

Document containing information on the insurance product

INSURANCE FOR FOREIGNERS

Company: Balcia Insurance SE, Latvia, entered into the register of entrepreneurs of the Republic of Latvia under the number 40003159840. Balcia Insurance SE Spółka europejska Oddział w Polsce, entered into the Register of Entrepreneurs of the National Court Register under the KRS number 0000493693



Company: Balcia Insurance SE with its registered office in Riga, K. Valdemara 63 street, Riga, LV-1142, Latvia, entered into the Register of Entrepreneurs of the Republic of Latvia under the number 40003159840 operating in Poland as part of a branch of a foreign entrepreneur under the business name Balcia Insurance SE Spółka europejska Oddział w Polsce with its registered office in Warsaw, Aleje Jerozolimskie 136, 02-305 Warszawa, entered into the Register of Entrepreneurs kept by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under the KRS number 0000493693, NIP no. 108-00-16-534, REG ID: 147065333 (hereinafter referred to as: BALCIA).

The complete information provided prior to the conclusion of the contract and contractual information are provided in other documents, in particular in the General Terms and Conditions of Insurance for Foreigners no. PL-2UC approved by the resolution of the Management Board of Balcia Insurance SE No. LV1_0002/02-03-03-2020-68 of 02.09.2020 and the Application Form-Policy.

What type of insurance is this?

This is insurance covering foreigners when travelling within the Republic of Poland which may be concluded prior and during the travel for a period not longer than 12 months (section II, groups 1, 2, 13). The insurance contract may be concluded as either individual or group insurance.



What is the subject matter of insurance?

✓ **Costs of treatment when travelling in the territory of the Republic of Poland**

Coverage or reimbursement of the costs of treatment of the Insured, who when travelling in the territory of the Republic of Poland, immediately required treatment in relation to sudden disease or personal accident which occurred during the insurance period, to the extent necessary to restore a health condition enabling his transport to a medical facility or place of residence in the territory of permanent place of residence.

✓ **Consequences of personal accidents when travelling in the territory of the Republic of Poland**

Consequences of personal accidents causing permanent health impairment or death of the Insured. A permanent health impairment means a bodily injury or health disorder following personal accident which results in defects of the body which do not portend recovery.

✓ **Civil liability in private life when travelling in the territory of the Republic of Poland**

Third-party liability of the Insured in private life when travelling in the territory of the Republic of Poland for real or personal damages caused by a delict to third parties, within the limits of statutory liability.



What does not the insurance cover?

Damages caused (exclusions to the each insurance coverage):

- ✗ as a result of wilful action,
- ✗ as a result of committing or an attempt to commit an offence, suicide, self-harm or a wilful action by the Insured which caused health disorder,
- ✗ as a result of practising extreme and high-risk sports by the Insured,
- ✗ in connection with the position hold: soldier, police officer, other member of uniformed services or security services,
- ✗ as a result of warfare, martial law, state of emergency, sabotage, lockout, any warfare, strike, riot, terrorism.

Within the scope of insurance of the costs of treatment when travelling in the territory of the Republic of Poland:

- ✗ treatment of chronic diseases and their aggravation,
- ✗ treatment of diseases which occurred prior to the date of commencement of the insurance cover or in the previous insurance period,
- ✗ treatment exceeding the coverage necessary for recovery of the Insured to a state allowing him the return to the country of permanent residence,
- ✗ treatment of diseases which were subject of medical contraindications as to travelling,
- ✗ costs related to pregnancy and all its consequences,
- ✗ costs whose amount does not exceed PLN 100.

Within the scope of insurance of consequences of personal accidents when travelling in the territory of the Republic of Poland:

- ✗ diseases, including infections, viruses, occupational diseases, illnesses resulting from addiction to psychotropic substances as well as other diseases, even those occurring suddenly or after the personal accident,
- ✗ loss of consciousness, seizures, epilepsy, damage to discs, strokes, heart attacks,
- ✗ intoxication with solid or liquid substances which penetrated to the body through respiratory, digestive systems or by skin.

Within the scope of civil liability in private life when travelling in the territory of the Republic of Poland:

- ✗ damages covered by the mandatory insurance scheme,
- ✗ damages caused by activities resulting from profession.



What are the limitations of insurance cover?

- ! The sum insured, guarantee amount, limit of liability constitute the upper liability limit of BALCIA.
- ! Within the scope of the costs of treatment when travelling in the territory of the Republic of Poland, the liability of BALCIA as to dental treatment is limited up to the amount corresponding to the equivalent of EUR 100.
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In which countries the insurance is valid?

The insurance is valid exclusively in the territory of the Republic of Poland.



What belongs to the responsibilities of the Insured?

Prior to concluding the insurance contract, it is obligatory to provide BALCIA with any existing circumstances asked by BALCIA in the application form, and the Policyholder

and the Insured during the term of the contract is obliged to inform BALCIA of any change in those circumstances.

In the event of insurance accident, the Insured is obliged to provide him with means to prevent damage or reduce its extent.

In the event of insurance accident, the Insured is obliged:

- to immediately seek medical assistance and to undergo the treatment recommended,
- to cover the costs of treatment on his own, provided the total costs do not exceed PLN 200 - reimbursement of costs takes place following filing a claim,
- to obtain medical documentation confirming the diagnosis and justifying the necessity of providing immediate medical assistance or hospitalisation.

In the event when the claim was made, it is necessary to provide BALCIA with documentation confirming the validity of the claim.



How and when pay the premiums?

The premium is paid by the Policyholder. The payment of the premium or its first instalment is made upon the conclusion of the insurance contract, unless the insurance document provides other manner or dates for payment of the premium or its first instalment. The amount and due dates are specified in the policy.



When does the insurance cover commence and cease?

The insurance period is specified in the policy.

The liability of BALCIA commences on the date specified in the policy as the beginning of the insurance period, however not sooner than from the latest of the following dates:

- a) the day following the day of conclusion of the insurance contract,
- b) the day following the day of payment of the first premium or its first instalment,
- c) the day of crossing the border of the Republic of Poland, subject to the event where the insurance contract is concluded at the border crossing point of the Republic of Poland, the liability of BALCIA commences from the day and time of the conclusion of the insurance contract and payment of the premium, however not sooner than from the moment of crossing the border of the Republic of Poland.

The insurance contract expires:

- a) after the last day of the insurance period,
- b) on the day of termination of the insurance contract by BALCIA with immediate effect or with the expiry of the period for which the unpaid premium was due.
- c) with the expiry of 7 days from the date of receiving the request for payment of the overdue, subsequent instalment of the premium, in the case of absence of payment thereof,
- d) at the end of the notice of termination contract by the Policyholder subject to 30 days' notice, effective at the end of a calendar month.



How to terminate the contract?

If the insurance contract is concluded for a period longer than six months, the Policyholder has the right to withdrawal from the insurance contract within 30 days, and in the event when the Policyholder is an entrepreneur, within 7 days following the conclusion of the contract.

The Policyholder may terminate the contract at any time subject to 30 days' notice, effective at the end of a calendar month. The termination of the contract must be made in writing, otherwise being null and void.