport costs referred to in § 25(1)(2)(e) shall be a maximum of PLN 1,000.
4. The limit of liability for the costs of repair or purchase of prostheses, orthopaedic and orthodontic appliances, corrective glasses and other orthopaedic and auxiliary devices referred to in § 25(2)(2) shall be PLN 2,000. This limit shall be set for all insured events that occurred during the insurance term.

EXCLUSIONS FROM PZU SA'S LIABILITY

§ 29

1. Subject to paragraph 2, PZU SA shall not be liable for costs incurred by the insured without the consent of the Assistance Centre, unless contacting the Assistance Centre in the manner specified in § 31(1)(1) and (2) was not possible for reasons beyond the insured's control, in particular as a result of a fortuitous event or force majeure.
2. The insured shall not be required to contact the Assistance Centre if, during the trip, they choose a physician themselves and cover the costs of the visit in the case of:
 - 1) a single dental visit related to the treatment of acute inflammation or pain limited to 1 tooth;
 - 2) a single medical visit.
 In the cases referred to in points 1 and 2, PZU SA shall reimburse the costs of treatment on the basis of personalised invoices and proofs of payment, as well as medical documentation confirming the occurrence of an insured event covered by PZU SA's liability.
3. If, due to the inability to contact the Assistance Centre referred to in paragraph 1, the insured has arranged and covered the costs of treatment and assistance services referred to in § 25 and § 26 on their own, PZU SA shall reimburse the said costs on the basis of the submitted medical documentation confirming the occurrence of an insured event covered by the liability of PZU SA and personalised invoices and proofs of payment. If the said costs have not been covered by the insured, the insured shall be obliged to notify PZU SA within the time limit referred to in § 31(2) of the need to cover these costs and to submit medical documentation confirming the occurrence of an insured event covered by PZU SA's liability and personalised invoices, which shall constitute the basis for payment by PZU SA to their issuers.

§ 30

1. PZU SA's liability shall not cover medical expenses incurred as a result of or following:
 - 1) treatment exceeding the scope necessary to restore the insured's health, enabling them to return or be transported home or to a medical facility in their country of permanent residence;
 - 2) the insured driving a motor vehicle:
 - a) if the insured was not authorised to drive the vehicle in question,
 - b) while intoxicated or under the influence of narcotics, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction; unless this had no impact on the occurrence of the insured event;
 - 3) being under the influence of intoxicants, psychotropic substances, substitute substances or new psychoactive substances within the meaning of the provisions on counteracting drug addiction, unless this did not contribute to the occurrence of the insured event;
 - 4) treatment not related to a sudden illness or accident;
 - 5) treatment related to a sudden illness or a personal accident that occurred during breaks between the insured's trips or during the insured's previous trips;
 - 6) treatment of chronic diseases, subject to § 25(1)(6)(a);
 - 7) treatment of illnesses that were the cause of hospitalisation in the 12 months prior to the conclusion of the insurance contract, subject to § 25(1)(6)(b);
 - 8) mental disorders, behavioural disorders, including neuroses;
 - 9) treatment of sexually transmitted diseases, AIDS, treatment of conditions related to HIV infection;
 - 10) illnesses resulting from alcoholism;
 - 11) sanatorium treatment, prophylaxis, heliotherapy, unconventional medicine and aesthetic procedures;
 - 12) physiotherapy and rehabilitation;
 - 13) treatment on one's own or by a physician who is a member of the insured's immediate family or tests and services that are not performed by a hospital, physician or nurse;
 - 14) examinations unnecessary for the diagnosis or treatment of a disease, preventive examinations and vaccinations;
 - 15) termination of pregnancy, artificial insemination or any other treatment for infertility or limited fertility, including the cost of contraceptives and pregnancy tests;
 - 16) accidents or health disorders caused intentionally by the insured, including the consequences of suicide or attempted suicide, self-harm by the insured;
 - 17) the insured's participation in crimes or fights, except in cases of self-defence;
 - 18) practising sports: mixed martial arts (MMA) and K1 kickboxing;
 - 19) practising high-risk sports, unless the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium, whereby in the event of extending the liability of PZU SA to high-risk sports, the liability of PZU SA shall not cover medical expenses incurred due to or as a result of:
 - a) mountain climbing above 5,500 metres above sea level;
 - b) expeditions to places characterised by extreme climatic and natural conditions above 5,500 m above sea level;
 - 20) recreational skiing or snowboarding on marked ski runs, unless PZU SA's liability has been extended in this respect, subject to payment of an additional insurance premium;
 - 21) competitive sports, unless PZU SA's liability has been extended in this respect, subject to payment of an additional insurance premium;
 - 22) the insured performing physical work, unless the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium;
 - 23) epidemics announced by the authorities of the destination country in the mass media, about which the insured could have obtained information on the date of conclusion of the insurance contract, unless these costs relate to a sudden illness with COVID-19, quarantine or isolation;
 - 24) disasters resulting in nuclear, chemical, radioactive or ionising contamination;
 - 25) acts of terrorism, acts of war (including without formal declaration of war), martial law or a state of emergency occurring in a country located in a region of the world threatened by acts of terrorism, acts of war, martial law or a state of emergency, unless the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium;
 - 26) the insured's participation in strikes, riots, disturbances, protests, road blockades or sabotage;
 - 27) failure to follow the recommendations of the insured's treating physician or the Assistance Centre's physicians;
 - 28) above-standard additional medical care.
2. PZU SA's liability shall not cover assistance services if the event giving rise to the organisation of such a service arose in connection with or as a result of the circumstances referred to in paragraph 1, or in connection with pregnancy and childbirth after the end of the 32nd week of pregnancy, with the proviso that in the cases referred to in paragraph 1(19)-(22) and (25), PZU SA's liability may be extended upon payment of an additional insurance premium.
 3. PZU SA reserves the right to refer the insured to a medical facility of its choice for diagnosis.
 4. The fact of being under the influence of intoxicants, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction,

and the right to drive the vehicle shall be assessed in accordance with the law of the country applicable to the place of the insured event.

5. PZU SA's liability shall not include compensation for pain, physical and moral suffering, or damage consisting of loss, damage or destruction of property.

OCCURRENCE OF AN INSURED EVENT – PROCEDURE

§ 31

1. If an insured event occurs, the insured or a person acting on their behalf shall be obliged to:
 - 1) before taking any action on their own, immediately report the request for assistance to the Assistance Centre by telephone;
 - 2) explain to the Assistance Centre employee the circumstances in which the insured finds themselves and what assistance they need, and provide the first and last name of the insured or other data necessary to identify the insured and any available information necessary to provide assistance; in the case of group insurance, also the first and last name or name of the policyholder;
 - 3) provide a telephone number at which the Assistance Centre can contact the insured or their representative;
 - 4) enable the Assistance Centre's physicians to access the necessary medical information;
 - 5) follow the recommendations of the Assistance Centre by providing information and necessary powers of attorney;
 - 6) enable the Assistance Centre to take the necessary steps to determine the circumstances of the loss, the validity and amount of the claim, and provide assistance and explanations for this purpose.
2. If the insured or a person acting on their behalf, for reasons beyond their control, including as a result of a fortuitous event or force majeure, was unable to contact the Assistance Centre by telephone in the manner referred to in paragraph 1, they shall be obliged to notify the insurer of the occurrence of the insured event within 7 days from the date on which it became possible to contact the Assistance Centre. Furthermore, the insured or the person acting on their behalf shall be obliged to provide the reason for their inability to contact the Assistance Centre.
3. In cases where, in accordance with the GT&Cs, PZU SA shall be obliged to reimburse the costs of medical treatment or assistance services, PZU SA shall reimburse the said costs:
 - 1) in medical expenses insurance – up to the amount of the actual costs incurred, documented by an appropriate invoice, not exceeding the insured amount, subject to the limits referred to in § 28(2)-(4);
 - 2) in assistance insurance – up to the amount of the actual costs incurred, documented by an appropriate invoice, not exceeding the limit of liability set for a given assistance service, and if no such limit has been set, up to the amount corresponding to the average price of performing this type of service.
4. The costs referred to in paragraph 3, incurred by the insured or another person, but at the request of the insured, shall be reimbursed to the insured. In other cases, these costs shall be reimbursed to the person who incurred them.
5. The basis for considering a reported claim shall be the submission of documentation necessary to determine the validity of the claim and the amount of the benefit: medical documentation with a diagnosis and description of the treatment used, documents concerning other costs covered by the insurance, and in the case of costs covered by the insured, the submission of invoices and proof of payment.
6. In the event of a breach of the obligation to notify PZU SA of an insured event within the time limit specified in paragraph 2, due to wilful misconduct or gross negligence, PZU SA may reduce the benefit accordingly if the breach contributed to an increase in the loss or prevented PZU SA from determining the circumstances and consequences of the insured event. The consequences of failure to notify PZU SA of an insured event shall not apply if PZU SA receives information about the circumstances that should have been brought to its attention within the time limit specified in paragraph 2.

CHAPTER III FINAL PROVISIONS

COMPLAINTS, GRIEVANCES AND APPEALS

§ 32

1. Complaints, grievances or appeals may be submitted to any PZU SA unit providing customer service.
2. Complaints, grievances or appeals may be submitted:
 - 1) in writing – in person or sent by post within the meaning of the Postal Law, for example by writing to the following address: PZU SA ul. Postępu 18A, 02-676 Warsaw (address for correspondence only) or sent at a post office within the European Union;
 - 2) in writing – sent to the electronic delivery address of PZU SA: AE:PL-87870-55695-FHIFV-22, entered in the electronic address database referred to in the Electronic Delivery Act;
 - 3) in oral form – by telephone, for example by calling the helpline number 801 102 102, or in person for the record during a visit to the unit referred to in paragraph 1;
 - 4) in electronic form – by sending an e-mail to: reklamacje@pzu.pl or by completing the form available at www.pzu.pl.
3. PZU SA shall consider the complaint, grievance or appeal and respond to them without undue delay, but no later than within 30 days of receipt, subject to paragraph 4.
4. In particularly complex cases where it is impossible to consider the complaint, grievance or appeal and respond within the time limit referred to in paragraph 3, PZU SA shall provide the person who submitted the complaint, grievance or appeal with information in which PZU SA:
 - 1) explains the reason for the delay;
 - 2) indicates the circumstances that must be established in order to consider the case;
 - 3) specifies the expected date of consideration of the complaint, grievance or appeal and the date of response, which may not exceed 60 days from the date of receipt of the complaint, grievance or appeal.
5. PZU SA's response to the complaint, grievance or appeal will be delivered to the person who submitted it:
 - 1) if the customer is a natural person – in writing, except that the response may be delivered by e-mail only at the customer's request;
 - 2) if the customer is an entity other than that specified in point 1 – in writing or by means of another durable medium.
6. A natural person who has lodged a complaint shall have the right to submit a request to the Financial Ombudsman concerning:
 - 1) the rejection of claims in the complaint handling procedure;
 - 2) non-performance of actions resulting from the complaint considered in accordance with the will of that person within the time limit specified in the response to the complaint.
7. Complaints, grievances and appeals shall be considered by the organisational units of PZU SA that are competent for the subject matter.
8. Complaints are regulated by the Act on the Handling of Complaints by Financial Market Entities, on the Financial Ombudsman and on the Financial Education Fund, and by the Act on Insurance Distribution.
9. PZU SA provides for the possibility of out-of-court dispute resolution.
10. The entity authorised within the meaning of the Act on Out-of-Court Settlement of Consumer Disputes, competent for PZU SA to settle disputes out of court, shall be the Financial Ombudsman. Their website address is www.rf.gov.pl.
11. The policyholder, insured, beneficiary and person entitled under the insurance contract, who is a consumer, shall have the right to seek assistance from the Municipal and District Consumer Ombudsmen.
12. PZU SA is subject to supervision by the Polish Financial Supervision Authority.

CLAUSE NO. 1 TO THE GT&Cs OF PZU WOJAŻER INSURANCE ASSISTANCE INSURANCE – EXTENDED PACKAGE

Appendix No. 1 to the GT&Cs of PZU Wojażer Insurance established by Resolution of the Management Board of PZU SA No. UZ/265/2025 of 28 October 2025

§ 1

Without prejudice to the other provisions of the GT&Cs not amended by this Clause and subject to the payment of an additional insurance premium by the policyholder, PZU Wojażer insurance shall be extended to include the Extended Package assistance services.

§ 2

The term “transport costs” used in this Clause shall be construed as the costs of a train, bus or ferry ticket or, if the journey by train, bus or ferry takes longer than 12 hours, an economy class airline ticket.

§ 3

1. In the event of the insured travelling within the territory of the Republic of Poland or outside the borders of the Republic of Poland, PZU SA shall, on the basis of this Clause, arrange and cover the costs of the following assistance services:

1) Delivery of necessary personal items

In the event of damage, destruction or loss of the insured's personal items, excluding any documents, regardless of their nature, necessary to continue the journey, PZU SA shall arrange and cover the costs of sending replacement personal items to the insured's place of stay. In the event of loss of medication that must be taken regularly as prescribed by a physician, PZU SA shall arrange and cover the costs of shipping the medication to the insured's place of stay.

