

Product: EA Consumer – Other

POLAND 

Package Highlights	Gadget AD	Vehicle - CDW	Missed Event	Cyber Protection
Description	Gadget AD provides cover in the event of a damage to mobile phone, laptop or tablet.	Provides cover for the excess in the event of damage or theft to any hired vehicle.	Provides reimbursement for unused concerts, sporting events and theatre tickets due to various reasons including illness and theft.	Covers the costs related to ID Theft/ Cyber e.g. time associated to filing applications.
Insured/Beneficiary	Cardholder Only	Cardholder Only	Cardholder Only	Cardholder Only
Scope	1. Cover for personal use only	1. Cover applies only abroad	1. Cover applies Worldwide	1. Cover following the event of an Online identify theft, document theft or credit card blocking as a result of cloning or suspicious transactions.
Use of card	1. Purchases must be made on a valid card	1. Purchases must be made on a valid card	1. Purchases must be made on a valid card	N/A
Duration of cover	Annual Cover	Annual Cover	Annual Cover	Annual Cover
Key exclusions	1. Cover for business use is excluded 2. Theft cover is excluded	1. Excluded in country of residence	1. When the event is cancelled by the organisers or any event you can reasonably attend will be excluded	1. Cover does not apply to any dishonest, criminal or fraudulent acts.

Issuers can only select covers that correspond to the card type or upgrade cover to a higher card type product.

Covers	Mass Market Consumers			Mass Affluent Consumers			High Net Worth Consumers			High Net Worth Consumers		
	Classic			Gold			Platinum			Infinite		
	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price
Gadget AD	PLN 11,300 per claim	Obsolescence rate of 2% per month	PLN 100.31	PLN 11,300 per claim	Obsolescence rate of 2% per month	PLN 100.31	PLN 11,300 per claim	Obsolescence rate of 2% per month	PLN 100.31	PLN 11,300 per claim	Obsolescence rate of 2% per month	PLN 100.31
Vehicle - CDW	PLN 9,060 per hire / 2 claims per civil year	When service fee invoiced by car rental company: up to PLN 350	PLN 0.86	PLN 22,660 per hire / 2 claims per civil year	When service fee invoiced by car rental company: up to PLN 350	PLN 3.99	PLN 45,310 per hire / 2 claims per civil year	When service fee invoiced by car rental company: up to PLN 350	PLN 7.68	PLN 45,310 per hire / 2 claims per civil year	When service fee invoiced by car rental company: up to PLN 350	PLN 10.99
Missed Event	PLN 906 per claim	PLN 0	PLN 0.57	PLN 906 per claim	PLN 0	PLN 2.05	PLN 906 per claim	PLN 0	PLN 2.05	PLN 906 per claim	PLN 0	PLN 4.10

Covers	Mass Market Consumers			Mass Affluent Consumers			High Net Worth Consumers			High Net Worth Consumers		
	Classic			Gold			Platinum			Infinite		
	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price	Limit	Excess	Price
Cyber Protection	Cost of legal advice, up to PLN 906 for the legal consultation (1 event per year per Cardholder) Costs associated with the issuance of new documents and cards - Up to PLN 450 per claim (1 event per year per Cardholder) Cash advance for basic necessities - Maximum refund: PLN 2,270 in home country, PLN 4,500 if abroad, Cardholder is more than 100 km from the place of residence (1 event per year per Cardholder)	PLN 0	PLN 0.16	Cost of legal advice, up to PLN 906 for the legal consultation (1 event per year per Cardholder) Costs associated with the issuance of new documents and cards - Up to PLN 450 per claim (1 event per year per Cardholder) Cash advance for basic necessities - Maximum refund: PLN 2,270 in home country, PLN 4,500 if abroad, Cardholder is more than 100 km from the place of residence (1 event per year per Cardholder)	PLN 0	PLN 1.15	Cost of legal advice , Up to PLN 906 for the legal consultation (1 event per year per Cardholder) Costs associated with the issuance of new documents and cards - Up to PLN 450 per claim (1 event per year per Cardholder) Cash advance for basic necessities - Maximum refund: PLN 2,270 in home country, PLN 4,500 if abroad, Cardholder is more than 100 km from the place of residence (1 event per year per Cardholder)	PLN 0	PLN 7.87	Cost of legal advice, up to PLN 906 for the legal consultation (1 event per year per Cardholder) Costs associated with the issuance of new documents and cards - Up to PLN 450 per claim (1 event per year per Cardholder) Cash advance for basic necessities - Maximum refund: PLN 2,270 in home country, PLN 4,500 if abroad, Cardholder is more than 100 km from the place of residence (1 event per year per Cardholder)	PLN 0	PLN 15.74

Local taxes will be applied in addition to the prices featured in this document.

Travel, Shopping and Other insurance products are provided by Europ Assistance and arranged by Aon Belgium B.V (UK Branch).

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Insurance mediation services referred to in this document will be effectively provided by the corresponding Aon Group entity duly authorized to perform said activities in the relevant territory and as set out in the terms of business agreement.