



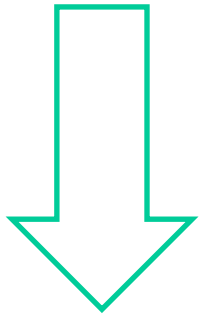
Voyager – PZU Travel Assistance
With NNW (personal accident insurance)
and OC (private life civil liability insurance)
- Insurance offer for students of the Medical
University of Lodz

Sales Team No 1007 PZU SA

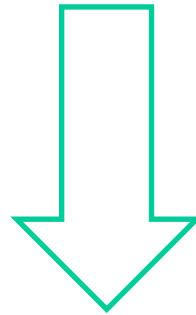
Lodz, 29.09.2011

Structure of insurance for Lodz MU students

The offer of PZU SA includes three insurance policies



NNW

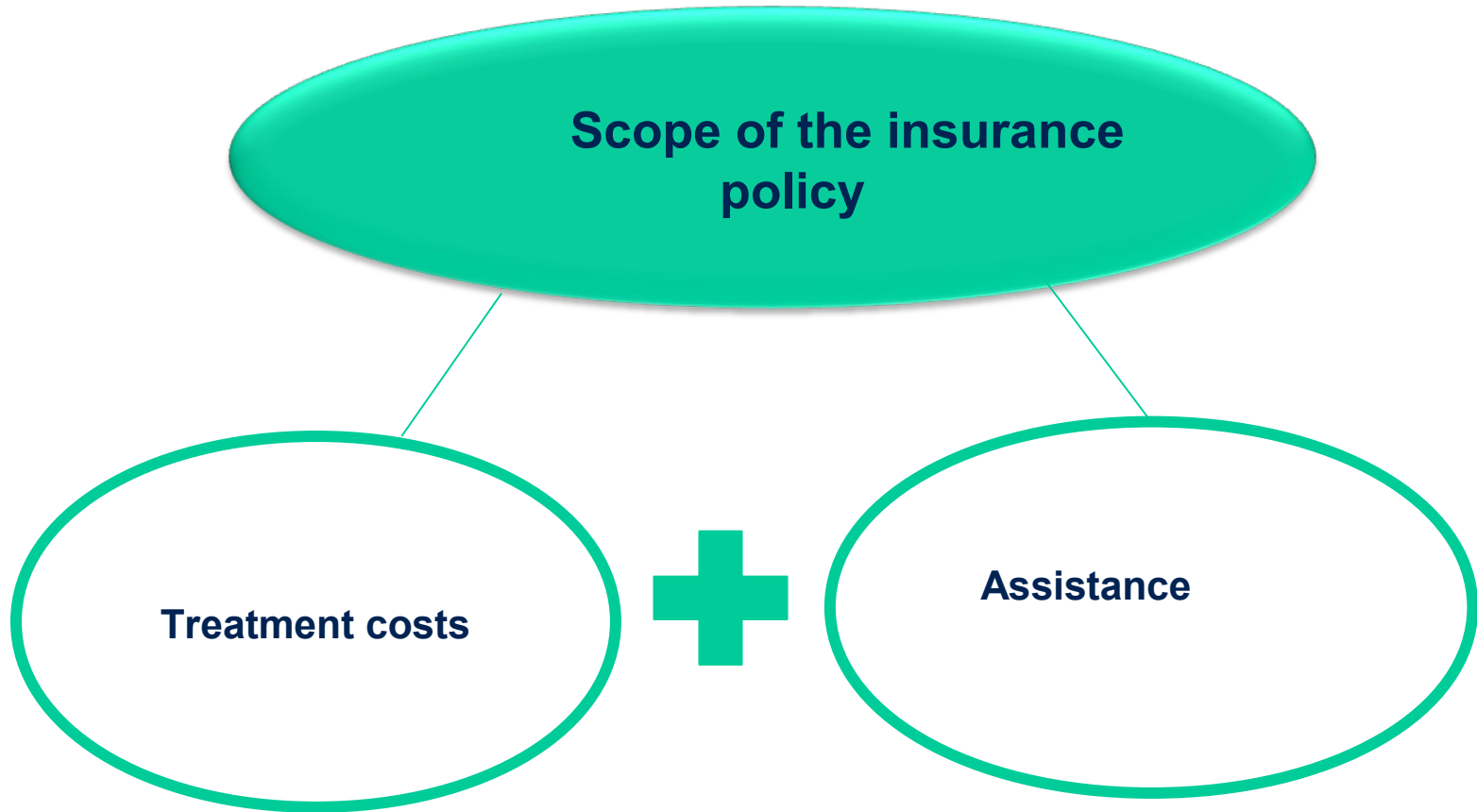


OC



Voyager

Voyager – scope of the insurance policy



Object of insurance

The object of treatment costs insurance is:

