

Company: **SIGNAL IDUNA Polska TU S.A.**, registered in Poland

Product: **Safe Reservations**

This document contains general information about our insurance product. You can find full information provided prior to conclusion of an insurance contract and contractual information on the insurance product in the General Terms and Conditions of the Safe Reservations Insurance of 29 August 2023 and in other documents.

What type of insurance is this?

Travel Cancellation or Interruption Insurance (Section II Group 1, 2 and 9).



What is insured?

Costs incurred due to cancellation or interruption of the travel related to:

- ✓ tourist event, package trip, conference;
- ✓ airplane, bus, ferry or train ticket;
- ✓ ticket to a cultural, entertainment or sports event;
- ✓ reservation of accommodation;
- ✓ training, course, workshops, day camp;
- ✓ cruise, vehicle rental, yacht charter.

Depending on the variant and the selected sum insured specified in the insurance document, the insurance covers the reimbursement of 100% of costs incurred by the Insured in relation to:

- ✓ cancellation of the travel, or
- ✓ interruption of the travel,

due to, including, but not limited to personal accident, sudden illness or death of the insured, the travel companion or the immediate family, termination of employment or serious damage to property belonging to the insured or the travel companion.



What is not insured?

The insurance does not cover, among others:

- ✗ reimbursement of costs other than those resulting from the travel contract;
- ✗ cancellation of the travel due to not granting or rescheduling holiday leave by the employer;
- ✗ reasons for cancellation not listed in the GTC;
- ✗ cancellation of the travel by the organizer due to bankruptcy.



Are there any restrictions on cover?

The insurance does not cover events related to, among others:

- ! deliberate action of the insured;
- ! acting under the influence of alcohol, drugs or other intoxicants;
- ! mental disorders;
- ! medical contraindications to travel;
- ! cancellation of the travel by the organizer due to bankruptcy and default;
- ! failure to grant, cancellation or rescheduling of leave by the employer.



Where am I covered?

The insurance cover is valid in all countries in the world.



What are my obligations?

- ✓ immediately inform SIGNAL IDUNA about the occurrence of an event causing cancellation or interruption of the travel,
- ✓ provide SIGNAL IDUNA with documents confirming the costs incurred due to cancellation or interruption of the travel.



When and how do I pay?

You can pay your premium as a one-off payment in the Polish currency (PLN) on the day of conclusion of the insurance contract. Depending on the manner of concluding the contract, you can either pay in cash or make a cashless payment.



When does the insurance cover start and end?

- For **travel cancellation insurance**, the insurance cover and the liability of SIGNAL IDUNA start on the first day of the insurance period, but not earlier than on the next day after you enter into the insurance contract, and end at the time and date specified as the beginning of the travel in the travel contract and the performance of the first insured travel service.
- For **travel interruption insurance**, the insurance cover and the liability of SIGNAL IDUNA start at the time and date specified as the beginning of the travel in the travel contract, but not earlier than on the next day after you enter into the insurance contract, and end when the last insured travel service is performed.
- SIGNAL IDUNA's liability ceases:
 - at the end of the last day of the insurance period;
 - if the insured withdraws from the insurance contract.



How do I cancel the contract?

You may withdraw from the insurance contract by written notice within:

- 30 days from the date of conclusion of the contract (natural persons);
- 30 days from the date of notification of the conclusion of the contract or from the date of receipt of confirmation of the conclusion of the contract, if it happens later (contracts concluded by consumers via means of distance communication, e.g., Internet, telephone).

SIGNAL IDUNA



General Terms and Conditions of Safe Reservations Insurance

code: OWU/TR/BR23/2023/08/29 effective from 25 September 2023

Index prepared in accordance with art. 17.1 of
the Act of 11 September 2015 on insurance
and reinsurance activities

Information	Where to find
<p>Prerequisites for paying compensation and other benefits or the value of insurance redemption.</p>	<p>§ 8 § 9 § 10 Annex No. 2 to the GTC: Additional Clauses</p>
<p>Limitations and exclusions of liability of the insurance company, giving the right to refuse to pay compensation and other benefits, or to reduce them.</p>	<p>§ 1.2 § 4 § 8.4 § 11 § 12.2 § 13.2 § 16.4 § 16.5 Annex No. 1 to the GTC: Scope of Insurance Cover Annex No. 2 to the GTC: Additional Clauses</p>

What we insure:

Costs incurred due to cancellation or interruption of the travel related to:

- tourist event, package trip, conference, day camp;
- airplane, bus, ferry or train ticket;
- ticket to a cultural, entertainment or sports event;
- reservation of accommodation;
- training, course, workshops;
- cruise;
- vehicle rental, yacht charter.

Who is covered by the insurance:

- insured;
- travel companion;
- immediate family.

Please note that you can extend your insurance cover by the consequences of:

- **exacerbation of chronic diseases** (the most common of which include hypertension, coronary disease, diabetes, cholelithiasis, urolithiasis, hyperthyroidism, hypothyroidism, gastric ulcer disease, joint or spine degeneration, cancer, permanent damage to organs, e.g., heart, liver, kidneys, etc.). This extension applies to every person who is covered by the insurance, namely: the insured, the travel companion and the immediate family.
- **isolation or quarantine** of the insured or the travel companion resulting from the epidemic of infectious disease caused by Sars-Cov-1 or Sars-Cov-2 or their mutations or the pandemic of Sars-Cov-1 or Sars-Cov-2 or their mutations.

When can you buy the policy:

After concluding the contract or making the first payment

- within 14 days – if the travel starts in at least 30 days;
- on the same day – if there are less than 30 days until the start of the travel.

For which amount you should insure yourself:

The sum insured should always correspond to the price of the travel.

Other things covered by the travel cancellation insurance:

- costs of rebooking if, for reasons listed in the GTC, your reservation needs to be modified, which involves a surcharge (e.g., changing the date of the travel, changing the room to a single room);
- costs of transport to the travel destination if you are late for the transport stipulated in the contract concluded with a travel agency.

In case of travel interruption, in addition to the reimbursement of costs of unused services, we will reimburse costs of the return transport on a different date than previously scheduled.

You can take advantage of the insurance cover when you cancel or interrupt your travel for **one of 31 reasons** including: sudden illness or personal accident of the insured, the travel companion or the immediate family.

Please note that all services of the **package trip** must be purchased from the same company! The package trip price is the sum of the prices of individual services.

The **conference price** is the price of participation in the conference (registration fee) added to the ticket price and/or accommodation price, which were purchased in connection with participation in the conference.

Detailed information concerning the Safe Reservations Insurance is presented in the following GTC.

Table of contents

§ 1. GENERAL PROVISIONS	7
§ 2. DEFINITIONS	7
§ 3. CONCLUSION OF THE INSURANCE CONTRACT	10
§ 4. SUM INSURED	11
§ 5. INSURANCE PREMIUM	11
§ 6. INSURANCE PERIOD	11
§ 7. WITHDRAWAL FROM THE INSURANCE CONTRACT	12
§ 8. SUBJECT MATTER OF THE TRAVEL CANCELLATION INSURANCE	12
§ 9. SUBJECT MATTER OF THE TRAVEL INTERRUPTION INSURANCE	13
§ 10. SCOPE OF INSURANCE COVER	13
§ 11. LIMITATIONS OF LIABILITY	16
§ 12. PROCEDURE IN CASE OF TRAVEL CANCELLATION OR INTERRUPTION	17
§ 13. DETERMINATION AND PAYMENT OF COMPENSATION	18
§ 14. DATE OF PAYMENT OF COMPENSATION	19
§ 15. COMPLAINTS AND LITIGATION	19
§ 16. RECOURSE CLAIMS	20
§ 17. FINAL PROVISIONS	21
ANNEX NO. 1: SCOPE OF INSURANCE COVER	22
ANNEX NO. 2: ADDITIONAL CLAUSES	28
INFORMATION ON THE PROCESSING OF PERSONAL DATA	30

§ 1.

