

Document containing information about the insurance product

Insurer: TUIR „WARTA” S.A.

Product: WARTA TRAVEL
(Section II, Groups: 1, 2, 9, 13, 16, 18)

This document contains key product information. Full product information is provided prior to the conclusion of an insurance agreement and can be found in the General Terms and Conditions of the WARTA TRAVEL Insurance bearing the symbol C0514 (hereinafter referred to as the GTCI). The above GTCI are effective as of 1 June 2022.

What kind of insurance is it?

WARTA TRAVEL is a tourist insurance guaranteeing insurance protection during international travel worldwide, within the territorial scope specified in the insurance agreement. Under this insurance, we ensure, among others, organisation and coverage of medical expenses in the case of sudden illness (including COVID-19), consequences of a chronic illness and accident, assistance services, including transport to Poland following an accident or sudden illness.



What is the object of insurance?

- ✓ costs of emergency treatments, consequences of chronic illnesses and accidents, including assistance services
- ✓ consequences of accidents
- ✓ luggage, expenses incurred in connection with luggage delivery delay and flight delay or cancellation
- ✓ private liability insurance
- ✓ continuation of post-accident treatment in the Republic of Poland
- ✓ cancellation of deductible for a rented vehicle
- ✓ “safe home” insurance package – insurance for the property left in the Republic of Poland for the travel duration

Sum insured

- ✓ subject to the GTCI, the sum insured/guaranteed is specified by the customer; in the case of continuation of treatment in the Republic of Poland, the “safe home” package and abolition of deductible for a rented vehicle, the maximum sum insured is specified in the GTCI
- ✓ the sum insured/guaranteed constitutes the upper limit of Warta’s liability

For a detailed description of the subject and scope of coverage, see Art. 4–10 of the GTCI.



What is excluded from the insurance cover?

- ✗ damage caused in the customer’s country of permanent residence
- ✗ plastic surgeries
- ✗ dental treatment: prophylactic, prosthetic and orthodontic
- ✗ environmental damage

For detailed information, see Art. 11–18 of the GTCI.



What are the limitations of the insurance cover?

Warta is not liable for incidents and costs resulting from:

- ! wilful act or gross negligence
- ! bodily injury and health disorder caused by medical treatment and surgeries
- ! use of alcohol, drugs or other intoxicants
- ! driving any means of transport without authorisation required by the law of a given country
- ! acting in a manner contrary to local laws and local authorities’ prohibitions
- ! committing or attempting to commit a wilful crime or suicide
- ! mental disorders
- ! practising professional sports

Other limitations and indemnity entitling Warta to refuse to pay compensation and other benefits or to reduce their amounts are specified in Art. 2, section 2–3, Art. 11–18, and Art. 26, section 1–3 and sections 5–6 of the GTCI.



Where does the insurance apply?

- ✓ the insurance is effective during a trip abroad, within the territorial scope specified in the policy (excluding the territory of the Republic of Poland and the country of permanent residence of the Insured)



What are the Insured's obligations?

The Insured/Insuring Party is obliged to:

- pay the premium in advance for the entire insurance period
- in the case of damage occurrence:
 - notify the Customer Service Centre (CSC) about an event immediately after its occurrence or becoming aware of its occurrence, not later than within 7 days after the cessation of reasons preventing prior reporting of the damage
 - proceed in accordance with instructions provided by a CSC employee, in particular to submit a damage claim notification to Warta along with documents confirming the occurrence of an event and legitimacy of claims
 - provide all available information necessary to provide support in the scope of assistance services, in particular the first and last name, policy number, place of stay and telephone number at which the CSC may contact the customer or their representative, a short description of the event covered by the assistance insurance and the type of assistance needed
 - comply with Warta's instructions and provide it with any information and powers of attorney to the extent necessary for correct loss adjustment

For detailed information, see Art. 19–26 of the GTCI.



How and when should the premium be paid?

The premium should be paid on or after the date of conclusion of the insurance agreement, in line with specifications provided in the agreement. The premium is payable in cash, by a payment card or by bank transfer.



When does the insurance cover begin and end?

Subject to individual arrangements, Warta's liability:

- commences on the day indicated in the insurance document as the beginning of the insurance period, but not earlier than:
 - from the day following the conclusion of the insurance agreement and payment of the premium or its first instalment
 - from the day and time of conclusion of the insurance agreement and payment of the premium, provided that, at the time of conclusion of the agreement, the customer stays in the territory of the Republic of Poland
- commences in the following scope of the insurance:
 - medical expenses, assistance, luggage, civil liability, continuation of post-accident treatment in the Republic of Poland, abolition of deductible for a rented vehicle – not earlier than after crossing the border of the Republic of Poland or the country of the customer's permanent residence, but not earlier than on the day indicated in the policy as the insurance period commencement date
 - consequences of accidents – not earlier than after leaving the place of residence in the territory of the Republic of Poland or the customer's country of permanent residence, but not earlier than on the day indicated in the policy as the insurance period commencement date
 - "safe home" package – not earlier than after the customer leaves the place of their residence in the territory of the Republic of Poland, but not earlier than on the day indicated in the policy as the insurance period commencement date
- ends in the following insurance scope:
 - medical expenses, assistance, luggage, civil liability, continuation of post-accident treatment in the Republic of Poland, abolition of deductible for a rented vehicle at the moment of crossing the border of the Republic of Poland or the customer's country of permanent residence, not later than at 11:59 p.m. on the day indicated in the policy as the insurance period end date
 - consequences of accidents – when the customer returns to their place of residence in the territory of the Republic of Poland or the customer's country of permanent residence, not later than at 11:59 p.m. on the day indicated in the policy as the insurance period end date
 - "safe home" package – when the Insured returns to their place of residence in the territory of the Republic of Poland, not later than at 11:59 p.m. on the day indicated in the policy as the insurance period end date

For detailed information on the insurance cover, see Art. 34 of the GTCI.



How to terminate the agreement?

If the agreement has been concluded for a period longer than 6 months, the Insuring Party can terminate it by means of a written notification submitted within:

- 30 days from the date of agreement conclusion – natural persons
- 7 days from the date of agreement conclusion – entrepreneurs

A consumer who has concluded a distance agreement can terminate it without providing any grounds by submitting a relevant declaration in writing within 30 days from being informed about the agreement conclusion or from the date of confirming the information regarding agreement conclusion, if this is a later date.

For detailed information on the insurance agreement termination, see Art. 34 of the GTCI.

GENERAL TERMS AND CONDITIONS OF WARTA TRAVEL INSURANCE

Translation from the Polish language – the Polish original shall prevail. Every effort has been made to ensure that the translation be accurate, but no legal responsibility is accepted for any errors or omissions or misleading statements, however caused, in either original or translated text.

Information on provisions of general terms and conditions of the insurance indicated in Art. 17
of the Act of 11 September 2015 on insurance and re-insurance activity

TYPE OF INFORMATION

DIVISION NUMBER IN GTCI

Grounds for payment of compensation
and other benefits

Art. 2, section 1, Art. 4, Art. 5, Art. 6, Art. 7,
Art. 8, Art. 9, Art. 10

Limitations and indemnity of the insurance
institution under which payment of compensation
and other benefits can be denied or reduced

Art. 2, section 2-3, Art. 11, Art. 12, Art. 13,
Art. 14, Art. 15, Art. 16, Art. 17, Art. 18,
Art. 26, section 1-3 and section 5-6

CHAPTER I PRELIMINARY PROVISIONS

Territorial scope Art. 1

Pursuant to these General Terms and Conditions of Insurance (hereinafter referred to as the GTCI), Towarzystwo Ubezpieczeń i Reasekuracji "WARTA" Spółka Akcyjna (hereinafter referred to as WARTA) insures natural persons and provides them with insurance cover during travel, in the period and within the territorial scope specified in the insurance agreement.

Scope of insurance and sums insured Art. 2

1. Subject to section 4, at the request of the Insuring Party, the insurance agreement may be concluded in the basic scope which can be extended after paying an additional premium, in accordance with the table below.

INSURANCE COVERAGE – BASIC SCOPE	SUM INSURED (SI)
1. Medical expenses (protection of life and health), including:	specified in the insurance agreement in PLN
a) hospitalisation and hospital treatment	100% of SI
b) medical appointments	
c) purchase of medicines, dressing materials and auxiliary materials	
d) repair/purchase of glasses/prostheses	limit: PLN 2,000
e) dental treatment	limit: PLN 1,000
2. Assistance services (providing assistance), including:	
a) transport of the Insured, including:	up to the actual transport cost value
– non-medical transport	limit: PLN 500
b) "home assistant" package	limit: PLN 500
c) search and rescue	up to the actual search and rescue cost value
d) emergency medical aid	PLN 1,000,000
e) early return of the Insured	
f) return of relatives of the Insured	
g) extension of protection by 48 hours	
h) travel continuation	
i) care for minors	
j) substitute driver	
k) visiting a designated person	
l) accommodation for the recovery period	
m) interpreter	
n) "natural disasters" package	limit: PLN 2,000
o) "pandemic" package	limit: PLN 5,000

INSURANCE COVERAGE – ADDITIONAL SCOPE	SUM INSURED (SI)
3. Consequences of accidents, including:	specified in the insurance agreement in PLN
a) death of the Insured	100% of SI
b) permanent health impairment	% of permanent health impairment in relation to the sum insured
4. Luggage with sports equipment, including:	specified in the insurance agreement in PLN
a) expenses incurred in connection with luggage delivery delay	limit: 50% of SI
b) expenses incurred in connection with flight delay or cancellation	limit: PLN 500
5. Civil liability (coverage of damage caused to third parties)	specified in the insurance agreement in PLN
6. Continuation of post-accident treatment in the Republic of Poland, including:	PLN 5,000
a) rehabilitation in the Republic of Poland following an accident suffered abroad	limit: PLN 500
7. Abolition of deductible for a rented vehicle	PLN 5,000
8. "Safe home" insurance package: insurance for the property left in the Republic of Poland for the travel duration	PLN 20,000