The provision of the service is conditional upon the provision of these items or medicines to the Assistance Centre;

2) Accommodation during convalescence

If, as a result of a personal accident or a sudden illness covered by PZU SA, the insured is hospitalised and the physician treating the insured, in consultation with a physician at the Assistance Centre, recommends further convalescence, PZU SA shall arrange and cover the costs of hotel accommodation for the insured up to a maximum of PLN 400 per night and for a maximum of 10 nights;

3) The insured's early return home

If the insured is forced to return home suddenly and earlier than planned, and the originally planned means of transport cannot be used, PZU SA shall arrange and cover the costs of transport for the insured. This service is provided only in the event of:

- a) a personal accident, serious illness or death of the insured's related person occurring in the country of the insured's permanent residence;
- b) damage to the insured's home as a result of burglary or a fortuitous event, provided that the event took place in the Republic of Poland and that the insured's presence was absolutely necessary to perform legal and administrative procedures.

The necessity of the insured's early return home should be confirmed, depending on the reason for the return, by medical documentation, a certificate from the controller or a certificate from the police;

4) Visit by a related person

If, as a result of a personal accident or a sudden illness covered by PZU SA, the insured is hospitalised for more than 7 days during the trip and is not accompanied by any adult related person, PZU SA will arrange and cover the costs of transport in both directions for one related person designated by the insured. Furthermore, PZU SA will arrange and cover the costs of that person's hotel stay up to a maximum of PLN 400 per night and for a maximum of 10 nights.

5) Replacement driver

If the insured's state of health, confirmed by a written certificate from the physician treating the insured, does not allow the insured to drive the car, motorcycle or scooter in which they were

travelling in Europe, and none of the passengers has a driving licence or is able to drive the vehicle, PZU SA shall arrange and cover the costs of transport to the location of the replacement vehicle of a driver indicated by the insured, who will bring the insured and passengers, and in the case of a motorcycle or scooter with a limited number of seats, the insured or passenger, as indicated by the insured, to their country of permanent residence. The benefit shall not cover the costs of fuel, motorways, parking, accommodation and other costs incurred by the insured during the return of the insured and passengers to their country of permanent residence;

6) Information and financial assistance in the event of theft of documents

- a) If, during travel within the insurance term, the insured's payment cards or cheques issued by a bank based in the Republic of Poland are stolen or lost, PZU SA shall provide assistance in blocking the personal account, consisting of:
 - providing the insured with the appropriate telephone number for the bank maintaining the said bank account; or
 - providing the bank maintaining the insured's bank account with information about the theft or loss of payment cards or cheques, whereby PZU SA shall not be liable for the effectiveness or correctness of the bank's process of blocking these cards or cheques;
- b) If, during travel within the insurance term, documents necessary for the insured during travel (passport, identity card, visa, driving licence, tickets) are stolen, lost or damaged, the Assistance Centre shall provide information on the steps to be taken to obtain replacement documents.
- c) If the insured has reported a crime referred to in points a or b to the police, PZU SA shall pay the insured a one-off benefit of PLN 500 upon presentation of confirmation of the report to the police.

2. If the insured travels outside the Republic of Poland, PZU SA shall, on the basis of this Clause, additionally arrange and cover the costs of the following assistance services:

1) Assistance in transferring bail

If the insured has been detained outside the Republic of Poland in connection with an event (accident) for which they may be liable, and in order to be released from custody or other form of restriction or deprivation of liberty, or in order to secure the coverage of the costs of proceedings and financial penalties, the payment of bail is required by the legislation of the country concerned, PZU SA will, at the insured's request, act as an intermediary in the transfer of the bail amount, provided that the bail amount has been paid in advance by a person designated by the insured to the bank account specified by PZU SA.

PZU SA shall not act as an intermediary in the transfer of the bail amount if the detention or other form of restriction or deprivation of liberty of the insured is related to smuggling or trafficking in narcotic drugs, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction, alcohol, weapons or the insured's participation in political or terrorist activities;

2) Assistance of an interpreter in the event of a conflict with the law

If the insured has come into conflict with the law in the country where they are located, PZU SA shall provide and cover the costs of an interpreter's fee up to a maximum of PLN 5,000. This benefit shall be available outside the territory of the Republic of Poland, and in the case of a foreigner, also within the territory of the Republic of Poland in the event of their conflict with the Polish law enforcement authorities;

3) Legal assistance

If the insured has come into conflict with the law in the country where they are located, PZU SA will provide a lawyer to represent the insured and cover the costs of their fees up to a maximum of PLN 10,000, provided that the acts alleged against the insured relate exclusively to third-party liability under the law of the country where they are located. This benefit shall be available outside the Republic of Poland, and in the case of a foreigner, also within the territory of the Republic of Poland in the event of a conflict with the Polish justice system.

PZU SA shall not cover the costs of legal assistance if the insured's legal problem is related to their professional activity or the possession or storage of vehicles. If the proceedings against the insured reveal that the insured acted intentionally, the insured shall be obliged to reimburse PZU SA for the costs of legal assistance incurred by PZU SA within 30 days of returning home.

4) Continuation of travel

If the health condition of the insured participating in a tourist trip, with its programme providing for a change of the participants' place of stay, has improved, PZU SA shall arrange and cover the costs of transporting the insured from the place of a sudden illness or a personal accident to the next place in accordance with the travel plan in order to enable the insured to continue the trip.

5) Reimbursement of costs incurred in connection with travel delays

If there is a documented delay of at least 3 hours in the departure of a scheduled flight, train or coach or ferry during the insured's journey within the insurance term, PZU SA shall, on the basis of receipts and proof of payment, reimburse the insured for the costs incurred for the purchase of essential items, i.e. food, meals, toiletries, up to a maximum amount of PLN 300. PZU SA shall not be liable for costs incurred in connection with delays in charter transport.

CLAUSE NO. 2 TO THE GT&Cs OF PZU WOJAŻER INSURANCE ASSISTANCE INSURANCE – FAMILY PACKAGE

Appendix No. 2 to the GT&Cs of PZU Wojażer Insurance
established by Resolution of the Management Board of PZU SA No. UZ/265/2025 of 28 October 2025

§ 1

Without prejudice to the other provisions of the GT&Cs not amended by this Clause and subject to the payment of an additional insurance premium by the policyholder, PZU Wojażer insurance shall be extended to include the Family Package assistance services.

§ 2

The term “transport costs” used in this Clause shall be construed as the costs of a train, bus or ferry ticket, or, if the journey by train, bus or ferry lasts longer than 12 hours, an economy class airline ticket.

§ 3

On the basis of this Clause, PZU SA shall arrange and cover the costs of the following assistance services:

1) **Transport home for related persons of persons insured under a family insurance contract or one other person accompanying the insured on the trip:**

a) **in the event of the insured being transported home due to their state of health**

If the insured is transported home as a result of a personal accident or a sudden illness covered by PZU SA, PZU SA shall arrange and cover the costs of transporting related persons accompanying them on the trip who are covered by the same

family insurance policy as the insured, or one other person accompanying the insured on the trip,

b) **in the event of the insured's death**

If the insured dies during the trip as a result of a personal accident or a sudden illness covered by PZU SA's liability, PZU SA shall arrange and cover the costs of transport for related persons who are covered by the same family insurance policy as the insured, or one other person accompanying the insured on the trip.

The costs are covered provided that the originally planned means of transport could not be used;

2) **Coverage of hotel costs for related persons insured under a family insurance contract or one other person accompanying the insured on the trip**

If, as a result of a personal accident or a sudden illness covered by PZU SA, the insured is hospitalised after the scheduled date of return home, and the event took place during the insurance term, PZU SA shall arrange and cover hotel costs up to a maximum of PLN 400 per night per person for related persons who are covered by the same family insurance policy as the insured, or one other person accompanying the insured on the trip, who remain with the sick person until transport is possible, but for no longer than 10 days.

CLAUSE NO. 3 TO THE GT&Cs OF PZU WOJAŻER INSURANCE ASSISTANCE INSURANCE – CHILD/DEPENDENT PERSON PACKAGE

Appendix No. 3 to the GT&Cs of PZU Wojażer Insurance
established by Resolution of the Management Board of PZU SA No. UZ/265/2025 of 28 October 2025

§ 1

Without prejudice to the other provisions of the GT&Cs not amended by this Clause and subject to the payment of an additional insurance premium by the policyholder, PZU Wojażer insurance shall be extended to include assistance services for Children/Dependent Persons.

§ 2

The terms used in this Clause shall be construed as follows:

- 1) **child** – a minor who, on the date of the insured event, was under 18 years of age;
- 2) **dependent person** – a related person who, due to advanced age, poor health or congenital defects, is unable to meet their own needs and requires constant care;
- 3) **transport costs** – the cost of a train, bus or ferry ticket, or if the journey by train, bus or ferry takes longer than 12 hours – an economy class air ticket.

§ 3

On the basis of this Clause, PZU SA shall arrange and cover the costs of the following assistance services:

- 1) **Care for insured children or dependent persons in the event of hospitalisation of a parent or guardian travelling with them**
In the event of hospitalisation of a parent or guardian who has been travelling with children or dependent persons and was not accompanied by any adult related person, PZU SA shall arrange and cover the costs of:
 - a) transport of children or dependent persons to their home or to the place of residence of the person designated by the parent or guardian to care for the children or dependent persons, and care for them during such transport, provided that the parent or guardian gives their written consent to such transport; or
 - b) transport of the parent or guardian in both directions to pick up the child or dependent person, including coverage of the costs of one night's accommodation for the parent or guardian and the costs of transport of the child or dependent person with the parent or guardian, if the means of transport used by the child or dependent person cannot be used.

If PZU SA is unable to contact the person designated by the parent or guardian to provide care within 24 hours of notifying

the Assistance Centre of the need to arrange this service using the contact details provided by the parent or guardian for that person or if that person does not agree to provide such care and, therefore, it is not possible to perform the services listed in points a or b, PZU SA shall arrange and cover the costs of care for children or dependent persons at the place of the insured event for a maximum period of 3 days, up to a total amount of PLN 1,500. If, after this period, it is necessary to extend the care, PZU SA shall endeavour to arrange care by extended family or social services. The benefit is provided at the request of the parent or guardian and with their written consent;

- 2) **Coverage of the costs of a visit by a parent or guardian or hotel costs for a parent or guardian in the event of hospitalisation of a child or dependent person**

If, as a result of a personal accident or a sudden illness covered by PZU SA's liability, a child or dependent person is hospitalised, and the physician treating the insured, in consultation with a physician at the Assistance Centre, considers it necessary for the parent or guardian to be present with the child or dependent person in hospital, then PZU SA shall:

- a) arrange and cover the costs of transport for the parent or guardian in both directions and the costs of hotel accommodation for the parent or guardian, up to a maximum of PLN 400 per day, until the child or dependent person is discharged from hospital, but for no longer than 10 days; or
 - b) arrange and cover the costs of hotel accommodation for a parent or guardian travelling with the child or dependent person, up to a maximum of PLN 400 per day, until the child or dependent person is discharged from hospital, but for no longer than 10 days;
- 3) **Private lessons for primary and secondary school children**
If, as a result of a personal accident or a sudden illness covered by PZU SA, the child is unable to attend school for at least 1 week from the date of return from the trip, which will be documented, PZU SA shall arrange and cover the costs of individual tutoring in subjects included in the school curriculum in the territory of the Republic of Poland, up to the amount of PLN 500.

CLAUSE NO. 4 TO THE GT&Cs OF PZU WOJAŻER INSURANCE ASSISTANCE INSURANCE – BUSINESS PACKAGE

Appendix No. 4 to the GT&Cs of PZU Wojażer Insurance
established by Resolution of the Management Board of PZU SA No. UZ/265/2025 of 28 October 2025

§ 1

- Without prejudice to the other provisions of the GT&Cs not amended by this Clause and subject to the payment of an additional insurance premium by the policyholder, PZU Wojażer insurance shall be extended to include Business Package assistance services.
- This clause shall not apply to insurance contracts where the insured is a Polish citizen or a foreigner for whom the Republic of Poland is their country of permanent residence and who are travelling on business within the territory of the Republic of Poland.

§ 2

The terms used in this Clause shall be construed as follows:

- transport costs** – the cost of a train, bus or ferry ticket, or if the journey by train, bus or ferry takes longer than 12 hours – an economy class air ticket;
- business trip** – a trip comprising the following consecutive periods:
 - the period from leaving the place of employment or home in order to travel directly to the place of stay outside the workplace or home, specified in point b,
 - the period of stay at the place indicated by the employer as the place of performance of official duties outside the place of employment or home,
 - the period of return directly from the place of stay specified in point (b) to the place of employment or home.

§ 3

- In the event of the insured's business trip within the territory of the Republic of Poland or outside the borders of the Republic of Poland, PZU SA shall, on the basis of this Clause, arrange and cover the costs of the following assistance services:

1) Delivery of necessary personal or business items

In the event of damage, destruction or loss of personal or business items, excluding any documents, regardless of their nature, necessary to continue a business trip or perform business duties, PZU SA shall arrange and cover the costs of shipping replacement personal or business items to the insured's place of stay. In the event of loss of medication that must be taken regularly as prescribed by a physician, PZU SA shall arrange and cover the costs of shipping the medication to the insured's place of stay. The condition for the provision of this service is that these items or medication are made available to the Assistance Centre.