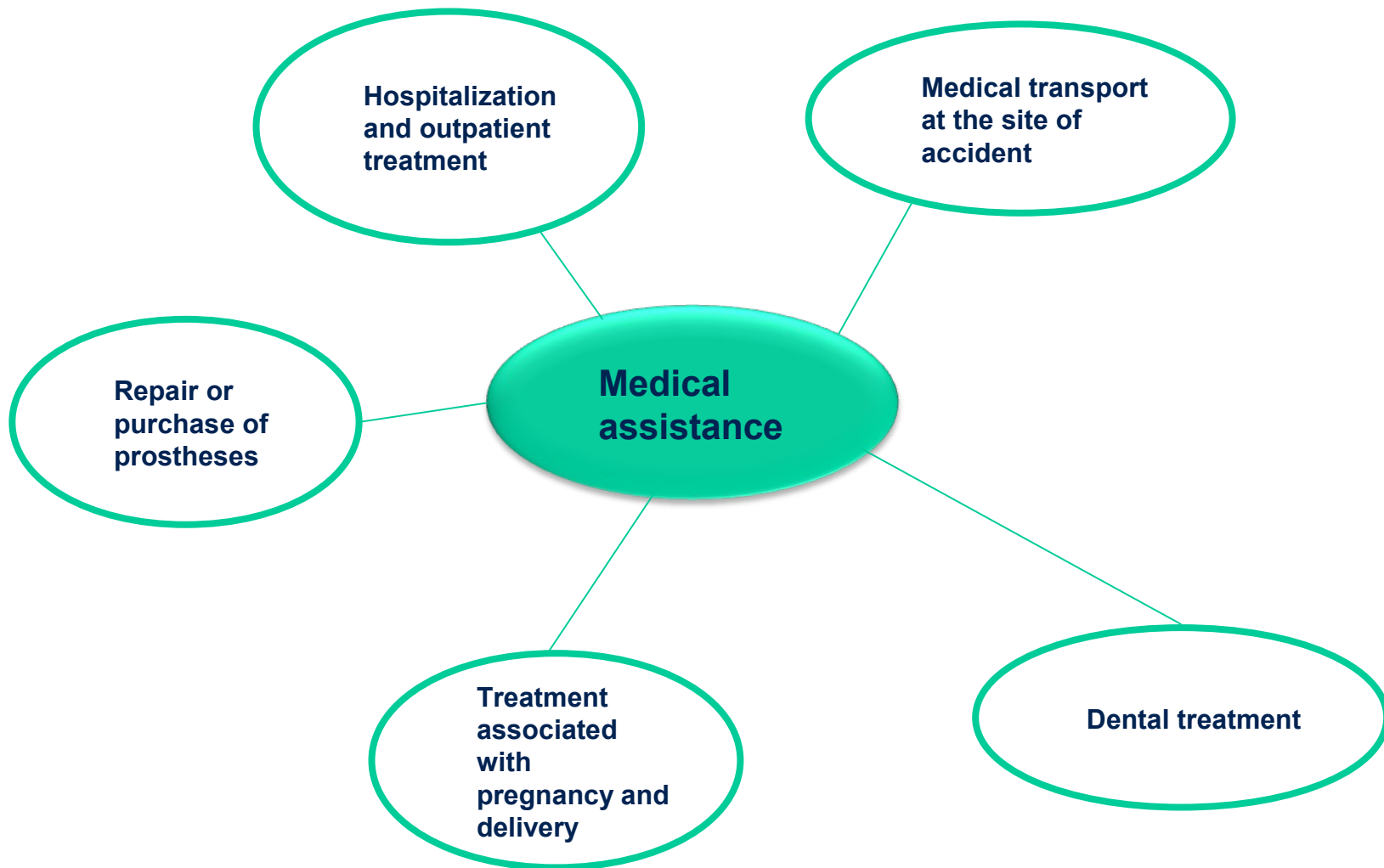
Risk of a sudden illness or accident taking place within the insurance period.

