General Insurance Terms and Conditions of Corporate Travel
Europäische Reiseversicherung AG Branch in Poland (2010)
Nr 10.21.003

§ 1 General Provisions
1. On the basis of these General Insurance Terms and Conditions Europejskie within the scope of their business activity shall contract insurance agreements to cover, for persons, personal accidents, the costs of rescue and search, travel cancellation/ interruption in the travel, travel expenses of an employee replacing the insured person, hand luggage and third party liability, with the Insurers – entrepreneurs (Employers) for the benefit of the persons employed by the Insurers and other persons designated by them – the Insured.
2. The insurance cover is applied to the corporate travel, i.e. a travel away from the place of residence / temporary place of residence or workplace, which is undertaken on the request of the employer and aimed at performing the employee’s duties for the benefit of the employer.
3. The Insurance cover also applies during the three days immediately preceding or immediately following the corporate travel for the private purposes travel, but closely related to the corporate travel.

§ 2 Definitions
In agreement with these General Insurance Terms and Conditions:

a) chronic disease – is regarded to be a medical condition characterised by slow development and long- term treatment through periodic or continuous way, during which the resolution of symptoms or periods of exacerbation may occur, diagnosed before the conclusion of the insurance agreement,
b) toonset – is regarded to be the precipitation consisting of a snow, an ice, sleet, or hail, during which the resolution of symptoms or periods of exacerbation may occur, diagnosed before the conclusion of the insurance agreement,
c) hail – is regarded to be a precipitation consisting of snow, an ice, sleet, or hail, during which the resolution of symptoms or periods of exacerbation may occur, diagnosed before the conclusion of the insurance agreement,
d) hurricane – is regarded to be the wind with the speed not less than 24 m / s, causing massive damage; single damage shall be considered as caused by the hurricane, if in the nearest vicinity, the hurricane activity was stated,
e) cancellation costs – these are provided in the contract to participate in the travel or in the contract of participation agreement that are forfeited as a benefit of the travel organiser or carrier, in case of the resignation from the travel,
f) costs of travel interruption – shall be understood as additional costs paid by the Insurer in relation to return transport in connection with the earlier, not specified in the itinerary, return to the country of residence, and the cost of unused, and paid benefits arising from the participation agreement, such as accommodation, meals, excursions, etc.
g) country of residence – shall be regarded as the Republic of Poland and the country in which the insured person resides and the country where the insured is covered with social insurance,
h) outpatient treatment – shall be regarded as the treatment connected with a stay in hospital or other medical establishment lasting continuously for at least 24 hours,
i) country of residence - shall be regarded as the place of registration for permanent address, on the basis of the application of the Insurer, which includes at least the following items:
   a) name / business name and address of the Insurer,
   b) REGON number of the Insurer,
   c) period of insurance,
   d) name, address and date of birth of the Insured - in case of agreements with the indication of persons insured,
   e) declared number of days of insurance cover to be used in the period of insurance - in case of agreements with the indication of days covered with insurance protection for use during the period of insurance by the Insurer (employer),
   f) insurance cover in the form of limit of days covered with insurance protection and the sum insured. Unless otherwise agreed, the responsibility of the Insurer is, at the latest on the date of departure of the insured person, to provide Europäische with the notice of the application of the cancellation costs, which includes: name, date of travel commencement and termination, and travel destination (destination).
   g) the insurance cover in the form of limit of days covered with insurance protection shall be understood as the period of time in one or more factories, institutions, clubs, as well as practising sports for profit-oriented purposes.
   h) commercial activity – shall be understood as any activity without an engine or another flying load,
   i) high performance sports - shall be understood as practising sport disciplines within sport sections or clubs, as well as practising sports for profit-oriented purposes,
   j) physical labour – shall be understood as any activity with an engine or another flying load,
   k) the nearest relative of the insured - shall be understood as the third party liability insurance

2. Only Europäische has the right to claim for payment of a premium against the Insurer. The abbreviation that affects the liability of the Insurer underwriter may be raised also against the Insured.
3. The Insured is entitled to demand the benefit due directly from Europäische.
4. The Insured may request Europäische to provide them with information about the provisions included in the insurance agreements and the General Insurance Terms and Conditions Europejskie within the scope in which they are related to the rights and responsibilities of the Insured.
5. When concluding an agreement on behalf of someone else, the provisions of these General Insurance Terms and Conditions Europejskie shall apply respectively to the person for the benefit of whom the insurance agreement is concluded.
6. The insurance agreement is concluded on the basis of the application of the Insurer, which includes at least the following items:
   a) name / business name and address of the Insurer,
   b) REGON number of the Insurer,
   c) period of insurance,
   d) name, address and date of birth of the Insured - in case of agreements with the indication of persons insured,
   e) declared number of days of insurance cover to be used in the period of insurance - in case of agreements with the indication of days covered with insurance protection for use during the period of insurance by the Insurer (employer),
   f) insurance cover in the form of limit of days covered with insurance protection and the sum insured. Unless otherwise agreed, the responsibility of the Insurer is, at the latest on the date of departure of the insured person, to provide Europäische with the notice of the application of the cancellation costs, which includes: name, date of travel commencement and termination, and travel destination (destination).
6. The insurance agreements may be complemented with additional provisions for the provisions differing from these General Insurance Terms and Conditions Europejskie within the scope in which they are related to the rights and responsibilities of the Insured.
7. The insurance agreements may be confirmed with additional provisions for the provisions differing from these General Insurance Terms and Conditions Europejskie within the scope in which they are related to the rights and responsibilities of the Insured.
8. The Insured may request Europäische to provide them with information about the provisions included in the insurance agreements and the General Insurance Terms and Conditions Europejskie within the scope in which they are related to the rights and responsibilities of the Insured.
9. When concluding an agreement on behalf of someone else, the provisions of these General Insurance Terms and Conditions Europejskie shall apply respectively to the person for the benefit of whom the insurance agreement is concluded.
10. The conclusion of insurance agreement is confirmed with the insurance policy or certificate.