2) Accommodation during convalescence

If, as a result of a personal accident or a sudden illness covered by PZU SA, the insured is hospitalised and the physician treating the insured, in consultation with a physician at the Assistance Centre, recommends further convalescence, PZU SA shall arrange and cover the costs of hotel accommodation for the insured up to a maximum of PLN 400 per night and for a maximum of 10 nights;

3) Early return of the insured to their home or place of employment

If the insured is forced to return home or to their place of employment unexpectedly and earlier than planned, and the originally planned means of transport cannot be used, PZU SA shall arrange and cover the costs of transport for the insured.

This service is provided only in the event of:

- a personal accident, serious illness or death of the insured's related person occurring in the country of permanent residence or country of residence of the insured;
- damage to the insured's home resulting from burglary or a fortuitous event, provided that the event took place in the Republic of Poland and that the insured's presence

was absolutely necessary to perform legal and administrative procedures;

- c) an unexpected event at the place of employment: fire, strike, death of a superior or other event affecting the operations of the company employing the insured and forcing them to return to their place of employment unexpectedly.

The necessity of the insured's early return home or to their place of employment should be confirmed, depending on the reason for the return, by medical documentation, a certificate from the controller, a certificate from the police or correspondence from the place of employment;

4) Visit by a related person

If, as a result of a personal accident or a sudden illness covered by PZU SA's liability, the insured is hospitalised for more than 7 days during a business trip and is not accompanied on the business trip by any adult related person, PZU SA will arrange and cover the costs of transport in both directions for one related person designated by the insured. Furthermore, PZU SA will arrange and cover the costs of that person's hotel stay up to a maximum of PLN 400 per night and for a maximum of 10 nights;

5) Information and financial assistance in the event of document theft

- a) If, during a business trip within the insurance term, the insured's payment cards or cheques issued by a bank based in the Republic of Poland are stolen or lost, PZU SA provides assistance in blocking the personal account, consisting of:
 - providing the insured with the appropriate telephone number for the bank maintaining the said bank account; or
 - notifying the bank maintaining the insured's bank account of the theft or loss of payment cards or cheques, whereby PZU SA shall not be liable for the effectiveness or correctness of the bank's process of blocking such cards or cheques;
- b) If, during a business trip within the insurance term, documents necessary for the insured during the business trip (passport, ID card, visa, driving licence, tickets) are stolen, lost or damaged, the Assistance Centre shall provide information on the steps to be taken to obtain replacement documents.
- c) If the insured has reported any crime referred to in points a or b to the police, PZU SA shall pay the insured a one-off benefit of PLN 500 upon presentation of confirmation of the report to the police.

6) Replacement driver

If the insured's state of health, confirmed by a written certificate from the physician treating the insured, does not allow them to drive a car, motorcycle or scooter in which the insured has been travelling on a business trip in Europe, and none of the passengers has a driving licence or is able to drive the vehicle, PZU SA shall arrange and cover the costs of transport to the location of the replacement driver's vehicle indicated by the insured, who will bring the insured and passengers, and in the case of a motorcycle or scooter, with a limited number of seats, the insured or passenger, as indicated by the insured, to their country of permanent residence. The benefit shall not cover the costs of fuel, motorways, parking, accommodation and other costs incurred by the insured during their return to their country of permanent residence;

7) Replacement during a business trip

In the case of insurance contracts concluded by employers on behalf of their employees and in the case of insurance contracts concluded by sole traders, if, as a result of a personal accident

- or a sudden illness covered by PZU SA, the insured is unable to continue performing their professional duties, PZU SA shall arrange and cover the costs of transporting the employee home – if the originally planned means of transport cannot be used – and the costs of transporting the employee delegated to replace the insured.
2. In the event of the insured's business trip outside the territory of the Republic of Poland, PZU SA shall, on the basis of this Clause, additionally arrange and cover the costs of the following assistance services:
- 1) **Assistance in transferring bail**
If the insured has been detained outside the Republic of Poland in connection with an incident (accident) for which they may be liable, and in order to be released from custody or other form of restriction or deprivation of liberty, or in order to secure the coverage of the costs of proceedings and financial penalties, the payment of a bail bond is required by the legislation of the country concerned, PZU SA will, at the insured's request, act as an intermediary in the transfer of the bail amount, provided that the bail amount has been paid in advance by a person designated by the insured to the bank account specified by PZU SA. PZU SA shall not act as an intermediary in the transfer of the bail amount if the detention or other form of restriction or deprivation of liberty of the insured is related to smuggling or trafficking in narcotic drugs, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction, alcohol, weapons or the insured's participation in political or terrorist activities;
- 2) **Assistance of an interpreter in the event of a conflict with the law**
If the insured has come into conflict with the law in the country where they are located, PZU SA shall provide and cover the costs of an interpreter's fee up to a maximum of PLN 5,000. This benefit shall be available outside the Republic of Poland, and in the case of a foreigner, also within the territory of the Republic of Poland in the event of a conflict with the Polish justice system;
- 3) **Legal assistance**
If the insured has come into conflict with the law in the country where they are located, PZU SA will provide a lawyer to represent the insured and cover the costs of their fees up to a maximum of PLN 10,000, provided that the acts alleged against the insured relate exclusively to third-party liability under the law of the country where they are located. This benefit shall be available outside the Republic of Poland, and in the case of a foreigner, also within the territory of the Republic of Poland in the event of a conflict with the Polish justice system. PZU SA shall not cover the costs of legal assistance if the insured's legal problem is related to their professional activity or the possession or storage of vehicles. If the proceedings against the insured reveal that the insured acted intentionally, the insured shall be obliged to reimburse PZU SA for the costs of legal assistance incurred by PZU SA within 30 days of returning home.
- 4) **Continuation of business trip**
If the health of the insured travelling on business has improved, PZU SA shall arrange and cover the costs of transporting the insured from the place of a sudden illness or a personal accident to the next place in accordance with the business travel plan, in order to enable the insured to continue their journey.
- 5) **Reimbursement of costs incurred in connection with a delay in a business trip**
If there is a documented delay of at least 3 hours in the departure of a scheduled flight, train or coach or ferry during the insured's business trip within the insurance term, PZU SA shall, on the basis of receipts and proof of payment, reimburse the insured for the costs incurred for the purchase of essential items, i.e. food, meals, toiletries, up to a maximum amount of PLN 300. PZU SA shall not be liable for costs incurred in connection with delays in charter transport.

CLAUSE NO. 5 TO THE GT&Cs OF PZU WOJAŻER INSURANCE ASSISTANCE INSURANCE – SPORT PACKAGE

Appendix No. 5 to the GT&Cs of PZU Wojażer Insurance established by Resolution of the Management Board of PZU SA No. UZ/265/2025 of 28 October 2025

§ 1

1. Without prejudice to the other provisions of the GT&Cs not amended by this Clause and subject to the payment of an additional insurance premium by the policyholder, PZU Wojażer insurance shall be extended to include the Sport Package assistance services.
2. This Clause may apply to PZU Wojażer insurance, the scope of which is extended to include risks arising from:
 - 1) recreational skiing or snowboarding on marked ski runs; or
 - 2) competitive sports; or
 - 3) high-risk sports.
3. **Sports equipment** shall also include accessories.

§ 2

On the basis of this Clause, PZU SA shall arrange and cover the costs of the following assistance services:

1) **Organisation and coverage of the costs of functional, motor and performance tests**

If, as a result of a personal accident that occurred while practising a sport and covered by PZU SA's liability, the insured practising competitive sports is required to undergo functional, motor or fitness tests, PZU SA, within the limits of the insured amount for medical expenses, shall arrange and cover the costs of these tests at the place where the accident occurred, and if it is not possible to perform these tests at the place where the accident occurred, at another place in the country where the accident occurred or in the Republic of Poland;

2) **Tourist, sports and recreational information services**

The Assistance Centre will provide the insured with information by telephone regarding:

- a) regulations applicable to the following sports: recreational skiing or snowboarding, sailing, air sports, motor sports, water skiing, climbing;
- b) climatic and natural conditions in the country to which the insured is travelling;
- c) required permits to stay in the country to which the insured is travelling;
- d) required vaccinations;
- e) tourist attractions worth seeing during your stay in a given country;
- f) ticket prices for museums, cinemas, theatres;
- g) prices of tickets for local transport.

§ 3

PZU SA shall reimburse the following costs on the basis of this Clause:

1) **Accommodation in the event of an avalanche**

If, due to an avalanche or snow slide, access to the ski resort where the insured is staying is blocked or public transport to

that resort is cancelled or curtailed, PZU SA shall reimburse the reasonable costs of the insured's accommodation in another location and transport of the insured to that other accommodation location or the costs of transport to the ski resort where the insured is accommodated, up to a maximum of PLN 2,000;

2) **Benefit in the event of closure of ski runs**

If the scope of cover is extended to include recreational skiing or snowboarding on marked ski runs, if, due to adverse weather conditions during the insured's stay between 15 December and 31 March, all marked ski runs located within a radius of 30 km from the insured's place of accommodation are closed, PZU SA will pay the insured PLN 100 for each full day of closure of marked ski runs, up to a maximum of 10 days;

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

In the event of loss or damage to sports equipment included in the insured's luggage as a result of a personal accident that occurred during the insurance term, understood as:

- a) collision of the insured with other persons, vehicles, animals or objects or the insured falling while practising a sport, resulting in an injury confirmed by medical documentation;
- b) burglary or robbery confirmed by a report to the police or relevant law enforcement authorities;
- c) a random event confirmed by the emergency services, PZU SA shall reimburse the insured for the costs incurred during the insurance term for the repair of such equipment or the costs of renting replacement equipment for equipment that has been damaged or lost, up to a maximum of PLN 500. The costs shall be reimbursed on the basis of an invoice issued in the name of the insured and proof of payment, as well as photographic documentation confirming the fact of damage to sports equipment as a result of a personal accident and the documentation referred to in points a–c;

4) **Costs of unused Ski Passes**

If, as a result of a personal accident or a sudden illness covered by PZU SA's liability, confirmed by medical documentation, the insured is unable to use their Ski Pass, i.e. a pass entitling them to use ski lifts or participate in ski or snowboarding lessons, PZU SA shall reimburse the insured for the cost of the unused pass up to a maximum of PLN 500. This reimbursement shall be made in proportion to the unused part of the pass and shall only be made if the insured is unable to return the Ski Pass to the seller.

CLAUSE NO. 6 TO THE GT&Cs OF PZU WOJAŻER INSURANCE ASSISTANCE INSURANCE – CYCLIST PACKAGE

Appendix No. 6 to the GT&Cs of PZU Wojażer Insurance
established by Resolution of the Management Board of PZU SA No. UZ/265/2025 of 28 October 2025

§ 1

1. Without prejudice to the other provisions of the GT&Cs not amended by this Clause and subject to the payment of an additional insurance premium by the policyholder, PZU Wojażer insurance shall be extended to include the Cyclist Package assistance services.
2. This Clause may only apply to insurance contracts concluded with the territorial scope of "Wojażer Polska" or "Wojażer Europa".

§ 2

The terms used in this Clause shall be construed as follows:

- 1) **bicycle** – a single-track or multi-track vehicle propelled by the cyclist's muscle power, whereby a bicycle is also considered to be a bicycle with an electric drive;
- 2) **accident** – a collision of the insured while riding a bicycle with other vehicles, persons, animals, objects, as well as the cyclist falling while riding or unintentional damage to the bicycle by third parties;
- 3) **transport costs** – the cost of a train, bus or ferry ticket, or if the journey by train, bus or ferry takes longer than 12 hours – an economy class air ticket.

§ 3

1. In the event of damage, destruction or loss of a bicycle belonging to the insured as a result of a fortuitous event, rescue operation in connection with a fortuitous event, accident or robbery, the insured is entitled to one of the following benefits:
 - 1) reimbursement of the cost of renting a bicycle for a period not exceeding 7 days, but not longer than until the end of the insurance term; or
 - 2) reimbursement of the costs of transporting the insured together with the damaged or destroyed bicycle to the nearest repair shop or home; or
 - 3) reimbursement of the costs of transporting the insured (if the bicycle has been stolen or has been scrapped by the insured) to the next stage of the journey or home; or
 - 4) reimbursement of the costs of bicycle repairs carried out during the journey, enabling the journey to be continued.
2. The benefit selected by the insured referred to in paragraph 1 shall be payable up to a maximum amount of:
 - 1) PLN 500 – in the case of the "Wojażer Polska" zone;
 - 2) PLN 1,000 – in the case of the "Wojażer Europa" zone.
3. Reimbursement of bicycle repair or rental costs shall be based on personalised invoices for bicycle rental or repair and proof of

payment, photographic documentation with a date stamp confirming the damage to the bicycle and the brand of the bicycle, and in the case of bicycle theft, confirmation of reporting the incident to the police.

4. The cost of bicycle repair may not exceed the value of the bicycle on the date of the loss.
5. Transport costs shall be reimbursed on the basis of personalised receipts for the purchase of tickets and proof of payment, tickets, dated photographic documentation confirming the damage to the bicycle, and in the event of bicycle theft, confirmation of reporting the incident to the police or the relevant law enforcement authorities.

§ 4

Subject to the provisions of § 30 of the GT&Cs, assistance benefits shall not be payable if the loss:

- 1) is caused intentionally or as a result of gross negligence on the part of the insured, unless, in the case of gross negligence, the provision of the benefit is justified in the circumstances;
- 2) is caused intentionally by a person with whom the insured shares a household;
- 3) is caused by theft of the bicycle, its parts or equipment;
- 4) has occurred in the tyres, unless the loss has occurred simultaneously with damage or destruction of other parts of the bicycle.

