

# General Terms and Conditions of Group Assistance Insurance

For participants in the Assistance Programme organised by Nationale-  
Nederlanden Towarzystwo Ubezpieczeń na Życie S.A.

AH-GTC/01/07/2021/ASSISTANCE

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Information to AH-GTC /01/07/2021/ASSISTANCE

Type of information	Contractual provision number
<p>1. Conditions under which the insurance company is obliged to pay the benefit or the insurance surrender value.</p>	<p>§2 §3 §4 Appendix No 1</p>
<p>2. Limitations and exclusions of liability of the insurance company authorising it to refuse to pay compensation and other benefits or to reduce their amount.</p>	<p>§5 §6 item 3 §8 §10 pkt.1 §10 pkt.2</p>

## §1. General provisions

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The General Terms and Conditions of Group Assistance Insurance (hereinafter referred to as the ‘**GTC**’) apply to the Group Assistance Insurance Contract concluded between Nationale Nederlanden Towarzystwo Ubezpieczeń na Życie S.A. (hereinafter referred to as the ‘**Policyholder**’) and **Chubb European Group SE Societas Europaea** with its registered office in Paris, France, operating in Poland through its branch Chubb European Group Limited **SE Spółka Europejska** Oddział w Polsce [Societas Europaea, branch in Poland], ul. Królewska 16, 00-103 Warsaw (hereinafter referred to as the ‘**Insurer**’), on the basis of which the Insurer shall provide insurance coverage to individuals who have joined the Assistance Programme.

## §2. Definitions

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Capitalised terms used in these GTC shall have the following meanings:

1. **Operating Centre** – ISON Care Sp. z o.o., ul. Sienna 73, 00-833 Warsaw, which is the entity providing assistance under the **Insurance contract**;
2. **Chronic disease** – a medical condition of the **Insured Party** diagnosed before the insurance coverage was provided, characterised by slow progression and long-term course; a disease which is permanently or periodically treated on an outpatient basis or which results in hospitalisation within 12 months before the provision of insurance coverage;
3. **Mental illness** – an illness classified in the International Classification of Diseases (ICD-10) as mental and behavioural disorders;
4. **Date of termination of the employment contract** – date indicated in the **Employer's** statement of termination as the date on which the employment relationship will be discontinued;
5. **Child** – any (including adopted) child of the **Insured Party** or his/her **Partner**, if at the time of occurrence of an **Insurance event**, he/she is unmarried, is dependent on the **Insured Party** or his/her **Partner** (i.e. has not taken up paid work) and is not older than 18 years of age, or 26 years of age – if he/she continues education;
6. **Group** – Insured Parties covered under one **Group life insurance contract**;
7. **Hospitalisation** – a stay of the **Insured Party** in **Hospital** during which the **Insured Party** has undergone treatment of injuries suffered as a result of an **Accident** or **Sudden illness**. Within the meaning of these GTC, a day of stay in **Hospital** means each and every calendar day on which the **Insured Party** stayed in **Hospital**, with the first day being the day of admission and the last day being the day of discharge from **Hospital**;
8. **Physician** – a person licensed to practise a medical profession in accordance with Polish law, a specialist in the relevant field;
9. **Authorised physician** – a **Physician**-consultant of the **Operating Centre**;
10. **Spouse** – a person who on the date of occurrence of an **Insurance event** was married to the **Insured Party**;

11. **Sudden illness** – a medical condition which occurs suddenly, poses a threat to the life or health of the **Insured Party**, requires medical assistance and occurs during the term of insurance coverage;
12. **Accident** – a sudden event caused by an external factor beyond the **Insured Party's** control which occurred in the period when the **Insured Party** was covered by insurance and which became the direct and exclusive cause of an **Insurance event**. Within the meaning of the contractual terms and conditions, external factors which cause an **Accident** do not include a disease, **Mental illness** or physical injuries of the **Insured Party** resulting from overburdening, effort, lifting or bending;
13. **Medical facility** – A **Hospital**, outpatient clinic or medical practice operating on the basis of current legislation within the healthcare system in the territory of the European Union countries;
14. **Insurance period** – a period during which the Insurer provides insurance coverage on the terms and conditions described in the GTC, equal to one settlement period (where a ‘settlement period’ shall be understood as a settlement period for the purpose of a **Group life insurance contract**) and commencing on the day indicated in Article 4 of these GTC; at the end of a settlement period, subject to Article 4(4) of these GTC, the insurance coverage shall be extended for the next settlement period if on the day of expiry of the previous settlement period a given Insured Party is actively covered under a **Group life insurance contract**; in any event, the insurance coverage expires on whichever of the two dates occurs first: the last day of the Coverage period under the **Group life insurance contract** or the last day of the term of the **Insurance Contract** in respect of a given **Insured Party**;
15. **Partner** – a person who is not married but is in a non-marital relationship with the **Insured Party** and runs a common household with him/her, who is not in a relationship of kinship, affinity or adoption with the **Insured Party** and who is indicated in an application for insurance coverage. If the **Insured Party** is married, he/she cannot name a **Partner** for insurance purposes;
16. **Subgroup** – a group of **Insured Parties** belonging to one **Group**, for whom the **Coverage option** is the same;
17. **Employer** – a natural person, a legal person or an unincorporated organisational unit who/which is the policyholder under a **Group life insurance contract** which an **Employee** has joined;
18. **Employee** – a person who is employed by the **Employer** on the basis of an employment contract or remains with the **Employer** in any other legal relationship approved by the Policyholder, or who is an **Owner** himself/herself;
19. **Assistance programme** – a programme organised by the Policyholder, consisting in enabling the taking out of insurance offered under the **Insurance Contract** concluded between the Policyholder and the Insurer;
20. **Rehabilitation equipment** – small equipment necessary for rehabilitation, enabling a sick person to live independently or with more ease, in accordance with Appendix No 2 to these GTC;