§ 4 Period of Insurance
1. The period of insurance is defined in the insurance policy or certificate.
2. The beginning of the period of insurance shall be the date agreed by the parties, the agreement is concluded for the period of one year.
3. The insurance cover begins at the moment of the travel commencement by the Insured, provided that the insurance premium is paid, with reservation of section 5, 6 and 7 below.

Paragraphs 1–5 shall apply to all corporate travel insurance of Europäische Reiseversicherung AG Branch in Poland, (hereinafter referred to as Europäische).
1. The Insurer is obliged to promptly notify Europejskie about loss occurrence as soon as possible, and not later than three days from the loss occurrence or the date of finding out about it. In the case of breaches of this duty, either wilfully or by gross negligence, Europejskie shall be entitled to respectively reduce compensation if such a breach contributed to the amplification of the loss. Europejskie is not liable for Europejskie to determine the circumstances or consequences of the loss. There shall be no consequences for Europejskie in the case of the Insurer notifying about the accident if Europejskie in due time receives information about such circumstances of which they should have been notified.

2. If the Insurer is obliged to use any available means to save the object of insurance, and avoid the loss or reduce its scale. If the Insurer, either wilfully or by gross negligence, fails to use the means mentioned under section 2 above, Europejskie shall be free from any liability for the loss caused because of this.

3. Europejskie is obliged, within the sum insured, to reimburse costs resulting from the use of the means mentioned under section 2 above, provided that such means were reasonable, even if they proved ineffective.

4. In addition, the Insured shall be obliged to:
   a) use all available means in order to reduce the loss and to secure the property at direct risk from the loss, if the Insurer / Insured did not change the address.
   b) enable Europejskie to take actions aiming at the determination of the circumstances of loss occurrence, the legitimacy and amount of claim, deliver original documentation, give assistance and explanations, and when necessary, have or instruct physicians from their duty of professional confidentiality,
   c) comply with the recommendations of Europejskie, provide information and necessary powers of attorney,
   d) notify Europejskie about possession of another insurance policy covering the risks insured with this agreement and purchased with another insurance company, each of the insurance companies is liable to the amount of loss in such proportion in which the sums resulting from double or multiple insurance. Underwriter may refuse to pay indemnity in whole or in part, and if the indemnity is paid already - they may demand the refund respectively in whole or in part.

5. If in any of the insurance agreements as referred to in section 1, it was agreed that the sum paid by the insurance underwriter is subject to any charges, the insurer caused injury intentionally; in the event of

§ 10 Insurance recourse

1. If not otherwise agreed, on the day of payment of the indemnity (benefit) by the Insurance Underwriter, the Insured's claim becomes effective for the loss, in accordance with the law passes to the Insurance Underwriter up to the amount of the indemnity paid.

2. The Insurance Underwriter shall not take over any claim of the Insurer against persons with whom the Insured remains in common household or for whom they are responsible.

3. The Insurer is obliged to provide the Insurance Underwriter with the information and documents, and undertake actions necessary to effectively claim recourse rights by the Insurance Underwriter.

4. In the case of the Insured waives their rights towards third parties for any losses without the Insurance Underwriter's consent or in case of failure to fulfill the duties referred to in sections 1 or 2, the Insurance Underwriter may refuse to pay indemnity in whole or in part, and if the indemnity is paid already - they may demand the refund respectively in whole or in part.

5. If the Insurer does not enter the payment of the indemnity by writing to Europejskie in writing or by sending a registered / recorded letter, the Insured may demand the refund respectively in whole or in part.
indemnity under the given circumstances is justifiable.
2. When concluding an agreement on behalf of someone else, the rules referred to in section 1, shall apply respectively to the Insured.
3. The Insured's Underwriter shall exclude the losses, which occurred as result of:
   a) strikes, internal riots, war operations, terrorist attacks,
   b) consumption of alcohol, drugs or other narcotic substances,
   c) an attempt to commit or committing a suicide or a crime by the Insured,
   d) an accident caused under the influence of alcohol,
   e) driving a vehicle without the required license,
   f) practicing extreme sports,
   g) nuclear energy activity,
   h) traveling by aircraft (excluding flights as a passenger, if the flight was performed in accordance with the binding law),
   i) mental disorders.

A Medical cost and transport insurance

§ 16 Object of Insurance
1. Under their insurance coverage, Europejskie shall cover medical costs if the Insured suddenly falls ill or suffers from personal accident during a corporate travel outside the territory of Poland.
2. Within their insurance cover Europejskie shall pay the costs of treatment abroad in the following cases:
   a) treatment that is necessary and recommended by doctors, in particular the cost of hospitalization (including accommodation costs),
   b) outpatient care and the purchase of medicines and dressings, infusion fluids, orthopedic aids (prostheses, crutches) prescribed by a doctor, except for health support necessary to the other medical preparation (e.g. in case of pregnancy),
   c) premature delivery, which occurred no later than in the 32nd week of gestation, within the sum insured.
   d) the return transport to the country of residence (place of burial), as referred to in § 17 point. g, it is necessary to organize the transport of the body of the insured to the country of residence (place of burial),
   e) to release the public and non-public healthcare facilities from the obligation of their professional confidentiality,
   f) submit original invoices proving costs incurred and documents of medical diagnoses, and other documents explaining the scope of medical aid,
   g) in case of external or internal death, the beneficiary shall be obliged to deliver a copy of the death certificate, a document confirming kinship, and a document confirming the cause of death.
2. Failure to observe any of the duties referred to in section 1 provides the basis to refuse payment of indemnity respectively in total or in part depending on the extent to which such nonfeasance affects the determination of the cause of the accident, liability for loss or the amount of indemnity.