GENERAL PROVISIONS

1. Based on these General Terms and Conditions of the Safe Reservations Insurance (hereinafter referred to as "GTC"), SIGNAL IDUNA Polska Towarzystwo Ubezpieczeń Spółka Akcyjna (hereinafter referred to as "SIGNAL IDUNA") concludes insurance contracts with the Policyholder in the following variants:

WHAT WE INSURE?

- 1) **Travel cancellation, or**
- 2) **Travel cancellation or interruption,**

due to fortuitous events independent of the Insured's will, which are listed in § 10.

2. In agreement with the Policyholder, provisions additional to or different from those stipulated in these GTC may be implemented in the insurance contracts. They must be drawn up in writing to be valid.
3. The GTC also apply to insurance contracts concluded by remote means of communication while observing the provisions of law applicable in this regard.
4. The scope of insurance contract can be extended to include additional clauses listed in the Annex No. 2 to the GTC.

§ 2.

DEFINITIONS

PLEASE PAY ATTENTION TO THE IMPORTANT DEFINITIONS

1. **Ticket:**
 - 1) an airplane ticket for a domestic or international route;
 - 2) a bus, ferry or train ticket for a domestic or international route, which must contain, at last, price, route, date and transport conditions;
 - 3) a ticket for a national or international cultural event, which entitles to participate in a sports, artistic or entertainment event (e.g., concert, match, film festival); it must contain the Insured's name, price, date and reservation conditions.
2. **Chronic disease** – a disease considered to be chronic in accordance with the general medical knowledge and treated during the period of 2 years preceding the date of concluding the insurance contract. The most common chronic diseases are, among others: hypertension, coronary disease, diabetes, cholecystolithiasis, urolithiasis, hyperthyroidism, hypothyroidism, gastric ulcer disease, joint or spine degeneration, cancer, permanent damage to organs, e.g., heart, liver, kidneys.
3. **Mental disorder:** a disease classified in the International Statistical Classification of Diseases and Related Health Problems ICD-10 as mental and behavioral disorders (F00-F99), including depression and neurosis.
4. **Insurance document:** policy, certificate or another document confirming the conclusion of the insurance contract by the parties.
5. **Epidemic of infectious disease:** the occurrence of infections or infectious diseases in a given area in a clearly greater number than in the previous period, or the occurrence of infections or infectious diseases that have not occurred before. The epidemic of infectious disease is announced in the mass media by the state authorities of the travel destination country, or the Ministry of Foreign Affairs of the Republic of Poland, or the Chief

- Sanitary Inspectorate, or the World Health Organization, or other national or international bodies which provide recommendations, warnings and messages.
6. **Hospitalization:** a stay in a medical facility lasting at least 24 hours, where patients are provided with full-time care of medical personnel for diagnosis and treatment.
 7. **Tourist event:** at least two tourist services lasting more than 24 hours or covering accommodation, which comprise a homogeneous program, have one common price, and were purchased from a tour operator, travel agent or travel intermediary.
 8. **Isolation:** separation of a patient with a positive test result for Sars-Cov-1 or Sars-Cov-2 or their mutations, who does not require hospitalization due to health condition. The isolation is confirmed by a referral issued by the competent sanitary and epidemiological services of the country of stay and a positive test result.
 9. **Customer:** the Policyholder, the Insured or the beneficiary under the insurance contract, being a natural person, who intends to or has filed a complaint.
 10. **Conference:** meeting of the representatives of given institutions or organizations aimed at discussing specific issues, organized by the conference organizer; the conference price stipulated in these GTC means the sum of the price of participation in the conference and the price of accommodation and/or the price of tickets, the purchase of which was associated with the participation in the conference.
 11. **Theft:** activity proving all elements of the act specified in articles 278, 278a, 279, 280 or 281 of the Penal Code.
 12. **Outpatient treatment:** providing medical assistance in diagnosis and treatment, during less than 24 hours, in a medical facility where medical care is provided by a qualified team of physicians and nurses.
 13. **Sudden illness:** sudden condition posing a threat to health or life, requiring immediate medical attention, which causes the need to undergo treatment and makes it impossible to travel.
 14. **Personal accident:** sudden event caused by an external factor, which causes a permanent bodily injury, health impairment or death, and makes it impossible to travel.
 15. **Mandatory quarantine:** separation of a healthy person who has been exposed to the infection of Sars-Cov-1 or Sars-Cov-2 or their mutations, based on a quarantine referral issued by a physician or sanitary and epidemiological services, to prevent the spread of the disease. Quarantine shall not be deemed to be mandatory quarantine imposed by local authorities on travelers crossing the border of a specific country, as well as quarantine imposed on a ship which the Insured is on.
 16. **Travel organizer:** tour operator, travel agent, travel intermediary, conference organizer, entrepreneur offering a possibility of purchasing a package trip, hotel facility, entity providing an online accommodation booking system, or another entity able to conclude Travel contracts in accordance with these GTC, or a professional carrier.
 17. **Immediate family:** spouse, parents, siblings, children (included adopted children), adoptees and their spouses, cohabitants, grandparents, great-grandparents, grandchildren, great-grandchildren, parents-in-law, children-in-law, stepparents, stepchildren.
 18. **Pandemic:** an epidemic of infectious disease occurring in parts of a continent, several continents or around the world. The pandemic is declared by the World Health Organization.
 19. **Travel:** a period of time from the moment of leaving home/place of permanent residence to the moment of returning to that place/home in connection with the implementation of a Travel contract.
 20. **Means of public transport:** all means of passenger transport running according to permanent timetables, for which a personalized ticket issued to the Insured explicitly indicates the date and time of departure and arrival.
 21. **Accommodation booking contract:** confirmation of purchase/reservation of accommodation, concluded via a hotel facility or entity providing an online accommodation booking system, or a travel agency, containing, at least, reservation number, accommodation price, date of stay and conditions for booking a room, house or an apartment.
 22. **SIGNAL IDUNA:** SIGNAL IDUNA Polska Towarzystwo Ubezpieczeń S.A., with its registered office in Warsaw, District Court for the Capital City of Warsaw, Commercial Division of the National Court Register, KRS 0000042793, NIP 583-27-58-112, REGON 192566592, Share capital: PLN 43.950.00 paid in full. License to conduct insurance activity number FI/1848a/AU/BK/2000.
 23. **Specific acts of terror:** group or individual illegal activity involving violence against people or structures for the purpose of intimidating and disorganizing public life (educational facilities, transport, business establishments, etc.).
 24. **Policyholder:** natural person, legal person or organizational unit which does not have a legal personality and is obliged to pay the premium:
 - 1) with a permanent place of residence or registered office of an organizational unit specified in the insurance contract in the territory of the Republic of Poland, or
 - 2) with a place of residence or registered office of an organizational unit specified in the insurance contract outside the territory of the Republic of Poland, if the insurance contract related to the Travel is concluded for a period not longer than 4 months.
 25. **Insured:** natural person covered by the insurance under these GTC.
 26. **Travel contract:** a personal Travel document issued to the Insured by the Travel organizer or a professional carrier (or on their behalf). We consider a Travel contract to be:
 - a) a contract for participation in a Tourist event, Package trip, Conference or day camp;
 - b) a contract for participation in a training, course or workshops,
 - c) a contract for participation in a cruise,
 - d) accommodation booking contract,
 - e) vehicle rental contract or yacht rental/charter contract,
 - f) Ticket.
 27. **Travel companion:** a person who booked a Travel together with the Insured and whose personal details are specified:
 - a) in the same Travel contract;
 - b) in a different Travel contract, although they are covered by the same insurance contract (does not apply to insurance contracts concluded for someone else's account by the Policyholder who is the Travel organizer).The compensation may be paid for a maximum of 6 Travel companions indicated by the Policyholder.

28. **Package trip:** at least two tourist services, which were combined by a single entrepreneur in a manner that can be unequivocally documented, purchased prior to the start of travel; the Package Trip price in these GTC means the sum of the prices of individual tourist services, whose purchase was associated with one trip.

29. **Exacerbation of chronic disease:** sudden intensification/aggravation of symptoms of a chronic disease, which makes it impossible to travel.

