

# Travel insurance for people actively practicing sports for sports events in Poland in the scope of consequences of accidents, non-participation in a sports event and loss of documents necessary for travel



## Insurance product information document

Company:  
UNIQA Towarzystwo Ubezpieczeń S.A.,  
Poland

Product: General terms and conditions of travel insurance for people actively practicing sports in Poland – index UDAO/12/2023

Full information provided before concluding the insurance contract and information regarding the Insurance Contract are provided in other documents, in particular in: The general terms and conditions of travel insurance for people actively practicing sports in Poland – index UDAO/12/2023, approved by the resolution of the Management Board of UNIQA Towarzystwo Ubezpieczeń S.A. (hereinafter: UNIQA) of 19 December 2023 (hereinafter: GTCI).

## What is this type of insurance?

Personal and property insurance, in the following risk groups according to the appendix to the Act of 11 September 2015 on Insurance and Reinsurance Activities:

Part II: Group 1 – Accident insurance, including accident at work and occupational disease: (1) one-off benefits; (2) recurring benefits; (3) combined benefits referred to in items 1 and 2; (4) passenger transport; Group 16 – Insurance of various financial risks, including: (1) risk of losing employment; (2) insufficient income; (3) bad weather conditions; (4) loss of profits; (5) fixed general expenses; (6) unforeseen commercial expenses; (7) loss of market value; (8) loss of a permanent source of income; (9) indirect commercial losses other than those mentioned above; (10) other financial losses.



### What is insured?

The scope of insurance does not cover:

- ✓ the risk of consequences of an accident that occurred during the insured's participation in a sports event taking place in Poland in the form of:
  - bone fractures (the sum insured: group I: PLN 1,250, group II: PLN 5,000, group III: PLN 12,500),
  - bodily injury (the sum insured: group I: PLN 500, group II: PLN 2,000, PLN 5,000),
  - death that occurred within 180 days from the date of the accident and the direct cause of which was bodily injury suffered by the insured as a result of the accident (the sum insured: PLN 125,000,
  - bone fractures or bodily injuries that may result in the benefit in the form of reimbursement of rehabilitation costs (the sum insured: PLN 15,000);
- ✓ risk of losing documents necessary for travel (the sum insured: PLN 500);
- ✓ the risk of the insured not participating in a sports event caused by the fortuitous event indicated below (the sum insured: PLN 5,000):
  - bone fracture or body injury,
  - critical illness,
  - accident or road collision,
  - delay of a means of transport,
  - death of a close person, i.e. spouse, partner, child, parent, sibling, father-in-law/mother-in-law, grand-mother/grand-father of the insured,
  - loss of documents necessary for travel.



### What is not insured?

- ✗ organizing and providing medical assistance after an accident (e.g. calling an ambulance or arranging an appointment with a doctor);
- ✗ hospital stay;
- ✗ death from natural causes;
- ✗ the scope of insurance for the insured's non-participation in a sports event does not cover a situation in which the insured took part in a sports event despite the occurrence of one of the following events:
  - bone fractures or bodily injuries that occurred during the insurance period,
  - critical illness, if diagnosed during the insurance period,
  - a road accident or collision, if it occurred on the day before a given sports event or on the day of this event, but before its planned starting time,
  - a delay of a means of transport, if the delay occurred on the day before the sports event in question or on the day of the event but before its scheduled starting time,
  - death of a close person, if it occurred during the insurance period,
  - loss of documents necessary for travel, if it occurred during the insurance period.



### Are there any restrictions on cover?

We will not pay benefits for bone fractures and bodily injuries resulting from an accident if the accident resulted from, among others:

- ! consumption of alcohol by the insured in an amount causing alcohol blood concentration of at least 0.2‰ or at least 0.1 mg of alcohol per 1 dm<sup>3</sup> in exhaled air;
- ! the insured person having taken drugs, narcotic substances, psychotropic substances or substitutes, or new psychoactive substances (within the meaning of the Act of 29 July 2005 on Counteracting Drug Addiction, as amended), or drugs not recommended by a doctor or used contrary to the doctor's recommendations.

We will not pay death benefit as a result of an accident if the accident causing the death is the result of, among others:

- ! consumption of alcohol by the insured in an amount causing or leading to alcohol blood concentration of at least 0.2‰ or 0.1 mg of alcohol per 1 dm<sup>3</sup> of exhaled air;
- ! participation of the insured in high-risk sports, which means sports or physical activity the practicing of which requires acting in conditions of increased risk due to the occurrence of at least one of the following risk factors: the use of white



## cont. Are there any restrictions on cover?

weapons or firearms; high-risk sports also include extreme sports, which mean sports or physical activities that require above-average skills, courage or acting in life-threatening conditions: air sports, speleology, ski jumping, acrobatic ski jumping, jumping from high buildings or rocks, bungee jumping;

- ! driving a land, water or air vehicle by the insured, if the insured person did not have the appropriate qualifications to drive such a vehicle or the documents confirming the authorisations were temporarily or permanently withheld or they did not have an appropriate qualification certificate, if any;

We will not pay benefits for the loss of documents necessary for travel or non- participation in a sports event caused by the loss of documents necessary for travel, if the loss of the documents is the result of, among others:

