

Personal Accident Insurance

This document includes details of the insurance product



Company: Euro Insurances DAC, Ireland
registered in Ireland under No. 222618, License No.:
C33597

Product: Personal Accident Insurance (PAI)

Full information to be provided prior to the execution of the agreement and contractual information is provided in the insurance document and in the document entitled Personal Accident Insurance PIPL042021 General Terms and Conditions of Insurance applicable to insurance agreements executed on and after 01 April 2021.

What kind of insurance is this?

The Personal Accident Insurance is a voluntary personal and property insurance covering the consequences of accidents suffered by the driver and passengers of motor vehicles with regard to the consequences of accidents related to the use of motor vehicles – Section II, group 1 of the Annex to the Insurance and Reinsurance Activity Act.



What does the insurance cover?

- ✓ The subject matter of the insurance cover are permanent and long-lasting consequences of accidents related to the use of the motor vehicle insured, and:
 - while getting in and out of the motor vehicle,
 - while inside the vehicle at the time when the vehicle stops or at the time of its stopover during a trip,
 - while the motor vehicle is repaired during a trip,
 - while the motor vehicle or its trailer is being loaded or unloaded.
- ✓ The insurance also includes insurance cover for permanent consequences of a cardiac arrest or cerebral hemorrhage suffered by the driver while the motor vehicle is in motion.
- ✓ The following insurance benefits are provided under the insurance:
 - payment for a permanent or long-lasting health detriment caused by an accident, where the amount payable by the insurer in the event that the insured has sustained a 100% permanent health detriment is the full sum insured, and the amount payable by the insurer in the event of a partial health detriment is an agreed-on percentage of the sum insured corresponding to the health detriment sustained by the insured,
 - payment for death caused by an accident or an incident covered under the insurance agreement – 100% of the sum insured,
 - reimbursement of the cost of a one-off purchase of prostheses and aids in the territory of Poland – up to 10% of the sum insured,
 - reimbursement of the cost of vocational retraining of disabled persons incurred in the territory of Poland – up to 10% of the sum insured,
 - reimbursement of the cost of treatment of the consequences of an accident or an insured event under the insurance agreement – up to 10% of the sum insured,
 - in the event of death outside Poland as a result of an accident or an insured event under the insurance agreement – reimbursement of the documented cost of repatriation of the body from the place of death to the place of burial in the territory of Poland – up to 50% of the sum insured, payable regardless of the benefit described above.
- ✓ Regardless of the benefits payable under the insurance agreement, the insurer reimburses to the insured the necessary documented expenses incurred for domestic trips to physicians specified by the insurer, or to a hospital for clinical observation, the cost of medical checkups prescribed by a physician specified by the insurer, which are necessary as a justification for any claims submitted. Such reimbursements are of additional nature with regard to the limits of the sum insured.



What is not covered by the insurance?

- ✗ No insurance cover is provided under the insurance agreement for occupational or tropical diseases or any diseases or medical conditions of the insured, including ones of sudden nature, with the reservation of cases expressly indicated in the description of the subject matter of insurance.
- ✗ No liability is assumed by the insurer for pain or any physical or moral suffering or any material injury which consist in damage to or loss or destruction of any property.



What are the limitations of the insurance cover?

Under the Personal Accident Insurance, we assume no liability, *inter alia*, for permanent consequences caused under the following circumstances:

