

Personal accident insurance for students

Document containing information on the insurance product

Enterprise: Compensa Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group, Polska,

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Product: Personal accident insurance for students

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Detailed information disclosed prior to entering into an insurance contract and information concerning the contract itself is available in other documents.

What type of insurance is offered?

This product offers insurance coverage referred to in groups 1, 2, 9, 13, and 18 of section II of the Annex to the Act on Insurance and Reinsurance Activity.



What is covered?

✓ Depending on the choice of product coverage by the Policyholder, the following are covered:

- 1) in insurance against death or inability to live independently as a result of a personal accident (including a traffic accident):
 - benefit in case of death or inability to live independently;
 - reimbursement of the costs of a funeral or transport of a body in Poland;
- 2) in personal accident insurance including the consequences of stroke and myocardial infarction:
 - benefit in case of permanent health impairment;
 - benefit for bone fracture, burns, frostbite, concussion or contusion of the brain;
 - reimbursement of documented costs of purchasing medical aids;
 - reimbursement of documented costs of vocational training for disabled persons;
 - compensation for non-material damage suffered;
 - costs of wheelchair purchase;
 - reimbursement of the costs of adapting a car, the interior of a flat or a dwelling house to the needs of a disabled person;
 - reimbursement of the cost of renting a dormitory room or flat/room;
 - reimbursement of gym or swimming pool passes;additionally, insurance for permanent health impairment may be extended to include a progressive Benefit;
- 3) in the insurance covering costs of treatment and rehabilitation following a personal accident, costs of: medical visits, outpatient procedures and operations, purchase of medicines and dressing materials, transport from the place of the accident to the hospital or outpatient clinic, costs of diagnostic tests, treatment in a decompression chamber, cryotherapy procedures, costs of improvement treatment (rehabilitation), costs of dental reconstruction, costs of plastic surgery;
- 4) in the insurance covering daily allowance for incapacity for work (including internship) and/or studies daily allowance for incapacity for work and/or studies;
- 5) in the insurance covering daily allowance for hospitalisation following a personal accident or illness, the daily allowance for the period of hospitalisation;
- 6) in insurance in the event of the death of a legal representative or a person who has dependants of the Insured Person aged up to 26 years as a result of a personal accident, a benefit for the death of the persons indicated;
- 7) in insurance for a serious illness - payment of a benefit for contracting one of the illnesses listed in the GTCI;
- 8) in insurance for compensation for pain suffered as a result of an accident, a one-off compensation benefit for pain suffered by the Insured Person as a result of a covered accident;
- 9) in third party liability insurance, liability in tort for personal injury or damage to property caused by the Insured Person and persons for whom the Insured Person is liable during the insurance period in connection with the performance of activities of private life;
- 10) in third party liability insurance in connection with the Insured Person's participation in an apprenticeship, internship, vocational course or training, the statutory liability of the Insured Person for personal and material damage caused through negligence or gross negligence to third parties in connection with the Insured Person's participation in an apprenticeship, internship, course and/or vocational training;
- 11) in insurance for the costs of treatment resulting from occupational exposure to infectious material and benefit for viral infection following occupational exposure to infectious material: reimbursement of the costs of medical consultations and tests for HIV, HBV, HCV, HDV, reimbursement of the costs of antiretroviral treatment, one-off benefit in the event of permanent infection with HIV or HBV, HCV, HDV;
- 12) in insurance of the tuition and course and training costs due to inability to attend classes as a result of a personal accident, the cost of tuition fees for a maximum of 2 semesters or the cost of courses, training;
- 13) in assistance insurance, arrangement or arrangement and payment of the costs of assistance services.

✓ The sum insured shall be determined separately for each type of coverage included in the product.



What is not covered?

X No compulsory coverage is offered under the product.



What are the limitations of the insurance coverage?

! The damage suffered shall not be covered if the insured event has occurred as a result of:

- exertion-strain-induced injuries, including all types of hernias and herniated discs in the musculoskeletal system (e.g. discs and muscle groups in the limbs), as well as in the body shell (e.g. abdominal, scrotal hernias);
- dislocation of a joint if the Insured Person has been diagnosed with a habitual, recurrent dislocation of that joint;
- war, civil war, rebellion, riot, insurrection, war confiscation, nationalisation, imposition of martial law or state of emergency;
- as a result of nuclear energy, ionising rays, laser rays, maser rays, magnetic or electromagnetic fields, asbestos, and radioactive, biological, chemical contamination, irradiation;
- the use of firearms or participation in hunting;
- handling explosives or pyrotechnics of any kind;
- the performance of military duties by any uniformed services during hostilities, armed conflicts;
- the wilful misconduct of the Insured Person or of a person eligible, including misconduct involving the attempt or commission by the Insured Person of a crime, suicide, self-harm or intentional infliction of bodily harm;
- driving by the Insured Person a motor vehicle or another vehicle in a state after consumption of alcohol or in a state of intoxication or under the influence of drugs, psychotropic drugs or other similar agents or without the required licence to drive the vehicle;
- intoxication with alcohol, drugs, psychotropic drugs or similar substances;
- actions of the Insured Person after the consumption of alcohol in a state of intoxication or after taking alcohol, drugs, psychotropic drugs or other similar agents;
- acts of terror;
- the Insured Person's participation in protest marches and rallies, riots, brawls, commotion or acts of terror or sabotage;
- active participation in motor vehicle competitions (including speedway, karting and automobile competitions), rallies, test drives or stunt driving;
- congenital diseases and defects or malformations, where these contributed to the traumatic injury;
- rehabilitation treatment.

The insurance cover shall also not include:

- any diseases or conditions, even those that occurred suddenly, including occupational diseases – subject to the provisions of Rider No. 8, on the basis of which the scope of cover may be extended to include a Benefit in case of a serious illness and Rider No. 12;
- permanent health impairment, which is the consequence of any disease or condition – even those that occurred suddenly, with the exception of bodily injury and disorder of health, which is the consequence of a personal accident in the form of a stroke or heart attack;
- the consequences of second and subsequent myocardial infarction and second and subsequent stroke and first stroke or first myocardial infarction, if caused by medical conditions diagnosed by a doctor before the insurance contract was taken out;
- the consequences of a stroke or myocardial infarction in people over 60 years of age as of the date of the accident;
- bodily injury caused by treatment or medical procedures, regardless of who they were performed by, unless the performance of medical procedures related to the direct consequences of the insured accident;
- lost Benefits related to the personal accident, as well as real losses consisting of loss, damage or destruction of personal belongings of the Insured Person or loss or reduction of earnings of the Insured Person;
- events occurring in connection with the performance of high-risk work by the Insured Person, unless the scope of insurance has been extended to include events occurring in connection with the performance of high-risk work by the Insured Person;
- events occurring in connection with amateur winter sports, unless the scope of insurance cover has been extended to include this risk;
- events occurring in connection with competitive sports, extreme sports or high-risk sports, unless the scope of insurance cover has been extended to include this risk;
- any event occurring before the date of commencement of the insurance period.

! In insurance for treatment costs, the cover does not include treatment costs incurred outside the territory of the Republic of Poland, unless the costs pertained to treatment immediately after the accident occurring outside the territory of the Republic of Poland.

- ! In insurance of daily allowance for incapacity for work (including apprenticeship) and/or study, the benefit will not be paid if the Insured Person performs the activities specified in the insurance contract during the period for which the Insured Person is entitled to a daily allowance for incapacity for work, study, or if the Insured Person uses the sick leave in a manner inconsistent with the purpose of the sick leave
- ! In insurance of the daily allowance for hospitalisation following an illness, a hospitalisation Benefit shall be excluded from cover if the hospitalisation has taken place:
 - 1) as a result of: illnesses existing before the start of liability or injuries sustained before taking out insurance, chronic illnesses treated or diagnosed prior to taking out insurance, illnesses related to alcohol abuse, AIDS or HIV infection,
 - 2) in connection with: confinement, childbirth, pregnancy pathology or termination of pregnancy, mental disorders, behavioural disorders or as a result of conditions resulting from psychoactive substance addiction or disease of the nervous system diagnosed or treated in the Insured Person, diagnostics or investigations that do not result from the illness, organ procurement or transplantation, discopathy and osteoarthritis of the spine,
 - 3) as a result of congenital defects and resulting diseases, bodily injury caused by treatment or medical procedures, regardless of who they were performed by, unless the performance of medical procedures related to the direct consequences of the insured accident;

The insurance does not cover the hospitalisation Benefit if the hospitalisation involved plastic or cosmetic surgery, unless the plastic surgery was related to a covered accident and recommended as a necessary part of the treatment process.
- ! In insurance for a serious illness, the cover does not include illnesses resulting from:
 - abuse of alcohol, drugs or other agents that affect the central nervous system;
 - congenital defects and diseases;
 - HIV infection or AIDS;
 - subjecting oneself to medical experiments or treatments outside the control of a medical practitioner and failing to comply with medical advice.