30. **Fortuitous event:** fire, torrential rain (rainfall with efficiency rate of at least 4, specified by a competent Institute of Meteorology and Water Management), flood, lightning strike, hurricane, earthquake, volcanic eruption, gas mains explosion, leakage from water and sewage installation, hailstorm.

§ 3.

CONCLUSION OF THE INSURANCE CONTRACT

1. The insurance contract is concluded upon the Policyholder's request submitted after presenting an offer by SIGNAL IDUNA.
2. The insurance contract shall be deemed concluded when the Policyholder accepts the offer presented by SIGNAL IDUNA by submitting to SIGNAL IDUNA a properly completed application regarding the presented insurance offer.

3. The insurance contract can only be concluded:
 - a) when there are **at least 30 days left** until the start of the Travel – **within 14 days** (as from the next day) from the date on which the Travel Contract is concluded (including the first travel service) or on which the first payment for the Travel is made (depending on which occurred first),
 - b) when there are **less than 30 days left** until the start of the Travel – on the day the Travel contract is concluded (including the first travel service) or on which the first payment for the Travel is made (depending on which occurred first).
4. Conclusion of a **group insurance contract for at least 10 Insured persons under a single insurance contract covering all participants of the Travel**, whose details are not known at the time of booking, may take place:
 - a) when there are at least 30 days left until the start of the Travel – **up to 30 days** before the start of the Travel,
 - b) when there are less than 30 days left until the start of the Travel – on the day of concluding the Travel contract (including the first travel service) or making the first payment for the Travel (depending on which occurred first).

5. An insurance contract may be concluded if the Travel contract covers services with a minimum value of PLN 50.
6. The insurance contract may be concluded on behalf of the Insured by a third party (the Policyholder).

7. The Policyholder is obliged to deliver the GTC to the Insured before the Insured is covered by the insurance, and to inform the Insured about their obligations ensuing from the insurance contract. The GTC are delivered to the Insured in writing or on another durable medium if the Insured consents to it.

**THE POLICYHOLDER
MUST PROVIDE
EVERY INSURED
WITH THE GTC**

§ 4.

SUM INSURED

1. The sum insured is indicated in the Insurance document and constitutes the upper limit of SIGNAL IDUNA's liability under the insurance contract.
2. If the price of the Travel has been paid in a foreign currency, the sum insured is converted into the Polish currency (PLN) according to the average exchange rate recently announced by the National Bank of Poland on the day preceding the conclusion of the insurance contract.
3. The sum insured is given for one and all events during the insurance period in relation to all insured persons indicated in the Insurance document.
4. The sum insured shall be reduced by the amount of compensation paid.

§ 5.

INSURANCE PREMIUM

1. The insurance premium is set depending on the sum insured, scope of insurance cover, type of Travel contract, additional risks and clauses, date of conclusion of the insurance contract, premium rates set in the table of rates in effect on the date of conclusion of the insurance contract, number of insured persons, age of insured persons, as well as provisions additional to or different from those contained in these GTC.
2. The premium is a one-off payment in the Polish currency (PLN) made on the day the insurance contract is concluded unless the parties agree otherwise.
3. The insurance premium is paid in cash or non-cash form. It must be fully paid to be considered a paid up premium.
4. If the payment of the premium is made in cash, the premium shall be considered to be paid up when the cash is handed over to the authorized representative of SIGNAL IDUNA.
5. In the event of termination of the insurance contract for reasons indicated in § 6.5.b and § 6.5.c, the amount of the premium to be returned shall be determined in the amount calculated in proportion to the duration of the unused insurance period, starting from the day following the termination of the insurance contract.

§ 6.

INSURANCE PERIOD

1. The insurance contract may be concluded for a maximum period of 1095 days and a minimum period of 1 day.
2. The insurance period is specified in the Insurance document.
3. The insurance cover and the liability of SIGNAL IDUNA start not earlier than:
 - a) on the next day after the date of concluding the insurance contract – in case of Travel cancellation insurance;
 - b) at the time and date specified as the beginning of the Travel in the Travel contract, but not earlier than on the day following the date of conclusion of the insurance contract – in the case of Travel interruption insurance.
4. The insurance cover and the liability of SIGNAL IDUNA end with the end of the insurance period, but not later than:

**WHEN DOES THE
INSURANCE COVER
START AND END?**

- a) at the time and date specified as the beginning of the Travel in the Travel contract (beginning of the first insured Travel service) – in case of Travel cancellation insurance;
 - b) with the moment when the last insured Travel service starts – in case of Travel interruption insurance.
5. The insurance cover and the liability of SIGNAL IDUNA shall expire, and the insurance contract shall be terminated:
 - a) at the end of the last day of the insurance period;
 - b) on the date of withdrawal by the Policyholder from the insurance contract;
 - c) on the date of termination of the insurance contract by SIGNAL IDUNA;
 - d) on the date of exhaustion of the sum insured.
 6. The extension of the insurance cover period may only take place before the end of the insurance period specified in the previous insurance document. It requires the issuance of a new Insurance document.

§ 7.

WITHDRAWAL FROM THE INSURANCE CONTRACT

1. The Policyholder has the right to withdraw from the insurance contract concluded for a period exceeding 6 months within 30 days (in case of an entrepreneur – within 7 days) from the date on which the insurance contract is concluded. If, at the latest, by the time the insurance contract was concluded, SIGNAL IDUNA had not inform the Policyholder about the right to withdraw from the insurance contract, the 30-day period runs from the day on which the Policyholder learned about this right.
2. If the Policyholder, who is a consumer, has concluded the insurance contract by means of distance communication, the Policyholder has the right to withdraw within 30 days from the date on which SIGNAL IDUNA informed the Policyholder about the conclusion of the insurance contract, or if it happened later – from the date of confirmation of the information which should be provided to the Policyholder pursuant to the provisions on the conclusion of distance contracts.
3. Withdrawal should be made by submitting a statement by the Policyholder. The deadline for withdrawing from the insurance contract is met if a written statement of withdrawal from the insurance contract has been sent before the deadline expires.
4. Withdrawal from the insurance contract does not release the Policyholder from the obligation to pay the premium for the period in which SIGNAL IDUNA provided insurance cover.
5. If the insurance relationship expires before the end of the period for which the contract was concluded, the Policyholder is entitled to a refund of the premium for the period of unused insurance cover.

§ 8.

SUBJECT MATTER OF THE TRAVEL CANCELLATION INSURANCE

1. The subject of the insurance are the costs incurred by the Insured in connection with cancellation of the Travel for the reasons listed in § 10.

2. The costs of Travel cancellation mean the fees incurred by the Insured in connection with cancellation of the Travel before it starts, as stipulated in the Travel contract concluded by the Insured with the Travel organizer and presented in the statement on deductions made by those entities in the claim report form.
3. In case of cancellation insurance for yacht rental/charter, vehicle rental or reservation of accommodation (a house, a holiday apartment or a suite), if the reservation/rental price has been set for a specific number of people, the insurance covers only the costs of cancelling the entire reservation of accommodation, yacht rental/charter or vehicle rental.
4. In case of Travel cancellation insurance, the subject matter of insurance are also:
 - a) costs incurred by the Insured in connection with rebooking for reasons indicated for the selected cover variant or in additional clauses (if the cover was extended to include these clauses), with a reservation that the reimbursement may not exceed PLN 5,000;
 - b) costs of airplane transport in economy class incurred by the Insured in connection with the need to reach independently the travel destination, due to a delay by more than 3 hours of the public means of transport used by the Insured to get to the Travel starting point specified in the contract, and thus was unable to use the means of transport indicated in the contract; with a reservation that the maximum reimbursement may not exceed PLN 1,000.

WHAT THE COSTS OF CANCELLATION ARE?

ADDITIONAL BENEFITS

§ 9.

SUBJECT MATTER OF THE TRAVEL INTERRUPTION INSURANCE

WHAT THE COSTS OF INTERRUPTION ARE?