21. **Hospital** – an undertaking of a healthcare provider which provides round-the-clock patient care in terms of diagnosis and treatment (including surgical treatment), using a qualified team of medical doctors and nurses. This term does not include nursing homes for chronically ill patients, hospices, drug-induced, alcohol and narcotic addiction treatment centres, sanatoria or resorts. Neither does it include rehabilitation branches, centres and hospitals or SPA centres;
  22. **Medical transport** – transport provided to the **Insured Party** by the **Operating Centre** in a manner specified by the **Authorised physician**, adjusted to the **Insured Party's** health condition and provided if the **Insured Party's** health condition is not life threatening and does not require emergency medical services;
  23. **Insured Party** – a person covered by insurance under a **Group life insurance contract**, who has joined the **Insurance contract** in the manner specified in these GTC;
  24. **Group life insurance contract** – any group life insurance contract concluded between the Policyholder, as the insurer, and a third party, as the policyholder, on the basis of which life insurance is provided to persons in a legal relationship with the **Employer**; in the TOP option, the coverage extends also to members of the **Insured Party's** immediate family (**Spouse, Partner and Children**);
  25. **Insurance contract** – the group insurance contract for third parties concluded between the Policyholder and the Insurer, to which these GTC apply;
  26. **Coverage option** – one of the 3 coverage options indicated by the **Insured Party**, differing in the scope of protection: (i) Standard, (ii) Light, (iii) TOP;
  27. **Owner** – a natural person (including a partner in a civil law partnership) conducting a business activity, appearing in the Insurance contract as the Policyholder, or a partner in an unincorporated commercial law partnership as the Policyholder;
  28. **Insurance event** – an event (occurring during the **Insurance period**) covered by the Insurer's liability under the **Insurance contract**.
    - (b) The **Insured Party** sustains bodily injuries resulting from an **Accident**;
    - (c) The **Insured Party** loses employment as a result of termination of the employment contract concluded for an indefinite or definite period, excluding contracts concluded for a trial period, if the termination is due to reasons attributable to the **Employer**;
    - 3.2 Health information services;
    - 3.3 Additional benefit – telecare;
    - 3.4 Concierge package.
4. As part of the benefits listed in section 3 item 3.1 (a) and (b), the Insurer guarantees the **Insured Party** the organisation and coverage of costs of the following services:
- 4.1 **Medical transport from the place of stay to the relevant Medical facility** – If, as a result of an **Accident** or **Sudden illness**, it is necessary to transport the **Insured Party** to a **Medical facility**, the **Operating Centre** will organise the transport and cover its costs. The means of transport will be selected by the **Authorised physician**; transport will be arranged unless the **Insured Party's** health condition requires the intervention of emergency medical services. The benefit may be provided to the **Insured Party** not more frequently than twice in the Light option, and not more frequently than five times in the TOP option, during the next 12 months of coverage.
  - 4.2 **Medical transport from a Medical facility to the place of stay** – If, as a result of an **Accident** or **Sudden illness**, the **Insured Party** was hospitalised for at least 72 hours and, in accordance with a written recommendation of the attending **Physician**, the **Insured Party** needs to be transported from the **Hospital** to the place of residence/place designated by the **Insured Party** located in the territory of the Republic of Poland (whichever is closer to the **Medical facility** where the **Insured Party** is staying), the **Operating Centre** will organise the transport and cover its costs, if the **Insured Party's** health condition prevents the use of the available public or private means of transport; the legitimacy of the benefit and the choice of the means of transport shall be decided by the **Authorised physician**. The benefit may be provided to the **Insured Party** not more frequently than twice in the Light option, and not more frequently than five times in the TOP option, during the next 12 months of coverage.
  - 4.3 **Medical transport between medical facilities** – If the **Medical facility** where the **Insured Party** has found himself/herself as a result of an **Accident** or **Sudden illness** does not provide medical care adequate to the his/her health condition or if the **Insured Party** is sent to undergo a procedure or medical examination in another **Medical facility**, the **Operating Centre** will organise the transport and cover its costs upon written recommendation of the **Insured Party's** attending **Physician**. The means of transport shall be decided by the **Authorised physician** in consultation with the **Insured Party's** attending **Physician**. The **Insured Party** shall be transported to the Medical facility indicated by the **Insured Party's** attending **Physician** which can provide the **Insured Party** with care adequate to

### §3. Subject matter and scope of insurance

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1. The subject matter of insurance is to organise and finance assistance for the **Insured Parties** if an **Insurance event** specified in these GTC occurs, within the scope defined herein.
2. The Insurer shall pay the insurance benefit under the **Insurance contract** only if an **Insurance event** occurs during the period of insurance coverage provided.
3. Insurance under the **Insurance contract** covers:
  - 3.1 Benefits consisting in providing assistance to the **Insured Party** if the following **Insurance events** occur:
    - (a) The **Insured Party** suffers from a **Sudden illness**;

his/her health condition or is able to carry out diagnostics necessary for his/her health condition. The benefit may be provided to the **Insured Party** not more frequently than twice in the Light option, and not more frequently than five times in the TOP option, during the next 12 months of coverage.

