

The document applies to insurance contracts concluded with consumers on the basis of the General Terms and Conditions of travel insurance for people actively practicing sports in Poland – index UDAO/12/2023 (hereinafter referred to as: GTCI).

#### NOTE

*Please print or save this document so that you can store this information in a way that will allow you to access the information in the future for a period of time appropriate to the purposes for which it is intended. It contains information valid throughout the entire period of the insurance contract.*

#### Pursuant to the Consumer Rights Act, we would like to inform you that:

1. You are concluding an insurance contract with UNIQA Towarzystwo Ubezpieczeń S.A. (hereinafter: UNIQA TU) with its registered office in Warsaw (00-867) at 51 Chłodna Street, entered into the Business Register of the National Court Register kept by the District Court for the capital city of Warsaw, 12th Commercial Division of the National Court Register [KRS] under KRS number 0000271543, NIP [tax no.] 107-000-61-55, with registered share capital of PLN 141,730,747.00, paid up in full. UNIQA Towarzystwo Ubezpieczeń S.A. has obtained authorization to conduct insurance and reinsurance activities through the permit of the Minister of Finance of 4 September 2000, No. FI/79/AU/JB/98, and through the decision of the Polish Financial Supervision Authority of 19 December 2006, No. NU/DPL/401/41/ 58/06/WR, and the decision of the Polish Financial Supervision Authority of 17 December 2008, No. DNS/602/75/15/08/JK. UNIQA TU is a member of the Insurance Guarantee Fund in the field of compulsory insurance referred to in the Act of 22 May 2003 on Compulsory Insurance, the Insurance Guarantee Fund and the Polish Motor Insurers' Bureau (i.e. Journal of Laws of 2018, item 473).

The insurance agent concluding the insurance contracts is Ubezpieczenia dla aktywnych sp. z o.o. based in Wrocław (50-078), 4/29 Stanisława Leszczyńskiego Street, entered into the Business Register kept by the District Court for Wrocław Fabryczna, 6th Commercial Division of the National Court Register [KRS] under KRS number 0000668347; NIP [tax no.] 897-18-36-975.

Ubezpieczenia dla aktywnych sp. z o.o. is entered in the Register of Insurance Intermediaries kept by the Polish Financial Supervision Authority.

The insurance agent who intermediates in concluding the insurance contract is Sport Evolution Group Sp. z o.o. with its registered office at 12/23 Jana Kochanowskiego Street, 01-864 Warsaw, entered into the Business Register kept by the District Court for the capital city of Warsaw, 13th Commercial Division of the National Court Register [KRS] under KRS number, NIP [tax no]: 1231431002. Sport Evolution Group Sp. z o.o. is entered in the Register of Insurance Intermediaries kept by the Polish Financial Supervision Authority.

As a rule, the language used in relations between the parties to the insurance contract is Polish (provided that the following documents: General terms and conditions of travel insurance for people actively practicing sports in Poland (index UDAO/12/2023), Document containing information about the insurance product, Insurance offer, Policy will be translated into English). The applicable law constituting the basis of our relations with the consumer before concluding the insurance contract, as well as applicable to the conclusion and performance of the insurance contract, is Polish law.

