Travel insurance

Document containing information on the insurance product

Company: Towarzystwo Ubezpieczeń Europa S.A.
registered in Poland, having license No. DU/2849/A/CG/94
issued by the Minister of Finance on November 7, 1994
to conduct insurance business, hereinafter referred to as: TU Europa S.A.

Product: Go Safe

Full information provided prior to the conclusion of the contract and contractual information is available in the General Terms and Conditions of Go Safe Insurance (hereinafter the GTC) approved by Resolution of the Management Board of Towarzystwo Ubezpieczeń Europa S.A. No. 10/12/15 of December 8, 2015.

What type of insurance is it?

Pursuant to the provisions of the Act of September 11, 2015 on insurance and reinsurance activity, the insurance offered is included in Part II of the Act and applies to: one-off benefits from group 1, illness insurance from group 2, insurance of other property damage not included in group 8 from group 9, third-party liability insurance from group 13, insurance of financial risk from group 16, assistance insurance for persons who got into difficulties during travel or while away from their place of residence from group 18.

What is the subject of the insurance?

- ✓ **Medical, rescue and transportation expenses, travel assistance up to** EUR 20,000 with the Mini package, up to EUR 30,000 with the Standard package, up to EUR 40,000 with the Standard Plus package, and up to EUR 60,000 with the Optimum package.
- ✓ **Health detriment** resulting from the consequences of accidents up to EUR 1,000 with the Standard Mini and Standard Max packages, up to EUR 3,000 with the Standard package, up to EUR 5,000 with the Standard Plus package, up to EUR 10,000 with the Optimum package.
- ✓ Accidental **death** up to EUR 600 with the Mini package, up to EUR 1,800 with the Standard package, up to EUR 3,000 with the Standard Plus package, up to EUR 6,000 with the Optimum package.
- ✓ **Travel luggage**: from EUR 250 to EUR 1,000 and after paying an additional premium.
- ✓ **Third-party liability coverage** up to EUR 50,000: after paying an additional premium, including third-party liability for bodily injury up to EUR 50,000, third-party liability for property damage up to EUR 10,000, and third-party liability for sports activities up to EUR 1,500.
- ✓ **Cell phone, wallet, keys, documents up to EUR 250**: after paying an additional premium for Komfortowa Kieszeń (Comfortable Pocket) insurance.
- ✓ **Insurance for a ticket to a mass event up to** EUR 350: after paying an additional premium.
- ✓ **Sports equipment** up to EUR 1,000: after paying an additional premium.
- ✓ **Arranging and covering the costs of assistance services in connection with immobilization of the vehicle during a travel abroad**: after paying an additional premium for Car Assistance insurance.
- ✓ **Coverage when practicing high-risk sports**: after paying an additional premium.
- ✓ **Coverage when practicing extreme sports**: after paying an additional premium.
- ✓ **Coverage when practicing competitive sports**: after paying an additional premium.
- ✓ **Consequences of chronic illnesses**: after paying an additional premium.
- ✓ **Coverage when performing hazardous physical work**: after paying an additional premium.
- ✓ **Coverage of electronic devices in travel luggage**: after paying an additional premium.

What is excluded from the insurance coverage?

- × Events that occurred after the use of alcohol, narcotics or psychotropic substances.
- × Events that occurred as a result of or in relation to acts of war, riots, martial law, acts of terrorism or sabotage, except where the insured is unexpectedly affected by them or where the insured traveled to a country in the territory of which such events were already taking place or in which the insured was actively involved
- × Events that occurred as a result of or in relation to nuclear explosion or radioactive irradiation
- × Events that occurred as a result of or in relation to non-compliance with physician's instructions
- × Events that occurred as a result of or in relation to the attempted or committed criminal offense by the insured
- × Events that occurred as a result of or in connection with a suicide attempt, intentional self-harm, or bodily injury at the request of the insured.
- × Events that occurred as a result of driving a motor vehicle by the insured without the required license
- × Events that occurred as a result of or in connection with a deliberate action of the insured or of a person living together with the insured, gross negligence of the insured, unless the payment of the insurance benefit is justified in the circumstances.
- × Other event occurring within 24 months preceding the insurance contract conclusion date, if there is a direct and adequate causal relationship between this event and the insurance event
- × A disease which was diagnosed or treated, or controlled, or which required medical advice within the period of 24 months preceding the date of conclusion of the insurance contract, and there is a direct and adequate causal relationship between the disease and the insurance event.
- × Events that occurred as a result of or in relation to the participation of the insured in a flight as a pilot, crew member or passenger on a plane not operated by licensed airlines
- × Events that occurred as a result of or in relation to the mental illness of the insured
- × Compensation for suffered pain, physical suffering and moral suffering
- × Situations where the insured acted contrary to the decision of the Help Center agreed with his/her physician
- × Damage resulting from: chronic diseases, practicing high-risk sports, extreme sports, competitive sports, unless the insurance coverage is extended to include such cases.
- × Damage resulting from the performance of hazardous physical work, unless the insurance coverage is extended to include such cases.
- × Costs of treatment, rescue and transport, if there were medical contraindications for the insured to make the journey or there were indications for the insured, before the travel, to undergo an operation or to be hospitalized
- × Treatment, hospitalization or accommodation if – in the opinion of the physician of the Help Center – the commencement of treatment may be postponed until the return of the insured o Poland,
- × Medications issued without written instruction issued by a physician,
- × Permanent health impairment or death as a result of an accident, if they occurred after 24 months from the accident
- × Events caused by processes taking place inside the human organism: myocardial infarction, hemorrhage, ischemic stroke, sudden circulatory arrest and long-term stress impact or hemorrhagic stroke.
- × Travel luggage insurance does not cover suitcases and other luggage containers.
- × Electronic equipment contained in travel luggage, unless the insurance coverage is extended to include such cases.
- × Damage to travel luggage the value of which does not exceed EUR 30.
- × Damage to sports equipment the value of which does not exceed EUR 25.
- × Damage to property covered by third party liability insurance, not exceeding the value of EUR 200
- × Costs of pregnancy or labor occurring after the 32nd week of pregnancy