- 4.4 **Delivery of medications prescribed by a physician to the place of stay in the territory of the Republic of Poland (or elsewhere)** - The Insurer, through the **Operating Centre**, shall organise and cover the costs of delivery of medications and small medical equipment prescribed by a **Physician** during a medical visit organised by the **Operating Centre**, as a result of an **Accident** or **Sudden illness**, to the place of residence of the **Insured Party** – up to PLN 650 in the Light option, and up to PLN 1,250 in the TOP option; the costs of medications and medical and rehabilitation equipment are borne by the **Insured Party**.
- 4.5 **Organisation of a rehabilitation process and covering the costs of visits (rehabilitation at home or in another place) in the territory of the Republic of Poland** – If, as a result of an **Accident**, the **Insured Party**, in accordance with the written recommendation of the attending **Physician**, requires rehabilitation at home or in a rehabilitation clinic, the **Operating Centre** will organise the following services and cover their costs – up to PLN 500 in the Light option, and up to PLN 2,000 in the TOP option:
- Visits of a physiotherapist at the **Insured Party's** place of stay/residence;
  - Transport to the rehabilitation clinic located nearest to the **Insured Party's** place of stay/residence and a visit at the rehabilitation clinic; in the case of transport to a rehabilitation clinic, the means of transport is selected by the **Authorised physician** in consultation with the **Insured Party's** attending **Physician**.
- 4.6 **Arrangement of the rental or purchase of rehabilitation equipment** - rental, delivery or purchase of **Rehabilitation equipment** in the territory of the Republic of Poland; if, as a result of an **Accident**, the **Insured Party** requires treatment or rehabilitation in accordance with the recommendations of the **Insured Party's** attending **Physician**, the **Operating Centre** will:
- organise and cover the costs of transport of the **Rehabilitation equipment** to the **Insured Party's** home – up to PLN 650 in the Light option, and up to PLN 2,250 in the TOP option, and
  - organise and cover the costs of rental of the **Rehabilitation equipment** – up to PLN 650 in the Light option, and up to PLN 2,250 in the TOP option. The cost of purchase of the **Rehabilitation equipment** is borne by the **Insured Party**.
- 4.7 **Visit of a Physician at home in the territory of the Republic of Poland** – the Insurer, through the **Operating Centre**, shall organise and cover the costs of one visit of a primary care **Physician** at the **Insured Party's** place of residence, as a result of the **Insured Party's Accident** or **Sudden illness** if, due to his/her health condition, the intervention of emergency medical services is not required. The benefit may be provided to the **Insured Party** not more frequently than twice in the Light option, and not more frequently than five times in the TOP option, during the next 12 months of coverage.
- 4.8 **Visit of a nurse at home in the territory of the Republic of Poland** – the Insurer, through the **Operating Centre**, shall organise and cover the costs of a nurse's visit at the **Insured Party's** place of residence, as a result of the **Insured Party's Accident** or **Sudden illness**; the necessity of a nurse's visit is decided by the primary care **Physician** referred by the **Operating Centre** or by the **Authorised physician**. The benefit may be provided to the **Insured Party** not more frequently than twice in the Light option, and not more frequently than five times in the TOP option, during the next 12 months of coverage.
- 4.9 **Care of Children and dependants in the territory of the Republic of Poland** - the Insurer, through the **Operating Centre**, shall organise and cover the costs of care of **Children**, the elderly and dependants in the **Insured Party's** place of residence, provided that the **Insured Party** is hospitalised as a result of an **Accident** and acts as a parent or guardian of the elderly or dependant person. The benefit may be provided to the **Insured Party** not more frequently than twice in the Light option, and not more frequently than four times in the TOP option, during the next 12 months of coverage, with a stipulation that a single care service must not last longer than 24 hours.
- 4.10 **Care of animals in the territory of the Republic of Poland** – If the **Insured Party** is hospitalised and there is no one to take care of any unattended pets, the **Operating Centre** shall organise and cover the costs of taking care of the pets left in the place of the **Insured Party's** stay or shall organise and cover the costs of transporting the pets to a person indicated by the **Insured Party** or to a pet hotel. If the pet is a dog, the benefit will be performed on condition that the **Insured Party** or a designated person submits the pet's valid vaccination certificate. The benefit may be provided to the **Insured Party** not more frequently than twice in the Light option, and not more frequently than four times in the TOP option, during the next 12 months of coverage, with a stipulation that a single care service must not last longer than 24 hours.
- 4.11 **Organisation and delivery of shopping to the Insured Party's home in the territory of the Republic of Poland** – If the **Insured Party**, as a result of an **Accident** or **Sudden illness**, stayed in **Hospital** for at least 7 days, the **Operating Centre**, after the end of hospitalisation, shall organise and cover the costs of delivering shopping to the **Insured Party's** place of residence – up to PLN 650 in the Light option, and up to PLN 2,500 in the TOP option; the costs of purchased goods are borne by the **Insured Party**.
- 4.12 **Nurse's assistance in taking care of a newborn child in the territory of the Republic of Poland** - the **Operating Centre** shall organise and cover the costs of travel and fees of a midwife or nurse to the **Insured Party's** place of residence, for 1 month from the date of birth of the **Insured Party's** child. As part of the benefit, the **Insured Party** is entitled to receive the following information services:
- instruction and advice on nursing and proper feeding of a neonate and infant,

- (b) instruction and advice on correct carrying, changing and dressing a neonate; advice if there are lactation problems;
- (c) advice on proper nutrition by the mother during a postnatal period,
- (d) education on preventive vaccinations.

The benefit may be provided to the **Insured Party** not more frequently than three times in the Light option, and not more frequently than four times in the TOP option, during the next 12 months of coverage.

5. As part of the benefits listed in section 3 item 3.1 (c), the Insurer guarantees the **Insured Party** the organisation and coverage of costs of the following services:
  - 5.1 **Information assistance in the event of loss of job** - after receiving from the **Insured Party** a copy of a document confirming termination of the employment contract, the **Operating Centre** will send the **Insured Party** (by electronic means) a set of information materials containing:
    - (a) instructions on how to write a CV and a résumé template,
    - (b) instructions on how to write a cover letter (correct scope, content and method of preparation) and its template,
    - (c) instructions on how to write a business plan when starting a business.
  - 5.2 **Telephone information – the Insured Party** has the right to use round-the-clock telephone access to the following information:
    - (a) when and how much severance pay is due to employees dismissed for reasons attributable to the employer;
    - (b) to whom, when and in what amount pre-retirement benefits are due;
    - (c) the rights and obligations of unemployed persons;
    - (d) registration with an employment office;
    - (e) who and when is entitled to unemployment allowance;
    - (f) the method of determining the amount of unemployment allowance;
    - (g) other forms of assistance for unemployed persons;
    - (h) contact details of employment agencies in the Republic of Poland;
    - (i) contact details of employment agencies offering work outside the Republic of Poland;
    - (j) documents and procedures necessary to start and register a business.
  - 5.3 **Active job search** - the **Operating Centre** will forward the documents received from the **Insured Party** to three reputable employment agencies specialising in active job searches in the Republic of Poland, which, upon receipt of the above-mentioned documents, will start searching for job offers that are suitable for the **Insured Party** and correspond to the information included in the CV and cover letter. When a matching job offer is found, the agency or the **Operating Centre** will immediately send the offer to the **Insured Party**.