§ 17 Transport and repatriation
1. Provided that there is liability resulting from the insurance of medical treatments costs, Europejskie shall cover additional costs:
   a) transport from the accident scene to the nearest facility of healthcare services,
   b) transport to other health care facilities abroad when recommended by the Insurer, in case of permanent placement abroad, or if it is necessary due to trauma suffered as a result of a personal accident.
   c) the return transport to the country of residence to the place of residence, if required by the health condition of the insured, and the return transport cannot be carried out by the planned means of transportation,
   d) transport after the completion of treatment to the place from which the journey can be continued,
   e) commodification of food in the hotel, in case when the transport of the insured as referred to in point d, cannot be carried out immediately after the completion of treatment and the cover of accommodation Center,
   f) if the Insured's return journey is impossible because of medical counter-indications before expiry of insurance cover, Europejskie shall bear the medical costs up to which the Insured's health condition allows them to be transported; not longer, however, than 90 days from the day of loss occurrence and up to the amount of the sum insured.
   g) costs related to a funeral abroad or to transport of the deceased's body to the country of residence (place of funeral).

§ 18 Psychological aid
Europejskie shall cover the costs of psychological or psychiatric consultation during a corporate travel outside the territory of Poland, if the Insured caused by the accident covered with insurance protection.

§ 19 Sum insured
1. The sum insured is specified in the policy or insurance certificate.
2. Europejskie shall be liable maximum up to the amounts of sums insured, with the reservation of the limits specified in § § 16, 17 and 18 above.
3. The amount referred to in § 16, section 2, point d) every time shall be reduced by the amount of the indemnity paid until it is fully consumed.

§ 20 Responsibilities of the Insured
1. The responsibilities of the Insured shall include:
   a) immediately notify the Emergency Centre about a loss occurrence,
   b) in the case of outpatient treatment, which is referred to in § 16, section 2 point b), it is necessary to obtain approval of the Emergency Centre to incur the costs over 500 Euro,
   c) in the case of psychological assistance, as referred to in § 18, it is necessary to obtain approval of the Emergency Centre to incur the costs,
   d) in the case of the costs associated with the funeral abroad, it is necessary to organize the transport of the deceased to their country of residence (the place of burial), as referred to in § 17 point. g. It is necessary to obtain approval of the Emergency Centre to incur the costs,
   e) in the case of transport costs, the Emergency Centre would have paid for the return journey to the place of residence, if required by the health condition of the Insured,
   f) in the case of the costs associated with the funeral abroad, it is necessary to organize the transport of the deceased to their country of residence (the place of burial),
   g) nuclear energy activity,

B Assistance Insurance

§ 25 Object of insurance
1. On request, through the Emergency Centre, before and after the travel commencement, Europejskie shall inform about available medical assistance, and provided there is Europejskie's liability upon insurance of medical treatment costs, the Emergency Centre shall organize transport to the nearest facility of healthcare services, including the accommodation Center, as referred to in § 16 point. a), with the reservation that the Insured covered by the cost guarantee shall be granted to the hospital. The cost guarantee shall be granted to the hospital to the amount of the sum insured.
2. The Insured's Underwriter will reimburse the costs incurred, but only to the amount of costs, which the Emergency Centre would have paid for organizing the transport of the body of the Insured to the country of residence (place of burial), and after the travel commencement, Europejskie shall cover the costs of transport of the person covered by the insurance agreement.
3. Europejskie shall organize transport to another medical care unit, if it is necessary due to the Insured's health condition.
4. Europejskie shall organize transport to another medical care unit abroad, if the health condition of the Insured requires it.
5. In the case of organizing transport to another medical care unit abroad, the travel expenses are covered.
6. Europejskie shall organize transport to another medical care unit in the following cases specified in § § 26-30
7. The scope of insurance is specified in each case in the insurance policy or certificate.

§ 26 Illness / accident
1. Hospital treatment
   a) Medical care
      1. A doctor working for Europejskie shall contact the doctors providing medical care, as well as the Insured's family doctor and in this way provide for the transfer of information among these doctors. On the Insured's request their next of kin shall be informed about the occurrence of the event,
      b) Medical cost cover guarantee / settlement
      The cost cover guarantee shall be granted to the hospital, accounting to the sum insured.
   2. Patient's transport
      If it is justified from a medical point of view, Europejskie shall organize transport to another medical care unit abroad, return transport to the country of the Insured's residence in case of external death, in the case of internal death at the nearest distance from the Insured's place of residence. The transportation of the Insured shall be carried out with the means of transport adapted to the health condition (including, for example: air ambulance).
2. Death
   If all the conditions of the travel, Europejskie shall organise at the request of the relatives, the funeral abroad, or transportation of the remains to their country of residence.

§ 28 Accommodation costs of accompanying person
   Europejskie shall cover the additional cost of food and accommodation for the person accompanying the Insured necessary to settle things related to the Insured's return to the Republic of Poland for a period not longer than 7 days, up to the equivalent in PLN amounting 100 Euro per day. Europejskie shall also cover the costs of transport of the person accompanying the Insured. Each time the type of transport will be specified by Europejskie.

