

These terms and conditions set forth the rules of concluding, via a website dedicated to the sale of travel insurance offered by **Europ Assistance S.A.** (hereinafter also referred to as the Insurer), of "World Without Borders" travel insurance contracts pursuant to the *General Terms and Conditions of "World Without Borders" Insurance* (hereinafter also referred to as the GTCI), including without limitation the details of the entity that offers the online conclusion of the insurance contract and information on the costs related to the conclusion and performance of the insurance contract as well as information about the law applicable to the conclusion and performance of the insurance contract and the procedure of pursuing claims under the insurance contract.

#### INSURER'S DETAILS

**Europ Assistance S.A.**, a joint-stock company incorporated under the laws of France, with a share capital of EUR 35,402,785, operating in accordance with the provisions of the French Insurance Code, with its registered office at Gennevilliers, 1, promenade de la Bonnette, 92230 Gennevilliers, France, entered into the Nanterre Trade and Companies Register under number 451 366 405,

represented by its branch:

**Europ Assistance S.A. Irish Branch** with its registered office in Dublin, 4th Floor, 4 - 8 Eden Quay, Dublin 1, Ireland, registered at the Registry Office under number 907 089.

#### DETAILS OF THE INSURER'S REPRESENTATIVE IN THE TERRITORY OF THE REPUBLIC OF POLAND

**Company: Europ Assistance Polska sp. z o.o.**

Address: ul. Wofoska 5, budynek Taurus, 02-675 Warszawa

The authority maintaining the register in which the Insurer's representative is entered: the register of entrepreneurs maintained by the District Court for the Capital City of Warsaw, 13th Commercial Division of the National Court Register

Register No. at which the Insurer is entered: 0000034499

The Tax Identification Number assigned to the Insurer's representative in the country of its residence: 525-10-32-299

#### PROCEDURE FOR CONCLUDING THE INSURANCE CONTRACT ONLINE AND INFORMATION ON THE LANGUAGE AND LAW APPLICABLE TO THE INSURANCE CONTRACT

Insurance contracts shall be concluded through the Insurer's web portal available from the [www.citibank.pl](http://www.citibank.pl) website.

A contract shall be concluded after insurance parameters are specified in the premium calculator, the product is selected, personal data of the Policyholder and the Insureds are entered, and the knowledge and acceptance of these Terms and Conditions, the General Terms and Conditions of "World without Borders" Insurance (hereinafter referred to as the "GTCI"), the Terms and Conditions of Use and Security, information about the insurance intermediary, information about the insurance company and the Bank's Power of Attorney is confirmed. The contract shall be concluded upon premium payment. If premium is not paid, the contract shall be deemed not concluded. The Insurer's offer presented after the calculation of the premium shall be deemed to constitute an offer within the meaning of the Civil Code, which shall be binding on the Insurer provided that it is immediately accepted by the Customer. The offer shall be accepted by way of paying the premium using the payment form located on the Insurer's website available from the [www.citibank.pl](http://www.citibank.pl) website.

The rules of insurance contract conclusion, premium payments, the minimum period for which the contract may be concluded and the terms and conditions of its performance, including the rights and obligations of the parties to the

insurance contract, a description of the benefits due under the insurance contract and the procedure for pursuing claims in connection with the occurrence of an insured event, including the procedure for submitting complaints, are set forth in the GTCI.

The Policy and the GTCI shall be sent to the e-mail address indicated by the Policyholder on the electronic form. The insurance contract shall be concluded in Polish. The Polish language shall also be used in contacts with the Customer after the conclusion of the insurance contract.

Provisions of Polish law shall constitute the legal basis for the conclusion of the insurance contract; Polish law shall be applicable to the relationship between the Insurer and the Customer before the conclusion of the insurance contract, during the term of the insurance contract and after its conclusion.

#### INFORMATION ON THE AMOUNT OF PREMIUM AND FEES AND THE COSTS ASSOCIATED WITH INSURANCE CONTRACT CONCLUSION

The amount of the insurance premium due under the insurance contract shall be determined on the basis of the premium calculator available on the website after entering the required data into the calculator. The costs and fees charged to the policyholder under the insurance contract concluded and the terms of their payment are set forth in the GTCI.

#### INFORMATION ON THE TERMINATION OF THE INSURANCE CONTRACT AND THE PROCEDURE FOR SUBMITTING COMPLAINTS UNDER THE INSURANCE CONTRACT

Information on the right to terminate the insurance contract, the right to withdraw from the insurance contract and the court competent to settle the disputes related to the insurance contract as well as on the procedure for submitting complaints related to the performance of the insurance contract is included in para. 31 of the GTCI.

#### COMPLAINT HANDLING

In the event of any problems related to the possibility of concluding the insurance contract online that arise from the improper operation of the dedicated website it shall be possible to submit a complaint in writing to the address of the Insurer's representative. Detailed complaint procedures related to the insurance contract concluded are set forth in para. 31 of the GTCI.

#### SECURITY POLICY AND SOFTWARE REQUIREMENTS

EUROP ASSISTANCE S.A. applies rules for the protection of the personal data submitted to the Insurer and collected during the use of the website, ensuring high security standards for the data collected and stored.

In order for an insurance contract to be concluded, the following technical requirements must be met:

- computer with an Internet connection;
- e-mail account.

To ensure proper operation of the website, one of the following browsers shall be used: Internet Explorer 7.0, Firefox 1.5, Safari 3.2.1, Opera 9, Google Chrome 5.0 or newer versions.

#### VALIDITY OF TERMS AND CONDITIONS

These Terms and Conditions shall take effect as of 01.12.2018. If these Terms and Conditions are amended, the new Terms and Conditions shall be posted on this website.