

EXTRACT TO THE TERMS AND CONDITIONS OF THE *BEZPIECZNA PODRÓŻ* INSURANCE

SUBJECT OF INSURANCE

1. The subject of this Agreement is regulate the provision of the Insurance coverage for natural persons, hereinafter referred to as "Insured", which are holders of debit/credit/charge cards issued by Bank BGŻ BNP Paribas S.A..
2. Insuring Party is Bank BGŻ BNP Paribas S.A..

INSURANCE PROTECTION COVERAGE

1. Insurance Protection may only cover a natural person who furthermore meets the following conditions:
 - a. Possesses a Credit Card issued by Bank BGŻ BNP Paribas S.A. based on the bilateral agreement concerning the credit card,
 - b. In a written or oral (recorded on a phone line) form or by other means of communication accepted by the Insuring Party the person granted the consent to be admitted to the Insurance or was admitted by the Insuring Party to the Insurance for free,
 - c. The Insured's Credit Card is active (i.e. was activated by the Client and is not restricted),
 - d. Within the last 9 months did not cancel or withdraw from the Insurance;
2. In case the conditions mentioned in paragraph 1 above are met, the insurance protection starts:
 - a. On the first day of the calendar month after the month in which the Insured's Credit Card account was charged with the first premium payment – hereby concerns Cards which are covered with the against payment insurance in accordance with Card agreement,
 - b. On the first day of the calendar month after the month in which the Insured has activated the Credit Card – concerns cards which are covered with the free insurance in accordance with Card agreement (provided that the Card is still active).And under condition that the Insured was reported to the Insurance Company by the Insuring Party, in accordance with the Insurance Agreement, with purpose to grant the Insurance Protection to the Insured. The Insured shall be reported to the Insurance Company in each consecutive monthly period under the condition that the insurance protection is still active.
3. The period of Insurance Company's responsibility in regard to one Abroad Trip begins in the moment of the Abroad Trip's start.
4. The period of Insurance Company's responsibility ends in the moment of return to the country in regard to a given Abroad Trip.

END OF THE INSURANCE PROTECTION

1. The Insured may resign from the Insurance at any time by submitting via the Insuring Party a statement of resignation, about which the Insuring Party shall inform the Insurance Company. The resignation is effective from the Insurance Company's perspective at the end of the Month of the protection for which last premium has been settled for the Insured in question.
2. After resignation from the Insurance, the Insured may join the Insurance back, subject to provisions of § 4 paragrah1 of hereby Terms and Conditions.
3. The Premium for the Insured is paid by the Insuring Party to the Insurance Company.
4. In regard to each Insured the Insurance Company's responsibility ends with the last day of the Month with insurance protection, for which the Premium has been settled (in case the insurance is free for client) or on the last day of the calendar month, for which the premium has been charged on the Insured's Credit Card account (in case the insurance is against payment for the Client), given the following events has occurred:
 - a. The Credit Card Agreement has been terminated,
 - b. The Insurance Agreement has been terminated,
 - c. The Credit Card has been deactivated e.g. by expiration or its restriction,
 - d. A written resignation from the Insurance by the Insured has been submitted,
 - e. The Insured has died.

THE SCOPE OF THE INSURANCE

1. Depending on the type of Card and the Insured's option choice, the subject of the insurance are round-the-clock service provided for the benefit of the Insured, defined in the articles § 8–10, 15–18, (subject to provisions of §11–12, 19–21, 24, 26–27 of hereby Terms and Conditions).
2. The Sum of the Insurance for each of the scopes are specified in article 7 of hereby Terms and Conditions. Yearly accounting period are used in regard to the limits for each service (specified into detail in the service tables).
3. In case of a change of Credit card type also the scope of the Insurance changes subject to provisions of § 7 paragraphs 5&6 of hereby Terms and Conditions.
4. The Insurance Bezpieczna Podróż is valid in all countries, with exception of Poland, Country of Insured's Residence and country which citizenship is owned by the Insured. The Insurance is also valid on the deck of airplanes, ships (regardless of its flag) if the mentioned means of transport are outside Polish borders, outside the borders of the country which citizenship is owned by the Insured or the Country of Insured's residence.
5. In case of Private Card Users, the Insured are admitted to the Insurance under the condition of settling the cost of the Foreign Trip (during which the insurance event occurred) with the card issued to the Insured's name. As costs of the Foreign trip the following is considered:
 - a. Cost of the Foreign trip,
 - b. Cost of the tickets for the Foreign trip,
 - c. Costs of the fuel, however the purchase of the fuel shall occur not sooner than on a day before crossing the Polish borders by the Insured (or the borders of the country of residence),
 - d. Costs of booking abroad the hotel, hostel, private apartment, camping, camper car,
 - e. Costs of renting a vehicle from a foreign, licensed rental.