§ 29 Costs of transport and accommodation of a person requested to accompany
   If the Insured's stay abroad lasts more than seven days and they are not accompanied by any person of age, Europejskie organize the journey to the Insured's place of stay and the return journey to the place of residence for the closest relative of the Insured or other person designated by them. Europejskie shall cover the costs of transport and accommodation costs and meals for a person requested to accompany.
§ 30 Additionally, Europejskie provide assistance in the following cases:

a) sudden disease or personal accident of the Insured, and means of transport due to:
   a) travel up to a maximum of 200 Euro, provided that the Insured possesses a valid ticket, for which the Insured has a valid ticket, departing from a train or bus during a trip abroad of at least 6 days.
   b) travel delay incurred by the Insured to a maximum of 200 Euro.
   c) flight delay or delay in the travel of the Insured, on which the Insured is suffers from a mental illness or neuropsychological disorder, for which the Insured is liable for medical cost insurance.
   d) if baggage insurance agreement has been concluded with Europejskie, in case of loss of baggage by the Insured, Europejskie shall provide aid and take any measures aimed at finding the baggage.

2. Driver substitution

Europejskie shall cover the costs of hiring a professional driver or any other person having a driving license for the insured to drive a car to the country of residence, when as a result of sudden disease or personal accident covered by medical cost insurance, the health condition of the Insured, confirmed in writing by the doctor who carries out the treatment, does not allow the Insured to drive a car themselves and the person accompanying the Insured does not have a driving license. Europejskie shall cover the cost of hiring a driver up to a maximum of 500 Euro. In the case of driver substitution costs being covered by Europejskie, no costs will be reimbursed related to repatriation of the Insured to their country of residence.

3. Legal Aid

Europejskie will provide assistance in hiring a lawyer and an interpreter if the Insured infringes the law of the country of departure and is subject to a judicial procedure. Europejskie, on request of the Insured, shall pass the necessary information to the family or employer.

5. Flight delay

In case of a flight delay, of at least 5 hours, organized by a carrier, associated in IATA, for which the Insured possesses a valid ticket, Europejskie shall reimburse necessary expenses (not covered by the carrier) incurred by the Insured to a maximum of 200 Euro.

6. Travel Delay

In case of delay, of at least 5 hours, of ship's departure, the departure of a train or bus during a trip abroad of the Insured, for which the insured has a valid ticket, provided that the Insured cannot travel in the originally scheduled time and means of transport due to:

a) sudden disease or personal accident of the Insured, and
b) flight delay, sudden disease of the nearest relative if the cause of rebooking a flight is a death of the nearest relative of the insured or the nearest relative of the person co-participating in the travel.

Europejskie shall reimburse the cost incurred related to the rebooking, on condition that the death occurred within 14 days immediately preceding the date of departure.

§ 31 Procedure in the event of loss occurrence

1. When a loss occurs the Insured is obliged to immediately inform the Emergency Centre about the occurrence of the event. Moreover, in case of one of the events referred to in § 30 section 1 point a), the Insured is obliged to submit, prior to receiving the loan, a written confirmation of commitment to its return, in case of a mental illness or neuropsychological disorder referred to in § 30, section 2, to submit, within 14 days of receipt of the amount, the written confirmation of reimbursement of the costs paid by Europejskie.

2. In the event of an event specified in § 30, section 4, the Insured is obliged to submit the original invoices and the confirmation of the carrier concerning the occurrence of delay and the duration of travel delay. In the event of an event specified in § 30, section 5, the Insured is obliged to inform the carrier and the person accompanying the Insured, in case of a mental illness or neuropsychological disorder, about the incident, in order to reduce the cost of change of plane tickets booking and obtain from the written confirmation of this fact with the calculation of the costs resulting from a change in booking and inform the Emergency Centre about this event, as well as to obtain the approval of the Insured for its further actions with making changes to the original flight reservation.

5. The Insured shall be obliged to provide Europejskie with the summary of costs related to change of reservation terms and procedures approved by the Emergency Centre, the insurance policy or certificate and Loss Report Form completed accordingly.

6. In case when the reason for the change of booking is confirmed in writing by the doctor who carries out the treatment, does not allow the Insured to drive a car themselves and the person accompanying the Insured is suffers from a mental illness or neuropsychological disorder, the Insured is obliged to submit relevant medical documents proving this event, including a medical certificate confirming the sudden disease, and in case of death submit a copy of death certificate. Additionally, in case of a personal accident or sudden disease, on the request of Europejskie, it is required to submit a certificate of incapacity to perform the work performed by the Insurer / Insured, and the certificates of medical examiners.

Europejskie reserves the right to check, through the specialists, the reason for inability to travel, due to sudden illness or personal accident. In case of a change of booking resulting in a loss to the property of the Insured, the Insured is advised to random event, it is recommended to submit the relevant documents confirming the occurrence of the event and documents confirming the absolute necessity of the presence of the Insured at place of random event, during the planned travel. In case when the reason for the change of booking is a loss to the property of the Insured, which is the consequence of a crime, it is recommended to submit a police report confirming the occurrence of the incident and documents proving the absolute necessity of the presence of the Insured at a place of event, during the planned travel.

9. The failure to observe any of the duties referred to in section 1-8 provides the basis to refuse payment of indemnity respectively in total or in part depending on the extent to which such nonfeasance affects the determination of the cause of the accident, liability for the loss or the amount of indemnity.

§ 32 Exclusion of liability

1. The case of the occurrence of the event specified in § 30 section 5 the indemnity is not payable in case of:
   a) delays in a departure of a ship, or a train, or a bus in the territory of the Republic of Poland or another country of residence of the Insured.
   b) strikes, Europejskie shall not pay the benefit, if the strike lasted before the date on which the ticket reservation was made by the Insured, or there was a warning concerning its inception published in the mass media (radio, television, newspapers, Internet).
   c) delays resulting from the withdrawal from service on permanent or temporary basis, of the ship, train or bus on the basis of resolution or recommendations of the port authorities, rail directorate or relevant authority at any country.