- ! With regard to the driver of the motor vehicle insured – in the event that, at the time of the event, such person:
 - was not entitled to drive a vehicle of the relevant category under the Polish law,
 - did not meet the requirements specified in the driver's license,
 - had been disqualified from driving, and his/her driver's license had been temporarily suspended,
 - was under obligation to return his/her driver's license to the competent administrative authority,
 - was driving while intoxicated or under the influence of alcohol, drugs, narcotics, psychotropic substances or their substitutes within the meaning of drug prevention regulations.
- ! With regard to a passenger – in the event that the passenger is intoxicated or under the influence of alcohol, drugs, narcotics, psychotropic substances or their substitutes within the meaning of drug prevention regulations, providing that such intoxication, use of drugs or other substances had an impact on the occurrence of the accident.
- ! With regard to a passenger – in the event that the passenger willingly decided to travel with a driver who was driving while intoxicated or under the influence of alcohol, drugs, narcotics, psychotropic substances or their substitutes within the meaning of drug prevention regulations.
- ! With regard to the driver and passengers – incidents caused by:
 - poisoning caused by alcohol consumption or use of drugs, narcotics, psychotropic substances or their substitutes within the meaning of drug prevention regulations,
 - involvement in fights (with the exception of self-defense) and in connection with an offense or attempted offense,
 - suicide or attempted suicide,
 - warfare and involvement in strikes, riots, civil unrest, industrial actions and road blockades, terrorist acts or acts of sabotage,
 - participation in rallies, car races and while training for such competitions unless the associated risk is covered by the



insurance in connection with the payment of an additional insurance premium.

- ! Insurance benefits are only paid in Polish zlotys, at the average currency exchange rate of the National Bank of Poland applicable on the date when the amount of the damages is established.



Where is the insurance valid?

- ✓ Insurance provided for incidents which took place in the territory of Poland and other Member States of the European Union and Member States of the Green Card System.



What are the obligations of the insured?

In the event of an accident, the insured is required to:

- ✓ attempt to mitigate the consequences of the accident by undergoing medical care and treatment as prescribed without unnecessary delay,
- ✓ notify local police authorities in the event that the insured sustains bodily injuries as a result of the accident,
- ✓ submit to the insurer and/or claims adjuster in Poland:
 - accurately completed accident report forms,
 - documents which are necessary to establish the plausibility of the claim and the amount of the benefit: a document confirming the entitlement to drive a vehicle, medical documents, original receipts and originals proofs of payment thereof together with original proofs of the treatment applied,
- ✓ enable the insurer and/or the claims adjuster to collect information on the facts referred to in item 3) above, in particular from physicians who provided or provide medical care to the insured,
- ✓ at the request of the insurer and/or claims adjuster, undergo an examination by specified physicians, or undergo clinical observation,
- ✓ in the event of death of the insured – the entitled person must additionally present for inspection an abridged copy of the death certificate and an identity document of the entitled person, and where no person is named, the family member requesting the payment of the benefit must also present a document issued by the civil registrar to confirm the relation to the insured.

The policy holder is required to:

- ✓ pay the insurance premiums,
- ✓ inform the insurer of any facts known to the policy holder as inquired of the policy holder at the time of the execution of the agreement.



How and when to pay the premiums?

Unless where otherwise agreed, premiums are to be paid in monthly installments throughout the term of the insurance agreement, on the basis of a debit note, to the bank account specified in the debit note.



When does the insurance cover start and end?

The insurance cover remains in effect:

- unless otherwise agreed, from the next day after the date of the insurance agreement, however no earlier than from the next day after the date of payment of the premium or the first installment thereof, no earlier than on the date specified in the insurance agreement.

The insurance cover terminates:

- at the end of the term of insurance specified in the insurance agreement,
- on the date of withdrawal from the insurance agreement,
- on the date when the policy holder is served a notice of termination with immediate effect, in the event that the insurer's liability starts before the payment of the first premium or premium installment and such premium or premium installment is not paid in a timely manner,
- in the event of a failure to pay an outstanding premium or the next premium installment within 7 days of the date when the policy holder received a request for payment of the premium or the next premium installment, sent after the payment deadline, where the request includes a warning to the effect that the insurer's liability will terminate unless the payment is made within 7 days of the receipt of the request,
- on the date of a documented complete destruction or loss of the vehicle specified in the insurance agreement,
- on the date of transfer of the title to the vehicle,
- at any time on the date when the agreement is terminated by mutual agreement of the parties.



How to terminate the agreement?

The policy holder may terminate the agreement, *inter alia*, by withdrawing from an agreement concluded for a term of more than 6 months within:

- 30 days of the execution – in the event that the policy holder is not an enterprise,
- 7 days of the execution – in the event that the policy holder is an enterprise.