2. Subject to section 3, the exclusions specified in Chapter III and additional premium payment, the insurance agreement may be extended with risks related to:
- 1) participating in winter sports;
 - 2) participating in extreme sports;
 - 3) performing higher-risk work;
 - 4) acts of war.
3. If the agreement is concluded in the form of an open policy referred to in Art. 3, section 15, the coverage cannot be extended with:
- 1) abolition of deductible for a rented vehicle;
 - 2) "safe home" package;
 - 3) risk related to participating in winter or extreme sports.
4. If the insurance coverage is **extended with winter sports**, depending on the subject matter of insurance covered by the additional scope, WARTA offers a **package of benefits for skiers/snowboarders**, providing additional insurance coverage up to the limits indicated in the table below:

Subject matter of insurance	Additional coverage	Liability limits
1. Luggage	Reimbursement of skiing/snowboarding equipment rental costs	PLN 80 per day, maximum 7 days
	Reimbursement of ski-pass costs	80% of ski-pass value
2. Civil liability	Civil liability for material damage caused to rented skiing/snowboarding equipment	limit: PLN 700

5. The sums insured referred to in the table in section 1 are agreed upon with the Insuring Party and constitute the upper limit of WARTA's liability.
6. The sum insured relating to medical expenses, assistance and consequences of accidents applies to:

- 1) each event covered that occurred during the insurance period, subject to section 7;
- 2) each Insured separately.
7. The sum insured for civil liability, luggage, continuation of post-accident treatment in the Republic of Poland and limits specified in the table in section 1, clause 1, sub-points d and e applies to:
 - 1) one and all events covered and occurring during the insurance period;
 - 2) each Insured separately.
8. The sum insured for abolition of deductible for a rented vehicle and for the "safe home" package applies jointly to all the Insured and refers to one and all events covered and occurring during the insurance period.
9. The sums insured covering medical expenses are converted into the currency in which the obligation will be discharged according to the average exchange rate for foreign convertible currencies determined by the President of the National Bank of Poland, as of the date of the event.

Definitions

Art. 3

The terms used herein have the following meaning:

1. **CSC** – CUSTOMER SERVICE CENTRE – an entity responsible, on behalf of WARTA, for acceptance of a damage claim notification, organisation of assistance services specified herein and conducting the loss adjustment procedure.
2. **Chronic illness** – an illness whose pattern shows, according to current medical expertise, a permanent or recurrent occurrence of symptoms or deviations in test results and which was diagnosed or treated or showed symptoms within 24 months preceding the insurance agreement conclusion date.
3. **Acts of war** – military operations covering the territory of a country or its part, resulting from an armed conflict of a given country with other countries or civil war.
4. **Country of residence** – a country in which the Insured resides for at least one year directly preceding the insurance agreement conclusion date; the country of residence is not the country in which the person is staying for the purpose of education or for which he or she is seconded to perform work.
5. **Travel continuation** – applies to a tourist or business trip whose itinerary requires the participants to change places in which they stay.
6. **Number of person-days** – product of the number of days and the number of people covered by insurance under an open policy.
7. **Sudden illness** – medical condition suddenly occurring during the insurance period, after crossing the border of the Republic of Poland, and threatening the life or health of the Insured, requiring immediate medical assistance, in connection with which treatment is necessary before the end of the trip.
8. **Consequences of a chronic illness** – exacerbation a chronic illness or related complications suddenly occurring during the insurance period, after crossing the border of the Republic of Poland, and requiring immediate medical assistance, in connection with which treatment is necessary before the end of the trip.
9. **Accident** – a sudden event occurring during the insurance period, caused by an external factor, as a result of which the Insured suffers an injury or health disorder or dies, irrespective of their will.
10. **Insurance period** – duration of WARTA's liability during a trip, as specified in the insurance agreement.
11. **Relative** – a member of the nearest family of the Insured, i.e. a spouse/partner, child, stepchild, adopted child, foster child, parents, partner's parents, stepfather, stepmother, siblings, parents-in-law, grandparents, great-grandparents, son-in-law, daughter-in-law.
12. **Staying in isolation** – period spent by the Insured in isolation, documented by a written decision of the authorities, in the case of a sudden illness confirmed by a positive result of a diagnostic test run in relation to a certain illness entity included in the group of pandemic illnesses by the World Health Organisation (WHO), if the previously booked trip cannot take place or booking time ended while staying in isolation.
13. **Staying in quarantine** – period spent by the Insured in isolation, documented by a written decision of the authorities, in the case of a contact with an infected person covered by the same insurance policy confirmed by a positive result of a diagnostic test run in relation to a certain illness entity included in the group of pandemic illnesses by the World Health Organisation (WHO), if the previously booked trip cannot take place or booking time ended while staying in quarantine.
14. **Travel** – stay of the Insured outside the borders of the Republic of Poland and their country of residence.
15. **Open policy** – a type of a collective insurance agreement concluded by a legal person or unincorporated entity holding a REGON number (the Insuring Party) for a group of employees (the Insured) who are delegated for business trips outside the Republic of Poland during the insurance period.
16. **RP** – Republic of Poland
17. **Extreme sports** – participating in the following sports: mountain sports: off-piste skiing and snowboarding, freeskiiing, mountain cycling, speleology, mountain climbing above 3500 m above the sea level, including: climbing with the use of specialised equipment or without belaying (bouldering), ice climbing, trekking above 3500 m above the sea level, abseiling (rappelling); water sports: rafting, mountain river canoeing, oceanic sailing; aviation sports: paragliding, parachuting, gliding; motor sports: car racing, motocross.
18. **Winter sports** – downhill skiing, cross-country skiing and snowboarding within marked routes (on-piste).
19. **Permanent health impairment** – reduced function of a damaged organ or system resulting in its permanent dysfunction.
20. **Personal injury** – damage involving death, bodily injury or health disorder.
21. **Material damage** – damage, destruction or loss of property.
22. **Insuring Party** – a natural person, legal person or unincorporated organisational unit concluding the insurance agreement and obliged to pay the insurance premium.
23. **Insured** – a natural person on account of whom an insurance agreement has been concluded.
24. **Entitled Party** – a person authorised in writing by the Insured to receive the benefit due in the event of death. If the Entitled Person is not appointed, the benefit is paid to a person related to the deceased person in the following order:
 - 1) spouse;
 - 2) children – in the absence of a spouse (in equal parts);
 - 3) parents – in the absence of a spouse and children (in equal parts);
 - 4) other entitled persons, after conducting inheritance proceedings.
25. **Performing higher-risk work** – performance of work by the Insured abroad in the following industries: mining, metalworking, machinery, construction, shipbuilding, chemical, arms industry, fuel, metallurgy, energy, forestry (including tree clearance), transport (lorry transport above 3.5 t) and any work at heights above 5 meters.
26. **Intrusion protection:**
 - 1) An external door leading to a flat or a house, including a garage, provided that it allows direct access to the residential part, is:
 - a) in good working order, correctly seated and closed, and its breaking or battering down is only possible with the use of tools or significant physical force;
 - b) full or glazed doors, where glazed doors are protected in a way preventing access to the premises or opening a lock without the use of a key through a hole punched in a pane; a design in which glazed doors are fitted with an anti-burglary glass of a resistance class of at least P3 is also considered as correct door protection;
 - c) locked with at least one multi-tumbler lock or one multi-point lock or one electronic lock (mechanical-electronic) or one certificated lock.
 - 2) Balcony and terrace doors and windows:
 - a) are in good working order;
 - b) are fixed, seated, closed or unsealed in a manner making it impossible for third parties to open them with physical force or tools without leaving traces of such tampering.
 - 3) Keys to a flat or house are in the sole possession of the Insured, persons living with the Insured in the same household or a housekeeper or people authorised by the Insured to hold them. External doors to a garage locked with an electronic remote control system are considered to be sufficiently secured.

27. **Participating in professional sports** – participating in sports in the same way in which work or services are provided for remuneration.
28. **Fortuitous events** – unpredictable events related to natural forces, beyond control of the Insured, i.e. fire, hurricane, tsunami, flood, avalanche, lightning strike, earthquake, sink-holes or landslides, aircraft fall, volcanic eruption, tornado.

CHAPTER II SUBJECT MATTER AND SCOPE OF INSURANCE

Medical expenses and assistance services Art. 4

1. The insurance covers:
 - 1) medical expenses incurred by the Insured as a result of sudden illness, consequences of a chronic illness or accident that occurred during the insurance coverage period, during a trip, after crossing the border of the Republic of Poland, necessary to restore the health of the Insured to condition enabling them to return or to be transported to the Republic of Poland or their country of residence;
 - 2) assistance services provided in connection with events occurring during a trip taking place during the insurance period, consisting in organising or organising and covering the costs of services provided to the Insured through CSC, in line with the terms and conditions specified herein.
2. WARTA makes payments or reimburses costs incurred in relation with:
 - 1) hospitalisation and hospital treatments;
 - 2) medical appointments;
 - 3) medical examinations, procedures and surgeries ordered by a doctor, resulting from sudden and urgent indications, justified in the context of generally available medical expertise, taking into account the type or degree of advancement of the pathology constituting an indication for their performance;
 - 4) dental treatment in the case of sudden illness in the form of acute inflammation and pain, and if the need to undertake treatment results from an accident covered by WARTA's liability;
 - 5) purchase of necessary prescribed medicines, dressing materials and auxiliary orthopaedic items: stabilisers, crutches, slings, splints, corsets, orthopaedic collars, stabilising belts;
 - 6) repair/purchase of glasses/contact lenses and repair/purchase of prostheses (assemblies or devices constituting an artificial supplement of a missing body or organ), provided that their repair/purchase was necessary for correct functioning of the Insured during the trip and the damage was related to an accident referred to in Art. 3, section 9.
3. Assistance services include:
 - 1) transport of the Insured – arranging and covering costs;
 - a) transport of the Insured from a place of an accident or sudden illness occurrence to hospital or an outpatient unit by medical means of transport, which also includes transport provided by specialised services in the mountains, on land and on water, if the location of the injured person is known;
 - b) transport between medical facilities where medical assistance was subsequently provided;
 - c) medical transport to the place of accommodation after providing medical assistance, if, due to the health condition of the Insured, it has been ordered by an attending physician or a physician indicated by CSC;
 - d) non-medical transport to a medical facility in order to provide medical assistance and from a medical facility to a place of accommodation abroad, up to the limit of PLN 500;
 - e) transport of the Insured to the Republic of Poland or country of residence – if, due to the health condition of the Insured, their transport cannot take place by the planned means of transport and at the planned time, WARTA arranges transport of the Insured under the conditions recommended by the attending physician of the Insured, in consultation with a physician indicated by CSC, to the place of residence or medical facility in the Republic of Poland or the country of residence to continue treatment. If the country of residence of the Insured is a country other than the Republic of Poland, WARTA covers the costs of transport up to the amount of the cost it would incur when arranging transport to the Republic of Poland. The benefit also covers the costs of accommodation of the Insured (max. 3 days), if such an accommodation arrangement is necessary in anticipation of transport. If the Insured does not agree to be transported by means considered possible by CSC, he or she is not subject to further insurance coverage in the scope of medical and assistance costs in relation to the reported event;
 - f) transporting the body of the Insured (regardless of the cause of death), i.e. handling all formalities and covering costs related to transporting the body of the Insured to the place indicated by a relative in the Republic of Poland.