INSURANCE COSTS

COVERAGE OF THE COSTS OF TREATMENT AND IMMEDIATE ASSISTANCE (LIMITS PER EVENT)

OPTION I

**Private Cards Owners:
Standard Credit card,**

**Classic Credit card,
Gold Credit card,
Debit card,
Gold Debit card**

INSURANCE SUM – 50.000 PLN

- a. Sudden illness and post-accident treatment costs up to the insurance sum
- b. Dental treatment up to 500 PLN
- c. Medical transport up to 12.000 PLN
- d. Medical transport to Poland up to 12.000 PLN
- e. Corpse transport up to 12.000 PLN
- f. Purchase of a coffin up to 6.000 PLN
- g. Travel costs of Insured's family member up to 10.000 PLN
- h. Medical Infoline unlimited.

OPTION II

Business Cards Owners:

**Debit card,
Standard Credit card,
Charge Card,
Corporate Charge Card,**

INSURANCE SUM – 100.000 PLN

- a. Sudden illness and post-accident treatment costs up to the insurance sum
- b. Dental treatment up to 1.000 PLN
- c. Medical transport up to 30.000 PLN
- d. Medical transport to Poland up to 30.000 PLN
- e. Corpse transport up to 20.000 PLN
- f. Purchase of a coffin up to 15.000 PLN
- g. Travel costs of Insured's family member up to 30.000 PLN
- i. Medical Infoline unlimited.

OPTION III

Business Cards Owners:

**Gold Charge Card,
Corporate Executive Charge Card**

INSURANCE SUM – 150.000 PLN

- a. Sudden illness and post-accident treatment costs up to the insurance sum
- b. Dental treatment up to 1.000 PLN
- c. Medical transport up to 30.000 PLN
- d. Medical transport to Poland up to 30.000 PLN
- e. Corpse transport up to 20.000 PLN
- f. Purchase of a coffin up to 15.000 PLN
- g. Travel costs of Insured's family member up to 30.000 PLN
- h. Medical Infoline unlimited
- i. Travel Concierge Service.

LUGGAGE INSURANCE, LUGGAGE DELAY, FLIGHT DELAY (LIMITS PER EVENT)

OPTION I

Private Cards Owners:

**Standard Credit card,
Classic Credit card,
Gold Credit card,
Debit card,
Gold Debit card**

- j. Luggage loss or damage up to 6.000 PLN
- k. Luggage delay up to 1.500 PLN
- l. Flight delay, including accommodation and board costs for the flight delay period up to 1.500 PLN

OPTION II

Business Cards Owners:

**Debit card,
Standard Credit card,
Charge Card,
Corporate Charge Card,**

- a. Luggage loss or damage up to 8.000 PLN
- b. Luggage delay up to 3.000 PLN
- c. Flight delay, including accommodation and board costs for the flight delay period up to 3.000 PLN

OPTION III

Business Cards Owners:**Gold Charge Card,****Corporate Executive Charge Card**

- a. Luggage loss or damage up to 8.000 PLN
- b. Luggage delay up to 3.000 PLN
- c. Flight delay, including accommodation and board costs for the flight delay period up to 3.000 PLN

