

THE SCOPE OF COVERAGE	SUM INSURED
1. MEDICAL TREATMENT AND ASSISTANCE COSTS	up to PLN 220 000
a) COSTS OF MEDICAL TREATMENT outside the Republic of Poland or the country of permanent residence	
- costs of medical treatment (including those related to the consequences of a chronic disease)	up to the sum insured
- emergency dental treatment	up to PLN 2 500
- provision of medical assistance in connection with pregnancy - up to and including the 32nd week of pregnancy	up to the sum insured
- rescue costs	up to the sum insured
- transport and repatriation costs	up to the sum insured
b) ASSISTANCE SERVICES	
- 24/7 emergency call centre service (including, upon request of the Insured Person, notification of a relative about occurrence of an event)	
- arranging transport for the Insured Person to the Republic of Poland, in accordance with written recommendations of a physician (including transport in the case of COVID-19 disease)	up to the sum insured
- arranging hotel accommodation and covering its costs in the case when transport cannot be arranged immediately after the end of treatment	up to the sum insured
- transport of the body of the Insured Person to the Republic of Poland (including transport in the event of death due to COVID-19)	up to the sum insured
- costs associated with cremation or funeral of the Insured Person abroad	up to the sum insured
- costs of accommodation and meals for the travel companion of the Insured Person (including under-age children)	up to the sum insured, with the stipulation that the costs of accommodation may not exceed PLN 400 per day, maximum 10 days
- arranging transport to the place of permanent residence for the travel companion (including under-age children)	up to the sum insured
- making travel arrangements and covering travel costs of a person replacing the Insured Person in the performance of his or her official duties	up to PLN 10 000 (in the case of hospitalization of the Insured Person for at least 7 days)
- providing organisational support and covering the costs of the person summoned to accompany the Insured Person	up to the sum insured, with the stipulation that the costs of accommodation may not exceed PLN 400 per day, maximum 7 days
- delivery (transport) of medicines	up to PLN 1 000
- making travel arrangements and covering the costs associated with continuing the trip in the case when the Insured Person is unable to make the return journey using the planned means of transport	up to the sum insured
- assistance in the case of loss of the necessary travel documents	up to the sum insured
- legal representation and assistance of an interpreter	Legal representation: up to 12 000 PLN Personal assistance of an interpreter - up to PLN 2 000 Assistance of an interpreter by telephone - up to PLN 500
- submission of a security deposit	up to PLN 5 000
- financial assistance in the case of loss of means of payment	up to PLN 5 000
- arranging and covering the costs of hiring a driver	up to the sum insured, with the stipulation that the costs of accommodation may not exceed PLN 400 per day, maximum for 3 days
- in the case of death of the Insured Person, arranging one-off psychological assistance for the family of the Insured Person	up to PLN 1 000
- covering the amount deductible in the event of damage to a vehicle borrowed during a trip abroad	up to PLN 1 000 per event
- arranging and covering the costs of looking after a dog (excluding dog breeds recognised as dangerous) or cat accompanying the Insured Person on his or her trip, in the country where he or she is hospitalized or transporting the dog or cat to a person designated to look after it or to an appropriate facility in the country of hospitalisation, the Republic of Poland or the country of permanent residence	up to PLN 300 per day, no more than for 7 days
2. THIRD PARTY LIABILITY	PLN 250 000
3. TRAVELLING LUGGAGE	
a) loss, destruction or damage to luggage and/or sports equipment	up to PLN 2 000
b) delay in the delivery of travelling luggage - purchase of essential personal items in connection with a delay in the delivery of luggage by a professional carrier lasting at least 4 consecutive hours	up to PLN 1 000
5. DELAY OR CANCELLATION OF A MEANS OF TRANSPORT	up to PLN 4 000
6. TRIP CANCELLATION COSTS	up to PLN 3 000
7. CONSEQUENCES OF ACCIDENTS (system of proportional benefits) Extension of insurance coverage to include consequences of a myocardial infarction or a stroke, including:	PLN 50 000
a) death as a result of an accident	PLN 50 000
b) permanent damage to health	PLN 50 000
c) costs of professional retraining required for adapting to the changed living conditions	PLN 6 000
	In addition: a one-off benefit for permanent incapacity to work in the previous occupation, provided that it began in the insurance period and lasts for at least 6 months and continues for at least another 24 months from the date of its commencement – up to PLN 25,000
d) funeral costs following an accident (funeral assistance)	PLN 5 000
e) cost of purchasing a wheelchair/medical device	PLN 6 000
The insurance shall also cover events connected with practising high-risk sports such as: - recreational skiing or snowboarding, - recreational diving (diving to a depth of up to 40 m, diving with breathing equipment) - mountain or rock climbing requiring the use of specialised equipment (climbing up to 5 300 m above sea level) - sea and ocean sailing. The insurance shall also cover events occurring in connection with passive participation in terrorist acts (i.e. in a situation in which the Insured Person is injured as a result of a terrorist act).	