On request of a relative, CSC may also arrange for and cover costs of:

 - cremation and transport of ashes to the Republic of Poland;
 - transporting the body/ashes to a place outside the borders of the Republic of Poland indicated by a relative;
 - burial in the country of occurrence of the event covered;

up to the costs that would be incurred by WARTA to organise the transport of the body of the Insured to the Republic of Poland.

In case transport is arranged by third parties, WARTA reimburses the expenses incurred by them up to the amount of the costs that WARTA would incur while arranging the transport;
 - 2) "home assistant" package – arranging for and covering the costs of home assistance at the place of residence of the Insured in the Republic of Poland. It includes: assistance in preparation of meals, making small purchases, maintaining cleanliness at home: dry and wet cleaning of floors, dusting the furniture and window sills, hoovering carpets and floor coverings, cleaning bathrooms, washing dishes, cleaning sinks, cleaning cooktops, dumping garbage, watering flowers using means and equipment made available by the Insured; costs of purchases made on behalf of the Insured are covered by the Insured. The service is arranged on request of the Insured who has suffered an accident, consequences of chronic illness or a sudden illness during the trip, during the insurance coverage period, and if WARTA arranges for medical transport of the Insured to a medical facility in the territory of the Republic of Poland. WARTA covers the costs of the "home assistant" service up to the limit of PLN 500 for a period not longer than 2 weeks. The service is effective from the date of transport to the Republic of Poland or from the date of completion of hospitalisation in a medical facility in the territory of the Republic of Poland;
 - 3) search and rescue – arranging and covering the costs of search and rescue operations in the mountains, on land and on water, consisting in contacting specialised rescue services to decide on initiation of rescue operations, their manner and time. Search is understood as the period from reporting the fact that the Insured is missing to the initiation of a search operation by a specialised rescue service, until the Insured is found or the rescue services decide to discontinue the search operation. Rescue is understood as provision of emergency medical assistance from the moment the Insured is found until he or she is transported to a medical care facility or a safe place indicated by rescue services;
 - 4) emergency medical aid – providing first medical advice by phone on the basis of information received from the Insured, and, if necessary, arranging medical aid, the cost of which is covered by the sum insured in relation to medical expenses;
 - 5) early return of the Insured – arranging for and covering the costs of return of the Insured and their travelling relatives covered by the same WARTA TRAVEL insurance agreement to the Republic of Poland or country of residence in the following cases:
 - a) illness or life-threatening accident of a relative of the Insured;
 - b) death of a relative of the Insured. The costs of early return by a means of transport selected by CSC are covered only if the previously planned means of transport cannot be used.

If the Insured organises transport, WARTA covers the costs of transport up to the amount of the cost it would incur when arranging transport to the Republic of Poland;
 - 6) return of the relatives of the Insured – arranging for and covering the costs of return of the relatives of the Insured relatives travelling together with him or her covered by the same WARTA TRAVEL insurance agreement, in the case of their hospitalisation, isolation or necessity to return to the place of residence or medical facility in the Republic of Poland or the country of

residence, confirmed by a written recommendation issued by an attending physician. The costs of return of the relatives of the Insured using a means of transport selected by CSC are covered only if the previously planned means of transport cannot be used. If the country of residence of the Insured is a country other than the Republic of Poland, WARTA covers the costs of transport up to the amount of the cost it would incur when arranging transport to the Republic of Poland;

- 7) extending the insurance coverage by 48 hours – extending the insurance coverage without paying an additional premium by no longer than 48 hours, in case the return of the Insured is delayed for reasons which include only correctly documented cases described below:
- illness or accident suffered by the Insured or their relative travelling with them and covered by the same WARTA TRAVEL policy;
 - cancellation or delay of a means of transport, i.e. coach, train, plane, ship, due to adverse weather conditions;
 - failure or accident of a means of transport, i.e. coach, train, plane, ship;
 - strike of transport company's personnel or airport service personnel;
 - fortuitous event occurring at the place of stay or a related rescue operation preventing the Insured from returning within the planned deadline.

The insurance coverage will be extended provided that the Insured notifies the CSC and documents the reasons indicated above before the expiry of the insurance period specified in the policy;

- 8) travel continuation – if the Insured participates in a tourist or business trip whose itinerary provides for changing the participants place of stay, WARTA will arrange for and cover the costs of travel of the Insured from the place where they suffered sudden illness or accident to the next place consistent with the itinerary to enable the Insured to continue the trip. The costs of continuing the planned trip by means of transport selected by CSC are covered if the health condition of the Insured, according to a CSC physician's opinion, allows them to continue the trip;
- 9) care for minors – arranging for and covering the costs of:
- accommodation of a guardian travelling together with a minor in a location indicated by CSC, if the child requires hospitalisation in connection with occurrence of an event covered;
 - care for a minor in the country of where the event occurred or return of the child to the place of residence or country of residence, if the Insured, being the sole guardian of the child travelling with him or her, requires hospitalisation or transport to the place of residence or country of residence of the Insured.

If the country of residence of the Insured is a country other than the Republic of Poland, WARTA covers the costs of transport up to the amount of the cost it would incur when arranging transport to the Republic of Poland;

- 10) "substitute driver" service – arranging for and covering the costs of hiring and transporting a driver who transports the Insured and persons travelling with him or her by car, from the place of stay to the place of residence or the country of residence if his or her health condition confirmed by a written certificate issued by the attending physician does not allow them to drive a car and the person accompanying the Insured is unable to drive a car. In case the Insured returns by another means of transport, CSC will arrange for and cover the costs of hiring and transporting a driver who will bring the car the Insured used for travelling purposes to his or her place of residence or country of residence. If the country of residence of the Insured is a country other than the Republic of Poland, WARTA covers the costs of transport up to the amount of the cost it would incur when arranging transport to the Republic of Poland;
- 11) visit of the Insured by an indicated person – arranging and covering the costs of travel to and from the Insured by a means of transport selected by CSC, as well as the costs of accommodation and food in a period not longer than 5 days for one resident of the Republic of Poland or country of residence of the Insured of full legal age indicated by the Insured. The cost of a visit of a person indicated by the Insured will be covered if the health condition of the Insured is life-threatening and makes it impossible for them to return to their place of residence in the territory of the Republic of Poland or country of residence, or if hospitalisation in the country of event occurrence is anticipated for a period longer than 10 days. As part of this benefit, accommodation and food costs for an accompanying person can be covered instead of a visit of the designated person, provided that the previously reserved place of stay is not available;
- 12) accommodation for the recovery period – arranging for and covering the costs of accommodation of the Insured at the place indicated by the CSC within a period not longer than 5 days, provided that the attending physician or a CSC doctor recommends patient's recovery;
- 13) interpreter service – arranging and covering the costs of interpreter services – in case the Insured requires assistance in connection with a sudden illness, aggravation of a chronic illness or an accident covered by the insurance, WARTA provides telephone assistance to an interpreter of English to the extent necessary to obtain medical assistance;
- 14) "natural disasters" package – reimbursement of costs incurred in the event of: avalanche, volcanic eruption or tsunami directly threatening the health or life of the Insured, at the place of his or her stay, up to the limit of PLN 2,000, including:
- transport of the Insured from the location where the avalanche, volcanic eruption or tsunami occurred to a place from which he or she is able to return to the Republic of Poland or country of residence;
 - accommodation costs, for a period not exceeding 5 days, where it is impossible to leave the location where the avalanche, volcanic eruption or tsunami occurred, provided that the previously reserved accommodation is not available;
 - extension of the insurance cover for the period of accommodation specified in sub-clause b, provided that CSC is notified before the expiry of the insurance period specified in the policy, and if the period of accommodation is longer than the insurance period;
- 15) "pandemic" package – arranging for and covering the costs of isolation of the Insured and quarantine of persons travelling with him or her who are insured under the same policy during a trip, within the insurance period, after crossing the border of the Republic of Poland or country of residence. WARTA covers the costs of accommodation and food up to the limit of PLN 5,000 for each Insured.

Consequences of accidents

Art. 5

- The insurance covers consequences of accidents that occurred during the insurance period.
- The insurance coverage includes:
 - death of the Insured resulting from an accident that occurred during the insurance period;
 - permanent health impairment resulting from an accident that occurred during the insurance period.
- WARTA pays the benefits within the limits of the sums insured specified in the insurance agreement, including:
 - death of the insured – 100% of the sum insured;
 - permanent health impairment – the benefit amount corresponds to the percentage of permanent health impairment determined by WARTA's doctors in relation to the sum insured for consequences of accidents based on the "Table of standards for assessment of percentage permanent health impairment for TUIR WARTA S.A." available at www.warta.pl.

Civil liability

Art. 6

- The subject matter of the insurance is civil liability of the Insured for personal and material damage to property caused by a delict to third parties during a trip in connection with the performance of private-life activities during the insurance period, which the Insured is obliged to rectify under the provisions of applicable law.
- Within the limits of the sum insured specified in the insurance agreement, WARTA assumes obligations resulting from the civil liability of the Insured towards persons to whom he or she has caused damage by a delict.
- Within the limits of the sum insured, WARTA also incurs the following costs:
 - remuneration of experts appointed with the WARTA's consent to determine the circumstances and extent of the damage;
 - legal defence against claims of the injured parties in a dispute conducted in accordance with WARTA's recommendations;

- legal defence if, as a result of an event resulting in liability of the Insured, criminal law proceedings are initiated against him or her for being the injuring party and WARTA consents to bear such costs.