Scope of the insurance policy

The scope of the treatment costs insurance includes:

Organization of medical assistance required for the insured person's condition and coverage of its costs.

What is medical assistance?



Hospitalization and outpatient treatment

What does hospitalization and outpatient treatment include?

1. Stay and treatment in hospital, including procedures and operations performed for emergency and urgent indications;
2. Visit at the doctor's;
3. Additional examinations ordered by the doctor (X-ray, ECG, USG, basic laboratory investigations) necessary for diagnostics or treatment of the disease;
4. Outpatient procedures, medications and dressing materials prescribed by the doctor.

**Assistance provided only in the case of
acute inflammatory conditions and pain!**

Amount assured

PLN 10.000,-

Within the principal amount assured, the following limits of liability are specified:

1. Costs of dental treatment – **10%** of the principal amount, but not exceeding PLN **1.000,-**,
2. Costs of medical assistance in the case of pregnancy and delivery – **10 %** of the principal amount, but not exceeding PLN **6.000,-** (in the case of delivery – assistance to the mother and the baby is provided within the limits of this amount),
3. Costs of repair, or purchase, of prostheses – **10%** of the principal amount, but not exceeding PLN **2.000,-**.

The limits are applicable to all the events covered by the insurance

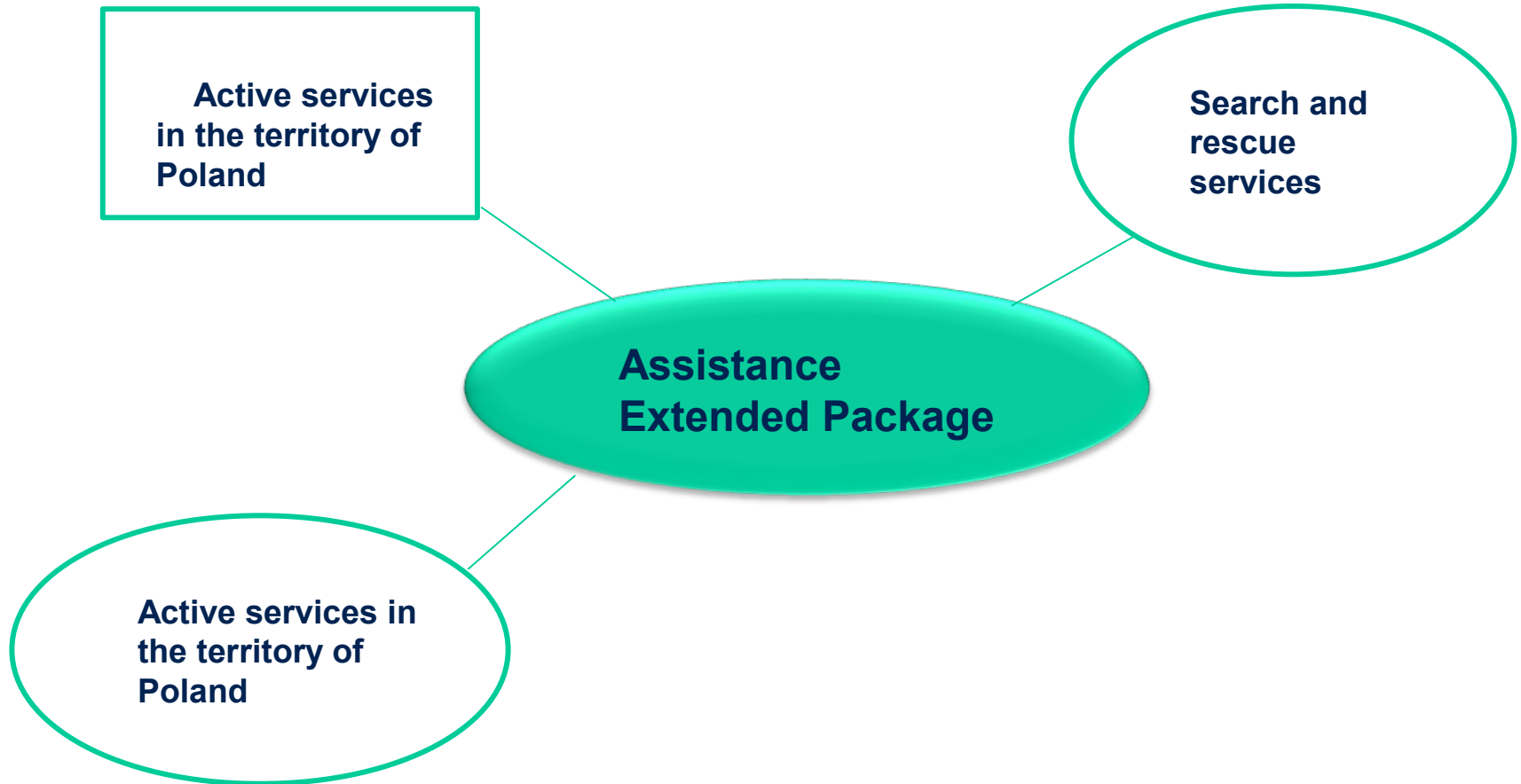
Amount assured/amount limit – applicable to assistance services