§ 5

When applying for assistance benefits, the insured shall be obliged to:

- 1) in the case of bicycle rental or bicycle repair – immediately notify PZU SA of the accident, no later than within 7 days from the date of the loss;
- 2) in the event of a road accident – record the details of the vehicles, persons involved in the accident, drivers of other vehicles, as well as the policy number, name and address of the insurance company with which the third-party liability insurance contract of the person responsible for the loss was concluded;
- 3) immediately notify the police or relevant law enforcement authorities of any damage that occurred in circumstances suggesting that a crime has been committed;
- 4) present any evidence in their possession concerning the occurrence of the loss and the costs incurred, and in the case of bicycle repairs, document the value of the bicycle, and in the absence of such evidence, provide the make and year of purchase of the bicycle.

CLAUSE NO. 7 TO THE GT&Cs OF PZU WOJAŻER INSURANCE ACCIDENT INSURANCE (CONSEQUENCES OF PERSONAL ACCIDENTS)

Appendix No. 7 to the GT&Cs of PZU Wojażer Insurance
established by Resolution of the Management Board of PZU SA No. UZ/265/2025 of 28 October 2025

§ 1

Without prejudice to the other provisions of the GT&Cs not amended by this Clause and subject to the payment of an additional insurance premium by the policyholder, PZU Wojażer insurance shall be extended to include accident insurance, hereinafter referred to as "accident insurance".

§ 2

The terms used in this Clause shall be construed as follows:

- 1) **consequences of a personal accident** – permanent health impairment or death;
- 2) **permanent health impairment** – permanent damage to a given organ, body part or system with no prospect of improvement.

INSURED OBJECT AND INSURANCE COVERAGE

§ 3

1. The object of this accident insurance shall be:
 - 1) consequences of a personal accident;
 - 2) permanent health impairment caused by an epileptic seizure or fainting for reasons other than a chronic disease.
2. PZU SA shall be liable for insured events occurring during the insurance term while the insured is travelling.
3. The insurance coverage shall cover permanent health impairment or death of the insured, which occurred no later than within 12 months from the date of the insured event referred to in paragraph 2.

EXCLUSIONS FROM PZU SA'S LIABILITY

§ 4

1. PZU SA shall not be liable for the consequences of insured events arising:
 - 1) while the insured was driving a motor vehicle:
 - a) if the insured did not have a licence to drive the vehicle in question;
 - b) while intoxicated or under the influence of intoxicants, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction; unless this did not contribute to the occurrence of the insured event;
 - 2) while driving a non-motor vehicle, if the insured did not have a licence to drive the vehicle in question, unless this did not contribute to the occurrence of the insured event;
 - 3) under the influence of intoxicants, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction, unless this did not contribute to the occurrence of the insured event;
 - 4) as a result of poisoning caused by the consumption of alcohol or the use of intoxicants, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction;
 - 5) as a result of the insured's participation in fights, except for acts of self-defence;
 - 6) in connection with the insured's intentional commission or attempted commission of a crime or intentional self-harm;
 - 7) in connection with the insured committing or attempting to commit suicide;
 - 8) as a result of loss of consciousness caused by illness, with the proviso that this exclusion shall not apply to loss of consciousness
- caused by an epileptic seizure or fainting for reasons other than chronic disease;
- 9) as a result of medical procedures, regardless of who performed them, unless the medical procedures were related to the direct consequences of an insured event;
 - 10) practising high-risk sports, unless the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium, whereby in the event of extending the liability of PZU SA to high-risk sports, the consequences of a personal accident arising from or as a result of the following are excluded from the liability of PZU SA:
 - 1) high-altitude climbing above 5,500 metres above sea level;
 - 2) expeditions to places characterised by extreme climatic and natural conditions above 5,500 metres above sea level;
 - 11) as a result of recreational skiing or snowboarding on marked ski slopes, unless the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium;
 - 12) as a result of competitive sports, unless the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium;
 - 13) while performing physical work, unless the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium;
 - 14) as a result of acts of terrorism, acts of war, martial law or a state of emergency that occurred in a country located in a region of the world threatened by acts of terrorism, acts of war, martial law or a state of emergency, unless the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium;
 - 15) as a result of the insured's active participation in strikes, riots, disturbances, protests, road blockades or sabotage;
 - 16) as a result of nuclear, chemical or radiation contamination.
2. PZU SA's liability shall be excluded for the consequences of illnesses or medical conditions, even those that occur suddenly or were only revealed as a result of a personal accident or were the cause of a personal accident, subject to § 3(1)(2). If the illness or medical condition contributed to the accident, i.e. the personal accident was caused by both the illness and an external cause, PZU SA's liability shall cover permanent health impairment or death resulting from the external cause.
 3. The fact of being under the influence of intoxicants, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction, and the right to drive the vehicle shall be assessed in accordance with the law of the country applicable to the place of the insured event.
 4. PZU SA's liability shall not cover compensation for pain, physical and moral suffering, nor any loss consisting in the loss, damage or destruction of property.

BENEFITS AND THEIR AMOUNT

§ 5

The following benefits shall be payable under accident insurance:

- 1) the benefit for permanent health impairment in an amount corresponding to the percentage of the insured amount by which the insured suffered permanent health impairment, up to a maximum of the insured amount specified in the insurance contract;
- 2) the benefit for death in the amount of 100% of the insured amount specified in the insurance contract.

INSURED AMOUNT

§ 6

1. The insured amount shall be determined in agreement with the policyholder in the insurance contract.
2. The insured amount shall be determined per one insurance event during the insurance term.

OCCURRENCE OF AN INSURED EVENT – PROCEDURE

§ 7

1. If an insured event occurs, the insured shall be obliged to:
 - 1) attempt to mitigate its consequences by immediately seeking medical attention and undergoing the recommended treatment;
 - 2) notify PZU SA of the occurrence of an insured event and provide:
 - a) a detailed description of the causes and course of the accident;
 - b) medical documentation confirming that the insured suffered bodily injury or health impairment as a result of the insured event during the insurance term;
 - c) a document authorising the insured to drive the vehicle, if the insured was driving a vehicle at the time of the event;
 - 3) enable PZU SA to obtain information relating to the circumstances specified in the documents referred to in point 2, in particular from physicians who provided care to the insured both before and after the insured event.
2. In the event of the insured's death, the beneficiary shall be obliged to submit to PZU SA for inspection a copy of the death certificate and the death statistics card or medical documentation confirming the cause of death, if the beneficiary entitled to obtain such documents, as well as a document confirming the beneficiary's identity. In the absence of a beneficiary, the person referred to in § 9(2) applying for payment of the benefit shall be required to submit additional third-party status documents confirming the fact of marriage or kinship with the insured or documents confirming the fact of caring for the insured on the date of the insured's death.
3. PZU SA reserves the right to verify the evidence provided and to consult medical specialists.

DETERMINATION AND PAYMENT OF BENEFITS

§ 8

1. The types and amounts of benefits payable shall be determined after establishing that there is a normal causal link between the insured event and the death or permanent health impairment of the insured.
2. The normal causal relationship referred to in paragraph 1 and the degree (percentage) of permanent health impairment shall be determined on the basis of the documentation or information provided in § 7 and the results of medical examinations.
3. At the request and expense of PZU SA, the insured shall undergo additional medical examinations or examinations by physicians indicated by PZU SA, necessary to determine the validity of the claims submitted.
4. The degree (percentage) of permanent health impairment should be determined immediately after the end of treatment, taking into account the rehabilitation treatment recommended by the physician, and in the case of longer treatment – no later than twelve months from the date of the insured event. A subsequent change in the degree of permanent health impairment (improvement or deterioration) shall not constitute grounds for changing the amount of the benefit.
5. If the insured leaves the territory of the Republic of Poland before the degree (percentage) of permanent health impairment is determined, the degree (percentage) of permanent health impairment and the amount of the benefit shall be determined on the basis of the medical documentation provided by the insured.

6. The degree (percentage) of permanent health impairment shall be determined on the basis of the "PZU SA Table of Standards for the Percentage Assessment of Permanent Health Impairment" approved by a resolution of the Management Board of PZU SA and in force on the date of conclusion of the insurance contract, which is available for view at the organisational units of PZU SA and on the websites of PZU SA.
7. The type of work or activities performed by the insured is not taken into account when determining the degree (percentage) of permanent health impairment.
8. In the event of loss or damage to a body part, organ or system whose functions were already impaired prior to the insured event as a result of illness or accident, the degree (percentage) of permanent health impairment shall be determined as the difference between the degree (percentage) of permanent impairment determined for the condition of the organ, system or apparatus after the insured event and the degree (percentage) of permanent health impairment existing before the insured event covered by PZU SA's liability.
9. If more than one bodily injury occurs as a result of an insured event, the amount of the benefit for permanent health impairment shall consist of the sum of the benefits due for each bodily injury, but not more than the insured amount specified in the insurance contract.

§ 9

1. The benefit for permanent health impairment shall be paid to the insured, and if the insured is a minor, to their legal representative.
2. The benefit for the death of the insured shall be paid to the beneficiary, and in the absence of a beneficiary, to the persons listed below in the following order:
 - 1) to the spouse;
 - 2) to children in equal shares, and if one of the children died before the insured, the share that would have gone to that child goes to the remaining children in equal shares;
 - 3) to the parents in equal shares or in full to one of them if the other parent died before the insured or if only one of them has parental authority; if neither parent has parental authority or if the parents are unknown and guardianship has been established for the insured, to the legal guardians on the same terms as for the parents;
 - 4) to natural persons appointed to inherit under the law in parts due to them in accordance with the provisions of the Third-party Code concerning statutory inheritance.

The payment of benefits to a person or persons belonging to a higher category shall exclude the payment of benefits to a person or persons belonging to a lower category (the highest category is point 1).

3. The insured may designate or change the beneficiary at any time.
4. In the absence of a beneficiary, PZU SA shall reimburse, the documented funeral costs of the insured to the person who incurred them, but within the limits of the insured amount, provided that these costs are reimbursed only if they have not been covered by other insurance or on other grounds.
5. If PZU SA pays a benefit for permanent health impairment and then, within 12 months of the date of the insured event covered by PZU SA's liability, the insured dies as a result of that insured event, PZU SA shall pay a death benefit in the amount of the difference between the death benefit specified in the insurance contract and the benefit paid for permanent health impairment.
6. In the event of the insured's death not resulting from an insured event, and before they receive the benefit for permanent health impairment, PZU SA shall pay this benefit to the insured's heirs. If permanent disability has not been determined before the death of the insured, the presumed degree of permanent disability shall be assumed according to the assessment of the adjudicating physicians appointed by PZU SA, determined on the basis of the medical documentation submitted.

CLAUSE NO. 8 TO THE GT&Cs OF PZU WOJAŻER INSURANCE PRIVATE INDIVIDUALS' PERSONAL LIABILITY INSURANCE

Appendix No. 8 to the GT&Cs of PZU Wojażer Insurance
established by Resolution of the Management Board of PZU SA No. UZ/265/2025 of 28 October 2025

§ 1

Without prejudice to the other provisions of the GT&Cs not amended by this Clause and subject to the payment of an additional insurance premium by the policyholder, PZU Wojażer insurance shall be extended to include private individuals' personal liability insurance.

§ 2

The terms used in this Clause shall be construed as follows:

- 1) **private life activities** – activities relating to the private sphere, not connected with professional activity and unrelated to the performance of official duties, gainful employment or practical vocational training outside the school premises; private life activities do not include, in particular, conducting business activity, practising a liberal profession, performing functions in unions, associations, social or political organisations, housing communities;
 - 2) **small watercraft** – rowing boats, kayaks, pedal boats, pontoons, sailing yachts with a hull length of up to 7.5 m and motor yachts, including jet skis, with an engine power not exceeding 50 kW;
 - 3) **motor vehicle** – a mechanically propelled vehicle that travels on the road using its own engine, other than a bicycle;
 - 4) **guaranteed sum** – the amount specified in the insurance contract constituting the upper limit of PZU SA's liability under private individuals' personal liability insurance;
 - 5) **personal injury** – damage resulting from death, bodily injury or health impairment, including lost benefits that the injured party could have achieved had they not suffered bodily injury or health impairment;
 - 6) **property damage** – damage resulting from the loss, destruction or damage of property, including lost profits that the injured party could have achieved if the loss, destruction or damage of property had not occurred;
 - 7) **personal transport device** – a device designed for the movement of persons, powered by muscle power or an electric motor, with a width not exceeding 0.9 m when in motion (e.g. a scooter, electric scooter).
- 2) caused by the insured to the policyholder or the insured's related persons;
 - 3) consisting in the payment of the following monetary amounts: financial penalties, contractual penalties, court fines, administrative penalties, taxes or other public law liabilities;
 - 4) resulting from the possession, driving, use or operation of any motor vehicles, aircraft, watercraft (except for small vessels), self-propelled work and agricultural machinery other than personal transport devices;
 - 5) caused while intoxicated while driving, using or operating motor yachts by the insured, unless this did not contribute to the occurrence of the insured event;
 - 6) caused under the influence of narcotics, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction, unless this did not contribute to the occurrence of the insured event;
 - 7) caused as a result of causing air traffic disruption or collision with an aircraft;
 - 8) caused as a result of acts of war, martial law, a state of emergency or resulting from the insured's participation in strikes, riots, disturbances, protests, road blockades, acts of terrorism or sabotage;
 - 9) covered by compulsory insurance, for which the insured is required to have insurance cover;
 - 10) caused to the environment by its pollution or to forest stands or parks;
 - 11) resulting from the impact of nuclear energy, laser beams, maser beams, ionising radiation, magnetic fields, electromagnetic fields or radioactive contamination;
 - 12) consisting in the destruction, damage, loss or theft of cash, vouchers, works of art, jewellery (excluding glasses and wristwatches), objects made of metals or precious stones, securities, documents, data carriers or collections of a collector's or archival nature, objects of a historic or unique nature;
 - 13) property damage caused to property used by the insured on the basis of a contract for hotel services, rental, lease, use, loan, leasing or a contract for the provision of tourist services, unless the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium, subject to paragraph 3;
 - 14) due to the possession or use of firearms, pneumatic weapons or ammunition for such weapons, unless the liability of PZU SA for damage arising from the possession or use of firearms or pneumatic weapons while hunting animals with firearms or pneumatic weapons has been extended against payment of an additional insurance premium as part of the premium surcharge for practising high-risk sports;
 - 15) arising in connection with high-risk sports, unless PZU SA's liability has been extended in this respect, subject to payment of an additional insurance premium, whereby in the event of PZU SA's liability being extended to high-risk sports, PZU SA's liability shall not cover damage arising from or as a result of:
 - 1) mountain climbing above 5,500 metres above sea level;
 - 2) expeditions to places characterised by extreme climatic and natural conditions above 5,500 m above sea level;
 - 16) recreational skiing or snowboarding on marked ski runs, unless PZU SA's liability has been extended in this respect, subject to payment of an additional insurance premium;
 - 17) arising in connection with competitive sports, unless the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium;