Luggage

Art. 7

- The subject matter of the insurance is luggage, i.e. items for personal use (including suitcases, bags, rucksacks in which these items are transported), electronic equipment and sports equipment owned or in possession of the Insured and used for during the trip for his or her purposes.
- If the insurance cover is extended to include winter sports, the insurance additionally covers:
 - costs of renting cross-country skis, downhill skis or snowboard in case the Insured has been deprived of the possibility to use their equipment insured under these GTCI (as part of luggage), for reasons and in circumstances specified in section 4 and 5;
 - costs of a ski-pass entitling him or her to use ski lifts and participate in ski or snowboarding school classes. WARTA is liable for inability of the Insured to use a ski-pass – in relation to his or her health condition resulting from an accident, sudden illness or consequences of a chronic illness during a trip covered.
- WARTA pays compensation for the loss of luggage as a result of documented incidents of the following kind:
 - burglary or robbery;
 - loss when under care of a professional carrier;
 - inability of the Insured to take care of and secure luggage in connection with his or her sudden illness or accident confirmed by medical documentation;
 - accident or disaster involving a means of communication (public transport and motor vehicles) and rescue operations related to such events.
- Burglary is understood as an action consisting in unlawful seizure of a subject matter of insurance coverage for the purpose of misappropriation, from a locked room or vehicle, after defeating existing protection measures, using physical force or tools, and in relation to a vehicle, also after defeating electronic security devices.
- Robbery is understood as seizure with the use of physical violence or threat of its immediate use against the Insured, or bringing the Insured to a state of unconsciousness or defencelessness.
- WARTA pays compensation for luggage damage or destruction as a result of:
 - fortuitous event;
 - accident confirmed by medical documentation.
- Luggage delivery delay – WARTA reimburses expenses incurred in connection with a delay in luggage delivery in the case of such a delay for which a professional air carrier is responsible, calculated from the 5th hour from the arrival of the Insured at a destination; WARTA reimburses the Insured with documented expenses incurred until the luggage is delivered for the purchase of items necessary for personal use, i.e. clothes and toiletries.
- Documented delay or cancellation of a scheduled flight – WARTA reimburses expenses incurred by the Insured in connection with a documented delay or cancellation of a flight, i.e. necessary and documented expenses incurred until the departure: costs of meals, accommodation and items necessary for personal use (clothing, toiletries) not covered by a professional carrier. Costs are reimbursed in connection with cancellation or delay of a scheduled flight for which the Insured had a valid ticket, due to:
 - difficult weather conditions resulting from fortuitous events;
 - strike of transport company's personnel or airport service personnel;
 - failures of the means of transport to be operated.
Compensation is paid if the delay is at least 5 hours, in the amount not exceeding the sum insured specified in the insurance agreement.
- WARTA takes liability for luggage provided that it was under the direct care of the Insured, also in the case when the Insured:
 - entrusted it to a professional carrier for transport on the basis of a transport document;
 - left it in a locked room:
 - individual luggage storage room at a station or in a hotel, or he or she left it in a luggage storage room upon receipt;
 - place of his or her accommodation (excluding a tent and caravan);
 - vehicle (passenger car or camper, carrying up to 9 persons) or a vessel whose opening requires tools or physical force.

Costs of post-accident treatment in the Republic of Poland

Art. 8

- The insurance covers medical expenses and costs of recovery in the territory of the Republic of Poland related to an accident of the Insured that took place during the insurance period, during a trip outside the borders of the Republic of Poland, for which WARTA assumed liability under the concluded agreement, as part of medical expenses.
- The costs of treatment referred to in section 1 are understood as necessary and documented expenses incurred:
 - in the territory of the Republic of Poland to continue the treatment commenced during the trip;
 - within a period of maximum 6 months from the event occurrence.
- WARTA reimburses expenses incurred for treatment in the Republic of Poland, within the limits of the sum insured specified in Art. 2, section 1, clause 6, including:
 - tests, procedures and surgeries;
 - stay in hospital;
 - medical appointments;
 - purchase of medicines, dressing materials and auxiliary orthopaedic items: stabilisers, crutches and canes, slings, splints, corsets, orthopaedic collars, stabilising belts, provided that they are not covered by social security or other insurance agreements.
- The recovery costs referred to in section 1 are understood as necessary and documented expenses incurred by the Insured for appointments in a recovery centre, recommended recovery procedures and rental of recovery equipment.

Abolition of deductible for a rented vehicle

Art. 9

- The subject matter of insurance is the amount constituting the deductible of the Insured, specified in the rental agreement for one vehicle: passenger car or camper (not older than 10 years, total weight of up to 3.5 t, transporting up to 9 persons), which the insured, under the rental agreement, covered from their own means in connection with occurrence of loss consisting in damage to the vehicle as a result of a collision or traffic during a trip.
- A road collision is understood as any road incident that caused only material damage. A collision occurs when there is:
 - contact, damage to the vehicle(-s) as a result of any driver's failure to exercise due care;
 - knocking down a pedestrian or animal;
 - events involving cyclists and other traffic participants as well as animals;
 - other situations occurring while driving on roads that compromise road safety (including damage to tyres or vehicle windows);
 - events not exerting any hazardous effects and taking place in car parks, including: scratches and abrasion of a vehicle body, dents in doors or mudguards, damage to the wing mirror, headlight breakage.
- A road accident is an event occurring in land traffic, caused by an unintentional breach of safety rules applicable in this traffic, resulting in damage to a vehicle and death of one of the traffic participants or bodily injuries causing impairment to organ functions or health disorders lasting longer than 7 days.

"Safe home" package

Art. 10

- The insurance covers household movable tangible property, i.e. items belonging to the Insured or persons living in the same household with the Insured, such as:
 - electronic, audiovisual, photographic, computer, telephone equipment and musical instruments.
 - equipment providing access to the Internet, TV, telephony, as well as mobile satellite navigation devices;

- 3) furniture;
 - 4) household appliances;
 - 5) interior decoration elements;
 - 6) lighting equipment;
 - 7) clothing, footwear;
 - 8) household goods.
2. WARTA pays compensation for the loss of household movable tangible property as a result of burglary to a house or flat constituting the place of residence of the Insured in the territory of the Republic of Poland, during a trip of the Insured outside the borders of the Republic of Poland.
 3. A burglary is understood as an action consisting in unlawful seizure of the subject matter of the insurance in order to misappropriate it after defeating any existing anti-intrusion safeguards with physical force or tools, which leaves traces of burglary, or after opening the external doors of a house/flat with an original key which the perpetrator has obtained through burglary into other premises, as long as such opening took place immediately after obtaining the keys in the manner described above.
 4. Burglary is also understood as damage to anti-intrusion safeguards, which is directly connected with an attempted or actual burglary.
 5. The insurance coverage takes effect when the Insured leaves their place of residence in the territory of the Republic of Poland, but not earlier than at the beginning of the insurance period specified in the policy, and ends upon the return of the Insured to their place of residence, not later than at 12 p.m. on the day indicated in the insurance policy as the insurance coverage end date.

CHAPTER III INDEMNITY

General indemnity

Art. 11

1. WARTA will be held liable for events and costs resulting from:
 - 1) wilful act or gross negligence of the Insured, unless the compensation payment in the case of gross negligence of the Insured in the existing circumstances is subject to the rules of equity, excluding the accident insurance;
 - 2) bodily injury or health disorder resulting from medical treatment or medical procedures; regardless of who has performed them;
 - 3) bodily injury, health disorder resulting from termination of pregnancy (except in the case of ectopic pregnancy), artificial insemination or any other treatment related to infertility or reduced fertility;
 - 4) consumption of drugs or other intoxicants, psychotropic substances or substitute drugs by the Insured within the meaning of the Act on counteracting drug addiction;
 - 5) the Insured driving any and all types of means of transport without a licence required by legal regulations of a given country; unless it has no impact on the damage occurrence;
 - 6) acting in a manner contrary to local laws and local authorities' prohibitions, including, among others, staying by the Insured in areas where it is forbidden to travel or make use of such areas, e.g. tourist trails, downhill skiing routes, water reservoirs, etc.;
 - 7) attempting to commit or committing a crime or suicide by the Insured;
 - 8) mental disorders of the Insured;
 - 9) participating in professional sports;
 - 10) participating in mixed martial arts (MMA);
 - 11) participating in trips to polar zones;
 - 12) participating in any kind of trips to the Himalayas, participating in any kind of trekking or mountain climbing in the Himalayas.
2. Moreover, WARTA will not be held liable for events occurring:
 - 1) outside the insurance period specified in the policy;
 - 2) in the country where the Insured has lived for one or more years by the time the insurance agreement is concluded, for purposes other than learning or secondment to work by a company having its registered office in the Republic of Poland.
3. WARTA will not pay any benefit if such payment would expose TUiR "WARTA" to any commercial or economic sanctions, prohibitions or restrictions introduced by mandatory provisions of law, including UN resolutions, regulations of the European Union or decisions of competent authorities of the United Kingdom or the United States of America.

