

Foreign travel insurance

Insurance Product Information Document

Company: **ERGO Reiseversicherung AG with its seat in Munich acting through its Division in**

Product: **Poland for the Customers of Itaka**

ERGO

Ubezpieczenia Podróży

Note!

Complete information provided prior to the conclusion of the contract and contractual information are contained in other documents, in particular in the Travel Insurance Conditions for Customers of Itaka Tour Operator No. 10.11.014 ERGO Reiseversicherung AG with its seat in Munich acting through its Division in Poland.

What type of insurance is it?

This is a foreign trip or trip cancellation insurance.

In accordance with the appendix to the Act of 11.09.2015 on Insurance and Reinsurance Activity (Journal of Laws of 10.11.2015, item 1844 as amended) it is Division II (remaining personal insurance and property insurance) groups: 1, 2, 9, 13, 16, 18.

What is not insured?

Subject of insurance	Sum insured		
Variant	Itaka Simple	Itaka Complex	Itaka Prestige
Medical and transport expenses:	EUR 20,000	EUR 50,000	EUR 300,000
- consequences of chronic diseases	at additional premium	at additional premium	up to the SI for medical expenses
- high-risk sports	at additional premium	at additional premium	EUR 50,000 (sub-limit)
- caused by a pandemic of an infectious disease	NO	up to the SI for medical expenses	up to the SI for medical expenses
Additional quarantine benefit	-	EUR 1,000	EUR 1,000
Accident Insurance:			
- permanent health impairment	PLN 5,000	PLN 40,000	PLN 50,000
- death	PLN 2,500	PLN 20,000	PLN 25,000
Consequences of incidents under the influence of alcohol	NO	YES	YES
Trip interruption costs	NO	PLN 5,000	PLN 10,000
Luggage	NO	PLN 2,000	PLN 4,000
Delayed luggage delivery	NO	PLN 1,000	PLN 1,000 PLN
Rescue and search costs	NO	EUR 5,000	EUR 8,000
Civil liability insurance:			
- personal injury	NO	PLN 300,000	PLN 400,000
- damage to property	NO	PLN 150,000	PLN 200,000
Civil liability insurance in connection with practicing amateur high-risk sports:			
- personal injury	at additional premium	at additional premium	EUR 20,000
- damage to property			EUR 4,000 (sublimit)
ASSISTANCE	Basic	Extended	Extended

Trip cancellation costs - extension of coverage upon payment of an additional premium

Subject of insurance	Sum insured	
Variant	Cancellation PLUS 80	Cancellation PLUS 100
Trip cancellation costs extended to include chronic diseases	PLN 25,000	PLN 25,000
Variant	Cancellation Cov PLUS 100	
Trip cancellation costs extended to include chronic diseases and COVID-19	PLN 25,000	



What is insured?

First and foremost:

- ✗ treatment not in connection with a sudden illness or accident,
- ✗ treatment or its continuation in the country of domicile,
- ✗ medical procedures and surgeries abroad that can be deferred and performed in the country of domicile,
- ✗ accidents that occurred in the performance of manual labour,
- ✗ effects of consumption and intoxication with drugs or other narcotics, psychotropic substances and their substitutes,
- ✗ effects of consumption and intoxication with alcohol in the Itaka Simple variant,
- ✗ suicide, self-harm or crime, mental disorders and their consequences,
- ✗ trips to territories in relation to which the Ministry of Foreign Affairs of the Republic of Poland issued a warning of the highest degree for travellers,
- ✗ reasons arising prior to the commencement of the insurance period,
- ✗ in the event of trip cancellation:
 - costs resulting from events that occur after the trip has begun,
 - trip cancellation due to employer's refusal to grant/cancellation of leave,
 - refusal of entry into the given country or departure from the Republic of Poland,
 - trip cancellation due to a pandemic, excluding contracting COVID-19.



Are there any restrictions on the insurance coverage?

Unless an additional premium is paid, the insurance coverage does not include:

- consequences of chronic diseases,
 - high-risk sports, acts of terrorism,
 - SKI&SPORT package,
 - extreme sports,
 - costs of trip cancellation due to include chronic illnesses,
 - costs of trip cancellation costs due to chronic illnesses and COVID-19.
- Insurance of medical and transport expenses and assistance does not include, among other things:**
- treatment that can be deferred until returning to the country of domicile,
 - childbirth and complications of pregnancy over 32 weeks,
 - plastic surgery or cosmetic treatments,
 - purchase and repair of dentures.