1. The subject matter of insurance are unused travel services of the Insured, associated with the necessity to interrupt the Travel and return on a different date than originally planned for reasons indicated for the selected cover variant or in additional clauses (if the cover has been extended to include these clauses).
2. The unused travel services are considered to be the unused part of the services stipulated in the Travel contract.
3. SIGNAL IDUNA shall reimburse additional costs of return transport corresponding to the standard of transport services provided in the Travel contract. The costs of transport are only reimbursed if the Travel contract covers transport both ways, and if it is not possible to use the previously planned means of transport.

ADDITIONAL BENEFIT

§ 10.

SCOPE OF INSURANCE COVER

WHAT REASONS FOR CANCELLATION WE INSURE?

1. Subject to the selected insurance variant indicated in sec. 2, SIGNAL IDUNA shall reimburse the fees incurred by the Insured in connection with cancellation or interruption of the Travel, only if this ensues from the following events which occur during the period of insurance cover and liability of SIGNAL IDUNA, and if **this makes it impossible to Travel**:
 - 1) **Sudden illness** of the Insured, the Travel companion or their Immediate family resulting in Outpatient treatment or Hospitalization;

- 2) **Sudden illness** of the Insured, the Travel companion or their minor children due to the Epidemic of infectious disease caused by SARS-CoV-1 or SARS-CoV-2 or their mutations, or the Pandemic of SARS-CoV-1 or SARS-CoV-2 or their mutations, resulting in Outpatient treatment or Hospitalization;
- 3) **Personal accident** of the Insured, the Travel companion or their Immediate family resulting in Outpatient treatment or Hospitalization;
- 4) **death** of the Insured, the Travel companion or their Immediate family (including as a result of Exacerbation of chronic disease);
- 5) **death** of the Insured, the Travel companion or their Immediate family due to the Epidemic of infectious disease caused by SARS-CoV-1 or SARS-CoV-2 or their mutations, or the Pandemic of SARS-CoV1 or SARS-CoV2 or their mutations;
- 6) **pregnancy complications** (including premature childbirth) arising up to the 32nd week of pregnancy of the Insured, the Travel companion or their Immediate family (if there were no complications at the time of concluding the insurance contract);
- 7) **setting the date of childbirth** of the Insured, the Travel companion or their Immediate family **during the Travel** (unless it was known at the time of concluding the Travel contract and the insurance contract);
- 8) **birth of a child** of the Insured or the Travel companion or their Immediate family within 14 days immediately preceding the date of the Travel (unless the date of birth was known at the time of concluding the Travel contract and the insurance contract);
- 9) **commencement of the procedure of collecting hematopoietic cells** (bone marrow) for transplant, in which the Insured or the Travel companion participate;
- 10) **allergic reaction** in the Insured or the Travel companion **to a vaccination** recognized as mandatory or recommended by the International Health Regulations in the case of a Travel to the country which is the Travel destination;
- 11) **damage to property** of the Insured or the Travel companion (also in a rented apartment/house/premises), arising as a result of a Fortuitous event or being a consequence of a crime, resulting in the need to take legal and administrative actions, where the presence of the Insured or the Travel companion is necessary;
- 12) **theft of a car** owned or rented by the Insured or the Travel companion, or owned by their company, resulting in the need to take legal and administrative actions, where the presence of the Insured or the Travel companion is necessary;
- 13) **theft of documents** belonging to the Insured or the Travel companion, which are required while travelling (identity card, passport, visa), provided that the theft of the documents occurred within 30 days before the start of the Travel and was reported to competent authorities;
- 14) **fraud on a private bank account or credit card** (theft of funds or blocking of an account or a card) of the Insured or the Travel companion as a result of fraud on the identity of the Insured or the Travel companion (identity theft);
- 15) **damage to property of the employer** of the Insured or the Travel companion, arising as a result of a Fortuitous event or being a consequence of a crime, which occurred no later than 7 days before the end of the insurance period, resulting in the need to take legal and administrative actions, where the presence of the Insured or the Travel companion is necessary, if the Insured or the Travel companion are members of the employer's governing body;
- 16) **personal accident at work** resulting in the need to take legal or administrative actions during the Travel, where the presence of the Insured or the Travel companion who is the employer is necessary, in the area where the accident occurred;
- 17) **setting by the employer the date of commencement of work** for the Insured or the Travel companion during the Travel, provided that on the date of concluding the insurance contract the Insured or the Travel companion was registered at the Labor Office as an unemployed person;
- 18) **termination by the employer of the employment contract** of the Insured or the Travel companion, concluded for a definite or indefinite period, if such employment contract is terminated due to the reasons that not concerned the employee (termination of the employment contract is not considered as termination of work condition or pay condition);
- 19) **immobilization of a vehicle** owned or rented by the Insured or the Travel companion, or owned by their company, **24 hours before the start of the Travel**, as a result of a road accident documented by the police or breakdown (other than due to lack of fuel), which required the intervention of roadside assistance, if the delay made it impossible to start the Travel;
- 20) **receipt by the Insured or the Travel companion of a writ of summons in the court** during the Travel, if the presence of the Insured or the Travel companion is obligatory;
- 21) **receipt by the Insured or the Travel companion of a proposal to adopt a child** as a part of an adoption procedure in which they participate;
- 22) **receipt by the Insured or the Travel companion of a call to participate in international sports competitions** that take place during the Travel;
- 23) **receipt by the Insured or the Travel companion of an unexpected call for duty in the army** during the Travel;
- 24) **receipt by the Insured or the Travel companion of information** from the National Health Fund (NFZ) or the Social Insurance Institution (ZUS) **indicating the date of health spa treatment or rehabilitation** which is to begin during the Travel;
- 25) **setting for the Insured or the Travel companion of the date of a resit exam** at school or university, failure to pass which will result in their removal from the list of students, provided that the date of the resit exam falls during the Travel;
- 26) **qualification of the Insured or the Travel companion for an inter-school olympic** organized by the Ministry of National Education, which takes place during the Travel;
- 27) **setting for the Insured or the Travel companion of the date for dissertation defense** at university which falls during the Travel;
- 28) **occurrence of an act of terror**, if it meets all of the following conditions:
 - a) It occurred in Europe during the period of SIGNAL IDUNA's insurance cover and liability, but no later than 30 days before the Travel;
 - b) It has been confirmed by the mass media;
 - c) At least 5 people died as a result of it;
 - d) The destination of the Insured's Travel is not more than 90 km from the place where it happened;

- 29) **sudden illness of an animal** (dog, cat or horse) owned by the Insured or the Travel companion, in connection with which the animal had to undergo surgery or be hospitalized during the planned Travel up to 30 days before the Travel, confirmed by medical documentation, or death of the animal up to 30 days before the planned Travel, confirmed by medical records (excluding euthanasia);
 - 30) **accident of an animal** (dog, cat or horse) owned by the Insured or the Travel companion, causing permanent bodily injury, in connection with which the animal had to undergo surgery or be hospitalized during the planned Travel or death of the animal up to 30 days before the planned Travel, confirmed by medical records (excluding euthanasia);
 - 31) **cancellation of the conference by the organizer** and reimbursement of travel costs of services accompanying the conference (e.g., the price of accommodation and/or tickets, the purchase of which was related to participation in the conference), which are not reimbursed by the conference organizer.
2. The scope and variants of the insurance are presented in Table 1.

WHAT WE DO NOT INSURE

§ 11.