Specific indemnity

Art. 12

1. WARTA's insurance covering medical expenses and assistance costs does not cover costs incurred as a result of:
 - 1) existence of medical contraindications to travel for medical reasons;
 - 2) existence, before departure, of indications for surgery or treatment;
 - 3) scheduled treatment, including: procedures, surgeries, examinations, diagnostic tests, cost of medicines;
 - 4) childbirth and related treatment or care of the mother or child, if it occurs after the 32nd week of pregnancy;
 - 5) extraordinary additional medical care;
 - 6) failure of the Insured to comply with the attending physician's instructions.
2. WARTA will not be held liable for medical expenses:
 - 1) exceeding the scope necessary to restore the health of the Insured to the condition making it possible for him or her to return or be transported to their place of residence or country of residence or to a medical facility in the territory of the Republic of Poland or the country of residence;
 - 2) in the country of residence of the Insured and in the Republic of Poland, subject to Art. 8 and Art. 10; this exclusion also applies to assistance service costs, subject to Art. 4, section 3, clause 2;
 - 3) chronic illnesses;
 - 4) HIV-related and sexually transmitted illnesses, regardless of the infection circumstances;
 - 5) plastic surgery;
 - 6) dental treatment: prophylactic, prosthetic and orthodontic;
 - 7) treatment provided by oneself or a doctor who is a relative of the Insured;
 - 8) prophylactic treatments, including preventive vaccination, prophylactic and periodic examinations;
 - 9) in the form of: chiropractic procedures, acupuncture, cryotherapy, physiotherapy, outpatient recovery.
3. Moreover, WARTA will not be held liable for delays or inability to provide assistance services resulting from: fortuitous events, failures or lack of telecommunications equipment and force majeure, i.e. strikes, social unrest, riots, acts of terrorism, sabotage, warfare, state of emergency, effects of radioactive radiation, as well as restrictions resulting from local authorities' decisions.
4. As for the circumstances referred to in section 3, WARTA will take into account justified and documented costs incurred by the Insured up to the amount it would incur in case it organised assistance services itself.
5. Subject to section 4, WARTA will not be held liable for events and costs incurred as a result of actions taken by the Insured without prior agreement with CSC, excluding costs of:
 - 1) transport from the site on which the Insured was involved in an accident or suffered from a sudden illness;
 - 2) transport of the body of the Insured;
 - 3) search and rescue operations;
 - 4) "natural disasters" package;
 cases listed in Art. 4, section 3, clause 1, sub-clause a and f, Art. 4, section 3, clause 3 and Art. 4, section 3, clause 14, sub-clause a and b.
6. WARTA will not be held liable for costs resulting from events related to:
 - 1) participating in winter sports;
 - 2) participating in extreme sports;
 - 3) performing higher-risk work;
 - 4) acts of war;
 unless the insurance agreement has been extended with the above-mentioned risks.

Art. 13

1. As far as the scope of the insurance for consequences of accidents is concerned, WARTA will not be held liable for damage resulting from events related to:
 - 1) participating in winter sports;
 - 2) participating in extreme sports;
 - 3) performing higher-risk work;
 - 4) acts of war;
 unless the insurance agreement has been extended with the above-mentioned risks.
2. WARTA's liability does not include compensation for pain suffered as well as physical and moral suffering.

Art. 14

1. As far as the scope of the civil liability insurance coverage is concerned, WARTA will not be held liable for any damage resulting from and caused by:
 - 1) by being under influence of alcohol and being intoxicated;
 - 2) by operating or driving, by the Insured, motor vehicles, aircraft or vessels;
 - 3) to the property used by the Insured under a rental, tenancy, lending, safekeeping, leasing or another agreement of a similar nature, except for equipment provided by a hotel, vacation centre, private accommodation providing tourist services, and in the case of extension to winter sports, except for rented skiing/snowboarding equipment;
 - 4) by performing work and participating in an internship;
 - 5) by warfare, state of emergency and participation in riots, unrest, fights, as well as any types of public order disturbances (except for actions taken for necessary self-defence);
 - 6) in connection with participating in extreme sports;
 - 7) by the Insured in relation to the natural environment;
 - 8) by transmission of tropical and infectious illnesses (including HIV) by the Insured;
 - 9) by transmission of any illnesses by animals owned or supervised by the Insured;
 - 10) by possession and use of weapons of any kind by the Insured;
 - 11) in the Republic of Poland and the country of residence of the Insured.
2. WARTA will not be held liable for any damage in the form of:
 - 1) fines, administrative or court penalties, or other financial penalties, including compensation paid as a penalty;
 - 2) losses incurred due through the fault of the Insured by his or her relatives or people living in the same household.
3. WARTA will not be held liable for costs arising as a result of events related to participation in winter sports, unless the insurance agreement coverage has been extended with such risks.

Art. 15

1. WARTA will not be held liable for any damage:
 - 1) resulting from normal wear and tear of an insured item, self-ignition, self-damage and leakage, and with regard to breakable items or items in glass packaging – breaking or loss of value of the damaged item, as well as scratching – regardless of the circumstances in which they occurred;
 - 2) as a result of events related to:
 - a) participating in winter sports;
 - b) participating in extreme sports;
 - c) acts of war;
 unless the insurance agreement has been extended with the above-mentioned risks.
2. WARTA will not be held liable for:
 - 1) documents, manuscripts, money and securities, savings books and vouchers, transport tickets, credit cards;
 - 2) works of art, collections, precious metals in a form scrap and bars, jewellery, precious and semi-precious stones as well as precious organic substances;
 - 3) musical instruments, things of scientific, artistic or collector's value (e.g. post stamps, numismatic items and their collections) and weapons of any kind;
 - 4) items used exclusively for conducting business activity or performing official duties.
3. Charter flights are not covered by insurance in the event of their cancellation or delay.
4. WARTA will not be held liable for damage to or destruction of luggage if the Insured has entrusted it to a professional carrier for transport on the basis of a transport document.
5. In the event of luggage delivery delay, after the Insured returns to the Republic of Poland or country of residence, WARTA will not be held liable for the purchase of items necessary for personal use, i.e. clothes and toiletries.

Art. 16

- Within the scope of the insurance covering continuation of post-accident treatment in the Republic of Poland, WARTA will not be held liable for costs incurred in relation to:
- 1) plastic surgeries;
 - 2) treatment and stay in sanatoriums and spas and special nutrition, even if it is recommended by a doctor;
 - 3) treatment provided by oneself or a doctor who is a relative of the Insured.

Art. 17

1. Within the scope of the insurance covering abolition of deductible for a rented vehicle, WARTA will not be held liable for any damage resulting from:
 - 1) intentional committing or attempting to commit a crime by the Insured;
 - 2) self-mutilation, suicide or attempted suicide by the Insured;
 - 3) warfare, martial law, state of emergency, nuclear explosion, leaks, pollution, contamination, nuclear reaction, contamination caused by nuclear weapons or radioactivity;
 - 4) natural disasters;
 - 5) strikes, social unrest, riots, acts of terrorism, sabotage;
 - 6) the Insured driving a rented vehicle under influence of alcohol, intoxicants, psychotropic substances or substitute drugs within the meaning of the Act on counteracting drug addiction, which does not apply if such actions have no impact on the damage occurrence.
2. Moreover, WARTA will not be held liable for:
 - 1) filling a vehicle with incorrect fuel;
 - 2) loss or locking a vehicle ignition key inside the vehicle;
 - 3) natural wear and tear of vehicle components;
 - 4) damage to the interior of the vehicle;
 - 5) theft of a vehicle.
3. The insurance does not cover rented vehicles: used for transporting goods and passengers as part of business activity conducted, as well as vehicles used during races, rallies, speed tests or training, and for driving lessons.
4. The insurance does not cover motorcycles, mopeds, motor scooters, electric scooters and electric bicycles.

Art. 18

1. Within the scope of the "safe home" package, WARTA will not be held liable for items:
 - 1) to which the Insured has no legal title;
 - 2) intended exclusively for business, commercial, manufacturing or service activity;
 - 3) located in real property under construction;
 - 4) located on undeveloped balconies, loggias, terraces and inside such premises as, e.g. cellars, cubbyholes, as well as in standalone garages, summer houses and other buildings or structures.
2. WARTA will not be held liable for any damage consisting in:
 - 1) destruction or damage in the form of: scratching, cracking, crushing, deformation, staining or colour change;
 - 2) loss of the subject matter of insurance resulting from its misplacement, sales, donation, swap, embezzlement.

CHAPTER IV OBLIGATIONS OF THE INSURED

General obligations of the Insured

Art. 19

- In the event of damage occurrence, the Insured must:
- 1) notify the CSC (whose contact details, including: telephone number, email address, correspondence address, are included in the insurance document) about the event immediately

**CHAPTER V
GENERAL RULES FOR DAMAGE HANDLING PROCEDURE
Art. 26**

1. If, due to wilful misconduct or gross negligence, the Insured did not report the damage within the time limit specified in Art. 19, clause 1 of these GTCI, WARTA may reduce the compensation accordingly, if such violation contributed to damage exacerbation or made it impossible for WARTA to determine the circumstances and consequences of a given event.
2. In case the remaining obligations referred to in Art. 19, clause 2-4 and Art. 20, Art. 21, clause 2-8, Art. 22, clause 1-2, 3, sub-clause b and c, 4-6, Art. 23-24, Art. 25, clause 2-3 of these GTCI are not discharged, WARTA may refuse to pay compensation or reduce it accordingly, provided that it affected determination of circumstances of the event, WARTA's liability or the determination of the extent of the damage.
3. If the Insuring Party intentionally or negligently fails to take measures referred to in Art. 21, clause 1, Art. 22, clause 3, sub-clause a and Art. 25, clause 1 above, WARTA will be released from liability for any resulting damage.
4. WARTA may request that the Insured or his or her legal representative issue a written consent for WARTA to apply to entities providing medical aid to the Insured for providing information necessary to verify the data provided by the person regarding his or her health condition, determine the person's rights to benefits under the insurance agreement concluded and the amount of such benefits, in particular to doctors who have taken or continue to take care of the Insured following a covered event.
5. WARTA may refuse to pay compensation or reduce its amount if the Insured or his or her statutory representative or entities that provided medical services to the Insured refuse to provide information referred to in section 4, in case it exerts impact on determination of possible occurrence or scope of its liability.
6. If, in connection with damage covered by the third-party liability insurance, WARTA recommended, in writing, that the Insured should take specific possible measures aimed at preventing other event occurrences in the future, and the Insured failed to comply with this recommendation, WARTA will be entitled to refuse to pay compensation or to reduce its amount in relation to subsequent damage arising for the same reason, unless failure to comply with WARTA's recommendation did not affect the damage occurrence.
7. Satisfaction or acknowledgement by the Insured of a claim to redress damage covered by the third-party liability insurance has no legal effects towards WARTA if the company has not given its prior consent.

