EUROPA
UBEZPIECZENIA

International 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: Travel World

Full information provided prior to the conclusion of the contract and contractual information is available in the General Terms and Conditions of Travel World Insurance (hereinafter the GTC) approved by Resolution of the Management Board of Towarzystwo Ubezpieczeń Europa S.A. No. 07/06/26 of June 17, 2026.

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 various financial risks. Including other financial losses 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?

- ✓ **Costs of medical treatment, search and rescue and transportation, travel assistance, including Covid-19:** up to EUR 40,000 in the Standard option, up to EUR 100,000 in the Standard Plus option, up to EUR 300,000 in the VIP option, up to EUR 700,000 in the VIP Plus option, up to EUR 2,500,000 in The Best option
- ✓ **Return transportation costs:** up to the sum insured for costs of medical treatment in the Standard and Standard Plus options, and with no limit in the VIP, VIP Plus, and The Best options
- ✓ **Health impairment or death** resulting from the consequences of accidents: up to EUR 3,000 in the Standard and Standard Plus options, up to EUR 7,000 in the VIP option, up to EUR 15,000 in the VIP Plus option and up to EUR 25,000 in The Best option
- ✓ **Luggage:** clothing, footwear, small electrical appliances, toiletries and cosmetics, prams and wheelchairs, tents, sleeping bags, sports equipment, portable electronic equipment under the direct care of the insured, eyeglasses up to EUR 300 in the Standard option, up to EUR 500 in the Standard Plus option, up to EUR 1,000 in the VIP option, up to EUR 1,500 in the VIP Plus option and up to EUR 2,000 in The Best option
- ✓ **Costs of the purchase of necessary toiletries and clothing related to the delayed delivery of luggage over 5 hours:** up to EUR 150 in the VIP and VIP Plus options and up to EUR 200 in The Best option
- ✓ **Costs of the purchase of necessary toiletries, clothing, groceries** in the event of cancellation or delay of a foreign scheduled flight for more than 5 hours: up to EUR 200 in the VIP Plus and The Best options
- ✓ **Third party liability for personal damage:** up to EUR 50,000 in the Standard Plus option, up to EUR 75,000 in the VIP option, up to EUR 200,000 in the VIP Plus option, up to EUR 250,000 in The Best option
- ✓ **Third party liability for damage to property:** up to EUR 10,000 in the Standard Plus option, up to EUR 15,000 in the VIP option, up to EUR 40,000 in the VIP Plus option, up to EUR 50,000 in The Best option
- ✓ **Sports Package** in the VIP, VIP Plus, and The Best options: sports equipment up to EUR 1,000, ski pass costs up to EUR 300, sports equipment rental up to EUR 25 per day per person (max. 10 days) and ski slope closures up to EUR 25 per day per person (max. 10 days)
- ✓ **Exacerbation of chronic diseases** and **exacerbation of mental illnesses**, up to the sum insured for costs of medical treatment
- ✓ **Coverage for individuals under the influence of alcohol** under insurance of costs of medical treatment, search and rescue and transportation, travel assistance, accident coverage, and medical treatment in Poland following an accident while traveling
- ✓ **Medical treatment in Poland following an accident while traveling:** up to PLN 10,000 in the VIP, VIP Plus, and The Best options
- ✓ **Coverage during amateur sporting activities:** up to the sum insured for costs of medical treatment
- ✓ **Coverage during amateur sporting activities related to winter sports** (skiing, snowboarding): up to the sum insured for costs of medical treatment in the VIP, VIP Plus, and The Best options
- ✓ **Coverage during practicing competitive sports and extreme sports:** upon payment of an additional premium in the VIP, VIP Plus, and The Best options
- ✓ **Coverage while performing dangerous manual labor:** upon payment of an additional premium

What is excluded from the insurance coverage?

- × traveling on the territory of Poland and the country of permanent residence of the insured
- × events occurring after the use of narcotics or psychotropic substances
- × events that occurred as a result of or in relation to war, 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 relation to suicide attempt, attempted suicide or intentional self-mutilation
- × 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 driving a motor vehicle by the insured while intoxicated,
- × situations where the insured acted contrary to the decision of the Help Center agreed with his/her physician
- × events resulting from infectious disease epidemics other than COVID-19 and pandemics
- × damage resulting from: amateur sporting activities related to winter sports in the Standard and Standard Plus options, as well as extreme sports, practicing competitive sports, and performing dangerous manual labor, unless the scope of coverage has been extended to include such cases
- × costs of medical treatment, search and rescue and transportation if there were medical contraindications for the insured to make the travel or there were indications for the insured, before the travel, to undergo an operation or to be hospitalized
- × medical treatment, hospitalization or lodging if – in the opinion of the physician of the Help Center – the commencement of treatment may be postponed until the return of the insured to Poland,
- × medications issued without written instruction issued by a physician,
- × treatment and medications not recognized by conventional medicine,
- × permanent health impairment or death as a result of an accident, if they occurred after 24 months from the accident
- × luggage insurance does not cover suitcases and other luggage containers, unless they are irretrievably lost
- × damage to property covered by third party liability insurance, not exceeding the value of EUR 200
- × 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 resulting from or in connection with alcoholism or addiction to psychoactive substances
- × compensation for suffered pain, physical suffering and moral suffering, under insurance covering costs of medical treatment, search and rescue and transportation, as well as accident insurance