LIMITATIONS OF LIABILITY

1. SIGNAL IDUNA's liability excludes Travel cancellation or interruption for reasons indicated in § 10 pertaining to the Insured, the Travel companion or their Immediate family, if they occurred as a result of:
 - a) non-random events;
 - b) Exacerbation of chronic disease unless the scope of insurance cover was extended by the **Clause of the exacerbation of chronic diseases** while concluding the insurance contract. The above limitation of SIGNAL IDUNA's liability shall not apply if the reason for cancellation of the Travel is death of the Insured, the Travel companion or their Immediate family;
 - c) consequences of Mental disorders,
 - d) accidents caused intentionally, self-mutilation, attempt to commit or committal of a suicide or a crime;
 - e) events directly associated with insobriety and actions under the influence of alcohol exceeding the permissible limits of consumption in accordance with the Act on Upbringing in Sobriety and Counteracting Alcoholism, or with actions under the influence of drugs or other intoxicants;
 - f) traffic accidents, if the Insured, the Travel companion or their Immediate family drove a vehicle or other means of transport without the required licenses or under the influence of alcohol exceeding the permissible consumption limits in accordance with the Act on Upbringing in Sobriety and Counteracting Alcoholism, or under the influence of other intoxicants;
 - g) warfare, state of emergency, martial law or acts of sabotage;
 - h) Specific acts of terror, excluding § 10.1.28, provided that the insurance includes this risk;
 - i) participation in unrests, riots, strikes, protests, roadblocks or fights;
 - j) existence of medical contraindications to Travel, indications to undergo surgery (excluding sec. 1.2 of the **Clause of the exacerbation of chronic diseases**, provided that the insurance cover has been extended to include this risk) or a hospital treatment, about which the

- Insured, the Travel companion or their Immediate family knew at the time of making the booking, and the reason for cancelling or interrupting the Travel was related to the above indications;
 - k) treatment of a sexually transmitted disease or a disease resulting from HIV infection;
 - l) Epidemic of contagious disease or Pandemic, excluding § 10.1.2 and § 10.1.5, provided that the insurance cover includes these risks;
 - m) Isolation or Mandatory quarantine, unless the insurance cover was extended by the **Clause of the isolation and mandatory quarantine** when concluding the insurance contract;
 - n) failure to undergo vaccinations or other preventive treatments required by the International Health Regulations;
 - o) consequences of abortion;
 - p) consequences of tropical diseases,
 - q) consequences of plastic surgery or beauty treatments,
 - r) consequences of any kind of vaccinations, excluding § 10.1.10;
 - s) ordering general military mobilization;
 - t) cancellation of the Travel by the Travel organizer due to bankruptcy and default;
 - u) cancellation or change of the time of holiday leave by the Insured or the Travel companion, or failure to grant, cancellation or change of the time of holiday leave by the employer, excluding § 10.1.15.
2. SIGNAL IDUNA shall not reimburse additional costs incurred by the Insured in connection with the notification of the cancellation of Travel services not included in the price of the Travel (e.g., visas, telephones, vaccination costs, etc.), subject to the provisions of § 8.4 and § 9.3.
 3. SIGNAL IDUNA shall not be liable if the Travel organizer is not informed in writing about the cancellation or interruption of the Travel.

§ 12.

PROCEDURE IN CASE OF TRAVEL CANCELLATION OR INTERRUPTION

WHAT TO DO TO RECEIVE COMPENSATION?

1. In case of occurrence of the insured event, the Insured is obliged to:
 - 1) make every effort to minimize the costs associated with cancellation or interruption of the Travel. For this purpose, immediately from the date of occurrence of an event listed in § 10, the Insured is obliged to inform the Travel organizer in writing and submit the required documents reporting the cancellation or interruption of the Travel;
 - 2) immediately submit a claim to SIGNAL IDUNA. The claim is submitted by sending SIGNAL IDUNA documents confirming the legitimacy and value of the claim, including:
 - a) claim report form;
 - b) contract for participation in a tourist event, conference, day camp, training, course, workshop or cruise, contract for booking individual tourist services or a package trip, ticket or ticket purchase invoice, contract for booking accommodation, renting a vehicle, renting/chartering a yacht;
 - c) bills and proofs of costs incurred;
 - d) declaration of cancellation of the Travel certified by the Travel organizer;
 - e) certificate from the Travel organizer on the value of deductions due to cancellation of the Travel;

- f) medical records of the Insured, the Travel companion or their Immediate family documenting the treatment, including test results, medical diagnosis with the date of thereof, which confirm the need to cancel or interrupt the Travel (and, at the request of SIGNAL IDUNA, documentation regarding the medical history of the Insured, the Travel companion or their Immediate family for a maximum period of 2 years preceding the date of conclusion of the insurance contract);
 - g) other documents required to determine the legitimacy and value of the reported claim (the list of required documents is available on the SIGNAL IDUNA website and on the claim report form);
 - h) bills and proofs of incurred costs may be delivered to SIGNAL IDUNA as originals or copies; in case of doubt, SIGNAL IDUNA has the right to require original documents.
- 3) release other insurance companies, institutions, attending physicians and medical facilities from the obligation to observe secrecy with respect to SIGNAL IDUNA in situations when this is necessary to determine the liability of SIGNAL IDUNA;
 - 4) if this proves necessary, undergo an examination by a physician appointed by SIGNAL IDUNA. SIGNAL IDUNA shall bear the costs associated with the examination, including those related to the Insured's loss of remuneration on that day.
2. If, due to a willful misconduct or gross negligence, the Insured failed to timely notify SIGNAL IDUNA of the event referred to in sec. 1.2 (notification of a claim), SIGNAL IDUNA may reduce the compensation to the extent that the infringement contributed to increasing the damage or made it impossible to determine the circumstances and consequences of the insured event.
 3. After submitting a claim, SIGNAL IDUNA undertakes proceedings to determine the actual situation of the event and the legitimacy and value of the reported claims, and also informs the claimer, in writing or in another way to which this person has agreed, what documents are needed to determine SIGNAL IDUNA's liability or the amount of compensation, if it is necessary to continue the proceedings.
 4. The Insured is obliged to apply all possible measures to diminish the loss and prevent its increase. The Insured is also obliged to allow SIGNAL IDUNA to take actions necessary to determine the circumstances of the event, the legitimacy and the value of the claim.

§ 13.

DETERMINATION AND PAYMENT OF COMPENSATION

1. The legitimacy and value of the claim shall be determined on the basis of evidence presented by the Insured or the Beneficiary. SIGNAL IDUNA has the right to verify them with the Travel organizer or other entities and to consult specialists.
2. The compensation is paid in the Polish currency (PLN).
3. If the price of the Travel was paid in a foreign currency, the costs incurred as a result of the cancellation or interruption of the Travel are converted into the Polish currency (PLN) at the average exchange rate set by the National Bank of Poland, applicable on the day preceding the day of concluding the insurance contract.

4. In the event of interruption of the Travel, the compensation due shall be determined as a percentage of the price of the Travel, i.e., the ratio of the number of days following the date of the interruption of the Travel to the end of the Travel to the number of days of the entire Travel, specified in the Travel contract. If the insurance covers only Tickets, the compensation due shall be determined in the amount of the price of the unused Tickets.

§ 14.

DATE OF PAYMENT OF COMPENSATION

WHEN WILL YOU RECEIVE COMPENSATION?

1. SIGNAL IDUNA shall pay the compensation within 30 days from the date of submitting the claim.
2. Should it not be possible to clarify the circumstances necessary to determine the legitimacy and value of the claim within that time, the compensation shall be paid within 14 days from the day on which, taking due care, it is possible to clarify those circumstances. However, the indisputable portion of the compensation, which means the documented and not doubtful portion of the compensation, shall be paid by SIGNAL IDUNA within the time specified in sec. 1.
3. SIGNAL IDUNA shall inform the Insured or the Beneficiary about the value of the compensation awarded.
4. If the compensation is not payable or is payable in a different amount than specified in the claim, SIGNAL IDUNA shall inform the Insured or the Beneficiary about this fact in writing, referring to the circumstances and legal grounds justifying the refusal or partial refusal to pay compensation.

§ 15.

COMPLAINTS AND LITIGATION

HOW TO SUBMIT COMPLAINTS?