Personal accident insurance

§ 33 Object of Insurance

In case when the loss or damage occurs, the indemnity is paid in case of permanent health impairment, and in case of death due to personal accident suffered by the Insured during a corporate travel abroad.

§ 34 Permanent disability of the Insured person

1. In case when the injuries suffered during the accident, the Insured suffers a permanent health impairment, Europejskie shall cover the indemnity being the equivalent of the proportion of the sum insured relevant to the proportion of health impairment.

2. The amount of benefit depends on the degree of permanent health impairment:

   a) a permanent health impairment (excluding proven higher or lower health impairment) when the loss or functional incapacity applies to:
      a) the shoulder .................................................. 70%
      b) a hand above the elbow ...................................... 65%
      c) a hand below the elbow ...................................... 60%
      d) a hand at the wrist ............................................ 55%
      e) a thumb ............................................................ 20%
      f) an index finger .................................................... 10%
      g) another finger .................................................... 5%
      h) a leg up to mid-thigh ......................................... 70%
      i) a leg up to the knee ............................................ 60%
      j) a leg up to the middle part of the leg .................... 50%
      k) a foot at the ankle .............................................. 45%
      l) a big toe ........................................................... 40%
      m) another toe ..................................................... 20%
      n) one eye .................................................................... 50%
      o) hearing in one ear ............................................... 30%
      p) smell .................................................................... 10%
      q) taste ....................................................................... 5%

2. b) with partial loss or damage to the function of one of the body parts or any of sense organs, the respective proportion of health impairment adopted in point a) is assumed.

3. in case of loss or damage to an organ, apparatus or system, whose injury is not regulated on the basis of data from the point a) or b) the degree of permanent health impairment is determined by a doctor designated by Europejskie.

4. in case of the accident more than one mental or physical function are impaired, degrees of disability will be summed. Permanent health impairment, however, cannot exceed 100% of disability.

5. in case of loss or damage to an organ, apparatus or system, whose functions were already impaired before the accident due to illness or permanent health impairment resulting from a different incident, the degree of permanent health impairment shall be defined as the difference between the degree of permanent health impairment after the accident, and the degree of permanent health impairment existing prior to the accident.

6. in case when the Insured's death within 24 months from the date of accident, not being its consequence or in the case of death later than 24 months from the date of accident, regardless of its cause, prior to establishing or receiving health impairment benefit by the Insured, benefit shall be paid to the authorized person and its amount is specified by a physician on the basis of the submitted medical documentation as a supposed degree of permanent health impairment.
§ 36 Sum insured
1. The sum insured is specified in the policy or insurance certificate.

E Insurance of travel cancellation costs / travel interruption

§ 40 Object of Insurance
1. Europejskie shall pay the costs associated with the resignation from travel incurred when the resignation follows:
   a) the consequences of the severe accident, sudden severe disease or death of the Insured or their close relative;
   b) due to loss in the property of the employer, the Insured or their nearest relative resulting from the random event or crime (e.g. burglary) that provided this caused the necessity to carry out legal and administrative actions and requires absolute presence of the Insured during the planned travel, and the event took place not more than 7 days before the planned travel;
   c) due to sudden and unpredicted consequences of natural disaster of large size, which the local authorities classify as a catastrophic situation, and which happens in the planned destination of the Insured's travel or in its vicinity.
2. Europejskie reimburses the costs of transport of the Insured to their country of residence, provided that the return by the previously planned means of transport is not possible. If the Insured is forced to disrupt their business trip with immediate effect due to the occurrence of the following events:
   a) sudden illness / accident, which result in a threat to life or death of the nearest relative of the Insured in their country of residence,
   b) significantly increased costs occurred in the workplace or place of residence of the Insured resulting from a random event or from the consequence of crime (e.g. burglary), provided that this caused the necessity to carry out legal actions and required the immediate presence of the Insured in the place of residence / work.

§ 41 The sum of insurance and personal contribution
1. The sum insured for each event during the insurance period is specified in the policy or insurance certificate.
2. The Insurer shall bear the cost of their own contribution in the amount of 20% in each loss, not less, however, than the equivalent 2.5 €uro in Polish currency per person. One's personal contribution shall be understood as the amount by which the Insurance Underwriter decreases the indemnity paid.

§ 42 Payment of indemnity
1. The indemnity is paid for the costs related to resignation from the trip, which shall be forfeited to the travel agency or carrier, according to their established rules regarding the cancellation of tickets or travel.
2. The indemnity paid upon insurance of cost of trip cancellation / travel interruption shall be paid to the employer (Insurer).

§ 43 Responsibilities of the insured
1. The return journey must be accepted by the European Centre of Europejskie before its commencement.
2. The return journey must begin no later than at least 36 hours before the scheduled and booked travel home.
3. The return journey must be carried out by means of transport based on the available timetable, or as an alternative
4. The cause of travel cancellation / interruption in the travel must be documented.
5. All expenses must be documented through the submission of original bills / invoices.
6. Failure to observe any of the duties mentioned above provides a basis to refuse to pay indemnity in total or in part depending on the extent to which such non-compliance affects the determination of the cause of the accident, liability for damage or the amount of indemnity.

