



Full information provided prior to the conclusion of the contract and contractual information are provided in the insurance document and in the general terms and conditions of PZU Wojązer insurance established by Resolution of the Management Board of Powszechny Zakład Ubezpieczeń Spółka Akcyjna No. UZ/265/2025 of 28 October 2025.

### What type of insurance is this?

PZU Wojązer is comprehensive insurance for travellers. The insurance coverage covers medical expenses and assistance (section II, group 18), consequences of personal accidents (section II, group 1), private individuals' personal liability (section II, group 13), travel luggage (section II, group 9), resident insurance (section II, group 18), post-travel treatment continuation (section II, group 18), according to the appendix to the Act on Insurance and Reinsurance Activity.



#### What is the insured object?

**The contract covers the elements of the product selected by the Client upon its conclusion.**

- ✓ **Medical expenses insurance:** In this insurance, we arrange medical assistance and cover its costs or reimburse them in connection with a sudden illness (including Covid-19) or a personal accident occurring during the insurance term while travelling. Medical assistance is available until the insured's state of health allows them to return to Poland. We can cover the costs of assistance resulting from, including but not limited to,
  - hospitalisation, outpatient treatment and teleconsultations;
  - tests ordered by a physician;
  - medical transport;
  - non-medical transport outside the Republic of Poland;
  - use of a decompression chamber;
  - purchase of medicines and dressings prescribed by a physician;
  - treatment related to the exacerbation or complications of chronic diseases;
  - dental treatment;
  - treatment related to pregnancy and childbirth, until the end of the 32nd of pregnancy (we cover the costs of treatment for both the mother and the child, with treatment for the child limited to 14 days after birth);
- ✓ **Assistance Insurance – Basic Package:** In this insurance, we arrange services and cover their costs, including transport of the insured to their country of permanent residence, quarantine/isolation (COVID-19), search and rescue, interpreter assistance in connection with organised medical assistance abroad. Depending on the type (purpose) of travel, other packages, i.e. Extended, Family, Child/Dependent Person, Business, Sport, Cyclist, can be added to the Basic Package for an additional fee.
- ✓ **Accident Insurance (NNW)**
  - is insurance that provides for the payment of benefits if, during the trip, within the insurance term, the insured:
    - dies as a result of a personal accident;
    - suffers permanent health impairment as a result of a personal accident, epileptic seizure or fainting for reasons other than a chronic illness.
- ✓ **Private individuals' personal liability insurance:**
  - This insurance coverage covers third-party claims against the insured if they have caused a loss which they are obliged to adjust. We insure personal liability in terms private life activities or property used for private life activities.



#### What is not covered by this insurance coverage?

The insurance coverage shall not cover, including but not limited to,

- ✗ trips for planned medical treatment;
- ✗ trips to the country of permanent residence (except for persons permanently residing in Poland and going on an organised trip in Poland (e.g. holidays, hotel stays).

If there are contraindications to travelling for health reasons, the contract shall only cover the costs of treatment and assistance services in connection with events that were not related to these contraindications.



#### What are the limitations of this insurance coverage?

In **medical expenses insurance and assistance packages**, we do not cover costs arising from, including but not limited to,

- ! treatment not related to a sudden illness or a personal accident, e.g. preventive care, periodic examinations;
- ! a sudden illness or a personal accident occurring outside the insurance term;
- ! dental treatment not related to acute inflammation or pain, and treatment in Poland;
- ! treatment of mental disorders, behavioural disorders, including neuroses;
- ! treatment of chronic diseases, except for treatment related to the exacerbation or complications of chronic diseases;
- ! accidents or health disorders caused intentionally by the insured, including the effects of suicide or attempted suicide, self-harm by the insured;
- ! 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 had no impact on the occurrence of the insured event;
- ! 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 sudden illness with COVID-19, quarantine or isolation due to COVID-19.

In **accident insurance**, we are not liable for events:

- ! resulting from diseases/illnesses - both those known to the insured and those that occur suddenly or become apparent as a result of a personal accident or cause a personal accident (except for an epileptic seizure or fainting for reasons other than a chronic illness)'
- ! which did not cause permanent health impairment;
- ! which are not caused by an external factor.

#### ✓ **Travel luggage insurance:**

- This insurance coverage covers losses caused to the insured's luggage during their journey, consisting of loss, destruction or damage, including as a result of:
  - a fortuitous event (including fire, flood, hurricane);
  - an accident in land, water or air transport;
  - burglary of a passenger car or the insured's place of accommodation;
  - robbery (theft with the use of violence or the threat of violence).