- costs of pregnancy, labor occurring after the 32nd week of pregnancy (31st week plus 6 days)
- costs of repair and purchase of prostheses, including dental prostheses, eyeglasses, hearing aids and other rehabilitation equipment (excluding the crutches)
- tests not necessary to diagnose and treat the disease, follow-up examinations and obtaining of medical certificates,
- costs of medical treatment, search and rescue and transportation resulting from the insured's failure to undergo vaccination or other preventive procedures required by the administration of the destination countries of the insured's foreign travel.

The full list of exclusions is included in the GTC.

What are the limitations of insurance coverage?

- **outpatient treatment in the USA, Mexico, Canada, Japan and Australia** are covered up to the amount of EUR 2,000 in the Standard and Standard Plus options under long-term insurance.
- **dental treatment** is covered up to the amount of EUR 300
- **traveling expenses of the accompanying person** are covered up to the amount of EUR 1,000
- **costs of lodging and meals for the accompanying person** are covered up to the amount of EUR 100 per day and for the maximum period of 7 days
- **costs of the visit of the person summoned as a companion** are covered up to the amount of EUR 2,000
- **additional costs of lodging and meals abroad for convalescence purposes** are covered up to the amount of EUR 100 per day and for the maximum period of 7 days
- **transportation costs to continue the travel** after treatment is completed are covered up to EUR 500
- **lodging, meal, and return transportation costs in the event of quarantine or isolation related to COVID-19** are covered up to EUR 2,000 in the VIP, VIP Plus, and The Best options
- **costs of a substitute driver** are covered up to the amount of EUR 500 in the VIP, VIP Plus and the Best options
- **costs of interrupting a foreign travel** are covered up to the amount of EUR 1,200 in the VIP, VIP Plus and The Best options
- **costs of transporting minor children:** up to EUR 2,500 in the VIP, VIP Plus and The Best options
- **costs of transport of close relatives of the insured** are covered up to the amount of EUR 2,500 in the VIP Plus and The Best options.

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

Where is the insurance valid?

- Europe and countries of the Mediterranean; World excluding the USA., Mexico, Canada, Japan, and Australia; or World including the USA, Mexico, Canada, Japan, and Australia, excluding Poland, the insured's country of permanent residence, and Belarus

What are the responsibilities of the insured?

- Immediately report the occurrence of the insurance event to the Help Center and give 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 benefit

How and when to pay the premiums?

- In cash or by non-cash payment, in a single installment covering the entire period of coverage, at the time the insurance contract is concluded, unless otherwise agreed.

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.
- Coverage for the following insurance: costs of medical treatment, search and rescue and transportation, travel assistance, third party liability, delayed delivery of luggage begins not earlier than after crossing the border of Poland and/or the country of permanent residence upon departure, and ends upon crossing the border Poland and/or country of permanent residence upon entry, but not later than at midnight on the last day of the insurance period.
- Coverage for: the following insurance: accident, luggage, sports equipment (Sports Package) begins not earlier than at the start of the travel, and ends at the end of the travel, but not later than at midnight on the last day of the insurance period.
- Coverage for insurance regarding the ski slope closure (Sports Package) begins no earlier than at the start of the travel and applies to the period between December 15 and March 30. Coverage ends at midnight on the last day of the insurance period.
- Coverage for medical treatment in Poland following an accident during traveling begins no earlier than upon crossing the border of Poland and/or the country of permanent residence upon departure, and ends upon crossing the border of Poland and/or the country of permanent residence upon entry, but no later than at midnight on the last day of the insurance period.
- If the insured is outside of Poland at the time of conclusion of the contract, the coverage begins 2 days after the contract conclusion date.
- In long-term Travel World insurance, the coverage period for one foreign travel is no longer than 45 days.
- Insurance coverage expires on the date the sum insured is exhausted, on the date of withdrawal from the insurance contract, on the date the insurance period ends, upon the death of the insured, or in the event of an unexpected war or act of terrorism.

How to terminate the contract?

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