

## General information

### GENERAL INFORMATION ON FOREIGN TRAVEL INSURANCE FOR KEY CLIENTS OF THE LUX MED GROUP

**Insurer:** TUiR Allianz Polska S.A.

**Insured:** Key Clients of LUX MED Group

**Policy №:** **000 09 647 60029 551**

**Basis for the conclusion of the contract:** Special conditions of Foreign Travel Insurance for Key Clients of the LUX MED Group

**Territorial scope of cover:** All countries of the world, excluding Poland and the place of residence

### SCOPE OF INSURANCE AND SUMS INSURED

The scope of insurance (i.e. events for which the Insurer is liable) and sums insured (i.e. the maximum amounts which may be paid if the insured events occur) are as follows:

SCOPE OF INSURANCE	LIABILITY LIMIT
<b>Personal accident</b> (death, disability, health damage)	<b>PLN 200 000 for death</b> <b>PLN 100 000 for health damage</b>
<b>Medical expenses and assistance</b> Sublimit for dental treatment expenses	<b>PLN 300 000</b> PLN 600
<b>Third-party liability</b> (damage to persons and property)	<b>PLN 200 000</b>
<b>Baggage</b>	<b>PLN 2 500</b>

### ADDITIONAL INFORMATION:

- The insurance covers risks involved in engaging in sports such as skiing, snowboarding, windsurfing and free diving.
- The coverage includes treatment expenses connected with pregnancy as well as pregnancy complications up to the 32nd week.
- The insurance covers aggravations and complications of chronic diseases.
- The Insured is covered regardless of age;
- The maximum duration of a foreign trip covered by insurance is 180 days.

### CLAIM PROCEDURE

In case of a medical emergency please contact

**Call center of Mondial Assistance Sp. z o.o. in Poland,  
ul. Domaniewska 50B; phone (+48 22) 563 11 04 or (+48 22) 383 21 04**

**Foreign Travel Insurance commences after sending the insurance declaration and on dates specified in the procedure of joining the insurance program. The insurance contract is effective at the same period when the LUX MED contract is in force and automatically expires at the time of losing the rights arising from the LUX MED contract. In order to confirm insurance cover, the PESEL number (based on this number the insured is verified), name and surname, alternately the policy number should be given.**

After confirmation of the insurance cover you will be referred to an appropriate physician or medical facility. You must contact the Call Centre or otherwise your cover may be void.

If you pay medical expenses on your own, in order to have them reimbursed after returning to your country you should:

- send a completed Claim Form (which may be downloaded from the following website: <http://www.mondial-assistance.pl/pl/individuals/individuals.htm>), and attach:
  - a medical diagnosis – i.e. medical certificate concerning the reason for medical care,

- a document confirming reasons and the scope of medical care or concerning other expenses covered by insurance,
- original invoices/bills and original payment confirmation documents,
- occupational health and safety report – in case of an accident at work
- police report from the place of the event – if drawn up,
- other documents necessary for fair consideration of the claim and determining the liability of Allianz under the insurance contract as specified by the Call Centre, in particular medical records to the extent necessary for claim consideration,
- judgment terminating criminal or misdemeanour proceedings if such proceedings were conducted in the case concerned, as well as other documents in hand on pending proceedings, which may confirm the legitimacy or value of claim.

The set of documents should be sent to the Call Centre of Mondial Assistance Sp. z o.o. in Poland, ul. Domaniewska 50B, Warsaw.

Please remember that in case of a claim related to loss of property or damage to property in transit, the Insured is obliged to immediately report the event to the Carrier concerned or to the appropriate police unit.

**FULL WORDING OF SPECIAL INSURANCE CONDITIONS BASED ON WHICH FOREIGN TRAVEL INSURANCE CONTRACT IS CONCLUDED IS AVAILABLE AT THE FOLLOWING WEBSITE: [www.luxmed.pl](http://www.luxmed.pl)  
Any questions may be send to the following e-mail address: [koszty.leczenia@luxmed.pl](mailto:koszty.leczenia@luxmed.pl)**

## SUMMARY OF EACH INSURANCE COVERAGE

### PERSONAL ACCIDENT:

Accidental death: Allianz Polska S.A. is obliged to pay indemnity in case of the Insured's death due to an accident which occurred during a foreign travel. Permanent health damage as a result of an accident: in case of permanent health damage resulting from an accident which occurred during a foreign travel. Allianz Polska S.A. is liable to pay the amount calculated as a product of the sum insured specified in the contract in respect of permanent health damage and the Insured's permanent health damage percentage. The degree of permanent health damage shall be determined by physicians appointed by the Insurer based on the Accident Permanent Health Damage Percentage Assessment Table adopted by Allianz Polska S.A.

### Major liability exclusions:

Allianz Polska S.A. is not liable for consequences of accidents resulting from:

- 1) driving a vehicle without being licensed to do so or driving a vehicle that has not been declared roadworthy,
- 2) engaging in competitive sports or in high-risk amateur sports,
- 3) acting under the influence of alcohol, narcotics or other toxic substances having a similar effect, medications not prescribed by a physician or used contrary to the indications for their use,
- 4) an intentional act, self-inflicted injury, attempted suicide and consequences of suicide committed while sane or insane,
- 5) the commitment or attempted commitment by the Insured of an act meeting the statutory definition of intentional crime or offence,
- 6) an epidemic or contamination.

### MEDICAL EXPENSES:

Allianz Polska S.A. is obliged to pay all expenses which are necessary from the medical point of view as well as documented expenses incurred abroad in order to arrange medical services, inpatient and outpatient treatment, dental treatment as well as all medications and dressing materials necessary for the Insured to recover to a state of health that enables him/her return or be transported to Poland or the place of residence. In case of a documented delay of a scheduled flight exceeding 6 hours, Allianz refunds costs of articles of prime necessity (groceries, meals, toiletries up to the equivalent of PLN 300).





### Damage and destruction of:

1) fragile objects, in particular clay products or glass, porcelain and marble items.

Moreover, the following are excluded from coverage:

- 1) documents, keys, money, tickets, goods vouchers, savings books and securities,
- 2) automotive accessories, fixtures and fittings for caravan vehicles and trailers, yachts.

In case of any discrepancies between this document and the Special Conditions of Foreign Travel for Key Clients of the LUX MED Group, the latter shall prevail.

**Important, do not forget!!!**  
**Enter your name, surname and PESEL,**  
**print out the card, cut it out and take it with you!**



**INFORMATION FOR CLIENT**

In case of the insured event occurrence  
please call Mondial Assistance (24 h) at:  
TEL.: +48 22 563 11 04 lub +48 22 383 21 04  
In case of accident please call:  
TEL.: +48 22 563 11 04 or +48 22 383 21 04

**INFORMATION FOR MEDICAL PERSONNEL**

Dear Doctor,  
Thank you for your medical attention to our client. We guarantee coverage  
for medical expenses incurred as a result of accident or sudden illness.

**To obtain confirmation please call our representative:**

MONDIAL ASSISTANCE Sp. z o.o., ul. Domaniewska 50B,  
02-672 Warszawa, Poland.  
TEL.: +48 22 563 11 04 or +48 22 383 21 04  
Yours faithfully, TUiR Allianz Polska S.A.

