

SPECIFIC TERMS AND CONDITIONS OF INSURANCE
INSURANCE for students, PhD students and volunteers, including foreigners, exchange students and participants in courses, projects and training sessions

§1. Definitions

1. The terms used herein shall have the following meanings:
 - 1) **search and rescue costs:**
 - a) costs of search operations concerning the Insured Person, conducted in the territory of the Republic of Poland by services specialised for this purpose, and
 - b) costs of transportation of the Insured Person from the accident site to the nearest medical facility (sleigh, ambulance, helicopter or other most suitable means of transport), and
 - c) costs of providing emergency medical assistance, incurred from the moment of finding the Insured Person, until the Insured Person is transported to the nearest medical facility.The duration of the search operation shall be the period from the time the Insured Person was reported missing until the end of the search operation.
 - 2) **accident** - a sudden event arising during the period of liability of Compensa Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group which is caused by an external factor and as a result of which an Insured Person suffers, without any choice on his or her part, injury or health impairment resulting in permanent damage to health or dies. Myocardial infarction, intracerebral haemorrhage, sepsis, stroke, epileptic seizure or an episode of fainting of unknown cause shall also be considered an accident within the meaning of these Specific Terms and Conditions of Insurance;
 - 3) **hospital stay** - a stay in hospital, for treatment, lasting at least 72 hours;
 - 4) **Insured Persons** - students, PhD students, volunteers, including foreigners, exchange students, participants in courses, projects and training sessions organised at the University or by the University, as well as students who are on dean's leave, maternity leave or sick leave, students who are participating in an internship or placement abroad or in a student programme or who are on a scholarship, students who have completed their last year of studies but have not finished the studies by passing their exam / defending their dissertation or have not received a diploma, students who have finished their studies but are participating in an internship, placement or student programme abroad organised by the University.

§2. Object of insurance, scope of coverage, sums insured

1. The insurance covers the health and life of the Insured Person.
2. The insurance covers accidents occurring in the course of learning activities or on the way to/from the university as well as accidents in private life (24h protection). The insurance also covers competitive sporting activities (as part of a sports club) and recreational sporting activities as well as the practice of amateur winter sports, except for high-risk sports, as defined in the GTCI.
3. The sum insured in respect of the accident cover is the upper limit of the liability of Compensa TU S.A. in that respect and is equal to PLN 50,000. The sum insured under the accident cover shall not be reduced by any benefit previously paid.