- 5.4 **Psychological support** – if, in the event of loss of job by the **Insured Party**, the **Authorised physician** recommends a visit to a psychologist, the **Operating Centre** shall organise and cover the costs of the visit, on a date agreed by the **Insured Party**, in an amount up to PLN 500 in the Light option, and up to PLN 2,000 in the TOP option.

The condition for obtaining the benefits referred to in section 5 items 5.1, 5.2, 5.3, 5.4 is the occurrence of an **Insurance event** confirmed by a statement documenting termination of the employment contract for reasons attributable to the **Employer**, subject to the provisions of § 4.

6. The services referred to in sections 4 and 5 shall be provided up to the total amount of PLN 3,000 in respect of one **Insurance event**.
7. If a service guaranteed as part of the benefits under the **Insurance contract** exceeds the cost limit set out in the GTC, it may be performed by the Insurer, as long as the **Insured Party** agrees to cover the difference between the actual costs and the limit guaranteed by the Insurer.
8. As part of the benefits referred to in section 3 item 3.2, the Insurer guarantees the **Insured Party** access to **telephone medical consultations with a Physician – an internist or paediatrician**. The **Operating Centre** shall provide the **Insured party** or his/her legal representative with an opportunity to speak with a **Physician** (internist or paediatrician), who, to the best of his/her specialist knowledge and to the extent possible, will provide the **Insured Party** or his/her legal counsellor with oral (non-diagnostic) information on:
  - 8.1 health, illness and disease entities, i.e. information concerning obesity, hypertension, rare diseases, diagnostic procedures, symptoms of diseases, therapeutic procedures, diagnosis methods, descriptions of tests, ways of preparing for tests, approximate prices of diagnostic tests, disease prevention methods, causes and treatment of diseases;
  - 8.2 health-promoting behaviours, i.e. information on healthy lifestyle, Physicians' views on slimming methods, as well as exercises, sports and healthy leisure activities;
  - 8.3 **Hospitals**, pharmacies, outpatient clinics and **Physicians** based in the Republic of Poland, i.e. information on access to **Hospitals**, pharmacies, outpatient clinics, **Physicians** running a private practice, etc. (taking into account geographical location and medical service profiles), as well as information on medical home visits;
  - 8.4 medicines and adverse reactions, i.e. information on medicinal products authorised for marketing in the Republic of Poland, their availability, effects, brand names and medicine substitutes;
  - 8.5 consultation on adverse reactions of medication used;
  - 8.6 diets, healthy nutrition, i.e. information on specialists' recommendations for dieting and healthy nutrition;

- 8.7 support groups, support helplines available in the Republic of Poland and providing assistance in cases of workplace harassment, health problems, chronic diseases or dealing with everyday life problems
- 8.8 conditions requiring urgent assistance – information assistance in emergencies such as bee sting, sunstroke, etc.
9. As part of the benefits referred to in section 3 item 3.3 and as a result of an **Accident** or **Sudden illness**, the **Insurer** guarantees the **Insured Party** access to **Telecare**, by arranging and covering the costs of the installation of an emergency terminal for immediate connection to the **Operating Centre**, where the **Insured Party** can:
- 9.1 report the occurrence of an **Insurance Event** in order to take advantage of other benefits available under the GTC;
- 9.2 call the emergency services;
- 9.3 forward a message to relatives, i.e. to persons designated by the **Insured Party**;
- 9.4 if, as a result of an **Accident** or **Sudden illness**, it is necessary to provide the **Insured Party** with an emergency terminal, the **Operating Centre** will arrange, install and pay for the operation of such a device for a period of up to 60 days in the Light option, and up to 90 days for the TOP option; the legitimacy of the benefit, the choice of the supplier and type of the device shall be determined by the **Authorised physician** on the basis of the analysis of the **Insured Party's** health.
10. As part of the benefits referred to in section 3 item 3.4, the Insurer guarantees the **Insured Party** the following services:
- 10.1 information about travel, tourism and weather in the place of destination – the Insurer, through the **Operating Centre**, provides the **Insured Party** by telephone with information about road and traffic conditions, information on documents required during the trip, information on tourist attractions and weather;
- 10.2 information about entertainment and cultural events – the Insurer, through the **Operating Centre**, provides the **Insured Party** by telephone with information about cultural events: concerts, cinema and theatre dates and programmes;
- 10.3 information about sports – the Insurer, through the **Operating Centre**, provides the **Insured Party** by telephone with information about sports opportunities in the region, sports equipment rental locations, dates and results of sports events;
- 10.4 information about traffic and transport – the Insurer, through the **Operating Centre**, provides the **Insured Party** by telephone with information about petrol stations, the most convenient routes and detours, waiting times at border crossing points, transport connection schedules;
- 10.5 contact details – the Insurer, through the **Operating Centre**, provides the **Insured Party** by telephone with information about the addresses of offices, public institutions, companies;
- 10.6 organisation of the purchase and delivery of shopping, flowers, gifts – the Insurer, through the **Operating Centre** and at the request of the **Insured Party**, will arrange for the purchase and delivery of shopping, flowers or gifts to the address indicated by the **Insured Party**;
- 10.7 organisation of the booking, purchase and delivery of tickets for cinemas, theatres, opera, concerts and other cultural and sporting events – the Insurer, through the **Operating Centre** and at the **Insured Party's** request, will arrange for the booking and purchase of tickets for cinemas, theatres, concerts and other cultural and sporting events and their delivery to the address indicated by the **Insured Party**;
- 10.8 organisation of the booking, purchase and delivery of railway or air tickets – the Insurer, through the **Operating Centre** and at the **Insured Party's** request, will arrange for the booking and purchase of railway or air tickets and their delivery to the address indicated by the **Insured Party**;
- 10.9 organisation of childcare – the Insurer, through the **Operating Centre** and at the **Insured Party's** request, will arrange for care of the **Insured Party's** Children in a place indicated by the **Insured Party**;
- 10.10 organisation of car services – the Insurer, through the **Operating Centre** and at the **Insured Party's** request, will arrange for car services related to a vehicle owned by the **Insured Party**, including tyre replacement, washing, inspections, repair;
- 10.11 bookings in hotels, restaurants, sports clubs, vehicle service stations.
11. The costs of purchased goods, tickets and materials used in the course of the service performance, the costs of delivery and costs of rendering the services arranged by the **Operating Centre** are borne by the **Insured Party**. Information about the expected cost of a purchase, service and delivery is communicated to the **Insured Party** by the **Operating Centre** before the benefit is provided. The Insurer shall not be liable for the consequences of a service provider's refusal to provide the service.
12. Benefits available under the insurance – depending on the **Coverage option**, the description of which is contained in Appendix No 1 to these GTC.
13. Insurance under the TOP option also covers a member of the **Insured Party's** immediate family (**Spouse, Partner**) and **Children**.