1. The Customer who is the Policyholder, the Insured, the beneficiary or another entitled person under the insurance contract may submit complaints, appeals and claims containing reservations regarding the services provided by SIGNAL IDUNA (hereinafter jointly referred to as "complaints").
2. The complaints can be submitted in the following places and forms:
 - 1) **in writing:** by delivering them in person at the customer service unit or by sending them to the address of this unit: SIGNAL IDUNA Polska TU S.A. ul. Siedmiogrodzka 9, 01-204 Warsaw, or to the address of the Regional Insurance Service Center (address details of the Regional Insurance Service Centers of SIGNAL IDUNA Polska TU S.A. are provided on the company's website at: <http://www.signal-iduna.pl/signaliduna/kontakt>);
 - 2) **verbally:** by appearing personally for the record at the customer service unit, i.e., at SIGNAL IDUNA Polska TU S.A. in Warsaw (ul. Siedmiogrodzka 9, 01-204 Warsaw), or at the Regional Insurance Service Center (address details of the Regional Insurance Service Centers of SIGNAL IDUNA Polska TU S.A. are provided on the company's website at: <http://www.signal-iduna.pl/signaliduna/kontakt>), or by calling the number +48 22 50 56 506;
 - 3) **electronically:** by using electronic means of communication and sending a message to the following address: reklamacje@signal-iduna.pl

3. The complaint should contain the customer's contact details enabling identification and contact for the purpose of providing a response (first and last name, tax ID, company name, address and number of the insurance contract to which the complaint relates or the number of the case regarding the claim previously assigned by SIGNAL IDUNA).
4. An authorized employee of SIGNAL IDUNA Polska TU S.A. shall examine and respond to the complaint immediately, no later than within 30 days from the date of its receipt. In particularly complicated cases, which make it impossible to examine the complaint and response within the indicated time, SIGNAL IDUNA Polska TU S.A. shall explain to the customer reasons for the delay and specify the expected date of examining the complaint and providing a response, which, however, may not exceed 60 days from the date of receipt of the complaint.
5. Responses to complaints and claims are provided in writing to the address indicated by the customer. They may be provided electronically only at the customer's request.
6. The Policyholder, the Insured, the beneficiary or another entitled person under the insurance contract, being a natural person, who is dissatisfied with the position of SIGNAL IDUNA Polska TU S.A. has the right to apply to the Financial Ombudsman for consideration of the case or for out-of-court proceedings to resolve a dispute between a customer and a financial market entity. The entity authorized to conduct proceedings for out-of-court resolution of consumer disputes is the Financial Ombudsman (more information about the Financial Ombudsman is available on the website: <https://rf.gov.pl/>). Customers may also use the assistance of Municipal and District Consumer Ombudsmen. In addition, it is possible to pursue claims in court.
7. An action for a claim under the insurance contract may be brought against SIGNAL IDUNA Polska TU S.A. according to the provisions of general jurisdiction or before the court competent for the place of residence or registered office of the Policyholder, the Insured or the beneficiary under the insurance contract, as well as before the court competent for the place of residence of the heir of the Insured or beneficiary under the insurance contract. In accordance with Regulation (EC) No. 524/2013 of the European Parliament and of the Council of 21 May 2013 on online dispute resolution for consumer disputes and amending of Regulation (EC) No. 2006/2004 and Directive 2009/22/EC (regulation regarding ODR in consumer disputes), there is a possibility of out-of-court settlement of disputes regarding contractual obligations arising from online sales contracts or contracts for the provision of services concluded between consumers living in the European Union and entrepreneurs based in the European Union. Settlement of the above disputes are handled via ODR platform available at the following address: <https://ec.europa.eu/consumers/odr/main/>. Contact e-mail address of SIGNAL IDUNA Polska TU S.A.: info@signal-iduna.pl
8. SIGNAL IDUNA is subject to supervision of the Polish Financial Supervision Authority.

§ 16.

RECOURSE CLAIMS

1. On the day the compensation is paid, the Insured's claim against the third party liable for the loss up to the value of the compensation paid is transferred, by virtue of the law, to SIGNAL IDUNA.

2. If SIGNAL IDUNA covered only a part of the loss, the Insured shall have the priority in satisfying the remaining part of the claims before the claims of SIGNAL IDUNA.
3. The claim of the Insured against persons with whom the Insured remains in a common household shall not be transferred to SIGNAL IDUNA unless the perpetrator caused the damage intentionally.

§ 17.

FINAL PROVISIONS

1. Pursuant to the applicable regulations, SIGNAL IDUNA is obliged to comply with sanctions imposed by the Republic of Poland, the European Union, the United Nations, or other authorized states or organizations on the Policyholder, the Insured, the beneficiary or another entitled person, and therefore has the right to:
 - a) refuse to conclude an insurance contract, including the part to be concluded for the account of a given Insured;
 - b) terminate the insurance contract, including the part in which it was concluded for the account of a given Insured, which, due to the applicable provisions on sanctions, is treated as termination for an important reason;
 - c) fail to make the payment resulting from the insurance contract, regarding the compensation or return of the premium, regardless of whose account and how it would be made, to the extent to which it results from these sanctions.
2. SIGNAL IDUNA makes the GTC available on its website and at its registered office, free of charge, in a form enabling their acquisition, reproduction and recording.
3. All notifications and declarations of SIGNAL IDUNA, the Insured, the Policyholder and the beneficiary should be filled in writing or in documentary form under pain of nullity, unless the provisions of the GTC or the insurance contract indicate otherwise.
4. The Insured or the Policyholder is obliged to inform SIGNAL IDUNA of a change of telephone number, address or e-mail address.
5. Any matters not regulated in these GTC are governed by the provisions of the Civil Code and other provisions of Polish law.
6. The language used in relations with SIGNAL IDUNA resulting from the insurance contract is Polish.
7. The appendices to these GTC constituting their integral part are:
 - a) Annex No. 1: Scope of Insurance Cover;
 - b) Annex No. 2: Additional Clauses.
8. SIGNAL IDUNA declares that it has the status of a large entrepreneur within the meaning of article 4.6 of the Act on Counteracting Excessive Delays in Commercial Transactions (consolidated text, Journal of Laws of 2022, item 893).
9. These GTC were approved by Resolution No. 60/Z/2023 of the Management Board of SIGNAL IDUNA Polska TU S.A. dated 29 August 2023 and apply to insurance contracts concluded from 25 September 2023.
10. If using the translation of these GTC, the parties agree that, in case of doubt, the Polish language version shall prevail.

Scope of Insurance Cover

SUBJECT OF INSURANCE				TRAVEL CANCELLATION STANDARD	TRAVEL CANCELLATION SUPER	TRAVEL CANCELLATION OR INTERRUPTION SUPER	TRAVEL CANCELLATION OR INTERRUPTION SUPER CP + CQ
RISK GROUPS	§ OF THE GTC	SCOPE OF INSURANCE COVER Reasons for cancellation and benefits	*Applies to	22 reasons 2 benefits	31 reasons 2 benefits	31 reasons 3 benefits	38 reasons 3 benefits 2 clauses
Sudden illness	§ 10.1.1	sudden illness (outpatient treatment, hospitalization)	I, TC, IF	✓	✓	✓	✓
Sudden illness due to Covid-19	§ 10.1.2	sudden illness due to Covid-19 (outpatient treatment, hospitalization)	I, TC, MC	✓	✓	✓	✓
Death due to Covid-19	§ 10.1.3	death due to Covid-19	I, TC, IF	✓	✓	✓	✓
Personal accident	§ 10.1.4	personal accident (outpatient treatment, hospitalization)	I, TC, IF	✓	✓	✓	✓
Death	§ 10.1.5	death (also caused by exacerbation of a chronic disease)	I, TC, IF	✓	✓	✓	✓
Health risks	§ 10.1.6	pregnancy complications (including premature childbirth) arising up to 32 weeks of pregnancy	I, TC, IF	✓	✓	✓	✓
	§ 10.1.7	setting the date of childbirth	I, TC, IF	–	✓	✓	✓
	§ 10.1.8	childbirth within 14 days preceding the date of the Travel	I, TC, IF	–	✓	✓	✓
	§ 10.1.9	commencement of the procedure of collecting hematopoietic cells (bone marrow) for transplant	I, TC	✓	✓	✓	✓
	§ 10.1.10	allergic reaction to a vaccination	I, TC	✓	✓	✓	✓
Random risks	§ 10.1.11	damage to property , resulting from a fortuitous event or being a consequence of a crime	I, TC	✓	✓	✓	✓
	§ 10.1.12	theft of a car	I, TC	✓	✓	✓	✓
	§ 10.1.13	theft of documents required while travelling (identity card, passport, visa)	I, TC	✓	✓	✓	✓
	§ 10.1.14	fraud on a private bank account or credit card (identity theft)	I, TC	–	✓	✓	✓
	§ 10.1.15	damage to property of the employer resulting from a fortuitous event or being a consequence of a crime	I, TC	✓	✓	✓	✓
	§ 10.1.16	personal accident at work at the employer's facility	I, TC	–	✓	✓	✓
	§ 10.1.17	setting the date of commencement of work by the employer	I, TC	✓	✓	✓	✓