4. Scope of insurance cover and sums insured:

SCOPE OF INSURANCE (BASIC SCOPE)	Sum insured / Limits of liability
Clause No. 1 Benefit in case of the Insured Person's death or inability to live independently due to a personal accident and reimbursement of the funeral costs	100% of the sum insured under accident cover Funeral expenses shall be reimbursed up to PLN 8,000.
Clause 2 – Accident insurance, including:	
benefit in case of permanent health impairment resulting from a personal accident	100% of the sum insured under accident insurance (1% of the sum insured under accident cover for 1% of permanent health impairment)
benefit for bone fracture, burns, frostbite, concussion or contusion of the brain	100% of the sum insured under accident cover (1% of sum insured under accident cover for each indicator percentage rate established for a given injury)
reimbursement of costs of purchasing medical and orthopaedic aids for the insured party as a result of an accident	PLN 15,000
reimbursement of costs of professional training of the disabled persons	PLN 15,000
compensation for non-material damage suffered;	an additional 5% of the benefit paid for a permanent health impairment if the health impairment exceeds 15%
costs of wheelchair purchase;	PLN 10,000
reimbursement of the costs of adapting a car, the interior of a flat or a dwelling house to the needs of a disabled person;	PLN 15,000
reimbursement of the cost of renting a dormitory room or flat/room;	PLN 3,000 (PLN 1,000 per 1 month)
reimbursement of gym or swimming pool passes;	PLN 1,650 (PLN 150 per month)
one-off lump-sum benefit payable to an Insured Person who has been diagnosed with sepsis. The benefit shall be paid provided that the first symptoms occur during the period of [liability] of Compensa and that sepsis is diagnosed during that period.	PLN 5,000
one-off lump-sum benefit payable to an Insured Person who has been bitten by a dog or bitten or stung by any other animal. the benefit shall be paid to the Insured Person provided that the Insured Person has remained in hospital for at least 24 hours as a result of a given event.	PLN 500
Clause no. 3 Benefit for reimbursement of costs of treatment related to personal accidents (<u>the sub-limit for the costs of diagnostic tests, endoscopic procedures and costs of improvement treatment amounting to 50% of the sum insured for the costs of treatment shall be cancelled</u>)	PLN 12,500
Clause No. 4 Daily allowance for incapacity for work (including internship) and/or study	PLN 9,000 for incapacity for work (including internship) and/or study (PLN 100 per day)
Clause No. 5 Daily allowance for hospitalisation following a personal accident (the benefit shall be paid provided that the hospital stay lasts more than 72 hours)	PLN 18,000 in respect of hospitalisation (PLN 100 per day)
Clause No. 7 Benefit in case of death due to a personal accident of the legal representative or of a person who has dependants of the Insured Person aged 26 or less	PLN 5,000
Clause no. 8 Benefit in case of a serious illness <u>excluding sepsis</u> (including the benefit in the event of death of the Insured Person from congenital heart defect or cancer provided that first symptoms of the heart defect occur during the period of liability of Compensa and provided that the illness is diagnosed during that period)	PLN 1,000
Rider No. 9 Compensation for the pain suffered as a result of an	2% of the sum insured under accident

accident	insurance
<p>Clause No. 10 Third party liability insurance in private life By way of derogation from the provisions of the GTCI, the insurance shall additionally cover the following losses:</p> <ul style="list-style-type: none"> caused in connection with an Insured Person practising amateur winter sports; caused in movable property used by the Insured Person or a close relative on the basis of a rental, sublet, lease, lending, use or other civil law contract; 	<p>PLN 50,000 The sub-limit for damage to the movable property used by an Insured Person or their close relative under a lease or sub-lease agreement, contract of lease, contract of lending for use, contract of use or any other civil law contract is PLN 2,000.</p>
Clause No. 14 Assistance services	PLN 3,000
Search and rescue costs (serial no. 140004009)	PLN 10,000
Alternatively, against the payment of an additional premium	
<p>Clause No. 12 Insurance for the costs of treatment resulting from occupational exposure to infectious material and benefit for viral infection following occupational exposure to infectious material</p>	<p>a) reimbursement of the costs of medical consultations and tests for HIV, HBV, HCV, HDV, reimbursement of the costs of antiretroviral treatment - PLN 5,000 b) a one-off benefit in the event of permanent infection with HIV - PLN 50,000 c) a one-off benefit in the event of permanent infection with HBV, HCV, HDV - PLN 20,000</p>

§ 3. Start and end date of the period of liability of Compensa Towarzystwo Ubezpieczeń Spółka Akcyjna Vienna Insurance Group

The period of insurance in respect of individual Insured Persons:

- starts on October 1st 2024 and ends on September 30th 2025 – for Insured Persons who submit a declaration of participation in the insurance scheme by November 15th 2024 (and pay the insurance premium due),
- ends on the date of receipt of the relevant premium and ends on September 30th 2025 – for Insured Persons who submit a declaration of participation in the insurance scheme (and pay the insurance premium due) after November 15th 2024.

§ 4. Final provisions

For matters not governed by these Specific Terms and Conditions of Insurance, the General Conditions of Accident Insurance for Students approved by the Resolution no. 01/07/2024 of the Management Board of Compensa TU S.A. Vienna Insurance Group no. 01/07/2024 of July 1st, 2024 shall apply.