- ! wilful misconduct or gross negligence of the insured, unless, in the case of gross negligence, the performance of the benefit is equitable in the given circumstances;
- ! deliberate actions of individuals living in the same household with the insured,
- ! taking medications not recommended by a doctor, taking drugs or substances having an impact on the central nervous system or taken as a result of consciousness disorders;
- ! attempting to commit or committing an act that meets the statutory criteria of a crime by the insured or a person with whom the insured lives in the same household;

We will not pay benefits for non-participation in a sports event caused by a random event in the form of a fracture or bodily injury, if the accident that caused it is a consequence of:

- ! wilful act or gross negligence of the insured; unless, in the case of gross negligence, the performance of the benefit is equitable in the circumstances;
- ! deliberate actions of individuals living in the same household with the insured,
- ! the insured taking medicines not recommended by a doctor, taking drugs or substances acting on the central nervous system or taken as a result of consciousness disorders;
- ! attempting to commit or committing an act that meets the statutory criteria of a crime by the insured or a person with whom the insured lives in the same household;



## Where am I covered?

- ✓ Within the scope of the following risks: bone fracture as a result of an accident, bodily injury as a result of an accident, death as a result of an accident, bone fracture as a result of an accident or bodily injury as a result of an accident which may result in the benefit in the form of reimbursement of rehabilitation costs, the insurance covers events, which occurred in Poland, i.e. the insurance covers the consequences of an accident occurring in Poland, with the exception of death, which may also occur outside the territory of Poland, but the accident resulting in the death must occur in Poland.
- ✓ The risks include: loss of documents necessary for travel and failure to participate in a sports event taking place in Poland, insurance coverage covers the insured events or random events that may also occur outside the territory of Poland.



## What are my obligations?

The policyholder is obliged, among others:

- to pay the premium in full;
- in the case of concluding an insurance contract on someone else's account – to provide the Insured with the GTCI along with the information on the significant provisions of the GTCI, constituting an integral part of the GTCI, in writing or, if the insured consents, on another durable medium;
- in the event of loss of documents necessary for travel, to notify the police or other state authority about the loss of documents.



## When and how do I pay?

You should pay the premium through the agent on a one-time basis using online payment after receiving the agent's offer to conclude an insurance contract, to the account number that we indicated during the process of concluding the insurance contract.



## When does the cover start and end?

The duration of the Insurance Contract begins upon its conclusion.

Insurance period – i.e. the period during which insurance coverage is provided and during which we are liable is indicated in the policy, it varies for individual risks and lasts for no longer than 4 months. This period is specified in the policy.

The start and end dates of insurance coverage and liability (insurance period) for individual risks are as follows:

- for the following risks: bone fracture as a result of an accident, bodily injury as a result of an accident, death as a result of an accident, bone fracture as a result of an accident or bodily injury as a result of an accident that may result in the benefit in the form of reimbursement of rehabilitation costs, the insurance period begins on the date and time the insured crosses the starting line during a sports event, and ends on the day and time of the insured crosses the finish line;



## cont. When does the cover start and end?

- in the case of the risk of loss of documents necessary for travel, the insurance period begins on the day indicated in the policy and lasts until the end of the last day of the sports event, however, the insurance period cannot last longer than 4 months and cannot start earlier than 4 months before the end of the last day of the sports event;
- for the risk of not participating in a sports event caused by the following random events:
  - bone fracture or bodily injury, critical illness, death of a close person, i.e. spouse, partner, child, parent, sibling, father-in-law/mother-in-law, grandmother/grandfather of the insured, the insurance period begins on the day indicated in the policy and ends at the start time of the sports event for the group of participants to which the insured belongs; the time is determined by the organizer of the sports event; the insurance period cannot last longer than 4 months and cannot start earlier than 4 months before the starting date of the sports event;
  - road accident or collision, or delay of a means of transport – the insurance period covers the period of six days before the sports event and the day of the sports event up to the time designated by the organizer of the sports event as the starting time of the sports event for a given group of participants to which the insured belongs; the time is determined by the organizer of the sports event;
  - loss of documents necessary for travel – the insurance period begins 30 days before the start of the sports event, but not earlier than on the day following the day on which you concluded the insurance contract and lasts until the time designated by the organizer of the sports event as the starting time of the sports event for a given group of participants to which the insured belongs; the time is determined by the organizer of the sports event.

The insurance contract terminates on the date of the occurrence of the earlier of the following events:

- on the day the policyholder submits a declaration of withdrawal from the insurance contract to UNIQA or the agent;
- on the day the policyholder submits a declaration of termination of the insurance contract to UNIQA or the agent;
- upon the Insured person's death.

The insurance coverage expires on the date of termination of the Insurance Contract and also:

- in relation to individual risks – at the end of the period of insurance coverage provided by us (i.e. with the lapse of the insurance period);
- in relation to a given insured event – on the date of exhaustion of the insured sum relating to the insured event.

The duration of the Insurance Contract lapses on the date of expiry of insurance coverage for all risks.



## How do I cancel the contract?

By withdrawing from the insurance contract within 30 days from the date of its conclusion. If the Policyholder is a consumer and we did not inform them about the right to withdraw before concluding the contract, the 30-day period runs from the date on which the Policyholder learned about the right.

After the withdrawal period – by terminating the insurance contract at any time.