SUBJECT OF INSURANCE				TRAVEL CANCELLATION STANDARD	TRAVEL CANCELLATION SUPER	TRAVEL CANCELLATION OR INTERRUPTION SUPER	TRAVEL CANCELLATION OR INTERRUPTION SUPER CP + CQ
RISK GROUPS	§ OF THE GTC	SCOPE OF INSURANCE COVER Reasons for cancellation and benefits	*Applies to	22 reasons 2 benefits	31 reasons 2 benefits	31 reasons 3 benefits	38 reasons 3 benefits 2 clauses
Random risks	§ 10.1.18	termination by the employer of the employment contract concluded for a definite or indefinite period	I, TC	✓	✓	✓	✓
	§ 10.1.19	immobilization of a vehicle	I, TC	✓	✓	✓	✓
	§ 10.1.20	receipt of a writ of summons in court	I, TC	✓	✓	✓	✓
	§ 10.1.21	receipt of a proposal to adopt a child	I, TC	✓	✓	✓	✓
	§ 10.1.22	receipt of a call to participate in international sports competitions	I, TC	✓	✓	✓	✓
	§ 10.1.23	receipt of an unexpected call for duty in the army	I, TC	✓	✓	✓	✓
	§ 10.1.24	setting the date of health spa treatment or rehabilitation by the National Health Fund or the Social Insurance Institution	I, TC	✓	✓	✓	✓
	§ 10.1.25	setting the date of a re-sit exam at school or university	I, TC	✓	✓	✓	✓
	§ 10.1.26	qualification for an inter-school olympic organized by the Ministry of National Education	I, TC	✓	✓	✓	✓
	§ 10.1.27	setting the date for dissertation defense at a university	I, TC	–	✓	✓	✓
	§ 10.1.28	act of terror	I, TC	–	✓	✓	✓
	§ 10.1.29	sudden illness of an animal (dog, cat or horse)	I, TC	–	✓	✓	✓
	§ 10.1.30	accident or death of an animal (dog, cat or horse)	I, TC	–	✓	✓	✓
	§ 10.1.31	cancellation of the conference by the organizer	I, TC	–	✓	✓	✓
	§ 8.4 a)	costs of rebooking up to PLN 5,000	I	✓	✓	✓	✓
	§ 8.4 b)	airplane transport costs resulting from a delay of a public means of transport up to PLN 1,000	I	✓	✓	✓	✓
	§ 9.3	return transport costs in case of interruption of the Travel and return on a different than previously planned date	I	–	–	✓	✓

SUBJECT OF INSURANCE				TRAVEL CANCELLATION STANDARD	TRAVEL CANCELLATION SUPER	TRAVEL CANCELLATION OR INTERRUPTION SUPER	TRAVEL CANCELLATION OR INTERRUPTION SUPER CP + CQ
RISK GROUPS	§ OF THE GTC	SCOPE OF INSURANCE COVER Reasons for cancellation and benefits	*Applies to	22 reasons 2 benefits	31 reasons 2 benefits	31 reasons 3 benefits	38 reasons 3 benefits 2 clauses
The Clause of the exacerbation of chronic diseases code: CP	1.1	sudden illness caused by exacerbation of a chronic disease (outpatient clinic, hospitalization)	I, TC, IF	EXTRA CHARGE	EXTRA CHARGE	EXTRA CHARGE	✓
	1.2	setting the date for a surgical operation involving transplantation of living tissue or organs within the travel period	I, IF				
The Clause of the isolation and mandatory quarantine code: CQ	2.1	isolation due to Covid-19 (positive Covid-19 test)	I, TC, MC	EXTRA CHARGE	EXTRA CHARGE	EXTRA CHARGE	✓
	2.2	quarantine due to Covid-19	I, TC, MC				
	2.3	refusal to board an airplane due to a temperature equal to or higher than 38 degrees Celsius and symptoms of Covid-19 infection	I, TC				
	2.4	refusal to board a bus due to a temperature equal to or higher than 38 degrees Celsius and symptoms of Covid-19 infection	I, TC				
	2.5	refusal to board a ship due to a temperature equal to or higher than 37,5 degrees Celsius and symptoms of Covid-19 infection	I, TC				
The Clause of the bride and groom's guests insurance code: SL for persons invited to the wedding ceremony (up to the limit of PLN 34,000 in total for all invited guests)	3.1	sudden illness of the bride or the groom (outpatient clinic, hospitalization)	I	EXTRA CHARGE	EXTRA CHARGE	-	-
	3.2	exacerbation of a chronic disease of the bride or the groom (outpatient clinic, hospitalization)	I				
	3.3	sudden illness of the bride or the groom due to Covid-19 (outpatient clinic, hospitalization)	I				
	3.4	death of the bride or the groom due to Covid-19	I				
	3.5	personal accident of the bride or the groom (outpatient clinic, hospitalization)	I				
	3.6	death of the bride or the groom (also as a result of a chronic disease)	I				
	3.7	isolation of the bride or the groom due to Covid-19 (positive Covid-19 test)	I				
	3.8	quarantine of the bride or groom due to Covid-19	I				

* The risk applies to:

I – Insured;

TC – Travel companion;

IF – Immediate family of the Insured or the Travel companion;

MC – minor children of the Insured or the Travel companion

ADDITIONAL CLAUSES

1. The Clause of the exacerbation of chronic diseases (code: CP)

Pursuant to this clause, subject to the payment of an additional premium, SIGNAL IDUNA shall reimburse the fees incurred by the Insured in connection with the cancellation or interruption of the Travel for the following reasons that occurred during the period of insurance cover and SIGNAL IDUNA's liability and made it impossible to travel:

- 1) sudden illness of the Insured, the Travel companion or their Immediate family caused by an exacerbation of a chronic disease, resulting in Outpatient treatment or Hospitalization;
- 2) setting, during the Travel, the date of a surgical operation of the Insured or the Travel companion consisting in the transplantation of living tissue or organs (unless it was known at the time of concluding the Travel contract and the insurance contract).

SIGNAL IDUNA's liability does not include the situations indicated in § 11 of the GTC.

The above clause was introduced in accordance with § 1.2 of the General Terms and Conditions of the Safe Reservations Insurance approved by Resolution No. 60/Z/2023 of the Management Board of SIGNAL IDUNA Polska Towarzystwo Ubezpieczeń S.A. of 29 August 2023.

2. The Clause of the isolation and mandatory quarantine (code: CQ)

Pursuant to this clause, subject to the payment of an additional premium, SIGNAL IDUNA shall reimburse the fees incurred by the Insured in connection with the cancellation or interruption of the Travel for the following reasons that occurred during the period of insurance cover and SIGNAL IDUNA's liability and made it impossible to travel:

- 1) **Isolation** of the Insured, the Travel companion or their minor children, which will not be completed by the start of the Travel or will make it impossible to use some of the purchased travel services;
- 2) **Mandatory quarantine** of the Insured or the Travel companion, which will not be completed by the start of the Travel or will make it impossible to use some of the purchased travel services;
- 3) **refusal to board an airplane** by the Insured or the Travel companion due to a body temperature equal to or higher than 38 degrees Celsius and symptoms of infection as a result of the Epidemic of infectious disease caused by Sars-Cov-1, Sars-Cov-2 or their mutations, or Pandemic of Sars-Cov-1, Sars-Cov-2 or their mutations;
- 4) **refusal to board a bus** by the Insured or the Travel companion due to a body temperature equal to or higher than 38 degrees Celsius and symptoms of infection as a result of the Epidemic of infectious disease caused by Sars-Cov-1, Sars-Cov-2 or their mutations, or Pandemic of Sars-Cov-1, Sars-Cov-2 or their mutations;

- 5) **refusal to board a ship** by the Insured or the Travel companion due to a body temperature equal to or higher than 37,5 degrees Celsius and symptoms of infection as a result of the Epidemic of infectious disease caused by Sars-Cov-1, Sars-Cov-2 or their mutations, or Pandemic of Sars-Cov-1, Sars-Cov-2 or their mutations.