**CHAPTER VI
COMPENSATION PAYMENT RULES**

General compensation payment rules

Art. 27

1. Compensation is paid within 30 days from the date of notifying WARTA about an event.
2. If it is not possible to verify circumstances necessary to determine WARTA's liability or compensation amount within the time limit specified in section 1, the compensation must be paid within 14 days from the day on which verifying such circumstances was possible with exercising due diligence. WARTA is obliged to pay out any non-disputable portion of the compensation within 30 days from the deadline stipulated in section 1.
3. If WARTA fails to pay compensation within the time limits specified in section 1-2, it notifies the claimant in writing and also, in the case of an agreement concluded for the benefit of a third party, the Insured, in case he or she is not the claimant, of the reasons for inability to satisfy the claim in whole or in part.
4. In the event of refusal to pay all or part of the compensation, WARTA informs the person making the claim in writing, as well as the Insured, if he or she is not the claimant, stating the circumstances, legal basis and informing of the possibility of pursuing the claim in court.
5. Determining the legitimacy of claims, i.e. determining whether compensation is due and its amount, takes place on the basis of documentation submitted by the Insured, however, WARTA has the right to verify it and consult specialists.
6. The value of damage as well as costs and expenses in foreign currencies is converted into PLN according to the average exchange rate for convertible currencies determined by the President of the National Bank of Poland, applicable on the date of determining the amount of compensation/ costs to be reimbursed.

Specific compensation payment rules

Art. 28

- Within the scope of insurance covering medical expenses and assistance:
- 1) obligations resulting from insurance agreements are discharged directly by WARTA on the benefit of a medical institution or other entities providing assistance to the Insured, subject to clause 2;
 - 2) if treatment costs are covered by the Insured/Insuring Party on their own, these expenses are reimbursed directly to a bank account in the Republic of Poland indicated by the Insured/ Insuring Party, converted into PLN in accordance with Art. 27, section 6, in the amount of the incurred costs, however, not exceeding the sum insured for medical expenses indicated in the insurance agreement.

Art. 29

- Within the scope of accident insurance coverage:
- 1) in the case of prolonged treatment, the percentage of permanent health impairment is determined not later than in the 24th month after the accident occurred;
 - 2) in the case of loss or injury of an organ or system whose function was impaired before the accident due to an illness or permanent health impairment, the percentage of permanent health impairment resulting from an accident is determined as a difference between the degree of permanent health impairment before and after the accident;
 - 3) if the Insured has received a one-off benefit for permanent health impairment and then died as a result of the same accident, the compensation due to death is paid after deducting the previously paid amount.

Art. 30

- Within the scope of insurance covering third-party civil liability:
- 1) legitimacy and amount of compensation is determined according to the law in force in the country of occurrence of the event causing liability of the Insured;
 - 2) WARTA pays compensation on the basis of an acknowledgement, agreement or valid court decision;
 - 3) costs of legal defence incurred by the Insured and remuneration of experts are reimbursed on the basis of bills presented;
 - 4) WARTA's obligations are discharged in the currency of the country in which WARTA is obliged to make payments.

Art. 31

- Within the scope of insurance covering luggage and "safe home" package:
- 1) the basis for determining the amount of compensation is the cost of purchasing a new item of the same or similar type, of the same (or similar) brand, taking into account market prices applicable in the territory of the Republic of Poland, up to the amount of the sum insured specified in the insurance agreement;
 - 2) in the case item damage, the amount of compensation is determined on the basis of WARTA's valuation and corresponds to the repair value consistent with the scope of damage confirmed in the damage report, and cannot exceed the sum insured specified in the insurance agreement;
 - 3) if compensation is received from a third party obliged to rectify the damage, WARTA deducts the amount received from the value of the loss incurred;
 - 4) the amount of damage in the case of failure to present documents confirming the purchase of items with a unit value exceeding PLN 5,000 (in accordance with the provisions of Art. 25, clause 3) and exceeding PLN 3,000 (in accordance with Art. 22, clause 6) is determined on the basis of the average cost of repair or purchase of an item of the same or similar type, of the same (or similar) brand, taking into account market prices applicable in a given area,

after its occurrence or obtaining information about it, however, not later than within 7 days after the cessation of reasons preventing earlier reporting of the damage;

- 2) proceed in accordance with instructions provided by a CSC employee, in particular to submit a damage claim notification to WARTA along with documents confirming the occurrence of an event and legitimacy of claims;
- 3) provide all available information necessary to provide assistance from the insurance scope covering assistance services and medical expenses, in particular the first and last name, policy number, place of stay and telephone number at which CSC may contact the Insured or their representative, a brief description of the event covered by assistance insurance and type of assistance needed;
- 4) comply with WARTA's instructions and provide it with any information and powers of attorney to the extent necessary for correct loss adjustment.

Specific obligations of the Insured

Art. 20

1. In the event of damage within the scope of insurance covering medical and assistance expenses or consequences of accidents, the Insured must:
 - 1) seek immediate medical aid (in the case of insurance covering medical expenses, if possible, use public healthcare services, or immediately notify CSC in order to obtain necessary medical aid);
 - 2) obtain full medical documentation, including medical diagnosis, justifying the need to immediately use medical services, including: examinations, procedures, surgeries, diagnostic tests, medicines and dressing materials, both during outpatient treatment and hospitalisation;
 - 3) secure evidence related to sudden illness, consequences of chronic illness or accident to substantiate the claim, e.g. evidence confirming the necessity to undergo immediate treatment, bills, evidence of paying fees for medical assistance and purchasing medicines and dressing materials facilitating identification of the person being treated, as well as evidence confirming the circumstances of an event (e.g. police report);
 - 4) present documentation from previous treatment, on WARTA's request;
 - 5) present full medical documentation related to post-accident treatment and documentation from before the accident (with regard to damage covered by the insurance covering consequences of accidents);
 - 6) undergo examination by a physician designated by WARTA or clinical observation (in relation to the insurance covering consequences of accidents, in order to establish permanent health impairment), on WARTA's request.
2. In the case of death of the Insured, the person entitled to receive the benefit is obliged to additionally provide an excerpt from the death certificate and a document confirming kinship or affinity with the deceased.

Art. 21

- In the event of damage covered by the civil liability insurance, the Insured is obliged to:
- 1) use available measures to prevent or mitigate the damage;
 - 2) draw up a report/statement establishing the circumstances of the damage;
 - 3) attempt to identify witnesses of the event;
 - 4) follow instructions given by a CSC employee, in particular provide WARTA with a completed and signed damage claim form and present written information on the circumstances and causes of the damage, enclosing necessary documents concerning the circumstances of the event and their own statement regarding their liability for the damage;
 - 5) immediately, but not later than within 3 days from the date of receiving the compensation claim from a third party, notify WARTA in writing of this fact;
 - 6) notify WARTA in writing whether criminal, administrative or other proceedings have been initiated against them or if a third party has filed a claim;
 - 7) on WARTA's request, present additional explanations and provide evidence required in order to determine the circumstances of the event and make it possible to conduct explanatory proceedings;
 - 8) provide WARTA with a court decision in a case related to the event resulting in their liability, within a time limit allowing WARTA to take a position on lodging an appeal.

Art. 22

- As far as the insurance covering their luggage, the Insured is obliged:
- 1) in the case of burglary or robbery, notify the local police authority immediately of the event, which also applies to the services responsible for a given means of transport, luggage storage facility or car park, if items have been stolen from premises under their supervision, and obtain a written confirmation of the notification, specifying the items lost;
 - 2) in the case of loss of luggage entrusted to a professional carrier with receipt confirmation, report this fact immediately after detecting the loss to the services operating an airport, train manager, etc. and obtain a damage report specifying the items lost;
 - 3) in the case of damage to or destruction of luggage:
 - a) use available measures to prevent or mitigate the damage;
 - b) entrusted to a professional carrier with receipt confirmation, this fact must be reported to carrier's personnel immediately after detecting and a damage report specifying the damaged and destroyed items must be obtained;
 - c) secure damaged or destroyed items for inspection by a representative of WARTA;
 - 4) report luggage delivery delay to the carrier and obtain documents confirming the delay and the time of luggage delivery by the carrier to the destination or place of stay of the Insured;
 - 5) in the event of flight cancellation or delay, obtain carrier's documents confirming flight cancellation or delay, stating the cause and duration of the delay;
 - 6) document ownership of lost items by presenting proofs of purchase, warranties, operating manuals, packaging, etc., with the reservation that the documentation of possession of items with a unit value of at least PLN 3,000 may take place only by presenting documents confirming purchase of these items, in particular: receipts, invoices, bills.

Art. 23

- In the event of damage within the scope of insurance covering continuation of post-accident treatment in the Republic of Poland, the Insured must:
- 1) present full medical documentation on the course of post-accident treatment conducted directly after the accident and its continuation in the place of residence of the Insured in the Republic of Poland, constituting the illness history;
 - 2) provide WARTA the bills for medical aid provided and costs specified in Art. 8, section 3 and 4, together with the proof of payment of the costs specified therein.

Art. 24

- In the event of damage within the scope of insurance covering abolition of deductible for a rented vehicle, the Insured is obliged to provide WARTA with:
- 1) vehicle rental agreement;
 - 2) document in which the deductible has been specified or confirmation of blocking funds on a payment card, which will document the deductible incurred by the Insured in the event of a covered event;
 - 3) confirmation from the police concerning a collision or traffic accident or a report drawn up by a car rental company and signed by the Insured upon returning a rented vehicle;
 - 4) confirmation of deductible provided by the Insured.

Art. 25

- In the event of damage covered by the "safe home" insurance package, the Insured is obliged to:
- 1) use available measures to rescue the subject matter of the insurance and prevent or mitigate the damage;
 - 2) notify immediately, within 12 hours after discovering the incident at the latest, the local police authority of each case of burglary and submit a list of lost (destroyed or damaged) items specifying their number, value, manufacturer, etc.;
 - 3) document ownership of lost items by presenting proofs of purchase, warranties, operating manuals, packaging, etc., with the reservation that the documentation of possession of items with a unit value exceeding PLN 5,000 may take place only by presenting documents confirming purchase of these items, in particular: receipts, invoices, bills.

but not exceeding PLN 5,000 in the case of property insurance within the scope of the "safe home" package and PLN 3,000 in the case of luggage insurance;

- 5) while determining the damage amount, the following factors are not taken into account:
 - a) vintage, collector's, historical and museum value, except for works of art and collections;
 - b) emotional, scientific, intellectual value or value established on the basis of personal preferences;
 - c) innovations, upgrades or improvements;
 - d) VAT, if the Insured deducted it in accordance with applicable provisions of law.

Art. 32

Within the scope of the insurance covering continuation of post-accident treatment in the Republic of Poland, expenses under the concluded agreement are reimbursed to the Insured in the Republic of Poland (in PLN), within the limits of the sum insured.