INSURED OBJECT AND INSURANCE COVERAGE

§ 3

1. The insured object shall be the third-party liability of the insured when, during travel, in connection with the performance of private activities or the possession of property used for the performance of private activities, as a result of a tortious act (tort liability), they are obliged to repair damage to a person or property caused to a third party.
 2. The insurance coverage shall also include third-party liability related to the use of bicycles, personal transport devices and the recreational use of remote-controlled (unmanned) model vehicles, model watercraft, model aircraft and drones weighing up to 5 kg.
 3. The insurance coverage shall also include losses caused as a result of gross negligence.
 4. PZU SA provides insurance coverage within the limits of the insured's statutory liability.
 5. PZU SA's liability shall be conditional upon the occurrence of an insured event during the insurance term and the submission of a claim in this respect before the expiry of the limitation period.
- 14) due to the possession or use of firearms, pneumatic weapons or ammunition for such weapons, unless the liability of PZU SA for damage arising from the possession or use of firearms or pneumatic weapons while hunting animals with firearms or pneumatic weapons has been extended against payment of an additional insurance premium as part of the premium surcharge for practising high-risk sports;
 - 15) arising in connection with high-risk sports, unless PZU SA's liability has been extended in this respect, subject to payment of an additional insurance premium, whereby in the event of PZU SA's liability being extended to high-risk sports, PZU SA's liability shall not cover damage arising from or as a result of:
 - 1) mountain climbing above 5,500 metres above sea level;
 - 2) expeditions to places characterised by extreme climatic and natural conditions above 5,500 m above sea level;
 - 16) recreational skiing or snowboarding on marked ski runs, unless PZU SA's liability has been extended in this respect, subject to payment of an additional insurance premium;
 - 17) arising in connection with competitive sports, unless the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium;

EXCLUSIONS FROM PZU SA'S LIABILITY

§ 4

1. PZU SA shall not be liable for any loss:
 - 1) caused intentionally;

- 18) resulting from the transmission of infectious diseases or infections;
 - 19) related to the infringement of intellectual property rights;
 - 20) arising at home.
2. The insurance coverage shall not include claims relating to personal rights other than life and health.
3. In the event of an extension of the scope of PZU SA's liability referred to in paragraph 1(13), the insurance coverage shall not cover any losses:
- 1) consisting in the loss of property for reasons other than destruction or damage;
 - 2) resulting from normal wear and tear of property;
 - 3) damage to rented motor vehicles or flying devices;
 - 4) arising in rented sailing yachts with a hull length of more than 7.5 m and motor yachts, including water scooters, with an engine power exceeding 50 kW;
 - 5) if the insured did not hold a valid licence to operate watercraft in the country concerned, insofar as this contributed to the occurrence of the insured event.
4. In the event of an extension of the scope of liability of PZU SA referred to in paragraph 1(14), the insurance coverage shall not cover any loss caused:
- 1) as a result of improper securing of hunting weapons during transport;
 - 2) to crops and agricultural produce during hunting;
 - 3) use of weapons for which the insured did not have the authorisations or permits required by law.
5. The fact of being under the influence of narcotics, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction, and the right to drive the vehicle shall be assessed in accordance with the laws of the country in which the insured event occurred.
- b) enable the Assistance Centre to take the necessary steps to determine the circumstances of the loss, the validity and amount of the claim;
 - c) not enter into any agreements related to this liability without the approval of the Assistance Centre;
 - d) immediately, but no later than within 7 days of receiving a copy of the statement of claim, notify the Assistance Centre in order to determine with PZU SA how to proceed further – if proceedings for compensation have been initiated against the insured;
 - e) forward to the Assistance Centre, immediately upon receipt, any summons, copy of the statement of claim and other court documents addressed or delivered to the insured;
 - f) deliver the court ruling to the Assistance Centre within a time limit allowing it to take a position on the lodging of an appeal;
- 2) in the case of a loss caused on the territory of the Republic of Poland:
- a) notify PZU SA of the insured event within 7 days of becoming aware of the injured party's claims for compensation and follow the recommendations of PZU SA;
 - b) provide PZU SA with explanations, provide it with the evidence available to it necessary to determine the circumstances of the insured event and the extent of the loss, and enable it to conduct an investigation;
 - c) immediately, but no later than within 7 days of receiving a copy of the statement of claim, notify PZU SA thereof in order to determine with PZU SA the manner of further proceedings – if proceedings for compensation have been initiated against the insured;
 - d) provide PZU SA with the court ruling within a time limit that allows it to take a position on whether to lodge an appeal.
2. In the event of an extension of the scope of liability of PZU SA referred to in § 4(1)(13), the insured shall be obliged to document the occurrence of the loss by taking a photograph of the damaged or destroyed property and providing a detailed description of the extent of the loss.
3. In the event of an extension of the scope of liability of PZU SA referred to in § 4(1)(13), regardless of the obligations referred to in paragraph 2, the insured shall be obliged to submit a copy of the relevant agreement entitling them to use the equipment, together with information on how the loss will be adjusted. If the loss occurred with the involvement of third parties (collision with another vehicle or hitting a person), the insured shall be obliged to report this fact to the local police and provide PZU SA with confirmation of this report.
4. In the event of a deliberate or grossly negligent breach of the obligation to notify PZU SA of an insured event within the time limit specified in paragraph 1(1)(a) or paragraph 2(a), PZU SA may reduce the compensation accordingly if the breach contributed to an increase in the loss or prevented PZU SA from determining the circumstances and consequences of the insured event.
5. The consequences of failure to notify PZU SA of an insured event shall not apply if PZU SA receives information about the circumstances that should have been brought to its attention within the time limit referred to in paragraph 1(1)(a) or paragraph 2(a).
6. The satisfaction or recognition by the insured of a claim for compensation for damage covered by the insurance shall have no legal effect on PZU SA if PZU SA has not given its prior consent.
7. The injured party shall be obliged to provide PZU SA with evidence confirming the occurrence of the insured event. In the event of personal injury while skiing or snowboarding, a document confirming the reporting of the accident on the slope to the relevant services, together with the identification of the perpetrator, must be provided.

GUARANTEED SUM

§ 5

1. The guaranteed sum shall be agreed with the policyholder in the insurance contract.
2. The guaranteed sum shall be determined for one insured event that occurred during the insurance term.
3. PZU SA shall be obliged, within the limits of the guaranteed sum, to cover:
- 1) the costs referred to in § 23(3) of the GT&CS;
 - 2) the following defence costs in connection with the reported claims for damages:
 - a) necessary costs of legal defence against a claim by the injured party or entitled party in a dispute conducted in consultation with PZU SA;
 - b) necessary costs of legal defence in criminal proceedings, if the pending proceedings are related to determining the liability of the insured, if PZU SA requested the appointment of a defence or agreed to cover these costs;
 - c) costs of court proceedings, including mediation or conciliation proceedings, and administrative fees, if PZU SA has agreed to cover these costs.
4. Each payment of compensation or coverage of the costs listed in paragraph 3 shall reduce the guaranteed sum by the amount paid.

OCCURRENCE OF AN INSURED EVENT – PROCEDURE

§ 6

1. If an insured event occurs which may give rise to the third-party liability of the insured, the policyholder or the insured shall be obliged to:
- 1) in the case of a loss caused in a country other than the Republic of Poland:
 - a) notify the Assistance Centre immediately of the occurrence of an insured event, but no later than within 7 days of the date of the occurrence of the event, and follow the recommendations of the Assistance Centre;

DETERMINATION AND PAYMENT OF COMPENSATION

§ 7

1. Compensation shall be paid after the insured's liability for the loss has been determined.
2. If the injured party is entitled to both one-off benefits and pensions as compensation, PZU SA shall satisfy them from the applicable guaranteed sum in the following order:
- 1) one-off benefits;
 - 2) annuities.

CLAUSE NO. 9 TO THE GT&Cs OF PZU WOJAŻER INSURANCE TRAVEL LUGGAGE INSURANCE

Appendix No. 9 to the GT&Cs of PZU Wojażer Insurance
established by Resolution of the Management Board of PZU SA No. UZ/265/2025 of 28 October 2025

§ 1

Without prejudice to the other provisions of the GT&Cs not amended by this Clause and subject to the payment of an additional insurance premium by the policyholder, PZU Wojażer insurance shall be extended to include travel luggage insurance.

§ 2

The terms used in this Clause shall be construed as follows:

- 1) **professional carrier** – an entrepreneur holding the legally required permits enabling the paid transport of persons by means of transport;
- 2) **degree of technical wear and tear** – a measure of the loss of value of the insured travel luggage resulting from the period of use, the durability of the materials used and the manner of use;
- 3) **actual value** – new value less the degree of technical wear and tear.

INSURED OBJECT AND INSURANCE COVERAGE

§ 3

1. The insured object shall be the insured's luggage during their journey, which is under their direct care or which has been:
 - 1) entrusted to a professional carrier on the basis of an appropriate transport document;
 - 2) handed over to a luggage storage facility against a receipt;
 - 3) left in a locked individual luggage room at a station (railway, bus, airport) or in a hotel;
 - 4) left in a locked passenger car and a locked boot of a passenger car (including a roof rack);
 - 5) left in a locked room occupied by the insured at their place of accommodation (excluding tents).
2. PZU SA's liability shall cover insured events occurring during the insurance term while the insured is travelling.
3. The insurance coverage shall cover losses consisting of:
 - 1) loss, destruction or damage to travel luggage resulting from:
 - a) as a result of a fortuitous event;
 - b) as a result of a rescue operation in connection with a fortuitous event referred to in point a);
 - c) as a result of a personal accident in land, water or air transport;
 - d) theft in the case referred to in paragraph 1(2);
 - e) as a result of burglary in the case referred to in paragraph 1(3)–(5);
 - f) as a result of robbery;
 - g) in circumstances where the insured was unable to take care of their luggage, as a result of a personal accident, a sudden illness or sudden deterioration of the insured's health confirmed by a medical certificate, subject to point 4;
 - 2) damage or destruction of suitcases, bags, briefcases, backpacks or similar items resulting from documented theft of part or all of their contents other than those listed in § 5(2);
 - 3) loss of all travel luggage and its entire contents in the case referred to in paragraph 1, point 1, subject to paragraph 4;
 - 4) loss, damage or destruction of sports equipment, including accessories and specialised clothing for practising a given sport, as a result of a personal accident confirmed by medical documentation, which occurred during its use, provided that the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium, and in the case of competitive sports, high-risk sports or recreational skiing or snowboarding on

marked ski runs, additionally provided that the liability of PZU SA has been extended to cover the risk of practising these sports.

4. In the event of a loss consisting in the loss of travel luggage in the form of portable electronic equipment entrusted to a professional carrier or in the circumstances referred to in paragraph 3(1)(g), PZU SA shall be liable up to the insured amount, but not more than PLN 3,000.

§ 4

1. In the event of a documented delay in the delivery of the insured's travel luggage to the place of stay of the insured during travel outside the Republic of Poland and the country of permanent residence or country of residence by at least 24 hours from the planned delivery date, PZU SA shall cover, documented by proof of payment, the costs incurred for the purchase of essential items (clothing, toiletries) up to a maximum of PLN 500 within the agreed insured amount. Reimbursement of costs shall only be payable for purchases made until the moment of delivery of the travel luggage.
2. In the event of extending the liability of PZU SA to cover losses caused to sports equipment, in the event of a documented delay in the delivery of insured travel luggage containing sports equipment to the insured's place of stay during travel outside the Republic of Poland and the country of permanent residence or country of residence by at least 24 hours from the planned delivery date, PZU SA shall cover, with proof of payment, the costs of renting sports equipment (corresponding to the sports equipment that was not delivered) up to a maximum of PLN 800 within the limits of the insured amount and no longer than until the delivery of the travel luggage containing the sports equipment.