and if the symptoms of the serious illness occurred outside the period of Compensa's liability or if the serious illness was diagnosed during a period other than the period of Compensa's liability;
- ! In insurance for compensation for pain, coverage does not include the consequences of stroke and myocardial infarction
- ! Under a TPL insurance policy, the following types of losses are not covered, inter alia:
 - caused intentionally or due to gross negligence;
 - caused under the influence of alcohol, drugs, psychotropic drugs or other similar agents, unless the use of alcohol, drugs, psychotropic drugs or other similar agents did not affect the occurrence of the event covered by insurance;
 - caused to related persons;
 - resulting from practicing the profession or conducting the economic activity;
 - caused in connection with the operation, use, possession of motor vehicles, aircraft and ships;
 - covered by the compulsory insurance scheme – also in a situation when the Insured Person has not fulfilled the insurance obligation;
 - resulting from the breach by the Insured Person or persons in respect of whom the Insured Person bears liability, of another person's personal rights or intangible rights in connection with the performance of private life activities;
 - consisting in payment of any kind of financial penalties, court or administrative fines, contractual amounts (including down payments and compensation for withdrawal from the contract) and public law liabilities;
 - involving destruction, damage or loss of monetary values, securities, documents, data carriers, plans, jewellery, precious metals, collections, works of art, as well as any payment cards issued by banks;
 - in movable property used by the Insured Person on the basis of a rental, sublet, lease, lending, use or other civil law contract;
 - resulting from the transmission of infectious diseases and HIV, and in relation to pets under the care of the Insured Person - infectious diseases;
 - resulting from the possession of firearms and participation in hunting;
 - resulting from construction works, which is understood as carrying out construction works consisting in the reconstruction, outward extension, upward extension or renovation of a residential building or permanent interior elements, requiring a building permit within the meaning of the construction law or notification to the competent authority;
 - caused in the natural environment, occurred directly or indirectly as a result of emission, leakage, release or any other form of getting into the air, soil and water of any hazardous substances.
- ! In third party liability insurance in connection with the participation of the Insured Person in apprenticeships, internships, vocational courses or training, Compensa shall not be liable for losses:
 - caused intentionally;
 - caused under the influence of alcohol, drugs, psychotropic drugs or other similar agents, unless the use of alcohol, drugs, psychotropic drugs or other similar agents did not affect the occurrence of the event covered by insurance;
 - caused to related persons;
 - covered by the compulsory insurance scheme – also in a situation when the Insured Person has not fulfilled the insurance obligation;
 - resulting from the breach by the Insured Person of another person's personal rights or intangible rights consisting in payment of any kind of financial penalties, court or administrative fines, contractual amounts (including down payments and compensation for withdrawal from the contract) and public law liabilities;
 - involving destruction, damage or loss of monetary values, securities, documents, data carriers, plans, jewellery, precious metals, collections, works of art, as well as any payment cards issued by banks;
 - resulting from the transmission of infectious diseases and HIV, and in relation to pets under the care of the Insured Person - infectious diseases;
 - caused in the natural environment, occurred directly or indirectly as a result of emission, leakage, release or any other form of getting into the air, soil and water of any hazardous substances;

- resulting from misleading advertising or announcements;
- caused by all kinds of computer viruses and any other software that interfere with the operation of any software or electronic devices;
- in items of scientific or artistic value, antiques, and collector's items;
- caused by normal wear and tear or use of an item in a manner which is inconsistent with its intended purpose or the user manual provided by the manufacturer;
- in glass, terracotta, ceramic or plastic products;
- in vehicles, motorcycles, or vehicle equipment, as well as items left in vehicles;
- in movable property under the care, supervision or control of the Insured Person, which occurred as a result of damage to, or destruction or loss of, such property due to breaking and entering or robbery;
- damage caused by the Insured Person who is suspended or prohibited from the pursuit of his or her profession;
- damage caused in connection with the performance of administrative tasks by the Insured Person;
- damage resulting from professional acts or omissions occurring prior to the start date;
- damage caused to the staff of the same organisational unit or persons who perform professional or research activities in that unit, even if they are not staff of the unit;
- damage caused by the Insured Person to his or her employer;
- damage resulting from failure to meet the dates set for the provision of medical services;
- arising from damaging of the genetic code;
- damage resulting from a specific result of a procedure or treatment not having been achieved, unless this results from the nature of the professional activities performed by the Insured Person;
- damage resulting from the use of experimental treatment or rehabilitation methods without the consent of the patient (or a person authorised to give such consent on behalf of the patient) or without the required approvals for the design of a given experiment;
- damage caused as a result of plastic surgery or cosmetic procedures, unless the procedures are performed to eliminate a local condition or the consequences of injuries caused by an accident;

