EUROPA
UBEZPIECZENIA

Travel cancellation insurance

A document with information about an 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.

Produkt: Koszty Rezygnacji

Full information provided before conclusion of the contract and contractual information is available in the General Terms and Conditions of Cancellation Costs Insurance (hereinafter referred to as GTC) approved by a resolution of the Management Board of Towarzystwo Ubezpieczeń Europa S.A. No. 01/03/26 dated March 02, 2026.

What type of insurance is it?

In accordance with the provisions of the Act of September 11, 2015 on insurance and reinsurance activity, the insurance offered is included in Division II of the Act and concerns the insurance of financial risks from group 16.

What is the subject of the insurance?

✓ **The subject of the insurance in the 100% and 100% Max options** is the risk of incurring costs by the insured in connection with the cancellation or interruption of the travel due to: 1) **sudden illness of the insured or the co-traveler, also due to contracting Covid-19** 2) **sudden illness of the insured's or the co-traveler's a close relative** who is not a travel participant, **also due to contracting Covid-19**, resulting in hospitalization 3) **an accident of the insured or the co-traveler** 4) **an accident of the insured's close relative or the co-traveler's close relative** who is not a travel participant, resulting in hospitalization 5) **complications related to** the insured's **pregnancy**, the co-traveler's pregnancy, pregnancy of the insured's wife or partner, pregnancy of the co-traveler's wife or partner, occurring before the 32nd week of pregnancy 6) setting a date of **child delivery** for the insured, the co-traveler 7) **death** of the insured or the co-traveler 8) **death of** the insured's or the co-traveler's **close relative** during the 45-day period immediately preceding the start of the travel or during the travel 9) **damage to the property** of the insured, the co-traveler, the insured's close relative or the co-traveler's close relative resulting from a fortuitous event or resulting from burglary up to 10 days before the start of the travel 10) **damage to the property of the insured's employer or the co-traveler's employer** resulting from a fortuitous event or resulting from burglary up to 10 days before the start of the travel 11) **loss of employment** by the insured or the co-traveler, provided that on the date of the insurance contract conclusion they are employed under an employment contract for indefinite period of time or have worked for at least 6 months under an employment contract for definite period of time 12) determining **the work start date by the employer** for the insured or the co-traveler to be the date of commencement or duration of the travel 13) **theft of** the insured's or the co-traveler's **documents** necessary for the performance of the travel contract during the 30 days immediately preceding the date of commencement of the travel 14) **theft of a vehicle** belonging to the insured or the co-traveler, which occurred up to 10 days before the commencement of the travel 15) damage to or destruction of the insured's vehicle or the co-traveler's vehicle during a traffic accident up to 10 days before the commencement of the travel 16) receipt by the insured or the co-traveler of a **summons for a divorce or separation hearing** 17) receipt by the insured or the co-traveler of a **summons to appear in court, at the police or at another state institution** 18) determining a date of a **resit exam at school or university** for the insured or the co-traveler 19) determining a date for the insured or the co-traveler to **stay at a sanatorium** 20) **the insured or the co-traveler not being allowed to board the aircraft** due to an infectious disease 21) **mandatory quarantine related to Covid-19** imposed on the insured, the co-traveler, children of the insured or children of the co-traveler.

✓ **The subject of the insurance in the 100% Max option** is the risk of incurring costs by the insured in connection with the cancellation or interruption of the travel due to: 1) **the need to care for a close relative** after a sudden illness or accident **by the insured or the co-traveler** 2) **exacerbation of** the insured's or the co-traveler's **chronic disease or mental illness** 3) **exacerbation of a chronic disease or mental illness** of the insured's or the co-traveler's close relative who is not a travel participant, resulting in hospitalization or a stay in a hospice or the need for care 4) **the insured or the co-traveler being scheduled for a surgery, procedure or hospitalization** that coincides with the travel 5) **receipt**

What is excluded from the insurance coverage?

× damage resulting from the exacerbation of a chronic disease or mental illness in the 100% option

× damage resulting from quarantine imposed on the insured: 1) due to staying at the travel destination or the place the insured was passing through 2) due to staying in a specific geographic area (in a particular country, region, province, municipality, city or part thereof) 3) due to staying on board a quarantined vessel 4) during a foreign travel (i.e., a travel outside the insured's country of residence) by an authorized entity of the insured's country of residence

× damage related to having used or being under the influence of alcohol or under the influence of drugs, psychotropic substances or substitute drugs

× damage related to war, hostilities, riot, civil commotion, martial law, sabotage, participation in illegal strikes

× damage related to terrorist attacks in the 100% option, and in the 100% Max option the damage occurring more than 30 days prior to the date of commencement of the travel, in Afghanistan, Algeria, Palestinian Authority and West Bank, Burkina Faso, Democratic Republic of Congo, Egypt, Philippines, Honduras, Indonesia, Iraq, Iran, Yemen, Kenya, South Korea, North Korea, Crimea, Libya, Lebanon, Malaysia, Morocco, Nigeria, Pakistan, Russia, Somalia, Gaza Strip, Syria, Tunisia, Turkey, Venezuela, Côte d'Ivoire, Ukraine, when the terrorist attack took place within a radius of more than 250 km from the insured's destination, if the package travel organizer has not offered the insured to change the package travel to a package travel to a country where the terrorist attack does not occur