#### ✓ **Resident Insurance:**

- This insurance is dedicated to persons staying abroad for more than 3 months who declare from the outset that their trip is temporary and does not involve the intention of permanent residence. Medical assistance, including coverage of treatment costs, is available to the insured until the end of treatment in the country of residence.

#### ✓ **Post-travel treatment continuation insurance:**

- This insurance coverage covers the continuation of treatment and its costs in the Republic of Poland after returning from foreign travel during which a sudden illness or a personal accident occurred. Liability shall apply only to events for which we have accepted liability in the insurance coverage of medical expenses or consequences of personal accidents.

#### ✓ **The insured amount / guaranteed sum:**

- are determined by the policyholder for each insured in consultation with PZU;
- are specified in the insurance contract;
- constitute the upper limit of our liability;
- we organise assistance services within the insured amount for medical expenses, but up to the limits specified in the insurance contract for individual services.

**In private individuals' personal liability insurance**, we are not liable for losses:

- ! caused intentionally;
- ! caused by the insured to the policyholder or to the insured's related persons.

**In travel luggage insurance**, we are not liable for losses:

- ! consisting solely of damage to or destruction of suitcases, bags, briefcases, backpacks or similar items, unless the damage or destruction was caused by documented theft of part or all of their contents;
- ! concerning loss, destruction or damage: e.g. documents, keys, means of payment, tickets, furs, watches, jewellery.

Furthermore, the insurance contract shall not cover events arising in connection with:

- ! competitive sports or high-risk sports;
- ! skiing/snowboarding;
- ! performing physical work;
- ! damage to rented property;
- ! damage to sports equipment.

In this scope, the insurance coverage may be extended for an additional premium under selected insurance policies.

You can find the full list of exclusions in the insurance contract.



#### **Where is this insurance coverage valid?**

Depending on the selected travel zone, the insurance is valid in:

- ✓ Poland – if:
  - a) the trip is an organised holiday and is documented (e.g. holidays, summer camp, hotel stay);
  - b) the trip takes place outside Poland (from the moment of leaving home for the purpose of travelling directly abroad);
- ✓ Europe (European countries, Mediterranean countries, the European part of Russia);
- ✓ Worldwide.



#### **What are the insured's obligations?**

The insured is obliged to, including but not limited to,

- contact the Assistance Centre (telephone numbers are provided in the insurance contract);
- provide all the information necessary to organise the required assistance;
- allow the Assistance Centre's physicians access to the necessary medical information;
- follow the recommendations of the Assistance Centre, providing information and necessary powers of attorney;
- provide medical documentation (containing the diagnosis and course of treatment, invoices or bills) and other documents necessary to determine insurance liability or the amount of benefit/compensation.

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, they must do so within 7 days of the date on which it became possible to contact the Assistance Centre and provide the reason for not being able to contact the Assistance Centre.



#### **How and when should premiums be paid?**

The premium is paid by the policyholder. The policyholder can pay the premium in a single instalment or in instalments. The payment dates are specified in the insurance contract.



#### **When does the insurance cover start and end?**

The insurance cover lasts from the day following the conclusion of the insurance contract, but not earlier than the day following the payment of the insurance premium or its first instalment, unless otherwise agreed, and not earlier than:

- the moment of commencement of travel within the territory of Poland, in the case of insureds commencing their journey in Poland; or
- the moment of crossing the Polish border upon entry, in the case of insureds entering Poland.

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.

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.

The insurance coverage guarantees cover during the trip; the return from the trip means the end of the cover, except for the possibility of using the benefits covered by the insurance coverage to which the insured is entitled upon return from the trip.

This coverage may also end before the end of the insurance term, e.g. in the following cases:

- on the date of delivery to PZU SA of the policyholder's statement of termination of the insurance contract with immediate effect;
- on the date of delivery to us of a statement of termination of the contract with immediate effect if we are still liable before the premium or its first instalment has been paid and the premium or its first instalment has not been paid on time;
- upon expiry of the deadline set in the request for payment of the premium, if the premium has not been paid;
- on the date of the insured's loss of membership in the group specified in the insurance contract;
- upon the death of the insured.



#### **How to terminate the contract?**

The policyholder may terminate the contract, inter alia, by withdrawing from it, in the case of a contract concluded for more than 6 months:

- within 30 days of its conclusion - if the policyholder is a consumer;
- within 7 days of its conclusion - if the policyholder is an entrepreneur.

A policyholder who is a consumer may terminate a contract concluded by means of distance communication (e.g. internet, telephone) within 30 days of being informed of the conclusion of the contract or from the date of delivery of the confirmation of the information referred to in Article 39(3) of the Consumer Rights Act, whichever is later.