2. The subject of insurance are: the consequences of an accident that occurred during a sports event taking place in Poland, loss of documents necessary for travel in order to participate in a sports event taking place in Poland and the risk of the insured not participating in a sports event taking place in Poland due to the random events specified in the GTCI. The scope of insurance shall cover:
  - the risk of consequences of an accident that occurred during the insured person's participation in a sports event taking place in Poland in the form of:
    - bone fracture,
    - bodily injury,
    - 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,
    - bone fractures or bodily injuries that may result in the benefit in the form of reimbursement of rehabilitation costs;
  - risk of losing documents necessary for travel;
  - risk of the insured person's non-participation in a sports event caused by the random event indicated below:
    - 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, grandmother/grandfather of the Insured,
  - loss of documents necessary for travel.
3. The insurance contract is concluded for the period indicated in the GTCI. The insurance period (i.e. the period during which UNIQA TU is liable and provides insurance coverage) is indicated in the GTCI and in the policy. The insurance period for individual risks varies, but the insurance period cannot exceed 4 months.
  4. The conditions for providing insurance coverage, exclusions, rights and obligations are described in detail in the GTCI.
  5. The premium from the insurance contract is paid to the agent on a one-off basis using online payment, after receiving the agent's offer to conclude the insurance contract, to the account number that we indicated during the process of concluding the contract. Its amount is determined on the basis of the sum insured, the scope of insurance and the price of a ticket for a sports event. The amount of the premium is indicated during the process of concluding the insurance contract and is confirmed in the policy.
  6. The cost of calling UNIQA TU hotline is specified in the tariffs of individual telephone operators
  7. In any case, an interested party may submit complaints and appeals to UNIQA TU. Detailed rules for filing complaints or appeals are available at [www.uniqa.pl/reklamacje](http://www.uniqa.pl/reklamacje), as well as in the GTCI.
  8. In accordance with Article 31 of the Act of 23 September 2016 on Out-of-court Resolution of Consumer Disputes, UNIQA informs that the entity authorised to conduct proceedings for UNIQA TU in cases of out-of-court resolution of disputes with consumers within the meaning of the Act is the Financial Ombudsman (ul. Nowogrodzka 47A, 00-695 Warszawa; [www.rf.gov.pl](http://www.rf.gov.pl)).  
In addition, we would like to inform you that it is possible to resolve disputes between consumers and entrepreneurs out of court electronically, via the European Union's ODR online platform. The platform enables the pursuit of claims arising from contracts concluded online (in accordance with Regulation (EU) No. 524/2013 of the European Parliament and of the Council of 21 May 2013 on online consumer dispute resolution and amending Regulation (EC) No. 2006/2004 and Directive 2009/22/EC) between consumers residing in the EU and traders established in the EU.  
The platform is available at: <http://ec.europa.eu/consumers/odr/>.
  9. Claims under an insurance contract may be brought in line with the general jurisdiction rules or to a common court of general jurisdiction or a competent court having jurisdiction over your address of residence, the address of residence of the Policyholder, or the beneficiary of the insurance contract. Claims under an insurance contract may be brought according to the general jurisdiction rules or before the court having jurisdiction over your heir's place of residence or the of the heir of the person eligible under the insurance contract.
  10. You have the right to withdraw from the insurance contract within 30 days without giving any reason. The period is counted from the date of informing you about the conclusion of the insurance contract or from the date of providing the information referred to in Art. 39 paragraph 3 of the Act of 30 May 2014 on Consumer Rights if this is a later date.
  11. To exercise your right of withdrawal, you must inform us or the agent of your decision. You can do this by sending written information to the following address:
    - UNIQA Towarzystwo Ubezpieczeń S.A., ul. Chłodna 51, 00-867 Warszawa or send the statement by e-mail to: [ubezpieczenia.ba@uniqa.pl](mailto:ubezpieczenia.ba@uniqa.pl), or
    - Ubezpieczenia dla aktywnych sp. z o.o., ul. Stanisława Leszczyńskiego 4/29, 50-078 Wrocław or send the statement by e-mail to: [kontakt@udao.pl](mailto:kontakt@udao.pl).You can use the sample withdrawal form (below), but this is not obligatory. To meet the deadline for withdrawing from the insurance contract, it is sufficient if you send information about the withdrawal before the deadline for withdrawal. In the event of withdrawal, we will refund the premium paid by you immediately, and in any case no later than 14 days from the day on which we were informed about your decision. We refund the payment to the bank account you indicate.
  12. You can terminate the contract at any time of its duration. You can submit a declaration of termination by sending written information to the following address:
    - UNIQA Towarzystwo Ubezpieczeń S.A., ul. Chłodna 51, 00-867 Warszawa or send the statement by e-mail to [ubezpieczenia.ba@uniqa.pl](mailto:ubezpieczenia.ba@uniqa.pl), or
    - Ubezpieczenia dla aktywnych sp. z o.o., ul. Stanisława Leszczyńskiego 4/29, 50-078 Wrocław or send the statement by e-mail to: [kontakt@udao.pl](mailto:kontakt@udao.pl).

*On the next page we have included a form that should be completed and returned only if you wish to withdraw from the insurance contract.*



Policy number

**Policyholder**

First name

Surname

PESEL [personal id.] or passport number

Telephone number

Phone number

E-mail (please fill in with capital letters)

**Residence address**

Postal code

City

Street

House / apt. number

**Return of premium**

*Please provide the account number to which the premium is to be refunded.*

Account number for premium refund

**Declaration on withdrawal from the contract**

**I declare that I withdraw from the insurance contract concluded on the basis of the General Terms and Conditions of travel insurance for people actively practicing sports in Poland – index UDAO/12/2023.**

Date

Signature