GENERAL EXCLUSIONS

1. The Insurance Company shall bear no responsibility for any losses occurring on the territory Poland, on the territory of the Country of residence or the Country whose citizenship is held by the Insured.
2. The Insurance Company shall bear no responsibility for any losses which occurred from deliberate or grossly negligent action of the Insured.
3. The insurance coverage shall not extend to any losses which occurred as a result of:
 - a. Acts of war, warfare or as a consequence of armed conflicts,
 - b. Active participation in unrests and riots, coups-d'état or terrorist acts,
 - c. Nuclear fission or radioactivity of any type, regardless of their origin, source and manner of affecting the Insured,
 - d. Epidemics, chemical contaminations, if broken out and announced before the Insured set on travelling,
 - e. The Insured's participation in bets or brawls, exclusive of any action taken under defense-of-necessity conditions,
 - f. Mental illness, mental retardation or deficiency or psychic disturbances of the Insured and the effects thereof, in particular convulsive attacks,
 - g. Driving a motor vehicle by the Insured despite lack of authorization in the understanding of valid laws,
 - h. Insured's failure to obey the ban on driving motor vehicles, operate machinery and staying on high altitudes while treated with concentration-debilitating medicines (as stated in the drug manufacturer's leaflet),
 - i. Insured's remaining under the influence of alcohol or other intoxicants, psychotropic materials or their derivatives in the understanding of the Anti-Narcotic Act from 29th July 2005 (Dz. U. No 179 from 2009, position 1485),
 - j. Insured's remaining under the influence of medicine not prescribed by a Doctor and medicating in conflict with prescription,
 - k. Stay at places with extreme climate or natural conditions (excluding participation in trips lasting no longer than 2 days, organized by entities which have professional rights to organize such trips; the necessary condition to receive the services under such conditions is possession of an original invoice issued by mentioned entities),
 - l. Amateur or professional sport activity,
 - m. Practicing any high-risk Sports,
 - n. Working for money or providing services abroad, both connected to physical work,
 - o. Participation in car races,
 - p. Aircraft accident, in case that the Insured has been a passenger of an unlicensed airline,
 - q. Insured's participation in his active service in armed forces of any country,
 - r. Amateur water and winter sports (only regards Option 2 and 3).

THE TERMS OF DEFINING THE SETTLEMENT AND PAYMENT

1. If the Insured due to intentional guilt did not meet any of the obligations specified in § 13, § 14, § 22, § 23, § 25 of hereby Terms and Conditions, the Insurance Company hereby reserves itself the right to refuse to pay the benefit, reduce or cover the benefit up to the amount the Insurance Company would have otherwise incurred, if it had arranged the services on its own.
2. Deciding on the legitimacy of a claim and the amount of a benefit/compensation is conducted with complete documentation, as specified in hereby Terms and Conditions, in a scope required in the course of determining the claim's legitimacy, delivered by the Insured or any duly authorized person. The Insurance Company nonetheless reserves itself the right to verify the submitted documentation and to consult experts in case of any doubts.
3. The Insurance Company shall pay the benefit/compensation up to the amount of the Insurance Sum within the individual insurances provided and based upon the appropriate Insurance option as specified in a§ 3 paragraph 2 of hereby Terms and Conditions.
4. The Insurance Company shall pay the benefit/compensation to the Insured or any duly authorized person within thirty (30) days since the receipt of notification about an insured event, unless clarification of the circumstances necessary for determination of liability or of the benefit/compensation amount has been proven unfeasible to be done within such thirty-day period, in which case the benefit/compensation shall be paid within fourteen (14) days after the date when the mentioned clarification of the circumstances proved possible while maintaining due diligence – whereas the Insurance Company shall pay the portion of benefit/compensation proving undisputable in light of the documents submitted within thirty (30) days of receipt of the notification of the accident.
5. Upon demand of the Insurance Company, the Insured is obligated to present additional documents which are considered by the Alarm Center as indispensable for stating whether the claim or the benefit/compensation amount is legitimate.
6. The benefit/compensation due shall be paid on the territory of Poland and in the Polish currency (PLN). If the Insured has incurred any expenditure in a foreign currency while travelling, then the benefit/compensation shall be converted at the average rate fixed by the National Bank of Poland for currencies valid for the date of the benefit/compensation payment.
7. Benefits are paid by the Alarm Center, which operates as the Insured's authorized representative.

