Medical insurance for foreign travelers

Insurance Product Information Document

Company: Inter Partner Assistance S.A. Branch in Poland based in Warsaw, Giełdowa 1, KRS 0000320749

Product: Medical insurance for foreign travelers

Full information concerning insurance contract are given before concluding the agreement and are given in the GTC of Medical insurance for foreign travelers approved by the CEO of Inter Partner Assistance S.A. Branch in Poland pursuant to the Regulation No. 04/2026 of 12.05.2026 and apply to insurance contracts concluded from 1.08.2026 and in other documents.

What is this type of insurance?

The product is addressed to people travelling abroad (outside country of permanent residence).

What is insured?

Depending on chosen variant:

- ✓ medical treatment and assistance, including:
  - examination and medical consultation,
  - hospitalization,
  - transport to/from/between medical facilities,
  - transport of the body and purchase of the Insured's transport coffin,
  - Assistance Call Center 24/7,
- ✓ baggage,
- ✓ third party liability in private life.

What is not insured?

In particular insurance does not cover:

- × chronic diseases,
- × high risk sports,
- × preventive examinations,
- × planned treatment and exceeding the scope necessary to stabilize the insured's health to the extent that he would be able to continue treatment in the country of permanent residence.

The insurance does not constitute health insurance and does not replace universal health insurance in any country.

Are there any restrictions on the cover?

General exclusions of liability:

- ! is acting contrary to the instructions of the attending physician,
- ! committal of a crime by the Insured or an attempt of the Insured to commit a crime,
- ! intentional actions of the Insured,
- ! participation in animal hunting,
- ! mental disorders,
- ! the Insured remaining in the state of intoxication or after drinking alcohol or psychoactive substances.

Where am I covered?

- ✓ The insurance covers Insured events, which occurred in Schengen zone, European Union and: Albania, Andorra, Belarus, Bosnia and Herzegovina, Kosovo, Moldova, Monaco, Montenegro, Northern Macedonia, San Marino, Serbia, Ukraine, Vatican City, United Kingdom of Great Britain and Northern Ireland, as well as special areas and dependent territories: Faroe Islands, Gibraltar, Guernsey, Isle of Man, Jersey Islands, Åland Islands, Svalbard.

What are my obligations?

In case of insured event you are obligated:

- inform Assistance Call Center (ACC) of insured event,
- give ACC all information needed to providing assistance and follow the instructions of CPA,
- deliver all documents that needs,
- authorize the CPA to receive insight into medical records and other documents necessary to determine insurance liability or the amount of benefit.

When and how do I pay?

The insurance premium is payable once, in advance, for the entire insurance period.
The payment of the insurance premium takes place upon crediting the account of the entity providing payment services to the Insurer with insurance premium, if the Insurer uses distance payments.

When does the cover start and end?

The insurance period is indicated in the insurance document and it is the period during which the Insurer grants insurance cover.
The insurance cover and the right to benefits under the insurance contract commence from the date indicated in the insurance document and ends at the end of the insurance period, subject to the fact that it starts when the Insured crosses the border of the country of permanent residence upon exit and ends when the Insured crosses the border of his country of permanent residence upon his return from the trip.

How do I cancel the contract?

The policyholder may withdraw from the insurance contract: in the case of distance contracts concluded in accordance with the provisions of the Act on consumer rights, and in other cases - in accordance with the provisions of the Civil Code.
The exercise of the rights indicated above does not release the policyholder from the obligation to pay the premium for the period of protection granted.