

# FOREIGN TRAVEL INSURANCE FOR KEY CLIENTS OF THE LUX MED GROUP

## GENERAL INFORMATION

### GENERAL INFORMATION ON FOREIGN TRAVEL INSURANCE FOR KEY CLIENTS OF THE LUX MED GROUP

**INSURER:** AWP P&C S.A. Poland (Allianz Travel)

**POLICY TITLE:** Key LUX MED Clients

**BASED ON:** General Terms and Conditions of Foreign Travel Insurance for key Lux Med Clients.

**VALID IN:** Worldwide except for the territory of the Republic of Poland or the country of residence.

### SCOPE OF INSURANCE AND SUMS INSURED:

The scope of insurance (i.e. events for which the Insurer is liable) and sums insured (i.e. the maximum amounts which may be paid if the insured events occur) are as follows:

SCOPE OF INSURANCE	LIABILITY LIMIT
<b>Personal accident</b> (death, disability, health damage)	<b>PLN 200 000 for death</b> <b>PLN 100 000 for health damage</b> 1% of health damage - PLN 1 000
<b>Medical expenses and assistance</b> (described in General Terms and Conditions)	<b>PLN 300 000</b>
<b>Sublimit for dental treatment expenses</b>	<b>PLN 2 000</b>
<b>Third – Party liability</b> damage to person and property	<b>PLN 200 000</b>
<b>Baggage</b> - loss or - damage or destroying	<b>PLN 5 000</b>
- delay in baggage delivery (at least a 4-hour delay, reimbursement of documented purchase costs for essential items incurred by the Insured)	<b>PLN 1 000</b>

## ADDITIONAL INFORMATION

- The insurance covers risks involved in engaging in sports such as skiing, snowboarding, windsurfing, kitesurfing and free diving;
- The coverage includes treatment expenses connected with pregnancy as well as pregnancy complications up to the 32nd week;
- The insurance covers aggravations and complications of chronic diseases;
- The Insured is covered regardless of age;
- The maximum duration of a foreign trip covered by insurance is 180 days.
- Coverage of medical treatment costs in case of an unexpected war or terrorist act

## CLAIM PROCEDURE

In case of a medical emergency please contact

**Call center of AWP P&C S.A. Poland,  
ul. Konstruktorska 12; phone (+48 22) 563 11 04 or (+48 22) 383 21 04**

Foreign Travel Insurance commences after sending the insurance declaration and on dates specified in the procedure of joining the insurance program. The insurance contract is effective at the same period when the LUX MED contract is in force and automatically expires at the time of losing the rights arising from the LUX MED contract. In case of claims reporting in order to confirm insurance cover, the PESEL number (based on this number the insured is verified), name and surname, alternately the name of policy should be given.

After confirmation of the insurance cover you will be referred to an appropriate physician or medical facility. You must contact the Call Centre or otherwise your cover may be void.

**If you pay medical expenses on your own, in order to have them reimbursed after returning to your country you should:**

- send a completed Claim Form (which may be downloaded from the following website Allianz Travel: [https://www.allianz-partners.com/pl\\_PL/zgloszenia-szkody.html](https://www.allianz-partners.com/pl_PL/zgloszenia-szkody.html)), and attach,
- a medical diagnosis – i.e. medical certificate concerning the reason for medical care,
- a document confirming reasons and the scope of medical care or concerning other expenses covered by insurance,
- original invoices/bills and original payment confirmation documents,
- occupational health and safety report – in case of an accident at work,
- police report from the place of the event – if drawn up,
- other documents necessary for fair consideration of the claim and determining the liability of AWP P&C S.A. Poland under the insurance contract as specified by the Call Centre, in particular medical records to the extent necessary for claim consideration,
- judgment terminating criminal or misdemeanour proceedings if such proceedings were conducted in the case concerned, as well as other documents in hand on pending proceedings, which may confirm the legitimacy or value of claim.

**The set of documents should be sent to the Call Centre of AWP P&C S.A. Poland, ul. Konstruktorska 12, Warsaw.**

Please remember that in case of a claim related to loss of property or damage to property in transit, the Insured is obliged to immediately report the event to the Carrier concerned or to the appropriate police unit.

**FULL WORDING OF SPECIAL INSURANCE CONDITIONS BASED ON WHICH FOREIGN TRAVEL INSURANCE CONTRACT IS CONCLUDED IS AVAILABLE AT THE FOLLOWING WEBSITE: [www.luxmed.pl](http://www.luxmed.pl)**



Any questions may be send to the following e-mail address: [koszty.leczenia@luxmed.pl](mailto:koszty.leczenia@luxmed.pl)

## SUMMARY OF EACH INSURANCE COVERAGE

### PERSONAL ACCIDENT:

- **Accidental death:** AWP P&C S.A. Poland is obliged to pay indemnity in case of the Insured's death due to an accident which occurred during a foreign travel.
- **Permanent health damage as a result of an accident:** in case of permanent health damage resulting from an accident which occurred during a foreign travel. AWP P&C S.A. Poland is liable to pay the amount calculated as a product of the sum insured specified in the contract in respect of permanent health damage and the Insured's permanent health damage percentage. The degree of permanent health damage shall be determined by physicians appointed by the Insurer based on the Accident Permanent Health Damage Percentage Assessment Table adopted by AWP P&C S.A. Poland.