#### §4. Joining and cancelling the insurance

1. The insurance may cover persons who:
  - 1.1 are covered under a **Group life Insurance contract**;
  - 1.2 have completed an application for insurance and submitted it to the Policyholder.
2. The insurance coverage in respect of a given **Insured Party** shall commence on the first day of the next

settlement period (a 'settlement period' shall be understood as a settlement period for the purposes of a **Group life insurance contract**) for which the Policyholder has paid the premium.

3. A **Subgroup** may be changed by the **Insured Party** on the basis of a request completed by the **Insured Party** and submitted to the Policyholder. The insurance coverage for the new **Subgroup** shall commence on the first day of the next settlement period (a 'settlement period' shall be understood as a settlement period for the purposes of a **Group life insurance contract**) for which the Policyholder has paid the premium.
4. If the **Insured Party** submits a written statement of cancellation of insurance, the insurance coverage shall continue until the end of the period for which the premium was paid. Upon the expiry of such a period, the **Insurance period** shall not be extended. The statement referred to above shall be submitted to the Policyholder.

## §5. Exclusions of the Insurer's liability

1. The Insurer's liability shall be excluded in the event of the occurrence of **Insurance events** covered by insurance resulting from:
    - 1.1 events and consequences of events that occurred outside the territory of the European Union countries;
    - 1.2 services provided outside the territory of the European Union countries;
  2. In addition, the Insurer shall not cover:
    - 2.1 costs incurred by the **Insured Party** that were not previously notified to and authorised by the **Operating Centre**, even if such costs are within the limits of liability;
    - 2.2 cost of purchase of medicines (pharmacy shortages of medicines are not covered);
    - 2.3 costs of purchase or rental of **Rehabilitation equipment**, if they are covered by social security (stock shortages are not covered);
    - 2.4 events resulting from:
      - (a) the **Insured Party's** acting under the influence of alcohol or drugs, medicines or other intoxicating or addictive substances unless prescribed by a **Physician**; acting under the influence of alcohol is understood as any action in a situation where the alcohol level in the **Insured Party's** organism amounts to or leads to blood alcohol concentration exceeding 0.2 ‰ or to breath alcohol concentration above 0.1 mg in 1 dm<sup>3</sup>;
      - (b) spraying, use or spillage of harmful biological or chemical substances that have a pathogenic or carcinogenic effect.
      - (c) **Chronic diseases** or disabilities of a mental, psychological or neurological nature (including injuries resulting from chronic muscle and tendon overload due to monotonous movements) and their treatment;
      - (d) acquired immunodeficiency syndrome (AIDS), diagnosed through a laboratory test with a positive result, confirming the presence of HIV or any of its forms, regardless of how the virus was contracted;
- (e) accident of an aircraft with the **Insured Party** on board, with the exception of the **Insured Party's** travelling as a passenger on a plane belonging to a licensed passenger carrier;
  - (f) direct, conscious and voluntary participation of the **Insured Party** in riots, commotions, social unrest or activities disturbing public order, unless participation of the **Insured Party** in such acts results from the exercise of his/her professional duties, a state of emergency or self-defence;
  - (g) the practice of any sports disciplines by persons who, being members of clubs, associations or non-affiliated athletes, participate in competitions, games, tournaments or other forms of sports rivalry aimed at obtaining the best result and receiving remuneration for this in any form whatsoever, including scholarships, benefits in kind, *per diems*, allowances, etc. as the main source of income for the **Insured Party**;
  - (h) the practice of motor or powerboat sports, aircraft sports, parachuting, hot-air ballooning, hang-gliding, paragliding, ultra-light aircraft sports, gliding and other airborne sports, rock climbing, speleology, bungee jumping, rafting, combat sports, ski jumping, skiing on unmarked routes, water skiing, horseback riding (excluding recreational or therapeutic riding), diving at depths below 30 m, kite-surfing; including participation in competitions, races, preparations and training;
  - (i) the **Insured Party** committing or attempting to commit suicide, intentional self-mutilation, intentional action resulting in endangering life or health (except when the **Insured Party** does so in order to save a human life or as a result of professional duties performed by the **Insured Party**);
  - (j) the **Insured Party** committing or attempting to commit an offence;
  - (k) war, whether declared or not, as well as the consequences of active and voluntary participation of the **Insured Party** in any acts of terror;
  - (l) permanent service of the **Insured Party** as a full-time member of the armed forces of any country or international organisation, including also as a member of the reserves called for permanent service;
  - (m) the **Insured Party** driving a Vehicle without the required licence;
  - (n) failure by the **Insured Party** to apply for medical advice or failure to comply with medical recommendations, if such failure was relevant to the occurrence of an **Accident** or to the aggravation of its consequences;
  - (o) illness in the case of which the **Insured Party** received a diagnosis or recommendation for treatment or information on the need to undergo treatment before the date of providing insurance coverage under the **Insurance Contract**;
  - (p) pregnancy or childbirth,