Art. 33

Within the scope of the insurance covering abolition of deductible for a rented vehicle, in the event of a collision or traffic accident during a trip, WARTA pays compensation in the amount equal to the deductible of the Insured, as specified in the vehicle rental agreement, but not exceeding the amount of the sum insured specified in the insurance agreement.

CHAPTER VII GENERAL PROVISIONS

Conclusion of insurance agreement and insurance period

Art. 34

1. Unless agreed otherwise, the insurance agreement is to be concluded on the basis of a written insurance application, based on information obtained from the Insuring Party.
2. If a distance agreement is concluded, the insurance application may be submitted electronically (via a website) or over the phone (via a helpline).
3. If agreements are entered into by electronic means, an agreement is concluded after having read the rules for provision of services by electronic means.
4. Conclusion of the agreement is confirmed by an insurance document (policy).
5. The insurance agreement can be concluded for a period of maximum 12 months, provided that the agreement in the form of an open policy can be concluded exclusively for 12 months.
6. If the agreement is concluded in the form of an open policy, the Insuring Party is obliged to:
 - 1) keep a register of the Insured with information on business trip dates and destination countries and make it available on WARTA's request;
 - 2) provide the Insured with a confirmation of insurance agreement conclusion;
 - 3) provide the Insured with the GTCI;
 - 4) on WARTA's request, immediately provide information on a person taking a trip;
 - 5) pay an advance premium for the declared number of person-days within the deadline specified in the insurance document;
 - 6) in case the minimum number of person-days specified in the insurance agreement is exceeded, account for the total premium within 14 days after the insurance period end date. If the number of the declared person-days is exceeded, the Insuring Party is obliged to pay the premium within 14 days from the date of issuing an invoice by WARTA. If the Insuring Party does not use the declared number of person-days, WARTA returns the premium calculated on the basis of the difference between the declared number of person-days and the number of actually used person-days within 14 days, making a transfer to the account indicated by the Insuring Party.
7. The insurance period indicated in the insurance document is determined according to Polish time zone.
8. Unless agreed otherwise, WARTA's liability commences on the date indicated in the insurance document as the beginning of the insurance period, but not earlier than:
 - 1) from the day following the conclusion of the insurance agreement and payment of the premium or its first instalment;
 - 2) from the date and time of conclusion of the insurance agreement and payment of the premium, provided that, at the time of conclusion of the agreement, the Insured stays in the territory of the Republic of Poland.
9. If WARTA's liability starts prior to the payment of the premium or its first instalment, and the premium or its first instalment has not been paid within the deadline specified in the insurance document, WARTA has the right to terminate the agreement with immediate effect and demand paying the premium for the period throughout which the insurance cover has been provided. If not terminated, the agreement expires at the end of the period to be covered by the premium that has not been paid.
10. Subject to section 7 and section 8, WARTA's liability in the scope of insurance covering:
 - 1) medical expenses, assistance, luggage, civil liability, continuation of post-accident treatment in the Republic of Poland, abolition of deductible for a rented vehicle – commences not earlier than after crossing the border of the Republic of Poland or the country of residence of the Insured, however, not earlier than on the day indicated in the policy as the insurance period commencement date. WARTA's liability ends after crossing the border of the Republic of Poland or the country of residence of the Insured, however, not later than at 11:59 p.m. on the day indicated in the policy as the insurance period end date.
 - 2) consequences of accidents – commences not earlier than after leaving, by the Insured, the place of residence in the territory of the Republic of Poland or country of residence of the Insured, however, not earlier than on the day indicated in the policy as the insurance period commencement date; WARTA's liability ends when the Insured returns to their place of residence in the territory of the Republic of Poland or their country of residence, however, not later than at 11:59 p.m. on the day indicated in the policy as the insurance period end date;
 - 3) "safe home" package – commences not earlier than after leaving, by the Insured, their place of residence in the territory of the Republic of Poland, but not earlier than on the date indicated in the policy as the date of insurance period commencement date. WARTA's liability ends when the Insured returns to their place of residence in the territory of the Republic of Poland, however, not later than at 11:59 p.m. on the day indicated in the policy as the insurance period end date.
11. The insurance agreement may be terminated by the Insuring Party by way of a written notice with a one-month notice period which commences on the day on which the notice of termination is submitted.
12. If the Insuring Party pays the premium in instalments and fails to pay the next premium instalment within the time limit specified in the insurance agreement, WARTA can request that the Insuring Party pays the premium, with the reservation that failure to make such a payment within 7 days from the date of receiving the request will result in the cessation of liability.
13. If the insurance agreement is concluded for a period of over six months, the Insuring Party has the right to terminate it agreement within thirty days or, if the Insuring Party is an entrepreneur, within seven days of its conclusion. If, at the time of concluding the agreement at the latest, WARTA has not informed the Insuring Party being a consumer of the right to withdraw from the agreement, the period of 30 days starts on the day when the Insuring Party being a consumer became aware of this right.
14. A consumer who has concluded a distance agreement can terminate it without providing any grounds by submitting a relevant declaration in writing within 30 days from being informed about the agreement conclusion or from the date of confirming the information regarding agreement conclusion, if this is a later date.
15. The right to withdraw from an insurance agreement referred to in section 14 does not apply in the case of insurance agreements concluded for a period shorter than 30 days.
16. Withdrawal from an insurance agreement specified in section 13 does not release the Insuring Party from their obligation to pay a premium for the period in which WARTA granted insurance coverage.
17. WARTA's liability ends:
 - 1) on the last day indicated in the insurance agreement as the end of the insurance period, subject to Art 4, section 3, clause 7 and Art. 4, section 3, clause 14, sub-clause c;
 - 2) on the date of compensation/benefit payment in the total amount equal to the sum insured for a given insurance;
 - 3) upon the Insuring Party's withdrawal from an agreement pursuant to section 13;
 - 4) upon receipt by WARTA of a written notice of termination of the agreement by the Insuring Party if the Insured returns from the trip earlier than specified in the insurance document;
 - 5) on the expiry of the additional 7-day period referred to in section 12;

- 6) with immediate effect, if WARTA terminates the insurance agreement in the situation specified in section 9.
18. If the insurance coverage expires before the end of the insurance agreement period, the Insuring Party is entitled to reimbursement of a premium for the period of insurance in which its coverage was unused.
19. The premium to be reimbursed is determined for each day of unused insurance coverage, starting from the day following the expiry of the insurance coverage.

Insurance premium

Art. 35

1. The amount of an insurance premium is determined on the basis of the premium tariff applicable on the date of insurance agreement conclusion.
2. The amount of the insurance premium, including discounts and increases, is calculated depending on:
 - 1) territorial scope;
 - 2) subject matter of insurance;
 - 3) sum Insured;
 - 4) period for which the insurance agreement was concluded;
 - 5) age of the Insured;
 - 6) number of the Insured;
 - 7) number of employees employed and number of person-days (applies to annual agreements concluded in the form of an open policy).
3. Special discounts/increases may be applied based on analysis of the insurance history and risk assessments.
4. If the insurance agreement is concluded in the form of an open policy:
 - 1) a premium is calculated on the basis of the number of person-days declared by the Insuring Party (taking into account the minimum number of person-days depending on the number of employees employed, indicated in the insurance agreement), which remains at the Insuring Party's disposal during the insurance period;
 - 2) a premium established for the minimum number of person-days is the minimum premium per an insurance agreement;
 - 3) in the event of early termination of the insurance period, the minimum premium is reimbursed proportionally, subject to Art. 34, section 19.

Complaints and appeals

Art. 36

1. Complaints, appeals and claims may be submitted by the Insuring Party, the Insured or the Beneficiary indicated in an insurance agreement to WARTA:
 - 1) in writing to the following address: PO Box 1020, 00-950 Warszawa;
 - 2) electronically via a form available at <https://www.warta.pl/reklamacja>;
 - 3) by phone, at 502 308 308;
 - 4) at any WARTA office, in a form of a letter delivered personally or in an oral form to be recorded a WARTA's employee.
2. WARTA will consider all complaints, appeals and claims within 30 days of their receipt and provide a written answer by letter or in an electronic form, on the request of the party that has filed such a complaint, appeal or claim. In particularly complex cases, the response deadline can be extended to 60 days, of which the person filing a complaint, appeal or claim will be notified in advance.
3. The entity competent to handle complaints, appeals or claims is an organisational unit appointed by the WARTA's Management Board.
4. The entity entitled to out-of-court dispute resolution is:
 - 1) Arbitration Court at the Polish Financial Supervision Authority (<https://www.knf.gov.pl>);
 - 2) Financial Ombudsman (<https://www.rf.gov.pl>).
5. In the case of agreements concluded on-line, an application can be additionally submitted via the on-line dispute resolution system platform (ODR platform) at: <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home2.show&lng=PL>.
6. A court action for claims arising from an insurance agreement can be brought either in accordance with articles on general jurisdiction, or before a court having jurisdiction at the place of residence or registered office of the Insuring Party, the Insured, the Beneficiary under the insurance agreement, the heir of the Insured or the Beneficiary's heir under the insurance agreement.

Assignment of claims to WARTA

Art. 37

1. A claim of the Insured filed against a third party responsible for damage is assigned to WARTA up to the amount of the compensation paid. If WARTA covers only a part of the damage, the Insured has the priority of satisfaction for claims connected with the remainder of the damage before WARTA's claims are satisfied.
2. No claim filed by the Insured against people remaining in the common household can be assigned to WARTA, unless the perpetrator caused the damage intentionally.
3. The Insured is obliged to secure the possibility of WARTA's pursuing compensation claims against people responsible for the damage.
4. If the Insured, without WARTA's consent, waives or restrains its claim against a third party liable for the damage, WARTA can may refuse to pay the compensation or may reduce it accordingly.
5. If such waiver or restriction is disclosed after the compensation payment, WARTA may demand reimbursement of the whole or a part of the paid compensation from the Insured.

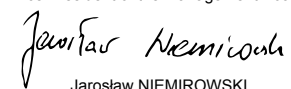
Final provisions

Art. 38

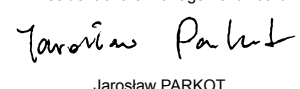
1. In matters not regulated by these GTCI, relevant provisions of the Polish Civil Code, the Act on insurance and re-insurance activity apply.
2. Subject to agreement with the Insuring Party, the insurance agreement may be amended with additional provisions and provisions differing from the ones provided in these GTCI.
3. All deviations from provisions of these GTCI must be made in writing in the policy or in the form of an annex, otherwise being considered null and void.
4. The Polish law applies to insurance agreements concluded on the basis of these GTCI.
5. These General Terms and Conditions of Insurance reading as above apply to insurance agreements concluded starting from 1 June 2022 onwards.