**PROCEDURE IN CASE OF AN EVENT OCCURRENCE
OBLIGATIONS OF THE INSURED**

In case of an event caused by Sudden Illness or Personal Accident during a Foreign trip, the Insured is obliged to:

1. Immediately contact the Alarm Center at the following telephone number: +48 22 205 51 88 in order to obtain assistance in the scope of organizing services or a guarantee to cover the costs of medical services as well as the costs of medical transport and corpse transport (which is required in order for the Insurance Company to assume liability). When contacting the Alarm Center, the Insured or a person authorized by him/ her shall:
 - a. Provide the name, surname of the Insured as well as the date of birth or PESEL of the Insured,
 - b. Provide the first 6 and last 4 numbers of the Insured's Credit Card number,
 - c. Explain accurately to the attendant the status of the Insured,
 - d. Determine what assistance is needed by him/her,

2. Follow the instruction of the Alarm Center. Provide information and necessary authorizations, and allow the Alarm Center to conduct the activities necessary to establish the circumstances of the loss occurrence, whether the claim and its amount are justified,
3. Authorize leading Medical Doctors domestically and abroad to provide the Alarm Center with any information concerning the Insured and his/her ailment in order to allow the Alarm Center to conduct the necessary activities to establish the circumstances of the event occurrence, as well as whether the claim and its amount are justified. Refusal to grant authorization shall mean abandoning the claim,
4. Cooperate with the Alarm Center to the extent necessary to allow obtaining medical documents stating diagnosis and description of the course of treatment along with the results of examinations.

REIMBURSEMENTS

1. If the Insured, due to reasons beyond his/her control, has not complied with the obligations mentioned in § 13 and given that he/she incurred expenses at the site of the event and wishes to request to be reimbursed for such expenses, he/she is obligated to submit a written claim to the Insurance Company. The documents shall be sent to the Alarm Center address of the authorized Insurance Company representative:

Europ Assistance Polska Sp. z o.o.
 Reimbursement Department
 Wołoska 5 Street, Taurus Building
 02-675 Warsaw

2. Making a claim for the payment of compensation for medical expenses, medical transport, transport of a body and immediate assistance shall contain the following:
 - a. Bank account number,
 - b. A detailed description of the event's circumstances,
 - c. The original or a copy of the medical documents regarding the damage, containing an accurate diagnosis and recommended treatment,
 - d. All invoices, receipts, confirmation of payment to allow the Insurance Company to determine the total costs of treatment incurred by the Insured.
3. The benefit shall be paid in Poland, in local currency (PLN), in accordance with the average exchange rate announced by the National Bank of Poland, valid on the date of determining the amount of expense, as specified in paragraph 1, except the costs reimbursed directly to the Foreign Service contractors.

PROCEEDINGS IN THE EVENT OF LOSS, DAMAGE OR DELAY OF TRAVELLER'S LUGGAGE OBLIGATIONS OF THE INSURED

The Insured is obliged to take actions and apply regulations aimed at preventing losses, particularly by maintaining due care in watching over the Insured's property. In case an insurance event occurs, the Insured is obligated to:

- 1) Prevent the loss from increasing,
- 2) Secure proof of loss in the events of luggage loss, destruction and damage,
- 3) Secure damaged or destroyed objects in order to allow an inspection to be made by the Insurance Company's representative,
- 4) Notify the Police about all cases of Burglary, Robbery, or loss of objects covered by the Insurance and obtain a written confirmation of it with specification of the objects lost (type, amount) and estimation of their value,
- 5) Notify the relevant carrier or hotel manager, manager of a holiday facility, camping site, guarded car park, etc. about each instance of the loss occurrence, which occurred on a public transport mean or place of accommodation as well as to obtain a written confirmation of submitting such notification with specification of the objects lost (type, amount) and estimation their value,
- 6) Submit a compensation claim to the Alarm Center within 10 days after the Foreign Trip is finished.