The upper limits of insurance of medical and transport expenses and assistance:

- dental treatment up to PLN 1,000 or up to PLN 2,000 depending on the variant,
- funeral expenses abroad up to EUR 1,000,
- outpatient treatment up to EUR 1,000 (above this amount only with consent of the Alarm Centre), the Insured shall cover the equivalent of this amount from their own funds and apply for reimbursement to ERGO Ubezpieczenia Podróży upon return to the country of domicile. The deductible for outpatient treatment is EUR 25.

Accident Insurance does not include, among other things:

- consequences of loss of consciousness, stroke, heart attack, seizures,
- death 24 months after the accident.

Luggage insurance does not include, among other things:

- damage to or destruction of luggage containers only (e.g., suitcases),

Possible coverage extensions upon payment of an additional premium

(details available from the seller)

- ✓ Consequences of chronic diseases
- ✓ High-risk sports,
- ✓ Acts of terrorism
- ✓ SKI&SPORT Package
- ✓ Extreme sports

- ! cash, securities, silver, gold, platinum, precious stones and pearls, except jewellery,
- ! luggage left unattended,
- ! damages the value of which does not exceed PLN 100,
- ! delay in luggage delivery below 6 hours.

Civil liability insurance does not include damage caused, among other things:

- ! in connection with the performance of work,
- ! to the next of kin,
- ! during hunting and using firearms,
- ! as a result of disease transmission.

The civil liability deductible for damage to property is EUR 200.

Trip cancellation insurance:

- ! the deductible in the case of the Cancellation PLUS 80 option is 20% of the cancellation costs, but no less than PLN 100 per person,
- ! the liability is limited to the sum insured equivalent to the price of the tourist event or the price of the trip contract, but not higher than that indicated in the certificate,
- ! the insurance may be concluded no later than 14 days after the date of booking the tourist event or of the trip contract (calculated from the day following the date of booking), unless the booking is made less than 30 days before the departure date. In such a case the conclusion of a trip cancellation insurance contract can be made only on the date of booking the tourist event or trip contract.

Trip cancellation and interruption insurance:

- ! In the case when more than four people booked a trip together, the liability of ERGO Ubezpieczenia Podróży is limited to the costs of cancellation and interruption of the trip of the Insured and travel co-participants being their next of kin, insured under one insurance contract, who are directly affected by the indemnifiable accident being the cause of cancellation or interruption of the trip.



Where is the insurance valid?

- ✓ Europe or World, excluding the Republic of Poland, country of domicile and country of residence.



What are the obligations of the insured?

When **concluding the insurance**, provide necessary and true data and pay the premium.

While the **insurance is in force**, immediately inform ERGO Ubezpieczenia Podróży about any changes that may affect the insurance coverage.

In case of a damage and submission of a claim:

- help ERGO Ubezpieczenia Podróży determine the circumstances of the damage,
- follow the recommendations of ERGO Ubezpieczenia Podróży, including those of the Alarm Centre,
- provide ERGO Ubezpieczenia Podróży with required documents (reports/diagnoses/bills) confirming the occurrence of an indemnifiable incident.



How and when should premiums be paid?

The premium is payable once, in full, at the latest on the day of concluding the insurance contract.



When does my insurance coverage begin and end?

The insurance coverage **begins** on the date indicated in the certificate, no earlier than at the time of payment of the premium and commencement of the trip. The insurance coverage **lasts** from the departure from the country of domicile to the return to the country of domicile (the moment of crossing the border).

The exception is accident and luggage insurance coverage, which begins and ends at the place of domicile.

The insurance coverage **ends** on the date indicated in the certificate, upon concluding the trip.

In the case of **trip cancellation costs**, the insurance coverage begins on the day the insurance contract is concluded and ends:

- 1) at the hour of departure on the day indicated in the travel document, as the moment of **commencement of the tourist event**, subject to point 2) below,
- 2) 24 hours before the planned beginning of the stay at the destination place in the case of **a tourist event with own means of transport**,
- 3) at the hour of departure on the day indicated in the **trip contract** (transport contract),
- 4) at the time of check-in at the hotel or accommodation facility (apartment, summer cottage), on the first day of stay in accordance with **the trip contract** (hotel stay contract),
- 5) at the time of collecting the yacht from the rental company, on the date indicated in **the trip contract** (yacht rental contract) as the contract commencement date; but no later than the date shown in the insurance document as the date of commencement of travel.

The insurance coverage **shall expire** upon exhaustion of the sum insured or upon withdrawal from the insurance contract.



How to terminate the contract?

By submitting a signed application and statement of withdrawal either in person, electronically or by traditional mail.