SIGNAL IDUNA's liability does not include the situations indicated in § 11 of the GTC.

The above clause was introduced in accordance with § 1.2 of the General Terms and Conditions of the Safe Reservations Insurance approved by Resolution No. 60/Z/2023 of the Management Board of SIGNAL IDUNA Polska Towarzystwo Ubezpieczeń S.A. of 29 August 2023.

3. The Clause of the bride and groom's guests insurance (code: SL)

Pursuant to this clause, subject to the payment of an additional premium, SIGNAL IDUNA shall reimburse the fees incurred by the Insured (persons invited to the wedding ceremony) in connection with the cancellation or interruption of the Travel for the following reasons that occurred during the period of insurance cover and SIGNAL IDUNA's liability and made it impossible to travel:

- 1) sudden illness of the bride or the groom resulting in Outpatient treatment or Hospitalization;
- 2) sudden illness of the bride or the groom caused by Exacerbation of a chronic disease, resulting in Outpatient treatment or Hospitalization;
- 3) sudden illness of the bride or the groom due to the Epidemic of infectious disease caused by Sars-Cov-1, Sars-Cov-2 or their mutations, or Pandemic of Sars-Cov-1, Sars-Cov-2 or their mutations, resulting in Outpatient treatment or Hospitalization;
- 4) accident of the bride or the groom resulting in Outpatient treatment or Hospitalization;
- 5) death of the bride or the groom (also as a result of Exacerbation of a chronic disease);
- 6) death of the bride or the groom due to the Epidemic of infectious disease caused by Sars-Cov-1, Sars-Cov-2 or their mutations, or Pandemic of Sars-Cov-1, Sars-Cov-2 or their mutations.
- 7) Isolation of the bride or the groom which will not be completed by the start of the Travel;
- 8) Mandatory quarantine of the bride or the groom, which will not be completed by the start of the Travel.

SIGNAL IDUNA's liability does not include the situations indicated in § 11 of the GTC.

The above clause was introduced in accordance with § 1.2 of the General Terms and Conditions of the Safe Reservations Insurance approved by Resolution No. 60/Z/2023 of the Management Board of SIGNAL IDUNA Polska Towarzystwo Ubezpieczeń S.A. of 29 August 2023.

INFORMATION ON THE PROCESSING OF PERSONAL DATA



Who is the controller of your personal data?

The controller of your personal data is SIGNAL IDUNA Polska Towarzystwo Ubezpieczeń S.A. with its registered office at ul. Siedmiogrodzka 9, 01-204 Warsaw. You can contact us by e-mail: info@signal-iduna.pl, contact form at www.signal-iduna.pl, telephone: +48 22 505 65 06, or by sending a letter to the above address of the registered office. In matters relating to the processing of personal data, you can contact our Data Protection Officer directly by e-mail: iod@signal-iduna.pl, or by sending a letter to the above address of the registered office.



Whose personal data do we process?

We process personal data of:

- the policyholder;
- the insured;
- persons seeking insurance cover;
- other entitled persons under the insurance contract; data we possess do not always allow us to provide them with information on data processing (due to lack of contact details). In this case, we ask the person providing the data to communicate information on data processing to the above-mentioned persons. Additionally, this information is available at: www.signal-iduna.pl/przetwarzanie-danych-personalch,
- persons contacting us; their data will be processed for the purpose of the contact.



For what purpose and on what legal basis we process your personal data?

We process your personal data in order to:

- conclude and perform the insurance contract, including assessment of the insurance risk and loss adjustment. The legal basis for data processing is art. 6 (1) (b) and (c) or art. 9 (2) (f) and (g) of the GDPR;
- pursue the Data Controller's claims related to the concluded insurance contract, which is the legitimate interest of the Data Controller. The legal basis is art. 6 (1) (f) of the GDPR;
- pursue statistical, actuarial and reporting purposes related to the conduct of insurance activities as part of fulfilling the legal obligation, in particular for the purposes of risk management, determination of the amount of insurance premiums, reinsurance premiums, assessment of the effectiveness of the reinsurance program and determination of technical insurance provisions. The legal basis for data processing is art. 6 (1) (c) of the GDPR;
- reinsure risks. The legal basis for data processing is art. 6 (1) (e) and art. 9 (2) (g) of the GDPR;
- conduct marketing activities for our products and services, including for analytical and profiling purposes, which is the legitimate interest of the Data Controller. The legal basis is art. 6 (1) (f) of the GDPR.

Whenever we refer to the public interest as the basis for data processing, i.e., art. 6 (1) (e) or art. 9 (2) (g) of the GDPR, this interest is to provide persons entitled under insurance with financial security in private and social life.



How long will your data be stored?

Your personal data will be stored until the claims under the insurance contract expire or until the obligation to store data under the law expires, in particular the obligation to store accounting documents regarding the insurance contract.

In the case of data processed in connection with statistical purposes as well as actuarial and reporting processes, data to the extent limited to the minimum necessary to achieve these purposes will be processed until the obligation to store data under the law expires.

We will stop processing your data for marketing purposes, including profiling and analytical purposes, if you object to the processing of your data for these purposes.

In addition, if you have consented to receiving commercial information via individual electronic communication channels (e-mail, text messages, telephone contact), we will cease these activities if you withdraw your previously granted voluntary consent in this regard.



Information on automated decision-making, including profiling:

For some insurance products, decisions can be made automatically as well as based on profiling. In such a case, we will always provide the person affected by the automated decision-making with the right to receive appropriate explanations as to the grounds for the decision, to question the decision, to express their own position and to obtain human intervention.



Information on profiling in marketing activities:

Based on the personal data we have and information on purchased products, we can perform profiling, i.e., automatic assessment of certain personal characteristics of our customers.

The purpose of profiling is to better select information materials and offers regarding our products. Thanks to profiling, you will probably receive less information, but better suited to your preferences. You can object to profiling at any time.



Who may be the recipient of your personal data?

Depending on the services provided, your personal data may be transferred to:

- our authorized employees;
- entities that process data on our behalf. These may include:
 - insurance agents;
 - entities cooperating with us in the claims handling processes and/or insurance risk assessment;
 - entities providing us with assistance services;
 - entities providing us with consulting services;
 - IT service providers;
- other data controllers processing data on their own behalf, e.g.:
 - reinsurance companies;
 - medical facilities;
 - entities conducting payment activities;
 - entities conducting postal or courier activities;
 - other entities under the law.

In addition, your personal data may be transferred to recipients located in countries outside the European Economic Area, but this will only take place when the transfer of data is necessary to perform the insurance contract.



What rights do you have regarding the processing of your personal data?

- Right to access data and to request rectification, erasure or restriction of processing, subject to limitations in the implementation of the right to access data resulting from legal provisions.
- In addition, when the basis for the processing of personal data is the legitimate interest of the Data Controller, you have the right to object to their processing. In particular, you have the right to object to the processing of data for marketing and profiling purposes.
- To the extent that the data is processed in order to conclude and perform the insurance contract or is processed on the basis of consent, you have the right to transfer personal data, i.e., to receive your personal data from us in a commonly used readable format in order to sending them to another Data Controller.
- Right to withdraw consents (however, this does not affect the lawfulness of processing of personal data before their withdrawal).

In order to exercise the above rights, please contact us or our Data Protection Officer. Contact details are indicated above.

In addition, the data subject has the right to file a complaint with the supervisory body dealing with the protection of personal data (President of the Office for Personal Data Protection).



Is providing personal data mandatory?

Providing personal data in connection with the concluded contract is necessary to conclude and perform the insurance contract and to assess the insurance risk. Without providing personal data, it is not possible to conclude an insurance contract. Providing data for marketing purposes is voluntary.

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