§ 44 Procedure in the event of insurance accident occurrence
1. When a loss occurs the Insured is obliged to provide Europejskie with a calculation of resignation costs issued by the travel agency, the cancelled ticket, insurance policy, and Loss Report Form completed accordingly.
2. If the reason for cancellation of travel / interruption in the travel is a personal accident, then relevant medical documents proving the event should be submitted including a medical certificate confirming this fact. In the case of sudden disease, and in case of death, submit a copy of the death certificate. Moreover, in case of the occurrence of personal accident or sudden disease, Europejskie shall request to provide them with a certificate of incapacity for work, as well as the above-mentioned medical certificates. Europejskie reserves the right to check through the specialists the reason for inability to travel, resulting from sudden disease or personal accident.
3. If the reason for cancellation of travel / interruption in the travel is the loss occurring in the property of the Insurer / Insured being a consequence of a crime, it is recommended to submit a police report confirming the occurrence of the event, and documents proving the absolute necessity of the presence of the Insured during the planned travel should be submitted.
4. If the reason for cancellation of travel / interruption in the travel is the loss occurring in the property of the Insurer / Insured being a consequence of a crime, it is recommended to submit a police report confirming the occurrence of the event, and documents proving the absolute necessity of the presence of the Insured during the planned travel.
5. No benefit shall be paid to a beneficiary who willfully causes the Insured's death.

§ 45 Limitation of Liability
The scope of coverage, in addition to losses resulting from the events listed in § 15, also excludes the costs of travel cancellation, if the resignation was due to the consequences of a natural disaster, it is recommended to attach the original copy of the written statement from relevant authorities. 2. Failure to observe any of the duties referred to in section 1 provides the basis to refuse payment of indemnity respectively in total or in part depending on to which such non-compliance affects the determination of the cause of the accident, liability for the loss or the amount of indemnity.

F Travel insurance costs for a replacement person

§ 46 Object of Insurance
Within their insurance cover the indemnity is paid for necessary and reasonable expenses, if the Insured is forced to stop their business trip and, because of business reasons, must be replaced immediately by another person:
1. a) in the event of a sudden illness / personal accident of the Insured, as a result of which, as indicated by their doctor is not able to do their job;
   b) in the event of a sudden illness / personal accident, which result in life threat or death of the nearest relative of the Insured remaining in the country of residence of the Insured.
2. In case of significant events, which occurred in the workplace or place of residence of the Insured, arising from random events or resulting from a crime (e.g. burglary), provided that it resulted in the need for legal and administrative actions, and the result as immediate presence of the Insured in the place of residence / work.

§ 47 Payment of indemnity
The indemnity is paid for the additional costs of travel carried out by regular means of transport operating on the basis of a timetable.

§ 48 Sum insured
The sum insured is specified in the insurance policy or certificate.

§ 49 Responsibilities of the insured
1. Travels must be approved by the European Centre of Europejskie before their commencement.
2. The report of incapacity for work of the Insured and the number of sick leave days must be delivered to Europejskie in the form of medical certificates issued by a medical authority.
3. The costs of travel tickets must be documented by submitting the original proof of purchase.
4. Failure to observe any of the duties referred to in section 1, 2, and 3 provides the basis to refuse payment of indemnity respectively in total or in part depending on to which such non-compliance affects the determination of the cause of the accident or liability for the loss or the amount of indemnity.
§ 50 Object of Insurance
Within their insurance cover, the indemnity is paid for loss caused to baggage of the Insured during a contracted travel, not being under the insurance cover the baggage of the Insured, which is considered to include items necessary during the journey as well as gifts and souvenirs.

§ 51 Scope of Insurance
1. The insurance covers hand luggage, which is under the direct supervision of the Insured and luggage entombed, not being under the direct object of care of the Insured.
2. Europejskie shall pay indemnity for loss in the hand luggage caused by:
   a) robbery;
   b) accident of the means of transport (e.g. traffic accidents);
   c) risks of fire and basic risks (the basic risks shall be understood a hurricane, flood, lightning, the collapse of the aircraft, hail, torrential rain, flooding and earthquake),
   d) sudden illness or accident as a result of which the Insured lost their ability to look after the luggage.
3. Luggage entrusted (not under direct care of the Insured):
   a) Europejskie shall cover with insurance protection the lost or damaged luggage, entrusted to a professional carrier or left in place of accommodation of the insured as well as left in the left-luggage office against the receipt,
   b) Europejskie shall cover with insurance protection baggage left in the car - the luggage is covered with insurance protection only when stored in the boot of a vehicle under the condition that the baggage left is not made from a non-durable material (e.g. textile), and it is locked with a safety lock.

§ 52 Exclusions of liability of the Insurance Underwriter
1. Photographic equipment, audio-video sets including accessories therewith, the software of the employer (the Insurer) shall not be insured.
2. Insurance shall cover the Insured’s baggage situated in a parked vehicle only between the hours of 06:00 and 22:00.
   a) The travel lasting not more than 2 hours shall always be covered.
   b) Any documents, money, silver, gold or platinum in the form of blocks or bars, securities, credit cards and tickets shall be excluded from coverage.
4. The insurance does not cover works of art, antiques, and collections.
5. The insurance does not cover any vehicle accessories and any objects constituting the equipment of camping trailers.
6. The insurance does not cover damages involving the loss or damage of things in connection with their use.
7. The insurance does not cover computer software and data on the carriers of all kinds.
8. The insurance does not cover damages in electric appliances, if the operation of electric current, unless the operation of the current results in fire.
9. The insurance does not cover damages involving only the weight or destruction of storage containers (suitcases, trunks, etc.).
10. The insurance does not cover mobile phones and portable computers of all types not owned by the employer (Insurer).
11. The insurance does not cover any types of samples, materials trading, commodities, etc.
12. The insurance does not cover damages resulting from the non-performance or non-fulfillment by customs authorities or other authority.