Vice President of the Management Board

President of the Management Board



Jaroslaw NIEMIROWSKI



Jaroslaw PARKOT

TUIR "WARTA" S.A. informs that, in connection with the suggested conclusion of an insurance agreement, a person performing insurance company's distribution activities receives fixed contractual remuneration included in the insurance premium, and may also receive other financial or non-financial benefits or incentives in relation to the insurance distribution activity or participation in promotional activities dedicated to distributors.

TUIR "WARTA" S.A. informs that, in connection with the suggested conclusion of an insurance agreement, an Agent (including an Agent directing a customer to the online.warta.pl platform) receives commission included in the insurance premium, and may also receive other financial or non-financial benefits or incentives in relation to the insurance distribution activity or participation in promotional activities dedicated to distributors.



INFORMATION OF THE PERSONAL DATA CONTROLLER FOR THE CUSTOMER PROPERTY INSURANCE

WARTA looks after your data, therefore in caring about its safety, please read the information clauses concerning its processing.

	FOR THE POLICYHOLDER	FOR THE INSURED
CONTROLLER AND CONTACT DETAILS	Towarzystwo Ubezpieczeń i Reasekuracji "WARTA" S.A. with its registered office in Warsaw, at Rondo I. Daszyńskiego 1, 00-843 Warszawa is the controller of your personal data ("WARTA"). You may get in touch with the controller in writing at the registered office address or in the manner provided at the website at www.warta.pl .	
SCOPE AND SOURCE OF DATA		WARTA has obtained your personal data from the Policyholder further to its submitted application for the preparation of an insurance offer or further to conclusion of an insurance agreement.
PURPOSE, LEGAL BASIS, AND PERIOD OF DATA PROCESSING	<p>Your personal data shall be processed by WARTA for the following purpose:</p> <ol style="list-style-type: none">1) insurance risk assessment, calculation of the insurance premium and to handle and perform the insurance agreement pursuant to the regulations on insurance and re-insurance activities, until the potential claims expire. To this end WARTA uses processes based on automated decision-making, profiling included, which involve evaluation of your information that is processed by an IT system (without man's interference) and on your classification into a specific group for premium calculation. Profiling shall be based on the data disclosed in the application to conclude the insurance agreement and the data collected from other insurance agreements concluded by you with WARTA, as well as the data on loss history. Such processing shall result in an automated decision on the premium amount or other terms and conditions of an insurance agreement. You have the right to challenge such decision, to express your own position, or to have a decision taken by an employee;2) crime prevention and detection – on the grounds of the regulations on insurance and re-insurance activities for a period of 5 years and in the case of entrepreneurs for a period of 10 years from the insurance agreement date;3) risk re-insurance – in compliance with the controller's legitimate interests pursued by WARTA, i.e. lowering the insurance risk related to the concluded agreement until expiry of claims concerning handling and performing of the insurance agreement;4) collection and exercise of claims and defence of WARTA's rights in proceedings before courts and state authorities – on the basis of legitimate interests of WARTA, i.e. a possibility of exercising claims or defence against claims until the expiry of time limitation of claims that WARTA is entitled to or limitation of penalties for an offence committed to the detriment of WARTA;5) marketing of own products or services of WARTA, profiling included, for the purpose of determining preferences or needs relating to insurance and finance products and for the purpose of presenting an appropriate offer, on the basis of a legitimate interest pursued by WARTA, i.e. promotion of own products or services of WARTA until you have expressed your objection to personal data processing for such purpose.6) exercise of recourse claims by WARTA (in the event of disbursement of compensation by WARTA for a loss caused by a third party) – on the grounds of the provisions of the Civil Code over an expiry period of your claims against such third party responsible for the loss;7) adjustment of a loss (if it has been reported), including handling of a notification, issuing an insurance decision and disbursing of compensation or another benefit, pursuant to the agreement, the regulations on insurance and re-insurance activities and the regulations of the Civil Code, until WARTA has issued a decision to disburse the compensation or another benefit, reviewing complaints (if submitted), pursuant to the regulations on complaint review, and after that period for archiving purposes if another loss has been reported or additional claims have been made on the basis of legitimate interests pursued by WARTA, i.e. defence against claims over a validity period of your claims.8) determination of technical and insurance reserves for solvency purposes and technical and insurance reserves for accounting purposes, including statistical purposes on the grounds of the regulations on insurance and re-insurance activities, for a period of the term of an insurance agreement, for a period of loss adjustment, if a loss or another claim has been reported and for the duration of any legal proceedings related to the claim pursued by you.9) accounting, pursuant to accounting regulations, for the period set forth in those regulations, extended by a period to pursue claims;10) assessment of the satisfaction from WARTA services – on the basis of legitimate interests pursued by WARTA, i.e. control of the course and enhancement of standards of services provided pursuant to opinions collected by WARTA, for a period of the term of an insurance agreement, and also in the period following reviews of claims for disbursement of compensation or benefits reported to WARTA;11) review of requests, grievances, and complaints other than related to the loss adjustment process – on the basis of the regulations on reviewing complaints, and after that period for archiving purposes, based on legitimate interests pursued by WARTA, i.e. controlling the correctness of handling of such procedures.	
WHAT RIGHT YOU HAVE	<p>You shall have the right to:</p> <ol style="list-style-type: none">1) access your data, or obtain from WARTA a confirmation if your personal data is processed; obtain its copy and information, among others on: the purposes of processing, categories of data, categories of data recipients, the planned period of its storage and sources from which WARTA has obtained it;2) its rectification, or correcting or supplementing your personal data that is incorrect or incomplete;3) its erasure – in the cases indicated in Article 17 of General Data Processing Regulation, especially in the event whereby personal data is no longer necessary for the purposes for which it has been collected, or an effective objection has been lodged against the processing of your personal data (provided it does not disturb performance of the agreement or the obligations of WARTA arising under regulations of law);4) restrict processing, or discontinue processing, especially when you challenge the correctness of personal data or object its processing – for a period allowing WARTA verifying the grounds of such request;5) portability of your data, or to obtain your personal data from WARTA in a structured, commonly used, machine-readable format which you have provided to WARTA and which WARTA processes on the basis of your consent or an agreement concluded with you. Furthermore, you are entitled to request WARTA to send your personal data to another data controller, if technically feasible;6) object, on grounds relating to a particular situation, to the processing of your personal data pursuant to legitimate interests pursued by WARTA, including profiling on such basis and to object to the processing of your personal data for the purposes of direct marketing by WARTA; Despite such objection, WARTA shall be entitled to further processing of such personal data, if it demonstrates compelling legitimate grounds for the processing which override the interests, rights, and freedoms of the data subject or for the establishment, exercise, or defence of claims. You have the right any time to object the processing of your personal data for the purpose of direct marketing by WARTA;7) lodge a complaint to the Supervisory Authority in the field of personal data (it is the President of the Office for Personal Data Protection). <p>If you have provided your consent to process your personal data, you have the right to withdraw such consent at any time. Consent withdrawal shall not affect the lawfulness of processing based on consent before it has been withdrawn.</p> <p>You have the right to request intervention by a WARTA employee concerning a decision based on automated processing, to express your own position and to challenge such decision by contacting WARTA through its agent, hotline, or by sending a message to the following e-mail address: IOD@warta.pl.</p>	
CONTACT DETAILS OF THE DATA PROTECTION OFFICER	In order to withdraw your consent or exercise your rights, please contact the Data Protection Officer or an Agent. Contacting your Data Protection Officer is possible by e-mail at: IOD@warta.pl or in writing at the address of WARTA's registered office specified above. The Data Protection Officer's details are available on the website at: www.warta.pl in the "Contact" tab. You may contact your insurance agent in person or by phone.	
DATA RECIPIENTS	The recipients of your personal data may include: other insurance companies or other re-insurance companies, the Polish Financial Supervision Authority, the Insurance Guarantee Fund, economic information bureaus and credit information bureaus, provided that consent has been given in that respect, state administration bodies, if they do not request disclosure in connection with pending proceedings, and the data disclosure obligation is provided for under the regulations of law.	The recipients of your personal data may include: other insurance companies or other re-insurance companies, the Polish Financial Supervision Authority, the Insurance Guarantee Fund, state administration bodies, if they do not request disclosure in connection with pending proceedings, and the data disclosure obligation is provided for under the regulations of law.
	Furthermore, your data may be transferred to entities that process personal data upon request of WARTA, among others, IT service providers with their registered offices in Poland or in the EEA, providers of documentation archiving services, loss adjustment, providers of assistance services subject to insurance, debt collection, law firms providing legal support, property appraisers, or medical experts, marketing agencies, or insurance agents servicing an insurance agreement – where such entities process data under a contract with WARTA and only in accordance with its instructions.	
OTHER SOURCES FROM WHICH DATA IS OBTAINED	WARTA collects data from external entities, i.e.: economic information bureaus and credit information bureaus – to the extent required to assess insurance risk, provided that consent has been given to that extent; other insurance companies – to the extent of reported events; in the case of entrepreneurs – from the register of national economy entities (REGON) maintained by Statistics Poland (GUS) – for the purpose of verification of its correctness and from other entities – to the extent required to assess risks, perform of an agreement, or assess a reported claim.	WARTA collects data from external entities, i.e.: from the Insurance Guarantee Fund – among others relating to a history of losses and verification of the entity's data; from other insurance companies – to the extent concerning notified events, from medical outlet – to the extent concerning information on health, provided consent has been given; from providers of assistance services – to the extent concerning the course and outcome of performed services; in the case of entrepreneurs – from the register of national economy entities (REGON) maintained by Statistics Poland (GUS) to the extent of data disclosed there for the purpose of verification of its correctness and from other entities – to the extent required to assess risks, perform of an agreement, or assess a reported claim.
DATA PROVISION OBLIGATION	Provision of data is required to conclude an agreement, and may also be required by law – failure to provide such data may prevent conclusion of the insurance agreement. Provision of data for marketing purposes is voluntary.	