

Company: SIGNAL IDUNA Polska TU S.A.**Product:** Safe Travels

This is a summary of our insurance policy. You can find full information provided prior to entry into an insurance contract and contractual information on the insurance product in the General Terms and Conditions of Safe Travels Insurance of 19 July 2021 and in other documents.

What type of insurance is this?

International Travel Insurance (Section II Group 1, 2, 9, 13).



What is insured?

Depending on the package and the sum insured specified in the policy, the following may be insured:

- ✓ Medical expenses and rescue and assistance costs, including unlimited transport to the country of residence, following:
 - sudden illness, also caused as a result of an aggravation of a chronic disease, or
 - personal accident.
- ✓ Medical expenses and assistance costs following sudden illness caused by Sars-Cov-1 or Sars-Cov-2 with their mutations,
- ✓ Personal accidents, including death and permanent damage to health,
- ✓ Legal assistance and defence: lawyer's fee, lawyer's fee in third-party liability cases, security deposit loan,
- ✓ Travel luggage, including sports equipment, photographic equipment, computer hardware, audio and video equipment and mobile phones,
- ✓ Private third-party liability while traveling.



What is not insured?

Without a proper cover extension, you are not covered among other things for damages related to the following:

- ✗ Winter or extreme sports,
- ✗ Physical work.



Are there any restrictions on the coverage?

You are not covered for events related to circumstances including, but not limited to, the following:

- ! Your deliberate action,
- ! Use of drugs or other intoxicants,
- ! Mental disorders,
- ! Self-treatment or treatment by a physician from your family.

Positive PCR test result and associated isolation and other consequences are not covered by the insurance, as long as they are not related to sudden illness caused by Sars-Cov-1 or Sars-Cov-2 with their mutations.

You are also not covered for costs arising where the commencement of treatment may be postponed until you return to your country of permanent residence and such personal accident consequences as: pain and physical and mental suffering.



Where am I covered?

Depending on the zone selected, you will be covered within Europe and the Mediterranean or anywhere in the world outside your country of permanent residence.



What are the obligations of the policyholder?

As a policyholder, you must:

- ✓ make premium payments,
- ✓ deliver the GT&C to the insured before the insured is covered and inform the insured about their obligations arising from the insurance contract.



When and how do I pay?

You can pay your premium as a one-off payment in PLN on the day of entering into the insurance contract. Depending on the manner of entering into the contract, you can either pay in cash or make a cashless payment.



When does the coverage start and end?

- The coverage starts no sooner than at the time of issuing the insurance document and ends on expiry of the insurance period, and:
 - ✓ For medical expenses, legal assistance and defence and third-party liability insurance, the coverage starts as soon as you cross the Polish border at departure and ends as soon as you cross the border again when returning to Poland,
 - ✓ For insurance of personal accident, travel luggage and sports equipment, the coverage starts on the start of the trip, i.e., as soon as you leave your place of residence, and ends as soon as you come back to your place of residence,
 - ✓ If you start your trip from a country other than Poland, for all types of insurance the coverage starts as soon as you cross the border of the country of departure and ends as soon as you cross the border again when returning to that country.
- For MULTITRIP insurance the following provisions apply as well:
 - ✓ Name insurance is for first 60 days of each trip, regardless of the number of trips,
 - ✓ For no-name insurance, the SIGNAL IDUNA remains liable for a period between the dates specified in the trip form at <https://w3.signal-iduna.pl/btr/>.



How do I cancel the contract?

The Policyholder may withdraw from an insurance contract entered into for more than 6 months within 30 days (for an entrepreneur – within 7 days) from entering into such contract. If SIGNAL IDUNA failed to inform the Policyholder of their right to withdraw from the contract on entering into such contract at the latest, the said 30 day term commences on the day when the Policyholder learned about the said right.