Notification along with proper documentation shall be sent to the Alarm Center and shall contain the following:

- a. Name and Surname as well as birth date or PESEL number,
- b. Provide the first 6 and last 4 numbers of the Insured's Credit Card number,
- c. Detailed description of circumstances with respect to the loss,
- d. A list of objects damaged or lost, determining their value and year of purchase,
- e. Proof of luggage loss, destruction or damage.

PROCEEDINGS IN CASE OF AN ASSISTANCE EVENT OCCURENCE OBLIGATIONS OF INSURED

In case an event covered by the insurance protection occurs, the Insured, before taking any actions on his/her own, shall take the following steps:

1. Immediately contact the Alarm Center to receive help (this is the condition for the Insurance Company to take the responsibility). During the contact with the Alarm Center, the Insured or a duly authorized person, shall provide the following information:
 - a. Name and Surname of the Insured,
 - b. PESEL number of the Insured,
 - c. First 6 and last 4 numbers of the Insured's Credit Card number,
 - d. Short description of the event and specification of needed help,
 - e. Phone number under which the Insured or the duly authorized person may be reached,
 - f. All other information necessary for the Alarm Center to provide the service.
2. Follow the directions given by the Alarm Center. Provide the information and necessary authorization as well as allow the Alarm Center to conduct any actions necessary to state the circumstances of the event, the legitimacy and the amount of the benefit.
3. Furthermore, the Insured should:
 - a. Provide the employee of the Alarm Center or other representative of the Insurance Company with an explanation regarding the event, necessary to state the liability of the Insurance Company and the scope of the Insurance Company's services,

- b. Provide the Expert sent by the Alarm Center with all the necessary authorizations,
 - c. Do not entrust execution of the service (which should be provided by the Insurance Company) to other persons unless the Alarm Center does not begin to execute the service within two hours after the claim registration (unless agreed otherwise by the Alarm Center and the Insured) or the Alarm Center agrees to let other person provide the service,
 - d. Cooperate with the Alarm Center in a scope necessary to provide the service.
4. If the Insured did not fulfill any of the provision in points 1-3 above, the Insurance Company may adequately reduce the service if the violation has cause the damage to increase or rendered the Insurance Company unable to review the circumstances and consequences of the event.

Scope of the insurance/ Type of a service	Insurance sums for each of the options		
	OPTION 1 (including risk of sports activity)	OPTION 2	OPTION 3
	Private Cards Owners	Business Cards Owners	
	Standard Credit card Classic Credit card, Gold Credit card, Debit card, Gold Debit card	Debit card, Standard Credit card, Charge Card, Charge Card,	Gold Charge Card, Executive Charge Card
	50 000 PLN	100 000 PLN	150 000 PLN
Medical treatment cost insurance & immediate assistance help (limits per event)			
Sudden illness and post-accident treatment costs	Up to the insurance sum	Up to the insurance sum	Up to the insurance sum
Dental treatment	500 PLN	1 000 PLN	1 000 PLN
Medical transport	12 000 PLN	30 000 PLN	30 000 PLN
Medical transport to Poland	12 000 PLN	30 000 PLN	30 000 PLN
Corpse transport	12 000 PLN	20 000 PLN	20 000 PLN
Purchase of a coffin	6 000 PLN	15 000 PLN	15 000 PLN
Travel costs of Insured's family member	10 000 PLN	30 000 PLN	30 000 PLN
Medical infoline	Unlimited	Unlimited	Unlimited
Luggage insurance, luggage delay, flight delay (limits per event)			
Luggage loss or damage	6 000 PLN	8 000 PLN	8 000 PLN
Luggage delay	1 500 PLN	3 000 PLN	3 000 PLN
Flight delay, including accommodation and board costs for the flight delay period	1 500 PLN	3 000 PLN	3 000 PLN
Concierge			
Travel Concierge Service	NO	NO	YES