#### Major liability exclusions:

AWP P&C S.A. Poland is not liable for consequences of accidents resulting from:

- driving a vehicle without being licensed to do so or driving a vehicle that has not been declared roadworthy,
- engaging in competitive sports or in high-risk amateur sports,
- acting under the influence of alcohol, narcotics or other toxic substances having a similar effect, medications not prescribed by a physician or used contrary to the indications for their use,
- an intentional act, self-inflicted injury, attempted suicide and consequences of suicide committed while sane or insane,
- the commitment or attempted commitment by the Insured of an act meeting the statutory definition of intentional crime or offence,
- resulting from epidemics and contaminations.

### MEDICAL EXPENSES

The Insurer undertakes to cover the medically necessary and documented expenses incurred abroad for the organization of medical services, outpatient and inpatient treatment, hospital and dental treatment as well as medications and dressings necessary to restore health condition enabling to return or be transported to the territory of the Republic of Poland or to the country of residence, including sudden illness as a result of the disease the occurrence of which had resulted in an Epidemic or Pandemic Alert.

If there is a documented delay in the scheduled flight of at least 4 hours, AWP P&C S.A. Branch in TUJ shall reimburse the Insured, based on the original bills the costs incurred for basic necessities (groceries, meals, toiletries up to the amount of PLN 1,000). Departure cancellations must be made no earlier than 3 hours before scheduled departure.



#### Major liability exclusions:

AWP P&C S.A. Poland does not cover treatment expenses connected with:

- diseases for which medical contraindications to foreign travel existed,
- treatment by a physician being a family member of the Insured,
- accidents caused intentionally by the Insured, self-inflicted injury, attempted suicide and consequences of suicide committed while sane or insane,
- engaging in competitive sports,
- engaging in high-risk amateur sports such as motor or motor water sports, potholing, mountaineering or rock climbing with the use of specialist equipment, bungee jumping, etc.
- engaging in sports in places not intended for the purpose,
- costs of epidemic and contaminations shall not be covered.

### Important, do not forget!!!

Enter your name, surname and PESEL, print out the card, cut it out and take it with you!

**Foreign travel insurance for key Clients of the LUX MED Group**  
 Allianz Travel

Name of policy: Key Clients of LUX MED Group

Imię i nazwisko/Name and surname: .....

PESEL: 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Telefon kontaktowy/Contact phone number: .....  
 +48 22 563 11 04 lub +48 22 383 21 04

**THIRD-PARTY LIABILITY:**

The insurance covers the Insured's third-party liability in tort for damage caused to third parties, both to persons (TPL/per) and to property (TPL/pro) in connection with the Insured's engaging in activities of private life outside the territory of the Insured's country of residence if the Insured is required to redress such damage under the laws of the country in which the Insured is staying.

Insurance cover is provided Liability does not cover any penalty tickets and fines imposed under sanctions other than direct compensation for bodily injury or financial loss.

**BAGGAGE:**

The insurance covers suitcases, bags, holdalls, etc. together with their contents consisting of the Insured's clothes and personal belongings as well as sports equipment if:

- entrusted to a common carrier,
- deposited in a left-baggage office,
- locked in a hotel room or in a locker at a station or in a hotel,
- locked in a caravan, luggage compartment or car boot;
- baggage delivery will be delayed.

**Major liability exclusions:**

AWP P&C S.A. Poland is not liable for any damage or destruction of baggage, if it did not occur as a result of a documented theft of its contents in part or in whole, including any loss, missing, damage or destruction:

- caused by the Insured, a person for whom the Insured is liable, or the Insured's family member,
- which occurred during a removal,
- resulting from confiscation, detention or destruction by the customs or by other government agencies.

**DAMAGE AND DESTRUCTION OF:**

- fragile objects, in particular clay products or glass, porcelain and marble items.

**Moreover, the following are excluded from coverage:**

- documents, keys, money, tickets, goods vouchers, savings books and securities,
- automotive accessories, fixtures and fittings for caravan vehicles and trailers, yachts.

In case of any discrepancies between this document and the General Term and Conditions of Foreign Travel for Key Clients of the LUX MED Group, the latter shall prevail.

**INFORMATION FOR CLIENT**

In case of the insured event occurrence please call Allianz Travel (24 h) at:

TEL.: **+48 22 563 11 04** or **+48 22 383 21 04**

In case of accident please call: TEL.: **+48 22 563 11 04** or **+48 22 383 21 04**

**INFORMATION FOR MEDICAL PERSONNEL**

Dear Doctor,

Thank you for your medical attention to our client. We guarantee coverage for medical expenses incurred as a result of accident or sudden illness.

**To obtain confirmation please call our representative:**

AWP P&C S.A. Poland

ul. Konstruktorska 12, 02-673 Warszawa, Poland

TEL.: **+48 22 563 11 04** or **+48 22 383 21 04**

Yours faithfully, AWP P&C S.A. Poland

**Important, do not forget!!!**

Enter your name, surname and  
PESEL, print out the card, cut it out  
and take it with you!