× damage resulting from failure to physician's instructions or from undergoing medical treatments without medical supervision or supervision of authorized persons

× damage resulting from the attempted or committed criminal offense

× damage related to attempted suicide, suicide, intentionally self-inflicted injuries or injuries inflicted upon the request of the insured

× damage related to alcoholism or psychoactive substance addiction

× damage resulting from cancellation, rescheduling or interruption of a package travel, cruise, conference, training, course, workshops, cultural or sports event by the organizer

× damage resulting from flight or departure cancellation or change of date by the carrier regardless of causes

× damage resulting from bankruptcy or default by: package travel or cultural or sports event organizer, carrier, accommodation provider, conference/training/course/workshop organizer, vehicle rental service provider

× damage arising due to the existence of medical contraindications to travel, of which the insured or a co-traveler was aware prior to the conclusion of the insurance contract

× damage related to pregnancy after the 32nd week of pregnancy (31st week + 6 days), complications related to pregnancy of the insured's close relative (other than the insured's wife or partner, co-traveler's wife or partner), the co-traveler's close relative

× damage related to the failure of the insured or co-traveler to undergo vaccination or other preventive procedures required by the administrative regulations of the countries that are the insured's destination

× damage resulting from Force Majeure circumstances, that is accidental or natural

of a proposal for adoption of a child by the insured or the co-traveler 6) the insured or the co-traveler being appointed **to participate in an international sports competition** 7) receipt of a **call-up for military service** by the insured or the co-traveler 8) the insured or the co-traveler having **an allergic reaction after a vaccination** 9) **sudden illness of a dog or a cat** of the insured or the co-traveler 10) the insured or the co-traveler suffering from **permanent damage to a prosthesis of a limb, hearing or eye** 11) **official inspection** at the insured's or the co-traveler's place of work or place of business 12) **setting a date for a bone marrow transplantation** for the insured or the co-traveler 13) **theft of funds from the bank account** of the insured or the co-traveler as a result of online fraud.

✓ **The subject of the insurance in the 100% Max option** is the risk of the insured incurring costs in connection with the cancellation of the travel due to **a terrorist attack** which occurred no earlier than 30 days before the date of commencement of the travel, in the country that is the insured's destination, provided that the terrorist attack took place within a radius of up to 250 km from the insured's destination, and if the package travel organizer has not offered the insured to change the package travel to a package travel to a country where the terrorist attack does not occur

✓ **The sum insured is the price of the travel not higher than PLN 45,000 per person**

(elemental) events that are unavoidable and are beyond human control, which include catastrophic acts of nature or extraordinary events such as disruptions of community life, for example a war, national riots

× damage caused by an infectious disease epidemic, pandemic, quarantine, isolation of sick people. This exclusion does not apply to damage resulting from contracting Covid-19 or being subject to mandatory quarantine related to Covid-19

× a situation when the policyholder or the insured gave untruthful information or concealed information when answering questions asked by TU Europa S.A. before conclusion of the insurance contract

× damage resulting from the order of general mobilization

× damage resulting from the insured's or the co-traveler's participation in a sports event as a professional athlete or in the performance of paid activity

For a full list of exclusions, see the GTC.

What are the limitations of insurance coverage?

! Package travel booking change: PLN **1,000 in the 100% option** and **PLN 2,000 in the 100% Max option**.

! **!** Being late for departure due to a delay in public transportation or breakdown of the vehicle: PLN **1,000 in the 100% option** and **PLN 2,000 in the 100% Max option**.

For a full list of limits of the insurance coverage, see the GTC

Where is the insurance valid?

✓ The insurance is valid worldwide.

What are the responsibilities of the insured?

- within 3 days from the date of the event at the latest, inform the provider of: package travel, travel ticket, accommodation, cruise, yacht rental, charter, conference, training, course, workshops, a cultural or sports event ticket, vehicle rental about the occurrence of an insurance event
- within 7 days from the date of the event at the latest, submit to TU Europa S.A. an application for payment of insurance benefit electronically via www.tueuropa.pl, attaching necessary documents

How and when to pay the premiums?

- In cash or in non-cash form, one time for the entire period of liability, 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 coverage commences from the day following the date of conclusion of the insurance contract, but not earlier than from the day following the date of payment of the premium.
- For travel cancellation costs insurance the coverage ends on the date and at the time specified as the start of the travel in the travel contract.
- For travel interruption costs insurance the coverage ends at the end of the travel.
- Insurance coverage expires: on the date the sum insured is exhausted, on the date the policyholder withdraws from the insurance contract, upon expiration of the insurance period specified in the insurance contract.

Jak rozwiązać umowę?

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