§ 53 Amount of indemnity
1. When loss occurs Europejskie shall pay indemnity up to the amount of the sum insured.
   a) in case of total loss of baggage Europejskie shall pay indemnity in full, not being under the insurance cover the baggage of the Insured, which is considered to include items necessary during the journey as well as gifts and souvenirs;
   b) in case of damage to objects, Europejskie shall pay indemnity to the amount that covers repair costs, or if these costs exceed the amount of the loss of value of the object, Europejskie shall pay indemnity equal to the loss of their value; not more, however, than the actual value of the object,
   c) in case of film stocks, and image, sound and data cards, Europejskie shall pay indemnity up to the value of the material.
   Actual value is the amount for which an object of the same standard and quality can be purchased, with the deduction of amortisation of the lost object (wear, year of production).
2. The indemnity is not payable for the small damages such as scratches, or similar losses which are insignificant for the use of the object.
3. The property for which indemnity is paid becomes the property of Europejskie, if for the cost of the lost object, for which the indemnity was paid, is found, the Insured shall deliver it and transfer it to Europejskie or promptly return the indemnity which has been paid.

§ 54 Sum insured
1. The sum insured is specified in the policy or insurance certificate.
2. The personal contribution of the Insured is introduced and it amounts 100 PLN in each loss.

§ 55 Responsibilities of the insured
1. The Insured shall be obliged to inform the nearest police station immediately of any losses caused as a result of a crime, submitting a list of lost or damaged objects and informing Europejskie of the date and time of confining the report of the loss. In addition, the Insured shall be required to submit the above-mentioned report to Europejskie.
2. Any losses which occur to baggage entrusted to transport or storage shall be reported promptly to the respective carrier or left-luggage office or administration, and confirmation of a report in writing shall be submitted. In cases where the Insured is obliged to: submit the above mentioned confirmation to Europejskie. In case of revealing any hidden damages that occur at the time when the baggage is entrusted to the carrier, the Insured is obliged, within 48 hours after arriving home, to carry out an inspection and to confirm this fact within 7 days from the date of its observance.
3. Failure to observe any of the duties referred to in section 1-2 provides the basis to refuse payment of indemnity respectively in full or in part depending on to which such nonfeasance affects the determination of the cause of the accident, liability for the loss or the amount of indemnity.

§ 56 Delay of baggage
1. Europejskie shall reimburse up to a maximum of 200 Euro, the costs of:
   a) purchase of clothing and necessary toiletries in the case of baggage delay, the delay in arrival of baggage exceeds 5 hours,
   b) the expenditure on clothing and necessary toiletries if the checked baggage is delayed while home, and the Insured intention of the claim legitimacy in + 24 hours after arriving home.
2. In case of reporting the loss upon the delay of baggage, the Insured shall submit the signal invoices for the items purchased and the confirmation from the carrier concerning the occurrence and duration of the delay in baggage delivery.

H Third Party Liability insurance

§ 57 Object of Insurance
Within their insurance cover the indemnity is paid in the event of damage caused by the Insured to third parties, to which nonfeasance affects the determination of the cause of the accident, liability for the loss or the amount of indemnity.

§ 58 The scope of insurance cover
1. Europejskie as part of their responsibility undertake to verify the legitimacy of claims, payment of due indemnities on behalf of the Insured, and the dismissal of claims which are not legitimate.
2. The payment of indemnity occurs only after the prior confirmation of the claim legitimacy by Europejskie, or on the basis of a valid court judgment.
3. In the event of litigation concerning the establishment and limitation of liability of the Insured, Europejskie will take at their own expense, legal action on behalf of the Insured.
4. Europejskie shall cover the costs of an appointed or approved lawyer based on the fact that such nonfeasance affects the determination of the cause of the accident, liability for the loss or the amount of indemnity.

§ 61 Insurance cover exclusions
1. The insurance does not cover any interests that accrued because of delays of the Insured in fulfilling their duties.
2. The scope of insurance coverage does not include losses:
   a) caused by the Insured to their co-workers co-participating in the travel.
   b) resulting from direct transmission by the Insured, the loss of any other professional activities, the caused and resulting from the performance of professional activities, caused by animals the Insured is the owner of, or other cause which are caused by the ownership or use of, or by driving automotive vehicles, flying and floating vehicles.
   c) occurred during the hunt,
   g) in property, which the insured person uses on the basis of lease, rental, leasing agreements, loan or other agreement for consideration,
   h) in monetary value, documents, collections of archives, stamps, coins or works of art,
   i) for which the Insured is responsible as a result of contractual transfer of third party liability or as result
of the extension of their liability arising from applicable law.

3. Moreover, the insurance coverage of third party liability does not cover:
   a) loss of a purely economic nature, i.e. economic loss, which have no connection with personal injury or loss in property.
   b) losses for which the Insured has taken responsibility above the binding law.
   c) expenses that were incurred due to the fact that the ship or aircraft had to change route of journey as a result of bodily injury suffered by the Insured.

§ 62 Scope of insurance

1. If the insured person is kidnapped during the corporate travel, Europejskie shall pay compensation and will cover the cost of return travel to the country of residence of the Insured. Kidnapping shall be understood as an event when the kidnapper deprives the Insured of freedom against their will.

2. Compensation will be paid in the amount of 100 Euro for each day of the kidnapping, and can be paid for a maximum period of 60 days.

3. Europejskie will organize and cover the return travel costs to their country of residence, up to 2,000 Euro.

4. Europejskie may refuse to pay indemnity if the incident was caused by gross negligence of the Insured or persons for whom they are responsible.

§ 63 Responsibilities of the insured

1. The Insured must notify the Emergency Centre of Europejskie immediately after regaining their freedom.

2. The Insured must provide the Insurance Underwriter with the report on the incident prepared by the relevant services.

§ 64 Definition

The terms "war zone" (war zone) / "high-risk zone" (risk zone) refer to the areas where the following prevail: war, conditions similar to those of war, revolution, social unrest, riots, terror and similar, or else the areas affected by natural disasters earthquake or landslide - depending on the size or intensity of the phenomena. "High risk zones" may also include areas where all kinds of epidemics exist.

