

TRAVEL INSURANCE FOR THE CLIENTS OF THE BANK HANDLOWY



A document containing information on the insurance product

Company: **Europ Assistance S.A.**

Product name: **World without Borders [Świat bez Granic]**

Remark! Complete information shall be provided prior to conclusion of the insurance contract and information on the contract related with the product shall be available in the General Terms and Conditions of the World without Borders Insurance [Świat bez granic] for the clients of the Bank Handlowy w Warszawie S.A. (hereinafter referred to as the: GTC) (Ref. 25.T.007.001) effective from 25.04.2025.

What is the type of insurance?

Pursuant to the provisions specified in the Act of 11 September 2015 on insurance and reinsurance activity, the offered product constitutes an insurance specified in:

Branch II, class 1 and class 18.

What is the insurance subject?

The subject of this insurance is the provision of insurance cover to the Insured while travelling abroad with the following insurance coverage:

- ✓ medical expenses insurance,
- ✓ immediate assistance insurance,
- ✓ civil liability insurance,
- ✓ baggage insurance,
- ✓ baggage and flight delay insurance.

The Insurer shall be obliged to pay insurance benefit or to organize assistance and service its costs while travelling abroad, as well as costs resulting from the civil liability of the Insured, which fall within the scope and limits of the insurance sums specified in the GTC and listed in the table below:

Coverage scope/Benefit type	Sum insured			
	Option 1	Option 2	Option 3	Option 4
	EUR 15 000	EUR 30 000	EUR 50 000	EUR 100 000
Medical expenses insurance and Assistance				
Medical expenses related to accidents and sudden illness	up to the Sum insured			
Dental treatment	EUR 275			
Medical transportation	up to the Sum insured			
Medical transportation to the Republic of Poland	up to the Sum insured			
Repatriation of remains	up to the Sum insured			
Rescue and search costs	up to 50% of the Sum insured			
Accommodation during convalescence	EUR 425			
Trip continuation	EUR 425			
Visit of a family member	EUR 600			
Sending personal items	EUR 425			
Legal assistance	EUR 1 675			
Medical helpline	No limits			
Baggage insurance, delayed Baggage, Flight delays, Flight cancellations				
Loss of Baggage	EUR 250	EUR 500		
Delayed Baggage	EUR 250			
Flight delay: the purchase of necessities	EUR 250			
Flight delay: accommodation costs	EUR 1000			
Flight cancellation: purchase of necessities	EUR 250			
Cancellation of flight: accommodation costs	EUR 1 000			
Third party liability insurance				
Third party liability	EUR 18 000			

What the insurance does not cover?

- ✗ Damage caused within the territory of the Republic of Poland, the country of residence of the Insured, or country of citizenship of the Insured.
- ✗ Damage caused by a willful act or gross negligence of the Insured.

What are limitations to the insurance cover?

The Insurer shall be held liable up to the amount of the insurance sum specified in the GTC.

The insurance cover shall not be applicable for the damage caused:

- ! by war, conditions similar to those of war, armed conflicts,
- ! as a result of the Insured's intoxication with alcohol, drugs and other intoxicants, if such intoxication contributed to the damage or its extent,
- ! as a result of the Insured's participation in the survival camps and expeditions,
- ! if the Insured stays within places known for their extreme climatic and natural conditions (except for excursions lasting no more than 2 days and organised by the professional entities being duly authorised to organise such excursions).

All exclusions in the insurance coverage shall be specified in the GTC in the Exclusions chapter.

Insurance sums specified for particular coverage applicable for the given option selected in the insurance contract shall be reduced by every amount of compensation/benefit paid under the particular insurance coverage. The amount of benefit covering search and rescue costs shall be deducted from the insurance sum applicable for the costs of medical treatment after an accident and sudden disease. The total Insurance sum for all benefits payable under medical treatment insurance and immediate Assistance aid, shall be limited to the principal insurance sum applicable for the given option.

The insurance contract shall be concluded as:

- individual insurance contract,
- group insurance contract, provided that insurance coverage is similar for all Insured specified in the insurance contract concluded by the Policyholder and that similar insurance sum is applicable. Group insurance contract shall be concluded for a group of 2-9 individuals.



Places, where the insurance applies

Depending on the selected territorial range, the insurance cover shall apply as follows:

- ✓ EUROPE - within the following European countries: Albania, Andorra, Armenia, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Montenegro, Czech Republic, Denmark, Estonia, Finland, France (including Corsica), Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Portugal, Romania, San Marino, Serbia (including Kosovo), Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine (excluding territories occupied by the Russian Federation: Zaporizhia, Kherson, Donetsk and Luhansk oblasts), the United Kingdom, the Vatican, Italy, and on the territory of countries from the Mediterranean basin: Algeria, Egypt, Israel, Lebanon, Morocco, Tunisia).
- ✓ WORLD - in all countries of the world except Afghanistan, Belarus, Burma (Myanmar), Russian Federation, Iran, North Korea, Cuba, Libya, Crimea, Donetsk Luhansk, Kherson and Zaporizhzhia Regions (territories of Ukraine occupied by the Russian Federation), Syria, Venezuela.

The Insurance shall be also applicable aboard of a plane or a ship (irrespective of the flag, under which the ship is sailing), if they are outside the territory of the Republic of Poland, the country of citizenship of the Insured, or the country of residence of the Insured.



Obligations of the Insured

Should the damage occur, the Insured shall be obliged to:

- immediately contact the **Emergency Call Centre (22) 205 50 55**.

When filing an insurance claim the Insured shall provide:

- the insurance policy number with the name of Insured;
- short description of the event and type of required aid.



When and how to pay the premiums?

- The insurance premium shall be paid once when the insurance contract is being concluded.
- It is assumed, that the premium payment is equivalent to the debit order set up on the Citibank Credit Card or the bank account in the Bank to be transferred to the Insurer's relevant bank account.
- The insurance premium shall be calculated against the insurance tariffs applicable on the day, when the insurance contract is concluded.



Commencement and expiry of the insurance cover

The insurance period shall last 1 to 29 days. The insurance cover term shall be selected pursuant to the Client's individual needs. The Insurer's liability begins on the first day of the travel abroad, specified in the insurance policy as the commencement of insurance period, however, not earlier than the day following the day, when the insurance premium is paid (the Client cannot purchase an insurance policy, which provides insurance cover on the same day, when the policy is purchased).

If at the time, when the insurance contract is concluded, the Client is outside the territory of the Republic of Poland, his/her country of residence, or his/her country of citizenship, the Insurer's liability begins on the first day of the insurance period, however not earlier than 4 days following the date, when the insurance premium is paid.

The Insurer's liability expires along with the end of the travel abroad, however not later than at the end of the last day of the insurance period specified in the policy as the insurance period expiry date.



How to terminate the insurance contract?

The insurance contract shall be concluded for a definite period of time specified by the Policyholder submitting an application for insurance.