- (q) illness (including a **Sudden illness**) the symptoms of which occurred during the first 30 days from the date of providing the insurance coverage.
3. The unemployment insurance does not cover cases where:
- 3.1 the loss of job occurs as a result of:
- termination of the employment contract by mutual agreement of the parties;
  - termination by the **Employee**;
  - disciplinary termination of the employment contract;
  - termination of the employment contract upon the expiry of the period for which it was concluded;
  - termination of the employment contract as a result of retiring at the pension age or due to incapacity for work;
  - termination of the employment contract within the first 3 months from the date of commencement of coverage with regard to a given **Insured Party**.
- 3.2 The **Insured Party**, despite losing his/her job, provides work or services to his/her former **Employer** or another entity on the basis of another contract, e.g. a contract of mandate, contract for specific work or another contract of a similar nature.
- 3.3 The **Insured Party** has lost the right to unemployment allowances because of refusal, without a good reason, to accept a proposal of suitable employment or other gainful activity.
- 3.4 At the moment of being covered by insurance, the **Insured Party** knew or could have known that during the Insurance period, he/she may lose his/her jobs, in particular if, within six months before that date or on that date, the **Employer** employing the **Insured Party** performed at least one of the following actions:
- made a statement to the **Insured Party** on the termination or discontinuation of the employment contract;
  - communicated to the company trade unions its intention to terminate the employment contract with the **Insured Party**;
  - notified the company trade unions or the district employment office of the intention to carry out collective redundancies;
  - informed the **Insured Party** about the takeover of the work establishment or its part by a new **Employer**.
4. The Insurer shall not be liable for delays or the inability to provide benefits if the delay or inability to provide benefits is caused by factors beyond the Insurer's control, i.e.: strikes, civil unrest, riots, acts of terrorism, sabotage, war (including civil war), effects of radioactive radiation, force majeure, special circumstances and restrictions in movement imposed by decisions of administrative authorities.
5. The Insurer will not pay any insurance benefits that would result in the Insurer's violation of resolutions of the United Nations or any trade and economic sanctions or regulations of the European Union, the Republic of Poland, the United Kingdom or the United States. The **Insured Party** is required to contact the Insurer in order to determine the scope of coverage offered under these GTC in the event of his/her travel to countries that

may be subject to resolutions of the United Nations, trade and economic sanctions or other regulations of the European Union, the Republic of Poland, the United Kingdom or the United States.

## §6. Claims and performance

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- If an **Insurance event** occurs, the **Insured Party** is obliged to immediately contact the **Operating Centre** by telephone using following telephone number in Warsaw: (22) 568 98 20, and provide the following information:
  - status of the reporting person;
  - Personal ID No (PESEL) of the **Insured Party**;
  - full name of the **Insured Party**;
  - whereabouts of the reporting person;
  - telephone number at which the reporting person can be contacted;
  - a brief description of the event and the type of assistance needed;
  - other information necessary for the **Operating Centre** staff member to provide assistance.
- If an **Insurance event** occurs, the **Insured Party** is obliged to secure the possibility of asserting claims for damages against the persons responsible for the loss.
- If the **Insured Party** fails to comply with the provisions of sections 1 and 2, the Insurer shall have the right to refuse to reimburse (all or part of) the costs incurred by the **Insured Party**, even if they are within the limits, if the **Insured Party** fails to fulfil his/her duties regarding notification of the event, unless such non-fulfilment is caused by the Insurance event itself.

## §7. Obligation of the Insured Party

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In an **Accident** occurs, the **Insured Party** shall, apart from reporting the fact to the **Operating Centre**, use all available measures to mitigate the effects of the events.

## §8. Expiry of the insurance coverage

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- The insurance coverage provided to the **Insured Party** expires in the following cases:
  - cancellation of the insurance coverage by the **Insured Party** on the terms and conditions set forth in these GTC;
  - expiry of coverage under a **Group life insurance contract**;
  - loss of the **Insured Party** status.
- In the case referred to in section 1(a), the date of expiry of the insurance coverage shall be the first day of the period for which the premium for a given **Insured Party** has not been paid.
- In the cases referred to in section 1(b) and (c), the date of expiry of the insurance coverage shall be the day

following the date of termination of coverage under the **Group life insurance contract**.

## §9. Final provisions

1. If, for any reasons, and in particular due to a change in the provisions of law or due to the interpretation of such provisions by the state authorities, the **Operating Centre** is unable to perform the assistance services described in the GTC because such performance is contrary to the law, such services will be performed in the following manner:
  - 1.1 subject to item b) below, the Insurer shall pay the **Insured Party** a benefit equal to the cost of services incurred by the **Insured Party**, corresponding to the assistance services specified in these GTC, or
  - 1.2 the relevant benefits shall be paid by the Insurer directly to entities which provide the **Insured Party** with services corresponding to the assistance services specified in these GTC, which will release the **Insured Party** from the obligation to pay for the services provided by these **Medical facilities**.
2. The condition for payment of compensation is the occurrence of an **Insurance event**.

## §10. Complaints and grievances

Regardless of the high standards of provision of services to the Policyholder and the **Insured Party** applied by the **Insurer**, in order to comply with the obligation referred to in the Act of 5 August 2015 on the examination of complaints by financial market operators and on the Financial Ombudsman, we hereby present information about applicable complaint procedures.

1. In the event that the **Policyholder**, the **Insured Party** or any other entity entitled to benefits under the **Insurance contract** wishes to lodge a complaint, they are required to do so:
  - 1.1 in writing at the registered office of the Insurer, ul. Królewska 16, Warsaw, postal code 00-103, in person or by post;
  - 1.2 in oral form, in person at the registered office of the **Insurer** or by telephone by calling 801 800 028;
  - 1.3 electronically, by sending a complaint to: [poland.office@chubb.com](mailto:poland.office@chubb.com) or [szkody@chubb.com](mailto:szkody@chubb.com).
2. Complaints will be answered in writing within 30 days of the date of their receipt. If a complainant wishes to receive a reply by email, the complainant should indicate an email address to which the reply should be sent.
3. In particularly complex cases where it is impossible to examine a complaint and respond to it within the aforementioned deadline, the Insurer is required to inform the complainant accordingly, explaining the

reasons for the delay, indicating the circumstances that must be established for the examination of the case, and specifying the expected time limit for examining and responding to the complaint, which shall not exceed 60 days from the date of receipt of the complaint.