What are the limitations of insurance coverage?

! Costs of outpatient treatment in the USA, Canada, Japan and Australia are covered up to the amount of EUR 2,000.
! Rescue costs are covered up to the amount of EUR 5,000.
! Dental treatment costs are covered up to the amount of EUR 250.
! Traveling expenses of the travel companion are covered up to the amount of EUR 1,000 with the Optimum package.
! Costs of accommodation and meals for the travel companion are covered up to the amount of EUR 100 per day and for the maximum period of 7 days with the Optimum package.
! Costs of the visit of the person called to accompany the insured are covered up to the amount of EUR 2,000 with the Optimum package.
! Costs of a substitute driver are covered up to the amount of EUR 500 with the Optimum package.
! Additional costs of accommodation and meals abroad for convalescence purposes are covered up to the amount of EUR 100 per day and for a maximum period of 7 days with the Optimum package.
! Transportation costs at the end of treatment are covered up to the amount of EUR 500 with the Standard Plus package, and costs associated with interrupting a trip abroad are covered up to the amount of EUR 1,200 with the Optimum package.
! Care of minor children up to the amount of EUR 2,500 with the Standard Plus package and the Optimum package.
! Costs of transport of family members of the insured are covered up to the amount of EUR 2,500 with the Optimum package.
! Costs of transport of the remains of the insured to the place of burial are covered up to the amount of EUR 2,500.
! Under third-party liability insurance related to organized tourism, coverage for property damage is up to EUR 3,000.
! Under the insurance covering the cost of a ticket to a mass event, the benefit payment is reduced by 30% of the benefit amount, with a minimum of EUR 25.
! Under the Car Assistance insurance, the costs of towing to the nearest repair shop, garage, or parking lot, or the return of the vehicle to the nearest authorized service station or repair shop, are covered up to EUR 500.
! Under the Car Assistance insurance, the costs of parking the vehicle in a secure parking lot are covered up to EUR 150, for a maximum of 3 days.
! Under the Car Assistance insurance, accommodation costs for the driver and passengers of the insured vehicle for the repair time are covered up to EUR 100 per person per night, for a maximum of 3 nights.
! Under the Car Assistance insurance, the costs of a replacement vehicle are covered for a maximum of 3 days.

Where is the insurance valid?

✓ The entire world, excluding the country of residence of the insured, for medical expenses, rescue and transportation costs, travel assistance, and the Komfortowa Kieszeń (Comfortable Pocket) additional insurance.
✓ The territorial scope of the additional Car Assistance insurance covers the territory of: Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Montenegro, Czech Republic, Denmark, Estonia, Finland, France, Gibraltar, Greece, Spain, the Netherlands, Ireland, Iceland, Liechtenstein, Lithuania, Latvia, Luxembourg, Macedonia, Malta, Monaco, Germany, Norway, Portugal, Romania, European part of Russia, San Marino, Serbia, Slovakia, Slovenia, Sweden, Switzerland, European part of Turkey, Vatican, Hungary, United Kingdom and Italy.

What are the obligations of the insured?

- Immediately report the occurrence of the insurance event to the Help Center and provide the necessary information to provide assistance and let the Help Center take necessary actions
- Provide the documents necessary to establish the liability of the insurer in order to receive the insurance performance

How and when to pay the premiums?

- In cash or in cashless form
- On a one-off basis for the entire liability period, simultaneously with the conclusion of the insurance contract

When does the insurance coverage begin and end?

- The insurance period is indicated in the insurance contract.
- The insurance coverage starts from the date indicated in the insurance contract as the start date of the insurance period, but not earlier than from the payment of the insurance premium.
- The insurance coverage for: medical expenses, rescue and transportation, travel assistance, third-party liability, Komfortowa Kieszeń (Comfortable Pocket), and Car Assistance begins no earlier than upon crossing the border of the country of residence upon departure and ends upon crossing the border of the country of residence upon arrival.
- The insurance coverage for: consequences of accidents, travel luggage, and sports equipment begins no earlier than the start of the trip and ends upon its completion.
- The insurance coverage expires on the day the sum insured/guarantee sum is exhausted, on the day of withdrawal from the insurance contract, and upon the death of the insured.

How to terminate the contract?

By submitting a relevant declaration to TU Europa S.A. or its representative by e-mail, phone or in writing.