EXCLUSIONS FROM PZU SA'S LIABILITY

§ 5

1. PZU SA shall not be liable for any loss:
 - 1) caused intentionally by the insured;
 - 2) caused intentionally by a person for whom the insured is responsible or with whom the insured shares a household;
 - 3) constituting lost profits of the insured;
 - 4) caused to sports equipment during its use, subject to § 3(3) (4), whereby in the event of PZU SA's liability being extended to high-risk sports, PZU SA's liability shall not cover damage to such equipment arising from or as a result of:
 - a) mountain climbing above 5,500 m above sea level;
 - b) expeditions to places characterised by extreme climatic and natural conditions above 5,500 m above sea level;
 - 5) delays in the delivery of travel luggage during travel within the territory of the Republic of Poland and after the insured's return to the Republic of Poland or to their country of permanent residence or to the country of residence;
 - 6) caused by acts of terrorism, acts of war, martial law or a state of emergency occurring or likely to occur in countries located in regions of the world threatened by such acts, unless the liability of PZU SA has been extended in this respect, subject to payment of an additional insurance premium;
 - 7) caused by riots, civil unrest, assassinations;
 - 8) resulting from radioactive or ionising radiation;
 - 9) occurring during the insured's move;
 - 10) caused to items left unattended, subject to § 3(3)(1)(g);
 - 11) resulting from confiscation, detention or destruction by customs authorities or other national authorities;
 - 12) resulting from theft without burglary, subject to § 3(3)(1)(d) and (2);

- 13) caused by the use of counterfeit keys;
 - 14) caused to the equipment of a motor vehicle that may be covered by comprehensive motor insurance;
 - 15) resulting from a defect in the insured item or its normal wear and tear, spillage of liquids, fats, dyes or corrosive substances contained in the insured luggage;
 - 16) caused to easily breakable clay, glass, ceramic, porcelain, marble or plaster items;
 - 17) consisting solely of damage or destruction of suitcases, bags, briefcases, backpacks or similar items, subject to § 3(3)(2);
 - 18) consisting solely of damage or destruction of suitcases, bags, briefcases, backpacks or similar items, together with damage or destruction of travel luggage referred to in paragraph 2;
 - 19) caused to electrical appliances and devices, resulting from the action of electric current during operation, unless the action of electric current caused a fire.
2. Furthermore, PZU SA shall not be liable for the loss, destruction or damage of the following travel luggage:
- 1) documents, keys, means of payment, tickets, vouchers, savings books, securities;
 - 2) means of transport, except for prams, wheelchairs, bicycles;
 - 3) inflatable boats, sailboats, rowing boats and motorboats, kayaks, pedal boats;
 - 4) furs, watches, items and jewellery made of silver, gold, platinum and other metals from the platinum group, precious and synthetic stones, precious organic substances (pearls, amber, corals);
 - 5) items of scientific or artistic value, works of art, antiques, collectors' items;
 - 6) car accessories and items used to furnish caravans, motor-homes, yachts, fuel;
 - 7) electronic equipment other than portable electronic equipment;
 - 8) software, cassettes, discs, data carriers, video games and accessories for these games, books;
 - 9) weapons of all kinds, hunting trophies;
 - 10) items in quantities indicating their commercial purpose;
 - 11) medical equipment, medicines, spectacles of all types and for all purposes, contact lenses, prostheses and other medical devices and rehabilitation equipment;
 - 12) resettlement property;
 - 13) foodstuffs and groceries and all types of stimulants;
 - 14) hygiene products, cosmetics.
- loss or prevented PZU SA from determining the circumstances and consequences of the insured event.
3. The consequences of failure to notify PZU SA of an insured event shall not apply if PZU SA receives information about the circumstances that should have been reported to it within the time limit referred to in paragraph 1.
 4. In the event of a loss, the policyholder or the insured shall be obliged to:
 - 1) provide PZU SA's representative with explanations and assistance in obtaining information regarding the circumstances of the insured event and the occurrence of the loss, its object and amount;
 - 2) prove the fact of the occurrence of an insured event covered by PZU SA's liability;
 - 3) immediately notify the local police or relevant law enforcement authorities in the event of a traffic accident, theft, burglary or robbery and provide the type and quantity of lost property, its value and obtain written confirmation of the notification;
 - 4) immediately notify the relevant carrier of the loss of luggage entrusted for transport and obtain written confirmation of this notification;
 - 5) immediately notify the management of the hotel, holiday home, campsite or other place of accommodation of any damage that has occurred in the place of accommodation or other premises under their supervision and obtain written confirmation of this notification;
 - 6) in the event of loss, destruction or damage to luggage as a result of a fortuitous event or rescue operation, obtain written confirmation of the loss from the relevant authorities or services, together with a list of lost or destroyed items;
 - 7) submit to PZU SA, no later than 7 days after the end of the trip, a list of lost or damaged items specifying their value, year of purchase, and documents and explanations regarding the circumstances, nature and extent of the loss, and in the event of loss or damage to travel luggage by the carrier, also attach the ticket, or boarding pass.
 5. In the event of a delay in the delivery of travel luggage referred to in § 4(1), the insured shall be obliged to report this fact to the carrier and obtain from them documents confirming the delay and the time of delivery of the travel luggage by the carrier to the destination or place of stay of the insured.

DETERMINATION OF COMPENSATION

§ 8

- INSURED AMOUNT**
- § 6**
1. The insured amount shall be determined in agreement with the policyholder in the insurance contract.
 2. The insured amount shall constitute the upper limit of PZU SA's liability and shall be determined for aggregate insured events occurring during the insurance term.
 3. PZU SA shall pay compensation in an amount corresponding to the actual amount of the loss, but not more than the insured amount specified in the insurance contract, subject to paragraph 4 and § 3(5).
 4. Each payment of compensation, the costs referred to in § 23(3) of the GT&Cs, and the costs referred to in § 4 shall reduce the insured amount by the amount paid.
- OCCURRENCE OF LOSS – PROCEDURE**
- § 7**
1. The policyholder or insured shall notify PZU SA of the loss immediately, but no later than within 7 days of becoming aware of it, and in the case of a loss occurring outside the Republic of Poland or the country of permanent residence or the country of residence, no later than within 7 days from the date of return to the Republic of Poland, the country of permanent residence or the country of residence.
 2. In the event of a breach of the obligation referred to in paragraph 1 due to wilful misconduct or gross negligence, PZU SA may reduce the benefit accordingly if the breach contributed to the increase in the
1. In order to prove the occurrence of the loss, the insured shall be obliged to submit:
 - 1) evidence confirming the loss, destruction or damage to travel luggage;
 - 2) confirmation of the loss of travel luggage by the carrier and confirmation of the claim submitted to the carrier in this respect and its decision;
 - 3) a receipt for the entrusting of travel luggage to a professional carrier or luggage storage facility;
 - 4) medical documentation confirming the circumstances referred to in § 3(3)(1)(g);
 - 5) medical documentation concerning the accident referred to in § 3(3)(1)(g);
 - 6) documents confirming the delay in the delivery of travel luggage and receipts detailing essential items purchased in connection with the delay in the delivery of travel luggage;
 - 7) a police report or a report from the relevant law enforcement authorities confirming the traffic accident.
 2. In order to determine the amount of compensation, the value of the damaged item documented by the insured or, in the absence of such documentation, the average retail price of an item of the same or similar type and kind available on the market in the Republic of Poland on the date of the loss shall be taken into account.
 3. When determining the amount of the loss according to the rules specified in paragraph 2, a percentage of technical wear and tear of the damaged item shall be deducted.

4. The amount of compensation according to repair costs shall be determined in accordance with the actual damage caused by the insured event, according to the average price of the service or the repair costs documented by an invoice. When determining the compensation due, the costs resulting from the lack of spare parts or materials necessary to restore the condition existing before the loss shall not be taken into account. The amount of the loss determined according to repair costs may not exceed the actual value of the insured item.
5. When determining the amount of the loss, the scientific, collector's, historical, amateur (preference) or commemorative value shall not be taken into account.
6. If, before receiving compensation, the insured recovers the stolen items in an undamaged condition, PZU SA shall only reimburse the necessary costs associated with the recovery of the items, up to a maximum of, but not exceeding, the amount that would have been paid as compensation for the item if it had not been recovered. If, after receiving compensation, the insured recovers the lost items, the insured shall be obliged to return the compensation paid for these items to PZU SA or leave these items at the disposal of PZU SA.
7. If the insured has received compensation from a third party obliged to adjust the loss, PZU SA shall reduce the compensation by the amount received by the insured.

CLAUSE NO. 10 TO THE GT&Cs OF PZU WOJAŻER INSURANCE RESIDENT INSURANCE

Appendix No. 10 to the GT&Cs of PZU Wojażer Insurance
established by Resolution of the Management Board of PZU SA No. UZ/265/2025 of 28 October 2025

§ 1

Without prejudice to the other provisions of the GT&Cs not amended by this Clause and subject to the payment of an additional insurance premium by the policyholder, PZU Wojażer insurance shall be extended to include Resident insurance.

§ 2

The term “**resident**” as used in this Clause shall be construed as a person staying in a country other than their country of permanent residence for a period of at least three months, where their professional or personal life is concentrated, and where their stay is uninterrupted.

An uninterrupted stay shall be defined as a stay during which no break is longer than two weeks.

§ 3

Subject to § 4, the insurance contract may cover Resident insurance only if the basic insurance is not extended to include the risks specified in Clauses Nos. 7–9.

§ 4

1. In Resident insurance, the medical assistance referred to in § 25 GT&Cs shall be available until the insured’s treatment in their country of residence is completed.
2. The transport of the insured referred to in § 26(2) of the GT&Cs is a service provided only in the event of the insured’s treatment in their country of residence being discontinued.
3. The other provisions of § 25 and § 26 of the GT&Cs shall apply unchanged.

§ 5

The provisions of § 30(1)(1) and (12) of the GT&Cs shall not apply to Resident insurance, provided that they relate to treatment covered by insurance coverage.

CLAUSE NO. 11 TO THE GT&Cs OF PZU WOJAŻER INSURANCE POST-TRAVEL TREATMENT CONTINUATION INSURANCE

Appendix No. 11 to the GT&Cs of PZU Wojażer Insurance
established by Resolution No. UZ/265/2025 of the Management Board of PZU SA dated 28 October 2025

§ 1

- Without prejudice to the other provisions of the GT&Cs not amended by this Clause and subject to the payment of an additional insurance premium by the policyholder, PZU Wojażer insurance shall be extended to include post-travel treatment continuation insurance.
- The insured object shall be the risk of a sudden illness or a personal accident occurring during the insurance term while the insured is travelling outside the Republic of Poland. The insurance coverage shall cover the arrangement of continued treatment in the Republic of Poland after returning from the trip.

§ 2

The terms used in this Clause shall be construed as follows:

- PZU Zdrowie helpline** – the helpline used to arrange healthcare services by indicating the medical facility and the date of the service;
 - medical consultation** – a consultation provided by a PZU Zdrowie physician during the medical facility's working hours and in accordance with the current work schedule of that facility; a medical consultation shall not include a consultation provided by a specialist physician with the academic title of habilitated physician, associate professor or professor;
 - medical facility** – an entity providing medical services that performs healthcare services;
 - scheduled surgery** – surgery performed in a hospital designated by PZU Zdrowie, on a pre-determined date; a planned surgical procedure does not include emergency and urgent procedures;
 - PZU Zdrowie** – an entity operating on behalf of PZU SA, which shall be obliged to arrange healthcare services;
 - PZU Zdrowie network** – medical facilities located in the territory of the Republic of Poland cooperating with PZU Zdrowie; a list of medical facilities constituting the PZU Zdrowie network is available at www.pzu.pl and by calling the PZU helpline (801 102 102);
 - health services** – medical services covered by PZU SA's liability, as specified in the appendix to this Clause;
 - outpatient treatments and diagnostic tests** – outpatient treatments and diagnostic tests listed in the appendix to this Clause, ordered on medical grounds during a medical consultation and performed on the basis of a referral at medical facilities.
- a maximum of 4 medical consultations within the coverage specified in the appendix to this Clause;
 - outpatient procedures and diagnostic tests within the coverage specified in the appendix to this Clause, up to a maximum of PLN 700 for all procedures and tests combined;
 - outpatient rehabilitation – ordered during a medical consultation, up to a maximum of 30 treatments from among those specified in the appendix to this Clause;
 - one planned surgical operation and hospitalisation, in a hospital indicated by PZU Zdrowie, ordered during a medical consultation, from among the operations specified in the appendix to this Clause, up to a maximum amount of PLN 15,000;
 - medical transport – if, in connection with the planned surgical procedure referred to in point d, it is necessary to arrange medical transport ordered by a PZU Zdrowie physician in connection with the planned surgical operation referred to in point d, when there are medical contraindications to travelling to or after the operation by means of transport other than medical transport, up to a maximum amount of PLN 1,000.
- If the specialist consultation concerns a child under 15 years of age, access to specialist consultations shall depend on the availability of a given paediatric specialist in that location.
 - The insured may use the health services specified in paragraph 2(1) within 60 days of receiving information about the possibility of using the health services referred to in § 4(3).
 - The insured may use the health services specified in paragraph 2(2) within 12 months of receiving information about the possibility of using the health services referred to in § 4(3).
 - The healthcare services referred to in paragraph 2 shall be provided exclusively through the PZU Zdrowie network.
 - If the cost of the healthcare services referred to in paragraph 2 exceeds the set limit and the insured agrees to the organisation of these services, the costs of these services in excess of the set limit shall be covered by the insured.
 - With the exception of a planned surgical procedure, the insured shall have the right to specify their preferences regarding the location of the medical facility, the date of the medical consultation or the physician, within the PZU Zdrowie network.
 - PZU SA shall arrange a planned surgical procedure no later than 30 days from the date of receipt of the notification of the need for a planned surgical procedure, subject to paragraph 10.
 - The deadline referred to in paragraph 9 may be extended if justified by medical indications for performing the planned surgical procedure at a later date or by the insured's decision.
 - The limits of liability for individual health services are set for all insured events understood as events constituting the basis for the provision of a given service, occurring during the insurance term.