4. In addition, the Policyholder, the **Insured Party** and any other entity entitled under the **Insurance contract** has the right to pursue their claims in court.
5. If the **Policyholder**, the **Insured Party** or any other person authorised to raise claims does not agree with the **Insurer's** decisions on refusal to satisfy a claim, the entity may lodge a complaint or grievance with the Financial Ombudsman, acting in accordance with the provisions of the Act of 5 August 2015 on the examination of complaints by financial market operators and the Financial Ombudsman.

## §11. Other provisions

1. On the day of performance of an assistance service by the Insurer, the **Insured Party's** claim against a third party responsible for a loss resulting from an **Accident** or illness shall pass onto the Insurer, by operation of law, up to the amount of the assistance provided.
2. The **Insured Party's** claims against persons who share the same household with the **Insured Party** shall not pass onto the Insurer, unless the perpetrator has caused the loss intentionally.
3. Matters that are not regulated by these General Terms and Conditions of Group Assistance Insurance shall be governed by the provisions of the Civil Code and other applicable laws.
4. A legal action for claims arising from the contract may be brought before the court competent under the provisions on general jurisdiction or before the court competent for the registered office of the Policyholder or before the court competent for the place of residence of the **Insured Party**.
5. These General Terms and Conditions of Group Assistance Insurance AH-GTC/01/07/2021/ASSISTANCE apply to the **Insured Parties** who have been covered by insurance under a **Group life insurance contract** since 1 July 2021.



Przemysław Owczarek

Head of the Branch of Chubb European Group SE  
Spółka Europejska Branch in Poland

## Contact

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## About Chubb

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With operations in 54 countries, Chubb is the world's largest publicly traded company specialising in property and personal insurance for businesses and individuals.

The company is characterised by its wide range of products and services, a substantial distribution potential, exemplary financial standing, the highest quality of service and extensive experience in the field of claim adjustment.

Insurance companies that operate under the Chubb Group provide its services both to large international corporations, as well as to small and medium-sized companies, offering a wide range of property and personal insurance. Chubb customers are also individuals who require insurance coverage for high-value assets, their health and life. A separate group of our partners are insurers who seek to reduce their inherent operating risks through reinsurance.

The group has assets of USD 150 billion, and the estimated value of gross written premiums is USD 37 billion. Therefore, the group's principal insurance companies can boast very high financial status ratings (AA rating from Standard & Poor's and A++ from A.M. Best). Chubb's parent company is listed on the New York Stock Exchange (NYSE: CB) and is part of the S&P 500 index.

## Personal data

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We use your personal data provided to us for the purposes of insurance policy issuance and management, claim handling and for other purposes relating to insurance, as detailed in our Framework Privacy Policy, which is available here: <https://www2.chubb.com/pl-pl/footer/privacy-policy.aspx> You can obtain a hard-copy version of our Privacy Policy at any time by writing to: [dataprotectionoffice.europe@chubb.com](mailto:dataprotectionoffice.europe@chubb.com)

## Appendix No 1: Insurance coverage and sums insured

Medical package				
Insurance event	Scope of benefits	'Standard' option	'Light' option	'TOP'** option
<p>For all options:</p> <ul style="list-style-type: none"> <li>• <b>Accident of the Insured Party,</b></li> <li>• <b>Sudden illness of the Insured Party</b></li> </ul> <p>In addition, in the 'TOP' option, the benefits are also due if the <b>Insured Party</b> is on sick leave for at least 14 days due to his/her health condition or in connection with taking care of a sick family member.</p>	Physician's visit at home**	Does not include this event	2 times per year	5 times per year
	Nurse's visit at home	Does not include this event	2 times per year	5 times per year
	Medical transport to a Medical facility	Does not include this event	2 times per year	5 times per year
	Medical transport from a Medical facility	Does not include this event	2 times per year	5 times per year
	Medical transport between Medical facilities	Does not include this event	2 times per year	5 times per year
	Delivery of medicines (to home or to other location)	Does not include this event	Cost of delivery: limit of PLN 650	Cost of delivery: limit of PLN 1,250
	Rental or purchase of rehabilitation equipment	Does not include this event	Rental limit: PLN 650	Rental limit: PLN 2,250
	Delivery of rehabilitation equipment	Does not include this event	Cost of delivery: limit of PLN 650	Cost of delivery: limit of PLN 2,250
	Organisation of a rehabilitation process (rehabilitation – at home or elsewhere)	Does not include this event	Rehabilitation cost: limit of PLN 500	Rehabilitation cost: limit of PLN 2,000
	Care of Children and dependants	Does not include this event	2 times per year/24 h	4 times per year/24 h
	Animal care	Does not include this event	2 times per year/24 h	4 times per year/24 h
	Organisation and home delivery of shopping	Does not include this event	Cost of delivery: limit of PLN 650	Cost of delivery: limit of PLN 2,250
	Assistance of a nurse in caring for a newborn Child – instruction on how to properly nurse the child	Does not include this event	3 visits of a midwife	4 visits of a midwife

\* In the 'TOP' option, every benefit is also available to members of the **Insured Party's** immediate family, i.e. a **Child, Spouse, Partner**, up to the limit amount.

\*\* Instead of a physician's visit at home or a nurse's visit at home, the Insurer may propose the use of the service in the form of teleadvice. The service in the form of teleadvice may also be requested by the Insured Party.

In the case of using teleadvice instead of one visit of a physician or nurse at home, the Insured Party may use a physician's or nurse's teleadvice two times.