§ 65 Classification of risk areas

The current list of the war zones (war zone) and zones of high risk (risk zone) is published on the website: www.vip-online.com. The Insured is required to regularly check this list and be informed about which countries are qualified as "war zones" (war zone), or "high risk zones" (risk zone).

§ 66 Scope of insurance

In the case of travel to war zones areas (war zone) or high-risk zone (risk zone), the insurance coverage is applicable only under the conditions specified below:

1. The travel to the war zone (war zone) / high risk (risk zone).
   a) The cover will be applicable only if the Insurer / Insured has informed Europejskie about their intention to travel to the war zone (war zone) / high risk (risk zone), paid an additional premium and obtained the confirmation from Europejskie upon insurance coverage during this trip. Europejskie reserve the right to refuse to provide protection if the risk in the suggested area is too high.

   b) If the insurance coverage will be granted the scope, limits and the maximum amount of indemnity, which will apply are defined as follows:
      • in relation to medical expenses, according to the recorded provisions in Section A - within the limits of the sum insured;
      • in relation to assistance insurance (Section B) the extent of insurance coverage is limited to paragraphs No. 26-29 (medical assistance);
      • in relation to personal accidents in accordance with the provisions of Section C - within the limits of the sum insured;
      • in relation to the baggage insurance cover in accordance with the provisions of Section G, the following exclusions / limitations shall apply:
         - the maximum amount of indemnity to be paid is 50% of the sum insured as specified in the insurance policy or certificate.

2. If the area where the insured stays is qualified as a "war zone" (war zone) / or "high-risk zone" (risk zone).
   If the area, while the Insured is already a resident in, is classified as the zone of war (war zone) / high-risk zone, the conditions of insurance in force earlier shall remain in force for a period of 14 days, from the day when the area was classified as a war area (war zone) or high-risk zone (risk zone). During this period, it is necessary to contact Europejskie, and the Insured may:
      • leave the mentioned area;
      • or, if Europejskie approve, purchase the insurance for the war area (war zone) or area of high risk (risk zone), in accordance with the provisions of Section 1 above.

§ 67 Exclusions of liability

1. Insurance does not apply in respect to losses that arise when the Insured takes part in the war, a fight in conditions close to war, revolution, social unrest, riots or other similar disturbances, or assumes the tasks associated with the above, as a person acting as a reporter, photo-reporter or the like.

2. All activities related to transport and repatriation will be undertaken immediately when the situation in war zone or high risk zone will allow to do it.

These General Terms and Conditions shall enter into force pursuant to the resolution of the Board No 02/GIC/2010 of 03.11.2010r. and apply to insurance agreements concluded from 15.11.2010.

Signatures of the Board

Chairman of the Board
Richard Bader

Member of the Board
Torsten Haase
Sample Corporate Travel insurance sum depending on the variant.

1. The scope of insurance may include:

<table>
<thead>
<tr>
<th>SCOPE OF INSURANCE</th>
<th>SUMS INSURED</th>
</tr>
</thead>
<tbody>
<tr>
<td>The cost of treatment and transport:</td>
<td>from 10,000 € to 150,000 €</td>
</tr>
<tr>
<td>the costs of hospitalisation</td>
<td>up to the amount of the sum insured</td>
</tr>
<tr>
<td>outpatient treatment</td>
<td>up to the amount of the sum insured</td>
</tr>
<tr>
<td>dental treatment</td>
<td>500 €</td>
</tr>
<tr>
<td>repair or purchase of glasses or dentures</td>
<td>YES</td>
</tr>
<tr>
<td>transport and repatriation</td>
<td>to the sum insured KL</td>
</tr>
<tr>
<td>the cost of purchasing a coffin</td>
<td>no limit</td>
</tr>
<tr>
<td>psychological assistance</td>
<td>1,000 €</td>
</tr>
</tbody>
</table>

|ASSISTANCE:||
|guarantee to cover the cost of treatment| up to the amount of the sum insured|
|accommodation costs for an accompanying person| 100 € for 1 person per 1 day, max 7 days, plus transportation costs|
|costs of accommodation and transport of a person summoned| 100 € for 1 person per 1 day, max 7 days, plus transportation costs|
|organisation of transport of the insured| up to the amount of the sum insured|
|loss of money, documents, luggage - financial assistance| up to 300 € repayable loan|
|substitute driver| 500 €|
|legal aid| 1,500 €|
|loan for deposit| 10,000 €|
|flight delay| € 200 (delay of more than 5 h)|
|travel delay| € 200 (delay of more than 5 h)|
|change of flight booking| 200 €|
|delivery of medicines| YES|
|notification of family| YES|
|VIP online portal| YES|
|costs of rescue and search| 7,000 €|
|accident insurance - personal injury| from 15,000 PLN to 100,000 PLN|
|accident insurance - death| from 15,000 PLN to 100,000 PLN|
|baggage insurance| from 1,000 PLN to 8,000 PLN|
|baggage delay insurance| € 200 (delay of more than 5 h)|
|travel insurance of a replacement person| from 1,000 € to 3,000 €|
|insurance of travel cancellation costs / trip interruption costs| from PLN 10,000 to 40,000 PLN|
|insurance of liability in private life for personal injury| from 50,000 € to 200,000 €|
|insurance of liability in private life for damage to property| from 25,000 € to 100,000 €|

|ADDITIONAL RISKS:||
|performing physical labour| YES|
|consequences of chronic diseases| YES|
|war zones / high-risk zones| YES|
|kidnapping| YES|
|practising high-risk sports| YES|
|practising high-performance sports| YES|