Applicable to 1 person and 1 event covered by the scope of the policy taking place during the insurance period.

If there is no limit – the insurer's liability is covered up to the amount of costs actually insured.

Amount limits for the particular assistance are set separately from the assured amount for treatment costs.

Scope of the assistance insurance



Information services in the territory of Poland

Medical hotline and consultation on the phone with a specialist includes:

Access to medical hotline number to talk with the physician at the Alarm Centre.

The physician, as far as possible, provides the insured person with information concerning the applicable medical care.

This information is not diagnostic and therapeutic in character.

No cost limits are applicable for that.

Contact with the Alarm Centre

Is contact with the Alarm Centre always necessary?

No – in two cases it is not necessary:

- 1.dental treatment,
- 2.a single visit in an outpatient clinic.

The insured person chooses the physician and covers the costs of the visit himself/herself.

PZU reimburses the incurred costs on the basis of invoices and receipts, as well as medical documentation confirming the event.

NNW (Personal accident insurance)

What is the object of NNW insurance?

The objects of insurance are:

1. Consequences of an accident
2. Permanent health injury due to an epileptic seizure or loss of consciousness of unknown cause

Note!

The scope of insurance include myocardial infarction or intracranial hemorrhage!

What is the amount assured by NNW policy?

PLN 35.000,-

For 1 person per 1 accident within the period of insurance.

OC (Private life civil liability insurance)

What is the object of private life OC insurance?

The object of insurance is:

Civil liability of the policy holder, if in connection with private life activities, or the belongings used for private life activities, he/she is, as a result of tort (tort liability) obligated to redress a damage to person or to property incurred by a third party.

Note! We also assume liability for gross negligence!

What is the amount assured by OC policy?

PLN 5.000,-

With the liability for damage to property limited to 10% of the principal amount specified in the insurance contract.

What happens with the assured amount during the insurance period?

Each payment of compensation or coverage of costs decreases the principal amount by the amount paid.

Note! The principal amount cannot be supplemented during the insurance period by paying additional premiums towards restoration of the full amount!!!

Conclusion of the insurance contract

Issues associated with
concluding the insurance contract

You can contact PZU representative: HUBERT

Mobile phone: 601 363 312

Information needed for concluding the contract

The insured persons must be identified on conclusion of the insurance contract.

To conclude the insurance contract, the insurant should have with him/her:

1. PASSPORT
2. ADDRESS OF THE PLACE OF PERMANENT RESIDENCE
3. ADDRESS OF THE PLACE OF RESIDENCE IN POLAND

What is very important when concluding the contract?

Appointing a contact person!

(it considerably facilitates organization, if only 1 person contacts the Alarm Centre!)

TWO CONTACT NUMBERS:

801 102 102

+48 22 566 55 55