The Insurer may propose the use of teleadvice in connection with a prevailing state of epidemiological threat or an epidemic, in order to prevent the spread of an infectious disease. However, the Insured Party has the right to report during the telephone conversation the will to contact a physician or nurse personally, as part of a home visit. Moreover, if, in the course of providing teleadvice, the physician or nurse together with the Insured Party, determine that due to the Insured Party's health condition it is not possible to provide the healthcare service in the form of teleadvice, the service will be provided in the form of a home visit. In such cases, using the services in the form of teleadvice will not result in exhausting the limit of benefits available for use.

The Insured Party may also refuse to use the services offered in the form of teleadvice.

Detailed rules for the provision of teleadvice:

- Teleadvice may be offered in cases of: cold, stomach ache, rash, sunstroke, minor burns, minor injuries, back pain, urinary tract infections without elevated body temperature, ear and eye inflammation.
- Teleadvice must not be provided: (a) to persons under 16 years of age without parental supervision, (b) for events requiring direct contact with the patient, (c) in emergencies such as burns, chest pains, fractures, and in life-threatening conditions.
- The Operating Centre carries out the qualification of patients who may benefit from the service. The final decision is made by the physician.
- The Operating Centre may not organise or provide teleadvice without the explicit consent of the Insured Party.
- If the Insured Party consents, the Operating Centre will arrange for the service.
- Teleadvice appointments are scheduled between 8 a.m. and 10 p.m.; however, the Insured Party may notify his/her willingness to use teleadvice on a 24/7 basis.
- The form of teleadvice is chosen by the customer: telephone, video, chat.
- The Operating Centre provides teleadvice in Polish and English.
- The Operating Centre ensures that teleadvice will be provided by a physician duly licensed to provide medical services in accordance with the applicable Polish law.

Unemployment benefits				
Insurance event	Scope of benefits	'Standard' option	'Light' option	'TOP' option

Loss of job by the <b>Insured Party</b>	Psychological support in the event of loss of job	Does not include this event	500	2000
	Job search assistance (contact with 3 HR consultancy companies)	Does not include this event	No limit	No limit
	Information package sent in the event of loss of job (templates of CV, cover letter, business plan, etc.)	No limit	No limit	No limit
	Telephone information in the event of loss of job	No limit	No limit	No limit

### Healthcare information services

Insurance event	Scope of benefits	'Standard' option	'Light' option	'TOP' option
If needed	Telephone medical consultancy	Does not include this event	X (not available)	No limit
	Baby assistance – telephone consultation with a paediatrician 24/h	Does not include this event	No limit	No limit

### Additional benefits

Insurance event	Scope of benefits	'Standard' option	'Light' option	'TOP' option
<b>Accident or Sudden illness of the Insured Party</b>	<p>Telecare - organisation and coverage of costs of installation of an emergency terminal for immediate connection to the <b>Operating Centre</b>, where the <b>Insured Party</b> may:</p> <ul style="list-style-type: none"> <li>• declare the willingness to make use of other benefits available under the GTC in connection with an <b>Insurance event</b>;</li> <li>• call the emergency services;</li> <li>• forward a message to relatives, i.e. to persons designated by the <b>Insured Party</b>.</li> </ul>	Does not include this event	60 days	90 days

### Concierge package

Insurance event	Scope of benefits	'Standard' option	'Light' option	'TOP' option
Services at the Customer's request	Booking of air and railway tickets	No limit	Service not available	No limit
	Booking of hotels	No limit	Service not available	No limit
	Booking of cinema and theatre tickets	No limit	Service not available	No limit
	Booking of seats in a restaurant	No limit	Service not available	No limit
	Ordering a taxi	No limit	Service not available	No limit
	Delivery of flowers to an indicated address	No limit	Service not available	No limit
	Delivery of tickets for sports and cultural events to an indicated address	No limit	Service not available	No limit
	Organisation of leisure activities in a selected place in the world (booking of a	No limit	Service not available	No limit
	hotel, boarding house, trip, air tickets, railway tickets)	No limit	Service not available	No limit
	Booking of conference rooms, restaurants	No limit	Service not available	No limit
	Organisation of childcare	No limit	Service not available	No limit
	Rental and delivery of a replacement car	No limit	Service not available	No limit
	Small domestic help services	No limit	Service not available	No limit
	Update on events	No limit	Service not available	No limit
	travel and tourism information	No limit	Service not available	No limit
	Information on vaccinations necessary in a specific country	No limit	Service not available	No limit
	Current information on road and traffic conditions	No limit	Service not available	No limit
	Assistance in choosing the most convenient car route	No limit	Service not available	No limit
	Contact details of towing companies and car rental companies	No limit	Service not available	No limit
	Contact details of repair stations	No limit	Service not available	No limit
Information on the procedure to follow in the event of car break-ins, road traffic collisions, etc.	No limit	Service not available	No limit	
Delivery of gifts and shopping	No limit	Service not available	No limit	

## Appendix No 2 List of rehabilitation equipment

No	Type of rehabilitation equipment	Physicians authorised to issue orders for the release of rehabilitation equipment
1	Temporary prosthesis	Orthopaedist, surgeon, medical rehabilitation doctor
2	Upper limb functional prosthesis	Orthopaedist, surgeon, medical rehabilitation doctor
3	Functional bits for prostheses	Orthopaedist, surgeon, medical rehabilitation doctor
4	Orthopaedic corsets and collars	Orthopaedist, neurologist, surgeon, medical rehabilitation doctor, rheumatologist
5	Orthopaedic braces	Orthopaedist, neurologist, surgeon, medical rehabilitation doctor, rheumatologist
6	Torso and neck orthoses	Orthopaedist, neurologist, surgeon, medical rehabilitation doctor, rheumatologist
7	Upper and lower limb orthoses	Orthopaedist, neurologist, surgeon, medical rehabilitation doctor, rheumatologist
8	Walking sticks and crutches	Surgeon, orthopaedist, neurologist, medical rehabilitation doctor, rheumatologist, primary care physician, health insurance medical assistant
9	Standing frames	Orthopaedist, neurologist, medical rehabilitation doctor