INSURED OBJECT AND INSURANCE COVERAGE

§ 3

- On the basis of this Clause, PZU SA shall arrange and cover the costs of treatment of the insured in the territory of the Republic of Poland after returning from a trip, provided that the need to use the health service is notified to the Assistance Centre within 14 days of returning home and concerns a sudden illness or a personal accident occurring during the insurance term while the insured is travelling, when PZU SA arranged medical assistance during the trip or accepted responsibility without arranging such assistance.
- Subject to paragraph 3, the insurance coverage shall cover the arrangement and coverage of the costs of the following health services:
 - in relation to a sudden illness:
 - a maximum of 4 medical consultations within the coverage specified in the appendix to this Clause;
 - outpatient procedures and diagnostic tests within the coverage specified in the appendix to this Clause, up to a total amount of PLN 700 for all procedures and tests;
 - in relation to a personal accident:

RIGHTS AND OBLIGATIONS OF THE PARTIES

§ 4

- In order to use a healthcare benefit, the insured should notify the Assistance Centre (its telephone number is indicated in the insurance contract) of the need to use the healthcare benefit within 14 days of returning home and provide PZU SA with the documents necessary to determine the validity of the claim.
- PZU SA reserves the right to verify the documents provided and to consult medical specialists.
- Once the conditions specified in paragraphs 1 and 2 have been met, PZU Zdrowie shall inform the insured about the possibility of using the healthcare services specified in § 3 paragraph 2.

CLAUSE NO. 11 TO THE GT&Cs OF PZU WOJAŻER INSURANCE

Appendix to Clause No. 11 to the GT&Cs of PZU Wojażer Insurance
established by Resolution of the Management Board of PZU SA No. UZ/265/2025 of 28 October 2025

HEALTH SERVICES

MEDICAL CONSULTATIONS

Provided without referral by specialists designated by PZU Zdrowie during the working hours of medical facilities and in accordance with the current work schedule of these facilities.

Specialist consultations cover taking of medical history, providing specialist advice along with basic activities necessary to make a diagnosis, making the right therapeutic decision, and monitoring treatment.

Specialist consultations do not cover consultations with professors, i.e. physicians with a doctoral degree or postdoctoral degree or the title of professor.

ACCESS TO A PRIMARY CARE PHYSICIAN

Internal medicine physician/family physician/paediatrician.

ACCESS TO SPECIALISTS/PSYCHOLOGIST CONSULTATION

audiologist/phoniatrist
vascular surgeon
general surgeon
dermatologist
gastroenterologist
gynaecologist
cardiologist
nephrologist
neurosurgeon
neurologist
ophthalmologist
orthopaedic surgeon
otolaryngologist
psychiatrist
psychologist
pulmonologist
infectious disease specialist
medical rehabilitation specialist
traumatologist
urologist
venereologist

OUTPATIENT TREATMENTS AND EXAMINATIONS

Performed in accordance with medical indications based on a referral from a PZU Zdrowie physician at medical facilities indicated by PZU Zdrowie via the PZU Zdrowie helpline.

Procedures performed as part of a medical consultation by a physician or nurse, provided that there is a medical indication and it is possible to perform the procedure on an outpatient basis at a given medical facility without harm to the insured.

OUTPATIENT PROCEDURES

Procedures performed as part of medical consultation by a physician or nurse, provided that there is a medical indication and it is possible to perform the procedure on an outpatient basis at a given medical facility without harm to the insured.

1. Nursing procedures:
 - blood pressure measurement
 - height and weight measurement
 - injections: intramuscular, intravenous, subcutaneous
 - connecting an IV drip

- blood sampling
2. Medical procedures:
 - catheter insertion (catheter not included in the cost)
 - collection of material for microbiological testing
 - dressing of injuries (wounds, sprains)
 - tick removal
 - administration of tetanus toxoid
 3. Surgical procedures:
 - incision of an abscess
 - wound suturing
 - removal of surgical sutures
 4. Ophthalmic procedures:
 - fundus examination
 - visual acuity examination
 - visual field examination
 - intraocular pressure measurement
 - removal of foreign bodies from the eye
 5. Orthopaedic procedures:
 - treatment of minor injuries (sprains, dislocations, uncomplicated fractures – without the cost of stabilisers and plaster casts)
 - joint puncture
 6. ENT procedures:
 - removal of foreign bodies from the ear/nose/throat
 - conservative treatment of nosebleeds
 - ear dressing with medication
 7. Urological procedures:
 - catheterisation (catheter not included in the cost)

LABORATORY DIAGNOSTICS

1. Haematological and coagulation tests:

activated partial thromboplastin time/kaolin-cephalin time (APTT), prothrombin time (PT), fibrinogen (FIBR), complete blood count with full granulocyte differentiation, complete blood count without smear, haematocrit, erythrocyte sedimentation rate (ESR), leukocytes, platelets, reticulocytes, haemoglobin.

2. Biochemical tests:

albumin, ALA aminolaevulinic acid, alanine aminotransferase (ALT), aspartate aminotransferase (AST), amylase, apolipoprotein A1, total protein, C-reactive protein (CRP), direct bilirubin, indirect bilirubin, total bilirubin, chlorides (Cl), total cholesterol, HDL cholesterol, LDL cholesterol, rheumatoid factor (RF), lactate dehydrogenase (LDH), acetylcholinesterase, alkaline phosphatase (AP), total acid phosphatase, phosphates, lipase, total magnesium (Mg), copper (Cu), gamma-glutamyltransferase (GGTP), glucose, phosphocreatine kinase, CK-MB isoenzyme, creatinine, uric acid, folic acid, lipid profile, urea, potassium (K), proteinogram, seromucoid, sodium (Na), glucose tolerance test, triglycerides, total calcium (Ca), iron – total iron-binding capacity (TIBC), iron (Fe), ferritin, transferrin, BUN – blood urea nitrogen, glycated haemoglobin (HbA1C).

3. Serological and immunological tests:

antistreptolysin O (ASO) titre, blood group determination A, B, O, Rh(D) with haemolysin assessment, Waaler-Rose reaction, VDRL reaction (USR/RPR).

4. Hormone tests:

thyroid-stimulating hormone (TSH), thyroglobulin, troponin, growth hormone (GH), adrenaline, androstenedione, androsterone, aldosterone, dehydroepiandrosterone sulphate (DHEAS), estradiol, adrenocorticotrophic hormone (ACTH), follicle-stimulating hormone (FSH), luteinising hormone (LH), insulin, calcitonin,

17-hydroxycorticosteroids, cortisol, osteocalcin, parathyroid hormone (PTH), progesterone, human chorionic gonadotropin (HCG), prolactin (PRL), prolactin (PRL) after administration of metoclopramide, testosterone, total triiodothyronine (TT3), free triiodothyronine (fT3), total thyroxine (TT4), free thyroxine (fT4).

5. Immunological tests:

total immunoglobulin E (IgE), antibodies against thyroid peroxidase (ATPO), antibodies against thyroglobulin (ATG), antibodies against Chlamydia trachomatis (IgA, IgG, IgM), antibodies against Helicobacter pylori, antibodies against Chlamydia pneumoniae (IgA, IgM, IgG), anti-ANCA antibodies, anti-nuclear antibodies (ANA), immunoglobulin G (IgG), immunoglobulin M (IgM), immunoglobulin A (IgA), anti-Borrelia IgG antibodies, anti-Borrelia IgM antibodies.

6. Virological tests:

HBs antigen, HBe antigen, antibodies against HBs, antibodies against HBe, antibodies against HCV, antibodies against HIV, antibodies against rubella (IgG, IgM), antibodies against toxoplasmosis gondii (IgG, IgM), antibodies against infectious mononucleosis/ EBV (IgM), antibodies against CMV IGG (cytomegalovirus IgG), antibodies against CMV IGA (cytomegalovirus IgA), antibodies against IGM (cytomegalovirus IgM), antibodies against Hbc (IgM).

7. Bacteriological tests:

throat culture, wound culture, urine culture, general stool culture, stool culture for Salmonella-Shigella, rectal swab culture, semen culture, sputum culture, mycological profile, mycological examination with culture, nasal swab culture, eye swab culture, ear swab culture, urethral swab culture, lesion swab culture, vaginal swab culture, cervical canal swab culture.

8. Urine tests:

urine amylase, general urine test (profile), urine protein, urine glucose, urine creatinine, urine calcium, urine phosphates – daily excretion, urine bilirubin, urine magnesium, sodium in urine, potassium in urine, ketone bodies in urine, glucose in urine – daily excretion, uric acid – daily excretion, magnesium in urine – daily excretion, potassium in urine – daily excretion, sodium in urine – daily excretion, calcium in urine – daily excretion.

9. Stool tests:

general stool examination, occult blood in stool, parasites/parasite eggs in stool, ELISA stool test for Giardia.

RADIOLOGICAL DIAGNOSTICS

Diagnostics performed in accordance with medical indications based on a referral from a PZU Zdrowie physician at medical facilities indicated by PZU Zdrowie via the PZU Zdrowie helpline.

X-ray – skull, X-ray – eye sockets, X-ray – mandible, X-ray – maxilla, X-ray – nose, X-ray – paranasal sinuses, X-ray – zygomatic-maxillary region, X-ray – larynx, X-ray – nasolacrimal duct, X-ray – nasopharynx, X-ray – salivary glands, X-ray – thyroid region, X-ray – spine (entire, cervical, thoracic, lumbosacral), functional X-ray – spine (entire, cervical, thoracic, lumbosacral), X-ray – coccyx, X-ray – shoulder blade, X-ray – collarbone, X-ray – shoulder joint, X-ray – humerus, X-ray – elbow joint, X-ray – forearm, X-ray – wrist, X-ray – metacarpus, X-ray – hand, X-ray – finger, X-ray – pelvis, X-ray – hip joint, X-ray – femur, X-ray – knee joint, X-ray – lower leg, X-ray – ankle joint, X-ray – foot, X-ray – metatarsal bones, X-ray – toes, X-ray – toe, X-ray – chest, X-ray – sternum, X-ray – ribs, overview X-ray – abdominal cavity.

ULTRASOUND DIAGNOSTICS

Performed in accordance with medical indications based on a referral from a PZU Zdrowie physician at medical facilities indicated by PZU Zdrowie via the PZU Zdrowie helpline. Does not include 4-D ultrasound and genetic ultrasound. Muscle ultrasound, hip joint ultrasound, knee joint ultrasound, elbow joint ultrasound, ankle joint ultrasound, shoulder joint ultrasound, wrist ultrasound, ultrasound of small joints and ligaments, ultrasound – tendons, ultrasound – fingers, ultrasound – soft tissues, ultrasound – abdominal cavity (pancreas, liver, bile ducts), ultrasound – urinary tract (kidneys, ureters, bladder), ultrasound – small pelvis, transabdominal ultrasound – prostate gland, transrectal ultrasound – prostate gland, ultrasound – testicles, transabdominal gynaecological

ultrasound, transvaginal gynaecological ultrasound, breast ultrasound, echocardiography (ECHO), Doppler ultrasound – abdominal vessels, Doppler ultrasound – neck vessels, Doppler ultrasound – limb arteries and veins, thyroid ultrasound, lymph node ultrasound, larynx ultrasound, pregnancy ultrasound.

IMAGING DIAGNOSTICS – CT AND NMR

Performed in accordance with medical indications based on a referral from a PZU Zdrowie physician at medical facilities indicated by PZU Zdrowie via the PZU Zdrowie helpline.

CT and NMR – head (pituitary gland, sinuses, eye sockets, temporal bones, neck, larynx, ears), CT and NMR – soft tissues of the neck, CT and NMR – thorax, CT and NMR – abdomen, CT and NMR – pelvis, CT and NMR- bones, CT and NMR – joints, CT and NMR – spine (cervical, thoracic, lumbar spine), CT and NMR – upper and lower limbs (hand, arm, forearm, wrist, thigh, knee, lower leg, foot).

ENDOSCOPIC DIAGNOSTICS

Performed in accordance with medical indications based on a referral from a PZU Zdrowie physician at medical facilities indicated by PZU Zdrowie via the PZU Zdrowie helpline (with material collection and histopathological evaluation – in medically justified cases). Does not include the cost of general anaesthesia and recordings.

Gastroscopy/diagnostic gastrofibroscopy (with the possibility of performing a trauma test), sigmoidoscopy, rectoscopy, colonoscopy, anoscopy.

FUNCTIONAL TESTS

Performed in accordance with medical indications based on a referral from a PZU Zdrowie physician at medical facilities indicated by PZU Zdrowie via the PZU Zdrowie helpline.

