

Document containing information about the insurance product

Insurer: TUiR „WARTA” S.A.

Product: WARTA TRAVEL
(Section II, Groups: 1, 2, 9, 13, 16, 18)

This document contains key product information. Full product information is provided prior to the conclusion of an insurance agreement and can be found in the General Terms and Conditions of the WARTA TRAVEL Insurance bearing the symbol C0517 (hereinafter referred to as the GTCI). The above GTCI are effective as of 17 May 2026.

What kind of insurance is it?

WARTA TRAVEL is a tourist insurance offering insurance protection during international travel worldwide, within the territorial scope specified in the insurance agreement. Under this insurance, we ensure, among others, organisation and coverage of medical expenses in the case of sudden illness (including COVID-19), consequences of a chronic illness and accident, assistance services, including transport to Poland following an accident or sudden illness.



What is the object of insurance?

- ✓ costs of emergency treatments, consequences of chronic illnesses and accidents, including assistance services
- ✓ consequences of accidents
- ✓ luggage, expenses incurred in connection with luggage delivery delay and flight delay or cancellation
- ✓ private liability insurance
- ✓ continuation of post-accident treatment in the Republic of Poland
- ✓ cancellation of deductible for a rented vehicle
- ✓ “safe home” insurance package – insurance for the property left in the Republic of Poland for the travel duration

Sum insured

- ✓ subject to the GTCI, the sum insured/guaranteed is specified by the customer; in the case of continuation of treatment in the Republic of Poland, the “safe home” package and abolition of deductible for a rented vehicle, the maximum sum insured is specified in the GTCI
- ✓ the sum insured/guaranteed constitutes the upper limit of Warta’s liability

For a detailed description of the subject and scope of coverage, see Art. 4–10 of the GTCI.



What is excluded from the insurance cover?

- ✗ damage caused in the customer’s country of permanent residence
- ✗ plastic surgeries
- ✗ dental treatment: prophylactic, prosthetic and orthodontic
- ✗ environmental damage

For detailed information, see Art. 11–18 of the GTCI.



What are the limitations of the insurance cover?

Warta is not liable for incidents and costs resulting from:

- ! use of drugs or other intoxicants
- ! driving any means of transport without authorisation required by the law of a given country
- ! acting in a manner contrary to local laws and local authorities’ prohibitions
- ! committing or attempting to commit a wilful crime or suicide
- ! mental disorders
- ! practising professional sports
- ! participation in research, scientific or sporting expeditions to the polar zones
- ! participation in any type of Himalayan or Karakoram expedition, doing any type of trekking or mountaineering in the Himalayas or Karakoram

Other limitations and indemnity entitling Warta to refuse to pay compensation and other benefits or to reduce their amounts are specified in Art. 2, section 2–3, Art. 11–18, and Art. 26, section 1–3 and sections 5–6 of the GTCI.



Where does the insurance apply?

- ✓ the insurance is effective during a trip abroad, within the territorial scope specified in the policy (excluding the territory of the Republic of Poland and the country of permanent residence of the Insured)



What are the Insured's obligations?

The Insured/Insuring Party is obliged to:

- pay the premium in advance for the entire insurance period (Policyholder)
- in the case of damage occurrence:
 - notify the Customer Service Centre (CSC) about an event immediately after its occurrence or becoming aware of its occurrence, not later than within 7 days after the cessation of reasons preventing prior reporting of the damage
 - proceed in accordance with instructions provided by a CSC employee, in particular to submit a damage claim notification to Warta along with documents confirming the occurrence of an event and legitimacy of claims
 - provide all available information necessary to provide support in the scope of assistance services, in particular the first and last name, policy number, place of stay and telephone number at which the CSC may contact the customer or their representative, a short description of the event covered by the assistance insurance and the type of assistance needed
 - comply with Warta's instructions and provide it with any information and powers of attorney to the extent necessary for correct loss adjustment

For detailed information, see Art. 19–26 of the GTCI.



How and when should the premium be paid?

The premium should be paid on or after the date of conclusion of the insurance agreement, in line with specifications provided in the agreement. The premium is payable in cash, by a payment card or by bank transfer.



When does the insurance cover begin and end?

Subject to individual arrangements, Warta's liability:

- commences on the day indicated in the insurance document as the beginning of the insurance period, but not earlier than:
 - from the day following the conclusion of the insurance agreement and payment of the premium or its first instalment
 - from the day and time of conclusion of the insurance agreement and payment of the premium, provided that, at the time of conclusion of the agreement, the customer stays in the territory of the Republic of Poland
- commences in the following scope of the insurance:
 - medical expenses, assistance, luggage, civil liability, continuation of post-accident treatment in the Republic of Poland, abolition of deductible for a rented vehicle – not earlier than after crossing the border of the Republic of Poland or the country of the customer's permanent residence in order to travel, but not earlier than on the day indicated in the policy as the insurance period commencement date
 - consequences of accidents – not earlier than after leaving the place of residence in the territory of the Republic of Poland or the customer's country of permanent residence, but not earlier than on the day indicated in the policy as the insurance period commencement date
 - "safe home" package – not earlier than after the customer leaves the place of their residence in the territory of the Republic of Poland, but not earlier than on the day indicated in the policy as the insurance period commencement date
- ends in the following insurance scope:
 - medical expenses, assistance, luggage, civil liability, continuation of post-accident treatment in the Republic of Poland, abolition of deductible for a rented vehicle at the moment of crossing the border of the Republic of Poland or the customer's country of permanent residence, not later than at 11:59 p.m. on the day indicated in the policy as the insurance period end date
 - consequences of accidents – when the customer returns from the travel to their place of residence in the territory of the Republic of Poland or the customer's country of permanent residence, not later than at 11:59 p.m. on the day indicated in the policy as the insurance period end date
 - "safe home" package – when the Insured returns to their place of residence in the territory of the Republic of Poland, not later than at 11:59 p.m. on the day indicated in the policy as the insurance period end date

For detailed information on the insurance cover, see Art. 34 of the GTCI.



How to terminate the agreement?

If the agreement has been concluded for a period longer than 6 months, the Insuring Party can terminate it by means of a written notification submitted within:

- 30 days from the date of agreement conclusion – natural persons
- 7 days from the date of agreement conclusion – entrepreneurs

A consumer who has concluded a distance agreement can terminate it without providing any grounds by submitting a relevant declaration in writing within 30 days from being informed about the agreement conclusion or from the date of confirming the information regarding agreement conclusion, if this is a later date.

For detailed information on the insurance agreement termination, see Art. 34 of the GTCI.