! In the case of extending the insurance cover to include losses not resulting from damage to property or personal injury (pure property damages), the insurance does not cover also the liability for losses:

- resulting from responsibility for products and services performed;
- caused by regular emissions (e.g. noise, smell, vibrations);
- caused in connection with an activity in the field of design, consulting, supervision of construction or assembly, consisting in particular in control or issuing of opinions;
- resulting from activities associated with financial, credit, insurance or leasing transactions in trade of real estate;
- resulting from cash register keeping and any payments, abuse of trust or misappropriation;
- resulting from loss of money, passbooks, documents, and securities;
- resulting from a failure to meet deadlines, preliminary cost estimates, and other cost estimates;
- resulting from software errors, defective software installation, rationalisation, automation;
- resulting from infringement of copyright and licence rights, industrial property law, unfair competition law, and antitrust law;
- resulting from advertising activity;
- associated with employment relationship or employment based on a civil law contract, including in violation of employee rights;
- arising in connection with the performance of the function of a member of the governing bodies in a limited company;
- arising in connection with agency and organisation of travel and tourism;
- associated with failure to supply energy;
- associated with the necessity to pay contractual and other penalties;
- arising as a result of providing advice, recommendations or instructions to entities affiliated by capital, as well as caused by mistakes in supervisory tasks or failure to perform supervisory tasks in relation to these entities.

! Other exclusions and limitations of liability shall be set out in the general terms and conditions of insurance.



Where is the coverage valid?

- ✓ The insurance is valid in Poland and in the territory of all other countries, except for the coverage of treatment costs, third party liability of the Insured Person, third party liability in connection with the Insured Person's participation in apprenticeships, internships, vocational courses or training, Assistance.
- ✓ The Insured Person's third party liability insurance, third party liability in connection with the Insured Person's participation in apprenticeships, internships, vocational courses or training, and third party liability for an individual practising as a teacher, educator or other teaching staff, is valid in all countries of the world, excluding the USA and Canada and their dependent territories.
- ✓ Insurance for treatment costs, assistance applies in Poland.



What are the obligations of the Insured Person?

- The Policyholder is obliged to pay the insurance premium.
- The Policyholder and the Insured Person shall be obliged to:
 - 1) at the beginning of the insurance contract: provide truthful answers to questions asked by Compensa TU S.A. Vienna Insurance Group (hereinafter: Compensa);
 - 2) during the term of the insurance contract: notify Compensa of changes in circumstances about which Compensa inquired before the insurance contract was concluded;
 - 3) in the event of occurrence of an insured event:
 - immediately notify Compensa of the occurrence of the insured event,
 - seek to mitigate the consequences of the accident by immediately obtaining medical care and undergoing recommended treatment, obtain documentation containing the medical diagnosis, release physicians from the obligation to maintain medical confidentiality;
 - secure evidence related to the accident in order to substantiate the claim;
 - in third party liability insurance - refuse to recognise or settle, without a prior written consent of Compensa, any claims of the beneficiary under the insurance contract.



How and when do I pay premiums?

- Depending on your choice – in full or in instalments. The amount of the premium, the method and dates of payment shall be confirmed by Compensa in the insurance document.



When does insurance coverage commence and conclude?

- The beginning and end of the insurance period is specified in the insurance document.
- Compensa's liability shall commence on the date indicated in the insurance document as the beginning of the insurance period, provided that the Policyholder has entered into an insurance contract with Compensa and has paid the premium or its first instalment.
- The coverage shall conclude:
 - upon expiry of the period for which the insurance contract is concluded;
 - at the end of the termination period of the insurance contract;
 - on the date of termination of the insurance contract with immediate effect;
 - on the date of cancellation of the insurance contract by the Policyholder;
 - upon the expiry of the last day of the additional deadline for paying the premium instalment, as specified in the payment request;
 - on the date specified in the agreement with the Policyholder as the date of termination of the contract;



How do I terminate the contract?

- The Policyholder may terminate the contract at any time by observing a 30-day notice period.
- If the insurance contract is concluded for a period longer than 6 months, the Policyholder has the right to withdraw from the insurance contract within 30 days, and if the Policyholder is an entrepreneur – within 7 days from the date of conclusion of the contract.
- The Policyholder's notice of termination of the agreement shall be made in writing and delivered to Compensa.