Resting ECG, spirometry, ECG – 24-hour Holter monitoring, ECG – stress test, 24-hour blood pressure monitoring (using Holter blood pressure monitoring), EEG – wakefulness encephalography (excluding sleep EEG), EEG biofeedback, video EEG), Holter EEG, EMG – electromyography, tonal audiometry, impedance audiometry (tympanogram).

OUTPATIENT REHABILITATION

The scope and type of treatments are carried out on the basis of a referral from a PZU Zdrowie physician at medical facilities indicated by PZU Zdrowie.

1. Kinesiotherapy treatments:

Passive exercises, active exercises with weight support, active free exercises, active exercises with resistance, general fitness exercises, isometric exercises, mobilisation and manipulation, neuromobilisation, therapeutic massage, traction.

2. Physical therapy treatments:

Electrostimulation, galvanisation, iontophoresis, diadynamic currents, interference currents, TENS currents, Trabert currents, magnetotherapy, local ultrasound, point laser therapy, Sollux, partial cryotherapy.

SURGICAL PROCEDURES AND INSURANCE COVERAGE

Type of injury	Surgical operations
Fractures	PZU SA shall cover the costs of arranged surgical operations and hospitalisation up to PLN 15,000
Dislocations, sprains and tears of joints and ligaments	
Muscle and tendon injuries	

LIST OF SURGICAL PROCEDURES

Surgical procedure

Wrist reduction – open method
Hand joint reduction – open method
Hip joint reduction – open method
Hip joint reduction – closed method, under intravenous anaesthesia
Elbow joint reduction – closed method, under intravenous anaesthesia
Shoulder joint reduction – open method
Shoulder joint reduction – closed method, under intravenous anaesthesia
Ankle joint reduction – open method
Hip joint surgical procedure – arthroscopic method
Humerus head surgical procedure – open method
Fibula head surgical procedure – open method
Wrist bone surgical procedure – open method
Calcaneal bone surgical procedure – open method
Tibia surgical procedure – open method
Tibia and fibula surgical procedure – open method
Hand bone surgical procedure – open method
Hand bone surgical procedure – percutaneous method
Foot bone surgical procedure – open method
Foot bone surgical procedure – percutaneous method
Fibula surgical procedure – open method
Scapula surgical procedure – arthroscopic method
Scapula surgical procedure – open method
Gluteal muscle surgical procedure – open method
Adductor muscle surgical procedure – open method
Wrist surgical procedure – arthroscopic method
Wrist surgical procedure – open method
Knee joint epiphysis surgery – open method
Proximal femoral epiphysis surgery – open method
Proximal femoral epiphysis surgery (trochanter, femoral neck) – open method
Distal radius surgery – open method
Distal radius and ulna epiphysis surgery – open method
Clavicle surgery – open method
Single abdominal muscle surgical procedure – open method
Single chest muscle surgical procedure – open method

Surgical procedure

Single lower limb muscle or tendon surgical procedure – open method
Single muscle or tendon surgical procedure – upper limb – open method
Single muscle or tendon surgical procedure – upper limb – arthroscopic method
Plantar fascia surgical procedure
Foot joint surgical procedure – open method
Acromioclavicular joint surgical procedure – open method
Elbow joint surgical procedure – open method
Elbow joint/muscles or tendons surgical procedure – arthroscopic method
Sternoclavicular joint surgical procedure – open method
Wrist joint surgical procedure – open method
Humeroscapular joint/muscles or tendons surgical procedure – upper limb – arthroscopic method
Ankle joint surgical procedure – arthroscopic method
Ankle joint surgical procedure – open method
Knee joint structure surgical procedure – arthroscopic method
Ulna shaft surgical procedure – open method
Ulna and radius shafts surgical procedure – open method
Radial shaft surgical procedure – open method
Humerus shaft surgical procedure – open method
Femoral shaft surgical procedure – open method
Multiple tendon surgical procedure of the hand
Patella surgical procedure
Irrigation of infected haematoma, treatment of inflammatory focus – extra-articular
Achilles tendon suturing
Removal of fixation from the upper limb and lower limb girdle
Removal of fixation from the upper limb and upper limb girdle

CLAUSE NO. 12 TO THE GT&Cs OF PZU WOJAŻER INSURANCE HOLIDAY CANCELLATION AND CURTAILMENT INSURANCE

Appendix No. 12 to the GT&Cs of PZU Wojażer Insurance
established by Resolution of the Management Board of PZU SA No. UZ/265/2025 of 28 October 2025

§ 1

Subject to the other provisions of the GT&Cs remaining unchanged by this Clause and provided that the policyholder pays an additional insurance premium, PZU Wojażer insurance shall cover cancellation or curtailment of participation in an arranged holiday.

§ 2

The terms used in this Clause shall be construed as follows:

- 1) **ticket** – issued by a professional carrier or on its behalf, proof of payment for flight, transport or cruise (also in electronic form), relating to an arranged holiday, directly entitling the person indicated to use the flight, transport or cruise specified in this proof;
- 2) **travel companion** – a person who has a trip booked together with the insured and whose details are included in the same booking document or in the contract concluded with the holiday organiser.

INSURED OBJECT AND INSURANCE COVERAGE

§ 3

1. The insured object shall be the risk of cancellation or curtailment of participation in an arranged holiday and the risk of cancellation of purchased tickets due to:
 - 1) a personal accident, a sudden illness, exacerbation or complication of a chronic disease, preventing the insured or travel companion from travelling or continuing to participate in an arranged holiday, confirmed by a medical certificate, or the death of the insured or travel companion;
 - 2) a sudden illness, a personal accident, exacerbation or complication of a chronic disease of the insured's related person or a travel companion's related person, confirmed by a medical certificate, requiring the presence and constant care provided by the insured or travel companion to that person or the death of a related person;
 - 3) the insured or travel companion being placed in quarantine or isolation;
 - 4) burglary at the place of residence of the insured or travel companion, provided that the necessity to perform legal or administrative actions required the absolute presence of the insured or travel companion;
 - 5) a loss occurring the place of residence of the insured or travel companion caused by a fortuitous event, provided that the necessity to perform legal or administrative actions required the absolute presence of the insured or travel companion;
 - 6) unconditional summons of the insured or travel companion by the administrative authorities of the Republic of Poland or the country of permanent residence, except for summons by military authorities;
 - 7) documented theft or loss of documents necessary for travel (ID card, passport, entry visa, driving licence), provided that the theft took place within 7 days prior to departure for an arranged holiday and was reported to the relevant authorities.
2. The insurance coverage shall cover the reimbursement of costs incurred by the insured in connection with their cancellation of participation in an arranged holiday or in connection with the curtailment of such participation, as well as the reimbursement of ticket cancellation costs.
3. In the event of ticket cancellation, the insurance coverage shall cover the reimbursement of costs incurred by the insured in connection with the cancellation of tickets.
4. The insurance coverage shall not cover the costs of obtaining an entry visa and the handling fee set by the holiday organiser.

5. In the case of individual and family insurance contracts, the insurance coverage referred to in paragraphs 2 and 3 applies to all insureds who cancel their participation or curtail their participation in an arranged holiday and cancel tickets, even if the circumstances referred to in paragraph 1(1)–(7) apply to only one of the insureds.
6. Chapter II of the GT&Cs shall not apply to holiday cancellation and curtailment insurance.

EXCLUSIONS FROM PZU SA'S LIABILITY

§ 4

1. PZU SA shall not be liable for the costs of cancellation or curtailment of participation in an arranged holiday arising from the reasons listed in § 3 if they are the result of:
 - 1) chronic diseases, with the proviso that PZU SA shall be liable for exacerbations or complications of chronic diseases;
 - 2) pregnancy and all its consequences and complications, termination of pregnancy, childbirth, miscarriage;
 - 3) commission or attempted commission of a crime or suicide by the insured or travel companion;
 - 4) intentional acts of the insured or travel companion;
 - 5) mental disorders, behavioural disorders, including neuroses of the insured or travel companion;
 - 6) an accident occurring while the insured or travel companion was driving a motor vehicle or other vehicle without the appropriate licence or while intoxicated, under the influence of intoxicating substances, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction, unless this had no impact on the occurrence of the accident;
 - 7) intoxication, use of narcotics, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction, by the insured or travel companion;
 - 8) lack or inability to obtain vaccination, as well as inability, for medical reasons, to undergo preventive procedures necessary before travelling to certain countries;
 - 9) acts of terrorism, acts of war, martial law or a state of emergency occurring or likely to occur in countries located in regions of the world threatened by such actions;
 - 10) riots, disturbances, social unrest, assassinations, sabotage;
 - 11) participation in riots or fights, except in cases of self-defence;
 - 12) radioactive radiation, environmental pollution;
 - 13) epidemics announced by the authorities of the destination country in the mass media, about which the insured could have obtained information on the date of conclusion of the insurance contract, unless the reason for cancellation is a sudden illness with COVID-19, quarantine or isolation.
2. The fact of being under the influence of intoxicants, psychotropic substances, substitute substances or new psychoactive substances, within the meaning of the provisions on counteracting drug addiction and the right to drive a motor vehicle, shall be assessed in accordance with the law of the country applicable to the place of the insured event.

INSURED AMOUNT

§ 5

1. The insured amount shall be the price of the arranged holiday resulting from the contract concluded with the holiday organiser and the price of the ticket.

2. The insured amount specified in paragraph 1 shall apply jointly to all persons listed in the document confirming holiday cancellation and curtailment insurance.

OCCURRENCE OF AN INSURED EVENT – PROCEDURE

§ 6

1. In the event of cancellation of participation in an arranged holiday, the policyholder or insured shall be obliged to:
 - 1) notify the holiday organiser and the carrier of the insured event causing the cancellation of participation and cancellation of tickets immediately after becoming aware of it, but no later than within 3 working days from the date of the event;
 - 2) no later than within 7 days from the date of notifying the holiday organiser and the carrier, provide PZU SA with:
 - a) the contract for participation in the arranged holiday together with proof of payment for the holiday,
 - b) a statement of withdrawal from the arranged holiday, certified by the holiday organiser;
 - c) a calculation of the cancellation costs issued by the holiday organiser;
 - d) a document issued by the carrier confirming the cancellation of the ticket and the amount of costs incurred by the insured in this respect;
 - e) medical documentation if the reason for cancellation is a personal accident or a sudden illness of the insured, travel companion or a related person of the insured or travel companion;
 - f) a copy of the death certificate (for inspection) if the reason for cancellation is the death of a related person or the death of the insured or a travel companion;
 - g) a certificate from the police or relevant law enforcement agencies confirming damage to property or reporting the loss of documents necessary for travel, if the reason for cancellation is damage resulting from a burglary at the insured's or travel companion's home or the loss of documents necessary for travel;
 - h) a certificate from the local authorities confirming the occurrence of fortuitous events if the reason for cancellation is damage caused at the place of residence of the insured or travel companion, in the case referred to in § 3(1)(5);
 - i) a document issued by an authorised entity confirming that the insured is subject to quarantine or isolation, if the reason for cancellation is quarantine or isolation.
2. In the event of curtailment of participation in an arranged holiday, the policyholder or insured shall be obliged to:
 - 1) no later than within 7 days of returning from the trip, provide PZU SA with documentation confirming the necessity to curtail participation in the arranged holiday referred to in paragraph 1(2) (d-g), the contract for participation in the arranged holiday together with proof of payment for the holiday, documentation

confirming early return, documentation confirming the loss resulting from the necessity to curtail participation in the arranged holiday;

- 2) submit receipts and proof of payment for return transport if the cost of transport was included in the price of the arranged holiday.
3. In the event of a breach of the obligation to notify PZU SA of an insured event within the time limit specified in paragraph 1(1) and paragraph 2(1) due to wilful misconduct or gross negligence, PZU SA may reduce the benefit accordingly if the breach contributed to an increase in the loss or prevented PZU SA from determining the circumstances and consequences of the accident. The consequences of failure to notify PZU SA of the accident shall not apply if PZU SA, within the time limit referred to in paragraph 1(1) and paragraph 2(1), receives information about the circumstances that should have been brought to its attention.

DETERMINATION AND PAYMENT OF BENEFITS

§ 7

1. The cost of cancellation of participation in an arranged holiday shall be deemed to be only the fees provided for in the contract concluded with the holiday organiser and incurred in connection with such cancellation. Additional costs not covered by the said contract shall be excluded from the liability of PZU SA.
2. Ticket cancellation costs shall also be considered to be the costs charged to the insured by the carrier in the event of ticket cancellation due to the insured's withdrawal from an arranged holiday for the reasons referred to in § 3.

§ 8

1. The costs of curtailment of participation in an arranged holiday shall be deemed to be the costs of unused services under the contract concluded with the holiday organiser and additional transport costs.
2. The amount of compensation for unused services shall be determined as a percentage of the price paid for the arranged holiday, representing the ratio of the number of days following the date of cancellation of participation in the arranged holiday to the total number of days of the arranged holiday provided for in the contract concluded with the holiday organiser, with the proviso that that the amount of compensation may not exceed the insured amount.
3. The costs of the insured's return transport from the arranged holiday shall be covered or reimbursed only if the cost of transport by a specific means of transport in both directions was included in the contract concluded with the holiday organiser.
4. The costs referred to in paragraph 3 shall be reimbursed up to the amount of the additional costs actually incurred, but not more than the amount equivalent to the price of a return ticket by the means of transport included in the price of the arranged holiday.